

**WORK LIFE BALANCE AND JOB SATISFACTION IN SELECTED
BANKS IN ANAMBRA STATE**

M. N. OKEKE (Ph.D)
Department of Business Administration,
Faculty of Management Sciences,
Chukwuemeka Odumegwu Ojukwu University,
Igbariam Campus
E-mail: Okekemaretmary@yahoo.com
+2348037932608

ABSTRACT

This work analyzed work life balance and job satisfaction in selected deposit banks in Anambra State. Relevant theoretical and empirical literatures were reviewed. This research work was anchored on Hertzberg's Two-Factor Theory and the effort-recovery (E-R) model. Correlation descriptive survey approach was employed as the design of the study. Primary data were used for the study. The study population (390) comprised of six Banks in Anambra State. The sample size was 390. The data generated were analyzed with simple percentages and descriptive statistics. The study employed Multiple Regression Analysis (MRA) to determine the effect of work life balance and job satisfaction. The study found that Workload pressure, Role vagueness and organizational politics have significant relationship with job satisfaction negatively, while inadequate career development was found to have no significant relationships with job satisfaction. The study concludes that work life balance of employees is becoming a serious issue in the banking industry. Work life balance has a considerable importance for the organizational concern, because it has a direct effect on the employee's health and their performance and job satisfaction. It affects both employees and employers alike and declines their productivity, job performance and job satisfaction. Work life balance influences the people both in positive and negative way. At the initial stage, it influences positively by motivating employees, but if it is consistent for long periods, it influences the people negatively through increasing frustration, anxiety and tardiness. Based on the findings, the study recommended that Banks should put in effective work life balance management strategy that will reduce workload pressure, role conflict and family related stress, so as to improve the job satisfaction of their employees. Employees should take measures which are under their control that allow them to correctly perform their responsibilities assertively. Relaxation in various forms which do not hamper their work can be an appropriate factor to recover from identified work life balance issues.

Key word: Job Satisfaction Workload Pressure, Role Vagueness, Organizational Politics, Inadequate Career Development.

Introduction

Work environment has become more stressful because of diverse role expectations, cut throat competition, globalization and technological innovations. Such changes have created several complications on both the domestic and professional fronts of the employees (Castro and Martins, 2010; Stander and Rothmann, 2010). The pressure of work has been intensifying and there is growing feeling among employees that the demands of work begin to dominate life, and a sense of work-life balance is felt. The challenge of integrating work and family life is a part of everyday reality for the majority of employees now-a-days (Chimote and Srivastava, 2013). Work-life balance varies from country to country. In all countries, some people have their own business and have no requirement to go to a work organization and obey company policies. This does not mean that they have a balanced life between their work and family (Stander and Rothmann, 2010). People like to have their own life balanced with their work. They want to find time for life outside of work to have more time to spend with their families and on other social life activities (Martins and Coetzee, 2011). Work-life balance is the degree to which an individual is equally engaged in and satisfied with his or her role and family role, comprising the following three components of work-family balance: Time balance (equal time devoted to work and family); involvement balance (equal involvement in work and family); and satisfaction balance (equal satisfaction with work and family) (Greenhaus, Collins, and Shaw, 2003;). Work-family conflict may occur when the demands of work and family are incompatible (Sturges and Guest, 2004).

Work-life balance has relevance for all individuals (Sturges and Guest, 2004). Sturges and Guest (2004) suggest that work-life balance denotes not only a balance between work and family, but a balance between work and the rest of life's activities. Researchers found work-life balance to be positively related to both individual and organizational outcomes, for instance, improved financial performance, employee satisfaction and productivity, organizational commitment and attachment, and organizational behaviour (Shankar and Bhatnagar, 2010).

There are two perspectives on work-life balance, one at the individual (employee) level and the other at the organizational level (Chimote and Srivastava, 2013; Shankar and Bhatnagar, 2010). Is work-life balance for the individual to achieve and maintain, or for the organization? Is it the organization's responsibility? (Shankar and Bhatnagar, 2010). Despite the introduction of flexible working regimes, hours of work are increasing, unpaid overtime and working at home are common, as are evening and weekend shift-working for many employees (Hyman and Summers, 2004). Demographic changes in the labour profile and increased workforce diversity facilitated by legislated employment equity and affirmative action drives (Potgieter and Barnard, 2010) have resulted in a renewed interest in work-life balance experiences over the past decade (Rost and Mostert, 2007).

Work and home (or families) are the two most significant domains in the life of an employed individual (De Klerk and Mostert, 2010; Greenhaus et al., 2003; Lewis and Cooper, 1995; Papalexandris and Kramar, 1997), and as such work-life balance has relevance for all individuals (Guest, 2002; Shankar and Bhatnagar, 2010). Guest (2002) delineates the domains of "work" and "the rest of life", resulting in the concept having a new relevance to all working individuals. The arrival of Generation X has given impetus to research on work-life balance as these workers give greater priority to seeking balance between work and the rest of life (Guest 2002; Shankar and Bhatnagar, 2010). According to Greenhaus et al. (2003), despite the different and evolving definitions of work-life balance and the presumed virtue thereof, the concept has not undergone extensive scrutiny, the definitions of balance are not entirely consistent with one another, the measurement of balance is problematic, and the impact of work-family balance on individual well-being has not been firmly established. Much debate and uncertainty have been noted with regard to conceptualizing and measuring the construct (Potgieter and Barnard, 2010).

Statement of Problem

It is believed that balancing a successful career with a personal or family life can be challenging, and can impact on a person's satisfaction at work and personal life's roles (Broers, 2005). Work-life balance arises from stressors at the workplace. These are the demanding and unreasonable situations associated with the organization itself. They include high levels of organizational politics, demanding organizational cultures and poor leadership styles which can create friction; heighten dysfunctional competition between individuals and increase dissatisfaction. (Ivancevich, Konapske and Matteson 2006). Lack of performance feedback, inadequate career development, work place violence, sexual harassment and inequality in remuneration and incentives have also been cited as some of the causes in the increase of work-life balance among employees (McShane, Von-Glinow and Sharma 2008).

Anderson (2003) viewed that work-life balance exists in every organization either big or small. The work places and organizations have become so much complex due to which it exists, work-life balance has significant effects over the employees job satisfaction. Eleven forces are used as an antecedent of work-life balance by researches (overload, role vagueness, role conflict, responsibility for family, participation, Lack of feedback, keeping up with quick technological change, being in an innovative role, career growth, organizational structure and environment, and recent episodic events) overload: excessive work or work that is outside one's capability (Franch and Caplan, 2002), role ambiguity: role insufficient information concerning powers, authority and duties to perform one's role (Franch and Caplan, 2002), role conflict: supervisors or subordinates place contradictory demands on the individual (Beehr, Jex, Stacy and Murray, 2000; Arbabisarjou, Ajdari, Omeidi, and Jalalinejad, 2013), responsibility for people: responsibility for people, well-being works, job security, and professional development (Pincherle, 2002), participation: Extent to which one has influence over decisions relevant to one's job (Kasl, 2003).

Adikaram (2016) identifies the problem of work life balance on job satisfaction across the banking sector as factors of Working hours, Working conditions, workload pressure and job security. When people are dissatisfied with their workplace and job, it leads to a negative impact on their work outcomes and personal life. This global competition and multi-cultural environment is characterized by a changing world of work, technological advancement, international competition, an increasingly diverse workforce and the emergence of a global knowledge economy. These factors affect all and organizations, regardless of their industry, structure or size (Castro and Martins, 2010). Organizations are constantly seeking to improve performance

and competitiveness (Castro and Martins, 2010; Stander and Rothmann, 2010). When people are dissatisfied with their workplace and job, it leads to a negative impact on their work outcomes and personal life. Therefore this study examined work life balance and job satisfaction in selected banking industry in Anambra state

Objectives of the Study

The main objective of the study is to examine the relationship between work-life balance and job satisfaction in selected deposit money banks in Anambra State, while the specific objectives include:

1. To determine the relationship between workload pressure and job satisfaction in selected banks in Anambra State.
2. To examine the relationship between role vagueness and job satisfaction in selected banks in Anambra State
3. To investigate the relationship between organizational politics and job satisfaction in selected deposit money banks in Anambra State
4. To assess the relationship between inadequate career development and job satisfaction in selected banks in Anambra State

Research Question

Based on the above objectives, the following research questions have been formulated to guide the study.

1. To what extent does workload pressure relate to job satisfaction?
2. To what extent does role vagueness relate to job satisfaction?
3. To what degree does organizational politics relate to job satisfaction?
4. To what degree does inadequate career development relate to job satisfaction?

Hypotheses

Ho₁: Workload pressure has no significant relationship with job satisfaction

Ho₂: Role vagueness has no significant relationship with job satisfaction

Ho₃: Organizational politics does have significant relationship with job satisfaction

Ho₄: Inadequate career development has significant relationship with job satisfaction

REVIEW OF RELATED LITERATURE

Conceptual framework

Concept of work-life balance

Deery (2008 in Noor, 2011) suggests that defining the concept of work-life balance is a complex task, as it can be viewed from the meaning of work life and balance. Work and life have unclear definitions in the literature (Guest, 2002) where work involves paid employment and life involves everything outside of the environment of formal employment, but usually connotes the realm of family or home life (Shankar and Bhatnagar, 2010). Work-life balance is not merely related to work and life; it is the positive state of mind. Work-life balance in its broadest sense, is defined as a satisfactory level of involvement or 'fit' between the multiple roles in a person's life (Hayman, 2005). Work-life balance is about the interaction between paid work and other activities, including unpaid work in families and communities, leisure and personal development.

Greenhaus, Collins and Shaw (2003) define work-family balance as "the extent to which an individual is equally self engaged and equally satisfied with his or her work role and family role". Work-life balance does not mean an equal balance in units of time between work and life. It is not a tight rope walk between two poles acting as an organizational commitments and home demands at the same time, but it is about proper understanding of the priorities of the professional and personal level. Sturges and Guest (2004) describe work-life balance as satisfaction and good functioning at work and at home with a minimum of inter-role conflict, and posit that, at times, it is characterized by the absence of unacceptable levels of conflict between work and non-work demands. It follows that when the demands of the work and non-work domains are mutually incompatible, conflict may occur, and it is for this reason, that a lack of balance between work and non-work is commonly conceptualized as work/family conflict or work/non-work conflict (Sturges and Guest, 2004).

According to Greenhaus, (2003), work-life balance can be defined as the extent to which an individual is engaged in and equally satisfied with his or her work role and family role. The study of work-life balance stems from perspectives emphasizing conflict between work and family roles (Potgieter and Barnard, 2010). These perspectives include work-family conflict, work-family integration, work-life interaction and work-

life balance (Oosthuizen and Mostert, 2010). Overwork was initially identified as the primary reason for work-life balance problems (Roberts, 2007), which probably contributed to Greenhaus and Beutell's (1985) earlier opinion that work-life conflict results when mutually incompatible pressures are experienced in work and family roles. Studies on work-family conflict started off with a fairly one-dimensional conceptualization of the construct and focused in particular on married woman entering the job market, on dual-career couples and single-parent households (Potgieter and Barnard, 2010).

Work-life balance is a state of equilibrium in which the demands of both a person's job and personal life are equal (Lockwood, 2003). It is the ability to effectively manage the juggling act between paid work and the other activities, that are important to people. Kodz, Hraper and Dench, (2002) explained, the principle of work-life balance is that "there should be balance between an individual's work and his life outside work and this balance should be healthy". Further in 2003, Work Foundation defined the concept of work-life balance and highlighted that it is all about employees achieving a satisfactory equilibrium among work, and non-work activities (That is parental responsibilities and wider caring duties, as well as other activities and interests). Changes in the social, political and economic fabric of societies have influenced and continued to influence both the nature of employment and its relationship to life outside work. The concept of Work-life balance is becoming more and more relevant in an ever dynamic working environment. Work-life balance, from employee perspective, is the maintenance of responsibilities at work and at home. Employees view the benefits or working conditions as work-life benefits which help employees to balance the families and work domains (Russell and Bowman, 2000). In contrast, work-life conflict is a demand in a form of inner role conflict where in role pressures from the work and other life domains, such as family, are mutually incompatible in some respect, whereby participation in one role is made more difficult by the virtue of participation in the other (Greenhaus and Beutell, 1985). Initially, the concept of work-life conflict was focused on impact of family demands on work. It now extends to the impact; work has on individual stress, relationship and family well-being (Russell and Bowman, 2000).

Concept of Job Satisfaction

The extent to which the people like (satisfaction) or dislike (dissatisfaction) their jobs can be defined as job satisfaction (Aziri, 2011). Job satisfaction is the level of satisfaction that a person feels regarding his or her job (Hassan et al, 2011). This feeling is mainly based on an individual's perception of job. Job satisfaction can be influenced by a person's ability to complete required tasks, the level of communication in an organization and the way that the management treats the employee (Spector 1997). Job satisfaction has been frequently studied and is deemed to be the most important attitude in the organizational behaviour field (Luthans, 2008). It is often a central variable in the study and research of organizational phenomena (Martin and Roodt, 2008). Job satisfaction is a generalized affective work attitude towards one's present job and employer (Martin and Roodt, 2008) resulting from cognitive processes and is an embodiment of employees' perception of how well their job provides for their hierarchy of needs, values and expectations (Luthans, 2008; Martin and Roodt, 2008).

Job satisfaction focuses on employees' attitudes towards their jobs, and according to Steyn and Van Wyk (1999), is the degree to which individuals feel positively and negatively about their jobs. Employees with high levels of job satisfaction have positive attitudes towards their jobs, while those with job dissatisfaction have negative attitudes towards their job (Mbundu, 2011).

According to Luthans (2008), there are three general dimensions to job satisfaction: First, it is an emotional response to a job situation; second, it is determined by the extent to which expectations are met; and third, job satisfaction represents several related attitudes. There are many facets of a job to which employees have affective responses, including the work itself; pay and promotion opportunities; leadership and co-workers (Lumley et al., 2011; Luthans, 2008). The fulfilment of various needs of employees is vital because it will determine their behaviour in organizations (Martin and Roodt, 2008; Maslow, 1943; 1954). Both extrinsic and intrinsic needs need to be fulfilled (Luthans, 2008). Intrinsic satisfaction is derived from performing work and consequently experiencing the feelings of accomplishment, self-actualization and identity with the work. Extrinsic satisfaction is derived from the rewards the individual receives from his or her peers, managers or the organization. This can take the form of advancement compensation or recognition (Martin and Roodt, 2008).

Theoretical Foundation of the Study

Hertzberg's Two Factor Theory: Hertzberg's Two Factor Theory cited by Robbins (2011) determined what people actually want from their jobs. It was developed by a psychologist Frederick Hertzberg in 1959, who theorized that job satisfaction and job dissatisfaction act independently of each other. The characteristics related to job satisfaction include advancement, recognition, the work itself, achievement, growth and responsibilities. Hertzberg referred to these characteristics as „motivators“. The characteristics related to dissatisfaction, which include working conditions, supervision, interpersonal relationships, company policy and administration were referred to as „hygiene“ factors. It states that there are certain factors in the workplace that cause job satisfaction, while a separate set of factors cause dissatisfaction.

The theory perceives workplace as an independent variable and job satisfaction as a dependent variable. These variables concur with the study variables which are technical environment, physical environment and organizational environment and job satisfaction. According to Schermerhorn (1993), Herzberg's two-factor theory is an important frame of reference for managers who want to gain an understanding of job satisfaction and related job performance issues. Schermerhorn asserts that Herzberg's two-factor theory is a useful reminder that there are two important aspects of all jobs: what people do in terms of job tasks (job content), and the work setting in which they do it (job context). Schermerhorn suggests that managers should attempt to always eliminate poor hygiene sources of job dissatisfaction in the workplace and ensure building satisfier factors into job content to maximize opportunities for job satisfaction. Therefore, this theory is relevant and significant to this study in that it recognizes that employees have two categories of needs that operate in them and that both should be addressed. This theory therefore can guide a researcher in establishing determinants of work environment that affects employee satisfaction.

The Effort-Recovery Model: The effort-recovery (E-R) model is frequently used to investigate and illustrate the fundamental operation of work-home interaction (Meijman and Mulder, 1998). This model describes how work and private life may possibly interact with each other, and which aspects of these domains may affect the well-being of an individual during the interaction process (Geurts and Demerouti 2003; Mostert and Rathbone, 2001). The E-R model suggests that effort expenditure (e.g. task performance at work) is associated with specific load reactions that develop in the individual, which are further associated with short-term psycho-physiological reactions that may include psychological, behavioural and subjective responses, such as changes in hormone secretion, energy levels and mood (Mostert and Oldfield, 2009; Van Tonder, 2005). These load reactions are usually reversible if recovery occurs after the effort was invested and sufficient time was available for the psychobiological systems to become stable again (Mostert and Oldfield, 2009; Van Tonder, 2005). Geurts and Demerouti (2003) describe the E-R model as the quantity and quality of how recovery plays a crucial role in an individual's life. As such, the model provides perspective (theoretical framework) on the underlying mechanisms in the relationship of workload and non-workload with well-being, by assuming that recovery from effort expended on work and non-work tasks during the day plays a crucial role (Geurts et al., 2003).

According to Geurts, Taris, Kompier, Dijkers, Van Hooff, and Kinnunen (2005), work-home interaction is a process in which an individual's functioning and behaviour in one domain, such as "home", is influenced positively or negatively by load reactions that have built up in the other domain, such as "work". The central concept of the E-R model is that that work demands that require too much effort are associated with the building up of negative load effects that spill over to the non-work domain (home and family environment). It is thus more difficult to recover sufficiently at home from the effort one has expended in the work role. This lack of sufficient recovery increases the possibility that demands from work could potentially harm psychological health and create negative work-home interaction (NWHI) (Geurts et al., 2003). Research has associated NWHI with depression (Frone, Russell, and Barnes, 1996), reduced well-being (Grant-Vallone and Donaldson, 2001), and alcohol use or abuse (Frone et al., 1996). It is for this reason that both employers and employees demonstrate a desire to achieve a balance between workplace obligations and personal responsibilities to reduce work-home conflict through work-life balance (Greenhaus and Beutell, 1985).

Positive work-home interference (PWHI) describes the positive influences developed at work that facilitate good functioning at home, while positive home-work interference (PHWI) describes those positive influences developed at home that facilitate effective functioning at work (Oosthuizen and Mostert, 2010). The E-R model suggests that work environments that offer employees enough resources, such as feedback, autonomy and personal development, may foster the willingness to dedicate an individual's abilities to the task and yield positive outcomes (Geurts, Taris, Kompier, Dijkers, Van Hooff, and Kinnunen 2005). Under these conditions, resources in one domain may be energizing, increasing the likelihood of positive spillover to the other domain and decreasing the need for recovery (Bakker and Geurts, 2004). Increased motivation and commitment may be the result of this positive mobilization of energy (Bakker and Geurts, 2004).

According to Poelmans (2005), individuals experience two types of recovery, namely internal recovery (during workday) and external recovery (after work). Internal recovery may be negatively affected by the spillover of “home” demands to an individual’s “work” environment, while external recovery may be negatively affected by the spillover of “work” demands to one’s “home” environment. Individuals who have not fully recovered from previous effort investments, must still in a sub-optimal state invest additional effort to perform adequately when confronted with new demands, resulting in an increased intensity of negative load reactions that appeal even more strongly to the recovery process (Geurts, Taris, Kompier, Dikkers, Van Hooff, and Kinnunen 2005). In the long run, continuously high demands (in one or both domains) and insufficient recovery may lead to an accumulation of persistent negative load reactions (Geurts et al., 2003). Geurts et al. (2003) assert that the role of recovery may enhance our understanding of positive WHI. Energy resources may be replenished rather than depleted, when individuals are able to keep their effort investments within acceptable limits by utilising opportunities for control and support (Geurts et al., 2003). The consumption of energy is a necessary condition for stabilising the production of energy, and people tend to find energy for things they like doing (Geurts et al., 2003). Settings that enable individuals to self-regulate their effort investments offer the opportunity to gain positive experiences that yield positive load reactions and, in turn, spill over to the other (non-work or work) domain (Geurts et al., 2003).

Empirical Review

Syed and Nadeem (2014) examined 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 organizational commitment among employees in the long run. The degree of work-life balance is measured using the five statements from and eight statements from. Short version of the Minnesota Satisfaction Questionnaire (MSQ) was used to measure job satisfaction. Organizational commitment was measured by selecting 11 items from 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.

Osman, Ibuathu and Rukangu (2016) examined the influence of work-life balance on employee job satisfaction using Northern Rangelands trust in Isiolo County, Kenya. The study employed descriptive research design, and the population of interest for this study consisted of employees of Northern Rangelands Trust and who were specifically classified to be in top management, middle management, lower management staff and non-management. The organization has a workforce of 132 employees. The study used stratified random sampling method to ensure balanced representation in the sample and to reduce biasness in sample selection as each element was to be subjected to equal chance in selection. Questionnaire was used for data collection. The study sought to find out whether home and family responsibilities affect the work life of the respondents and how this affects job satisfaction. The results were analyzed using descriptive statistics and correlation while data presentation was done using tables. The study found that there was relationship between work life balance and employee satisfaction. It was recommended that management should try as much as possible to build a work environment that attracts, retains and motivates its employees so as to help them work comfortably and increase organization productivity, hence the feeling of job security.

Adikaram (2016) examined the impact of work life balance on employee job satisfaction in private sector commercial banks of Sri Lanka. The data is collected keeping in consideration of demographic factors and factors affect for job satisfaction. Factors involved are job satisfaction and work life balance with respect to Working hours, Working conditions, work life balance programs, employee intention to change of job and work pressure. Data was collected using both primary and secondary sources. Primary data was collected through questionnaire where secondary data was collected through past research, journals and online web-sites. In primary data collection, a total of 150 copies of the questionnaire were distributed among the employees of different commercial banks. The data was analyzed using SPSS, tests applied were correlation and regression. The findings suggest that work life balance had a significant impact on employee job satisfaction in private sector commercial banks of Sri Lanka.

Syed and Hassen (2015) explored the role of perceived work-life balance and job satisfaction in developing commitment among hospital employees. In addition to that, gender difference was also taken into consideration to draw concrete conclusion. The study is quantitative in nature. Based on the literature reviewed it was proposed that work-life balance and satisfaction significantly contributed in developing commitment among the chosen respondents. In order to measure selected variables, 13 items were adapted to measure work-life balance. Job satisfaction was measured by Minnesota Satisfaction Questionnaire

(MSQ). 11 items were selected from work commitment index to measure organizational commitment. Results revealed a moderate level of work-life balance, job satisfaction and organizational commitment among the chosen employees. Significant relationship was found between work-life balance and job satisfaction. Work interfering family life and family interfering work life were found positively related to organizational commitment. Male and female respondents were found significantly different in their level of commitment, perceived work interfering family life and perceived family interfering work life.

Lankeshwara and Wijesekara (2015) examined the impact of work life conflict on job satisfaction. The study utilized primary data, and a sample of 120 chosen in accordance with census method, including non-executive staff employees in CEB-Sabaragamuwa Provincial Office using already developed self-administered questionnaire. Pearson correlation test and Regression analysis were carried out to develop the model. The results revealed that job satisfaction was inversely affected by the two aspects of work life conflict, work to family conflict and family to work conflict. Saif, Malik and Awan (2011) conducted research in Pakistan to analyze relationship work life balance practices have with job satisfaction. Data was collected from 450 layoff supervisors from two large organizations in Pakistan through questionnaire. Multiply regression analysis was applied in testing the hypotheses. The results reveal that work life balance practices and level of job satisfaction share a positive relationship.

Rani, Kamalanabhan and Selvarani (2011) conducted the study to evaluate the relationship between work-life balance and employee satisfaction. Data was collected from 210 respondents in IT organizations through questionnaire. Multiple regression analysis was applied to obtain the results. Results indicated that job satisfaction had positive relationship with work-life balance and negative relationship with work recognition? Relationship with subordinate and supervisor and task at work. Varatharaj and Vasantha (2012) conducted the study to examine relationship job satisfaction have with work life balance in women. The study adopted descriptive research method. Data was collected from 250 Service Sectors working women in Chennai city through questionnaire. Data is analyzed through Correlation, Chi-Square test, Wallis Test and Kruskals. Result showed strong positive relationship between job satisfaction and work life balance.

Fatima and Rehman (2012) conducted research to examine role ambiguity and role conflict effect on employee job satisfaction as well as leaving intention. Data was gathered from 120 teachers from Rawalpindi and Islamabad universities in Pakistan. SPSS and Regression Analysis were used to analyze the data. The results indicated that job role conflict and role ambiguity were negatively related to job satisfaction and positively related to job leaving intentions.

Quarat-ul-ain, khattak and Iqbal (2013) conducted a study to examine the relationship of job satisfaction with role conflict and impact of job stress on the relationship in private banking sectors employee in Pakistan. Data was collected from 350 employees through questionnaire. Data was analyzed using SPSS, Correlation and ANOVA test. Study results show that role conflict shared a positive relationship with job satisfaction and negative relationship with job satisfaction.

Gayathiri and Ramakrishnan (2013) conducted study to investigate the concept of quality of work life and to analyze nature of relationship it had with job satisfaction. Descriptive research was adopted and Regression Analysis was used to analyze the data. Results indicated that the concept of work life quality as multidimensional, and it influence employees' use of skills, knowledge, relationship with one another, professional interaction and collaboration. Positive relationship exists between job satisfaction and quality of work.

Yadav and Dabhade (2013) conducted research to analyze the relationship that exists between work life balance and job satisfaction of the working women. Samples were collected from the education and banking sectors. Data was collected from 150 women employees; 75 women from each sector. Authenticity of data is analyzed through application of standard deviation. The results indicate that work life balance and job satisfaction shared significant relationship.

Zané (2015) examined work-life balance, job satisfaction and turnover intention amongst information technology employees. A quantitative cross-sectional survey research design was applied to a stratified random sample of 79 employees in a South African IT company. Descriptive statistics, correlations, independent t-tests and regressions were used to analyze the data. Analysis revealed that job satisfaction has a significant negative relationship with turnover intention. Furthermore, the work-home interface sub-dimensions of work-life balance have both a positive and negative relationship with job satisfaction and turnover intention. There are significant differences between the various biographical groups.

Emeka (2014) studied work-Life balance and organizational productivity in Nigeria. Contingency table was used in analyzing the data collected from the questionnaire. Again, t-test statistic was used in testing the research hypotheses. From the result, the following findings were made; that there is significant positive relationship between family responsibilities and work-life balance; that. demography has significant positive

impact on the work-life balance; that Culture has positive effect on the work-life balance; and that there is significant positive relationship between work-life balance and employee’s productivity.

METHODOLOGY

Research Design: The study adopted a correlation descriptive survey approach. Use of correlation descriptive statistics was applied because of its capability to summarize large quantities of data using understood measures in form of graphical and numerical techniques (Burns, 2000). The study was carried out in Anambra State

Sources of Data: Primary data and Secondary data: Primary sources of data used in this study are questionnaire and personal interview. The secondary sources of data used include the journals, magazines, textbooks, and internet.

Population of the Study: The population of study is made up of all the employees of selected money deposit banks in Anambra state. The breakdown of the population is presented in the table below.

s/n	Banks	Address	Number of Employees
1	First Bank Nigeria Plc,	Ziks Avenue, Awka	71
2	Eco Bank Plc	Ziks Avenue, Awka	49
3	Zenith Bank Plc	New Market Road, Onitsha,	64
4	Union Bank of Nigeria Plc,	New Market Road, Onitsha,	86
5	Fidelity Bank Plc,	Oraifite Road Nnewi	53
6	Uinted Bank for Africa	Oraifite Road Nnewi	67
	Total		390

Source: Author’s Compilation

Sample and Sampling Technique

Due to the small size of the population, the researcher used the entire population (390) as sample size of the study. The rationale for selecting entire population is in line with Nwana’s (1992), assertion that: “if the population of a study is in a few hundreds, a 40% or more samples will do; if many hundreds, a 20% sample will do; if a few thousands, a 10% sample will do and if several thousands, a 5% or entire population sample will do. The sample comprises of all employees from each of the selected banks in Anambra state, Nigeria.

Instrument of Data Collection: The major instrument used in this research work is the questionnaire

Validity and Reliability of the Study

The researcher used face and content validity in this research work. The reliability of the questionnaire used for data collection was also tested. This was done by administering 20 copies of it to 20 respondents. Thereafter, the responses were collated and recorded. The Cronbach Alpha was used to determine the reliability of the instrument. A Cronbach Alpa value of 0.637 and 0.694 respectively for job-related stress and employee productivity was obtained.

Method of Data Analysis

The need to enhance easy comprehension and analysis prompted the use of the frequency distribution table to present the data gathered. The tools used in analyzing the data collected include simple percentages, descriptive statistics and correlation analysis.

The study also employed Multiple Regression Analysis (MRA) method to determine the effect of work life balance and job satisfaction. The regression model is represented as:

$$Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_nX_n + e$$

Where:

- Y = work life balance (WLB)
- α = Constant Term
- β= Beta coefficients
- X1= Workload pressure (WLP)
- X2= Role vagueness (ROV)
- X3= Family Stress (ORGP)
- X4= Inadequate Career Development (ICD)
- ε = Error Term

Data Presentation And Analysis

In this section, the data generated from the employees of the sampled banks were presented, analyzed and interpreted. A total of three hundred and ninety copies of the questionnaire were distributed to the respondents, out of which 300 hundred was properly filled and found relevant to the study. Therefore, the analysis in this section will be based on the three hundred relevant copies. The first section covers the demographic features of the respondents. The second section will analyze the data relevant to research questions.

Demographic Characteristics of the Respondents

In this section, the demographic features of the respondents such as gender, marital status, age bracket; educational qualification and working experience are presented and analyzed. Note that a total of three hundred respondents were sampled and the result are presented in the table below.

Table1: Demographic Profile of the Respondents

Demographic Variables	Particulars	No. of Respondents	Percentage
Gender	Female	180	60
	Male	120	40
Marital Statues	Single	180	60
	Married	80	27
	Separated/Divorced	40	13
Age Bracket	20 - 30 years	100	33
	31 - 40 years	140	47
	41 - 50 years	40	13
	51 years and above	20	7
Educational Qualification	OND/NCE	100	33
	B.Sc./HND	160	53
	MSC/MBA	30	10
	PhD and others	10	4
Working Experiences	0 - 5 Years	100	33
	6 - 10 years	130	44
	11 - 15 years	40	13
	16 years and above	30	10

Source: Field Survey, 2017.

The table above shows the demographic profile of the employees of the sampled commercial banks in Anambra State, Nigeria. A higher proportion of the respondents (60%) are female while 40% of the respondents are male. Table 4.1 also shows that 60% of the respondents are single, 27% are married while the remaining 13% of the respondents are either divorced or separated.

The table further revealed the age bracket of the respondents. The distribution shows that 33% of the respondents are between the age bracket of 20 to 30 years while 118 respondents representing 47% are within the age bracket of 31 - 40 years. On the same note, 13% of the respondents are within the age bracket of 41 - 50 years while the remaining respondents representing 7% are within the age bracket of 51 years and above. Table 4.1 further shows that 33% of the respondents have either Ordinary National Diploma or National Certificate on Education as their educational qualification. 53% of the respondents agreed that they have either Bachelor of Science (B.Sc.) or Higher National Diploma (HND). The table also shows that 33% of the respondents have worked in the banks between zero to five years while 44% of the respondents have worked between 6 to 10 years. On a similar note, 13% of the respondents have worked between 11 to 15 years while the remaining 10% have worked between 6 years and above.

Descriptive Analysis

This section presents the descriptive statistics on the Work-life balance and job satisfaction. The aim of the analysis is to examine the performance of the stress variables in relation to employee productivity. The analysis of the individual characteristics of these variables is presented in the table below:

Table 2 Descriptive Characteristics of the Variables

Variables	Mean	Standard Deviation
-----------	------	--------------------

Job Satisfaction	20.26	3.332
Role Vagueness	17.89	3.751
Organizational Politics	18.74	4.070
Inadequate Career Development	18.25	3.951
Workload Pressure	17.72	4.264

Source: Author’s Compilation From SPSS Version 21.0

Table 2 above presents the summary of statistics used in the analysis. It provides information about the mean and standard deviation of the variables used in the study. The mean value for job satisfaction is 20.26 while the standard deviation is 3.332. Role vagueness and organizational politics recorded a mean value of 17.89 and 18.74 with a standard deviation of 3.751 and 4.070 respectively. Inadequate career development and workload pressure have mean value of 18.25 and 17.72 with standard deviation of 3.951 and 4.264 respectively.

Correlation Analysis

Here, Pearson correlation was employed to measure the strength and relationship between independent variables. The Pearson correlation coefficient is a measure of the strength of a linear association between two variables and is denoted by r. Table 4.3 below shows the summary of correlation coefficient.

Table 3: Correlation Matrix

		Job Satisfaction	Role Vagueness	Organizational Politics	Inadequate Career Development	Workload Pressure
Job Satisfaction	Pearson Correlation	1	.039	-.394**	.498**	.536*
	Sig. (2-tailed)		.558	.003	.004	.038
	N	232	232	232	232	232
Role Vagueness	Pearson Correlation	.039	1	.002	-.072	-.260**
	Sig. (2-tailed)	.558		.981	.276	.000
	N	300	300	300	300	300
Organizational Politics	Pearson Correlation	-.394**	.002	1	.081	-.062
	Sig. (2-tailed)	.003	.981		.220	.345
	N	300	300	300	300	300
Inadequate Career Development	Pearson Correlation	-.498**	-.072	.081	1	.050
	Sig. (2-tailed)	.004	.276	.220		.450
	N	300	300	300	300	300
Workload Pressure	Pearson Correlation	-.536*	-.260**	-.062	.050	1
	Sig. (2-tailed)	.038	.000	.345	.450	
	N	300	300	300	300	300

Source: Author’s Compilation From SPSS Version 21.0

The table above shows the extent of association between the dependent and independent variables used in the study. The correlation between Role Vagueness and job satisfaction shows the value of 0.039, which indicates that Role Vagueness has a positive weak effect on job satisfaction. Organizational Politics recorded a correlation coefficient of -0.394 with job satisfaction which shows that Organizational Politics has a negative moderate effect on job satisfaction.

Furthermore, the correlation between inadequate career development and job satisfaction recorded a correlation coefficient of -0.498. This indicates that inadequate career development has a negative moderate effect on job satisfaction. Also, workload pressure recorded a correlation coefficient of -0.536 with job satisfaction. This shows that workload pressure has a negative strong effect on job satisfaction.

Multiple Regression Analysis

Multiple regression result was employed to test the effect of independent or explanatory variables on the dependent variables. The result of the multiple regression analysis is presented in the tables below.

Table 4 Summary of the Regression Result

The result of the multiple regression formulated in chapter three is presented in the tables below.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.265 ^a	.690	.504	3.241	1.879

a. Predictors: (Constant), workload pressure, role vagueness, organizational politics, inadequate career development

b. Dependent Variable: Job Satisfaction

Table 4.4 shows that R² which measures the strength of the effect of independent variable on the dependent variable has the value of 0.690. This implies that 69% of the variation in job satisfaction is explained by variations in workload pressure, role vagueness, organizational politics, and inadequate career development. This was supported by adjusted R² of 0.504.

In order to check for autocorrelation in the model, Durbin-Watson statistics was employed. Durbin-Watson statistics of 1.879 in table 4.4 shows that the variables in the model are not autocorrelated and that the model is reliable for predications.

Table 4.ANOVA Result

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	179.546	4	44.886	4.272	.002 ^b
	Residual	2384.937	227	10.506		
	Total	2564.483	231			

a. Dependent Variable: Job Satisfaction

b. Predictors: (Constant), workload pressure, role vagueness, organizational politics, inadequate career development

The f-statistics value of 4.272 in table 4 with f-statistics probability of 0.002 shows that the independent variables has significant effect on dependent variable. This shows that workload pressure role vagueness, organizational politics, inadequate career development can collectively explains the variations in job

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	18.311	2.121		8.632	.000
	role vagueness	.074	.059	.083	1.251	.212
	organizational politics	-.159	.053	-.194	-3.014	.003
	inadequate career development	-.091	.054	-.128	-2.112	.026
	Workload Pressure	-.110	.052	-.140	-2.674	.036

satisfaction in the selected banks.

Table 5 Coefficients of the Model

Source: SPSS 21.0

Table 6 shows the coefficient of the individual variables and their probability values. Role vagueness has regression coefficient of 0.074with a probability value of 0.212. This implies that work life balance associated with role vagueness has a positive but insignificant effect on job satisfaction. Organizational politics has a regression coefficient of -0.159 with a probability value of 0.003 implying that organizational politics has a negative and significant effect on job satisfaction.

Furthermore, inadequate career development has a regression coefficient of -0.091 with a probability value of 0.026. This implies that inadequate career development has a negative and significant effect on job satisfaction. On a similar note, workload pressure has a coefficient value of -0.110 and a probability value of 0.036. This shows that workload pressure has a negative and significant effect on job satisfaction.

Test of Hypotheses

Here, the four hypotheses formulated in chapter one was tested using t-statistics and significance value of the individual variables in the regression result. The essence of this is to ascertain how significant the effect

of individual independent or explanatory variables are on the dependent variables. The summary of the result is presented in the table below.

Table 6 T-Statistics and Probability Value from the Regression Result

Model	T	Sig.
(Constant)	8.632	.000
1 Role Vagueness	1.251	.212
Organizational Politics,	-3.014	.003
Inadequate Career Development	-2.112	.026
Workload Pressure	-2.674	.036

Source: Authors Compilation from the Regression Result

Test of Hypothesis One

Ho: Workload pressure has no significant relationship with job satisfaction.

Hi: Workload pressure has a significant relationship with job satisfaction.

In testing this hypothesis, the t-statistics and probability value in table 4.7 was used. Workload pressure has a t-statistics of -2.674 and a probability value of 0.036 which is statistically significant. Therefore, we reject the null hypothesis and accept the alternative hypotheses which states that workload pressure has a significant relationship with job satisfaction

Test of Hypothesis Two

Ho: Role vagueness has no significant relationship with job satisfaction

Hi: Role vagueness has significant relationship with job satisfaction.

Role vagueness has a t-statistics of -2.112 and a probability value of 0.026 which is statistically significant. Therefore, we reject the null hypothesis and accept the alternative hypotheses which states that role vagueness has a relationship with job satisfaction.

Test of Hypothesis Three

Ho: Organizational politics has no significant relationship with job satisfaction.

Hi: Organizational politics has significant relationship with job satisfaction

Organizational politics has a t-statistics of -3.014 and a probability value of 0.003 which is statistically significant. Therefore, we reject the null hypothesis and accept the alternative hypotheses which states that Organizational politics has significant relationship with job satisfaction.

Test of Hypothesis Four

Ho: Inadequate career development has no significant relationship with job satisfaction.

Hi: Inadequate career development has a significant relationship with on job satisfaction.

Work life balance associated with inadequate career development has a t-statistics of 1.251 and a probability value of 0.212 which is statistically insignificant. Therefore, we accept the null hypothesis and reject the alternative hypotheses and conclude that inadequate career development has no significant relationship with job satisfaction.

Discussion of Findings

This work examined the effect of work life balance on job satisfaction in selected deposit money banks in Anambra state. A total of five banks were studied. The hypotheses formulated were tested using multiple regression analysis. At the end of the analysis, the following were discovered.

The result of the Pearson correlation analysis showed that workload pressure, role vagueness and organizational politics had a negative correlation with job satisfaction. This finding is consistent with that of Affum-Osei, Agyekum, Addo and Asante (2014) whose study showed that there was a negative correlation between work life balance and job satisfaction. The study found that workload pressure had significant relationship with job satisfaction. This study tallies with the findings of Mark (2012) that working under

pressure had an effect on productivity. It also agrees with the conclusion of Hira and Anam (2012) that excessive workload than normal work leads the employees towards counter-productive work behavior and job dissatisfaction. Similarly, Warraich, Ahmed, Ahmad and Khoso (2014) found that workload is the prime reasons of causing work-life balance in employees, and this work-life balance reduces their satisfaction.

The study also revealed that role vagueness has a significant relationship with job satisfaction. This finding conforms with that of Fatima and Rehman (2012) Lankeshwara and Wijesekara (2015) whose study indicated that role conflict reduces job satisfaction, employee performance and efficiency.

The study revealed that inadequate career development had no significant effect on job satisfaction. This disagrees with the findings of Quarat-ul-ain, khattak and Iqbal (2013), Osman, Ibuathu andRukangu (2016) whose finding revealed a negative relationship between work life balance and employee job satisfaction and shows that job satisfaction significantly reduces the employee's job satisfaction.

Finally, the study found that organizational politics has a significant relationship with job satisfaction. This study agrees with the findings of Zanél (2015) that family related work-life balance is bound to adversely affect the job satisfaction of employees. According to Osman, Ibuathu andRukangu (2016), work-family conflict may lead to work-life balance and strain. Syed andHassen(2015) posit that inability of the individual to balance the demands of work and home, particularly in the context of dependent care and dual-earning families is a source of job dissatisfaction in this regard.

Summary of Findings

This work examined the work life balance and job satisfaction. The data generated were subjected to statistical analysis. The result of the correlation shows that workload pressure role vaguenessand organizational politics has significant negative correlation employee onjob satisfaction. The result of the four hypotheses shows that

1. Workload pressure has a significant effect on job satisfaction negatively.
2. The study also found that role vagueness has a significant relationship with job satisfaction
3. The study further revealed that organizational politics has significant relationship with job satisfaction
4. Inadequate career development was found to have no significant relationship with job satisfaction.

Conclusion

This covered work-life balance and job satisfaction using six commercial banks in Anambra state, Nigeria. The responses of the employees of these banks were subjected to statistical analysis. The study found that work overload, role conflict and family-related stress has significant relationship with job satisfaction. Due to these sources of work-life balance, employee engagement to work decreases and ultimately it negatively affects job satisfaction of employees. Work-life balance of employees is becoming a serious issue in the banking industry. Work-life balance has a considerable importance for the organizational concern, because it has a direct effect on employee health, their performance and job satisfaction. It affects both employees and employers alike, and declines their productivity, job performance and job satisfaction. Work life balance influences the people both in positive and negative way. At the initial stage, it influences positively by motivating employees, but if it becomes persistent, it influences the people in negative way through increasing frustration, anxiety and tardiness. It is understandable that in every organization, certain percentage of the working population suffers from job related work life balance but work life balance should not be taken as individual problem.

Recommendations

Based on the findings of this study, it is recommended that:

1. Banks should put in effective work life balance management strategy that will reduce workload pressure, role conflict and family related stress so as to improve the job satisfaction of their employees.
2. Employees should take measures which are under their control that allow them to correctly perform their responsibilities and duties assertively. Relaxation in various forms which does not hamper their work can be an appropriate factor to recover from identified work-life balance issues.
3. In order to cope with work-life balance issues within the workplace, it is necessary for management to keep on the look for signs indicating that the employees are being pressurized into too much work. This can also increase in the employee satisfaction and motivation.

4. Employees should not be encouraged to spend excessive time working instead they should be allowed to go home at the appropriate time.

References

- Adikaram, D.S.R. (2016). Impact of work life balance on employee job satisfaction in private sector commercial banks of Sri Lanka. *International Journal of Scientific Research and Innovative Technology*, 3 (11)18-33
- Akinboye J. A. (2003). Emotional intelligence and personality factors: Effect on job performance of managers at workplace. *J. Edu. Psychol.* 21(2), 76- 83.
- Ajiboye, S.O. (2008). Analysis of causal factors of work-family role conflict among male and female workers. *J. Sociological. Studies*. 4(2), 93-104.
- Albpaper, Tiranë, P. & Wijesekara, N.M. (2015). Impact of Work Life Conflict on Job Satisfaction: Special Reference to Ceylon Electricity Board-Sabaragamuwa Provincial Office:2nd International HRM Conference, 2, (1), 49
- Arbabisarjou, A., Ajdari, Z., Omeidi, k., & Jalalinejad, R. (2013). The relationship between job stress and performance among the hospitals nurses. *World of Science of Journal*, 02, 181 – 188.
- Aziri, B (2011). Job Satisfaction: A Literature Review', *Management Research and Practice*, (3), 77-86.
- Beehr A. T., Jex M. S., Stacy A. B., & Murray, A. M. (2000). Work stressors and coworker support as predictors of individual strain and job performance. *Journal of Organizational Behavior*, 21(4), 391 - 405.
- Castro, M., & Martins, N. (2010). The relationship between organizational climate and employee satisfaction in a South African information and technology organization. *SA Journal of Industrial Psychology*, 36(1), 1–9.
- Chimote, N. K., & Srivastava, V. N. (2013). Work-life balance benefits: From the perspective of organizations and employees. *IUP Journal of Management Research*, 12(1), 62–73.
- De Klerk, M., & Mostert, K. (2010). Work-home interference: Examining socio-demographic predictors in the South African context. *SA Journal of Human Resource Management* 8(1), 1-10.
- Emeka, N.W. (2014). Work-Life balance and organizational productivity: An evaluation of work-life inhibiting factors on the Productivity of Employees in Agricultural Sector in Nigeria. *The International Journal Of Business & Management* 2 (10)194-105
- Franch, J.R.P., Jr. & Caplan, R. D. (2002). Organizational stress and individual strain. In A.J. Marrow, ed., *The failure of success*, New York: AMACOM.
- Frone, M.R. (2003). —Work-family balance. In J.C. Quick and L.E. Tetrick (eds.), *Handbook of occupational health psychology* (pp. 143-162). Washington DC: American Psychological Association
- Gayathiri, L. & Ramakrishnan, D. L. (2013). quality of work life – linkage with job satisfaction and performance. *International Journal of Business and Management Invention*, 2(1), 01-08.
- Geurts, S. A. E., & Demerouti, E. (2003). Work/non-work interface: A review of theories and findings. In M. J. Schabracq, J. A. M. Winnubst, & C. L. Cooper (Eds.), *The handbook of work and health psychology* (279–312). Chichester, UK: Wiley.
- Geurts, S. A. E., Rutte, C., & Peeters, M. (1999). Antecedents and consequences of work-home interference among medical residents. *Social Science and Medicine*, 48, 1135–1148.
- Geurts, S. A. E., Demerouti, E., & Kompier, M. (2003). Towards a typology of work-home interaction. *Community, Work and Family*, 7(3), 285–309.

- Geurts, S. A. E., Taris, T. W., Kompier, M. A., Dijkers, J. S., Van Hooff, M. L., & Kinnunen, U. M. (2005). Work-home interaction from a work psychological perspective: Development and validation of a new questionnaire, the SWING. *Work and Stress*, 19, 319–339.
- Greenhaus, Jeffrey, H., & Nicholas, J. B. (1985). Sources of conflict between work and family roles. *Academy of Management Review*, 10, 200-215.
- Greenhaus, J. H. & Beutell, N. (1985). The impact of human resource management practices on turnover, productivity, and corporate financial performance. *Academy of Management Journal* 38(3), 635-672.
- Greenhaus, J. H., Collins, K.M., & Shaw, J.D. (2003). The relation between work-family roles. *Academy of Management Review*, 10 (1), 76-88.
- Fatima, N., & Sahibzada, D. S. (2012, April 30). An Empirical Analysis of Factors Affecting Work Life Balance among University Teachers: the case of Pakistan. *Journal of International Academic Research*, 12(1)
- Hassaan, M (2013). Impact of work life conflict on job satisfaction. *Interdependence Contemporary Journal for Business Research* 8,(5), 434-448
- Herzberg, F., Mausner, B., & Snyderman, B. (1959), *The Motivation to Work*, John Wiley and Sons Inc., New York, NY.,
- Hyman, J., & Summers, J. (2004). Lacking balance? Work-life employment practices in the modern economy. *Personnel Review*, 33(4), 418–429.
- Ivancevich, J., Konapske, R., & Matteson, M. (2006). *Organizational behavior and management*. New York: McGraw Hill.
- Iverson R. D. & Buttigieg, D.M. (2008). Affective, normative, and continuance commitment: Can the right kind of commitment be managed. *Journal Management Studies*, 36, 307-333.
- Katz, D., & Kahn, R. L. (1978). *The social psychology of organizations* 2ed. New York City: John Wiley.
- Khan, A., Ramzan, M., & Butt, M. (2013). Is job satisfaction of Islamic banks operational staff determined through organizational climate, occupational stress, age and gender. *Journal of Business Studies Quarterly*, 4(3), 13-26.
- Koli, Z., Llaci, Sh., (2005). *Menaxhimi i Burimeve Njerëzore (botmi II-të)*, Albpaper, Tiranë
- Kodz, J., Hrapar, H., Dench, S. (2002). *Work-life Balance: Beyond the Rhetoric*. The Institute of Employment Studies, Report 384, Brighton.
- Lockwood, N.R. (2003). *Work/life Balance: Challenges and Solutions*. SHRM Journal, 48(6), 81-90.
- Lockett, K. (2012). *Work/Life Balance for Dummies*, John Wiley & Sons, Hoboken.
- Looker, T. (2011). *Manage Your Stress for a Happier Life*, Copyright Licensing Agency Limited, London.
- Luthans, F. (2008). *Organizational behaviour* (11th edn.). Boston, MA: McGraw-Hill.
- McShane, S., Von-Glinow, M. A., & Sharma, R. (2008). *Organizational behavior*. New Delhi: McGraw Hill.
- Martin, A., & Roodt, G. (2008). Perceptions of organizational commitment, job satisfaction and turnover intentions in a post-merger South African tertiary institution. *SA Journal of Industrial Psychology*, 34(1), 23–31.
- Moore, J. E. (2000). One Road to Turnover: An examination of work exhaustion in technology professionals. *MIS Quarterly*, 24(1), 141-168
- Nel, S., van Dyk, S., Haasbroek, D., Schultz, H., Sono, J. & Werner, A (2004). *Human Resource Management*. 6th Edition. Cape Town: Oxford
- Noor, M. (2011). Work-life balance and intention to leave among academics in Malaysian public higher education institutions. *International Journal of Business and Social Science*
- Osman, H., Ibuathu, C. N. and Rukangu, S.(2016). Influence of work life balance on employee job satisfaction: A case of Northern Rangelands trust in Isiolo County, Kenya. *International Journal of Economics, Commerce and Management*. IV, 11,443-457
- Papalexandris, N., & Kramar, R. (1997). Flexible working patterns: Towards reconciliation of family and work. *Employee Relations*, 19(6), 581–595.
- Potgieter, S. C. B., & Barnard, A. (2010). The construction of work-life balance: The experience of black employees in a call-centre environment. *SA Journal of Industrial Psychology*, 36(1), 1–8.
- Quarat-ul-ain, khattak, M. A., & Iqbal, N. (2013, April). Impact of role conflict on job satisfaction, mediating role of job stress in private banking sector. *Interdisciplinary Journal of Contemporary Research In Business*, 4(12), 711-722
- Robinson, B. J., (2005) Management Theorists thinkers for the 21st Century? *Management Development Training Journal* 34 (9) 428-435.

- Rost, I., & Mostert, K. (2007). The interaction between work and home of employees in the earthmoving equipment industry: Measurement and prevalence. *South African Journal of Industrial Psychology*, 33(2), 54–61.
- Saif, D. M., Malik, M. I., & Awan, M. Z. (2011). Employee work satisfaction and work life balance: A Pakistani Perspective. *Interdisciplinary Journal of Contemporary Research in Business*, 3(5), 606–617.
- Schein, E. H. (1996). Career anchors revisited: Implications for career development in the 21st century. *Academy of Management Executive*, 1, 80–88.
- Schermerhorn, J. (1993). *Management for productivity* (4th ed.), Canada: John Wiley and Sons, Inc.
- Shankar, T., & Bhatnagar, J. (2010). Work life balance, employee engagement, emotional consonance/dissonance and turnover intention. *The Indian Journal of Industrial Relations*, 46(1), 74–87.
- Stander, M. W., & Rothmann, S. (2010). Psychological empowerment, job insecurity and employee engagement. *SA Journal of Industrial Psychology*, 36(1), 1–8.
- Sturges, J., & Guest, D. (2004). Working to live or living to work? Work/life balance early in the career. *Human Resource Management Journal*, 14(4), 5–20.
- Spector, PE 1997, *Job satisfaction: Application, assessment, causes, and consequences*, Thousand Oaks, CA: Sage.
- Syeda, I. I. & Momna, A. (2009). Relationship between work life balance and job satisfaction among employees Proceedings 2nd CBRC, Lahore, Pakistan
- Syed, M. A. & Nadeem, A. (2014). The influence of work life balance and job satisfaction on organizational commitment of healthcare employees *International Journal of Human Resource Studies*. 4, (2) 1-7
- Syed, M. A. & Hassen, A. (2015). Role of Perceived Work-life Balance and Job Satisfaction in Developing Organizational Commitment among Hospital Employees in Saudi Arabia. *International Journal of Academic Research in Business and Social Sciences*. 5, (12) 185-198
- Sverke, M., Hellgren, J., & Näswall, K. (2006). Job insecurity: A literature review. *SALTSA Joint Programme for working life research in Europe*, 1, 1-30.
- Usman, S., Akbar, M. T., & Ramzan, D. M. (2013). Effect of Salary and Stress on Job Satisfaction of Teachers in District Sialkot, Pakistan. *IOSR Journal Of Humanities And Social Science (IOSR-JHSS)*, 15(2), 68-74.
- Varatharaj, V. & Vasantha, S. (2012, March). Work life balances a source of job satisfaction - an exploratory study on the view of women employees in the service sector. *International Journal of Multidisciplinary Research*, 2(3), 450-458.
- Wang, H.J. Lu, C.Q. & Siu O.L. (2015). Human Resources, job performance, motivation, organizational justice. *Trust Journal of Applied Psychology*. 2(5)121-131