



Work-Life Balance And Female Employee Performance In Anambra State Deposit Money Banks

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ABSTRACT

The study examined the effect of work-life balance and female employee performance in selected deposit money banks in Anambra State. The study investigated the relationship between leave policy, flexible scheduling, employee assistance and work environment on female employee performance. Relevant theoretical and empirical literature were reviewed. The study was anchored on spillover theory. The study was carried out deposit money banks in Anambra State. Data were source from primary and secondary sources of data. The population of the study comprised of 953 women in deposit money banks in Anambra State. The sample size of the consist 953 using the entire population. Face and content validity was adopted. Pilot test and Cronbach alpha correlation was used for testing the internal consistency of the research instrument. On the average, the coefficient value of 0.88. Frequency count and percentages was put to use in the analysis of research questions while hypotheses was tested using simple regression analysis. The hypotheses were tested at 0.05 level of significance. From the analysis, it was discovered that leave policy has significant positive effect on female employee performance in deposit money banks; flexible scheduling has significant positive effect on female employee performance; employee assistance has a significant positive effect on female employee performance in deposit money banks and work environment has a significant positive effect on female employee performance in deposit money banks in Anambra State. The study concluded that work-life balance on female employee performance in selected deposit money banks in Anambra State was significantly positive. In view of the findings, the study recommended among others that a vibrant and consistent leave policy should be encouraged as it has been found to reduce employee turnover. Flexible scheduling and its kind such as compressed work weeks are crucial to improved and efficient service delivery. To improve service delivery, organization managers should sit down with the employee to analyze and determine how and when to get the best service from the employee.

Keywords: Leave Policy, Flexible Scheduling, Employee, Work Environment

INTRODUCTION

Work-life balance has always been a concern of those interested in the quality of working life and its relation to broader quality of life. Yet work-life balance has come to the fore in contemporary debates largely because in developing societies the excessive demands of work are perceived to present a distinctive issue that needs to be addressed. Many developing nations are poor and working women are the receiving end (Adejumo & Olowookere, 2012). The rate of change in the socio-economic landscape has largely redefined the nature of work and the workplace. The expectations of employees from their jobs have gone beyond meeting their daily survival needs, as the desire for balance between work and non-work obligations have taken the lead. Meaningful employment therefore helps to support one self and others; this will enable employees to derive a high sense of self-worth from doing a job very well,

particularly in the banking industry. The importance of work is a very crucial activity in human lives since it defines the identity of individuals and what they stand for in any society (Budd, 2017). As noted by State Service Commission (2015), work-life balance initiatives in organizations is concerned with employees' interaction between paid and unpaid work activities, leisure and personal development. This will make organizations to create a productive work culture where traces of work-life conflict are minimized and effectively controlled. Similarly, work-life balance is attained where there are shared benefits for employees and the organization (Mesimo-Ogunsanya, 2017). It is about helping employees to maintain healthy, rewarding lifestyles that will in turn lead to improvements in performance. Driving the work-life balance practice has become a joint responsibility between employer and employee. It is no longer a role that resides within the human resource department as all line managers are responsible for seeing to the balance of their staff. In his view, Valcour, & Tolbert, (2003). explains the work life support under two major types: formal and informal. The formal support policies to include; dependent care initiatives, time policies as expressed in flexible work arrangements and the work-leave programme. On the other hand, he mentioned managerial or supervisor support and co-worker support to be informal support policies (Nuesch, 2017). The informal work-family support according to Ferrero (2014) is an expression of organizational leaders' commitment to the employees' well-being in accordance with the social exchange theory. This will most likely affect the employees' behavioral outcomes i.e., increase in employees' job satisfaction and minimization in turnover intention when top officials in the workplace become interested in employees' well-being (Kumar, 2017). This will provide stimulation for motivation, energy and willingness to learn new skills as well as cultivating habits that will promote the organization's efficiency through managerial support. Emhan (2012) views managerial support for employees to contribute positively to an organization's effectiveness. Since the employees perceive the top managers as the organization itself, as such any support coming from their end is considered the organization's support thereby increasing the level of loyalty employees have.

Today, work-life balance has become a more and more prevalent concern to both employers and employees of most organizations. Most recently, there has been an increase in the thought about the significance that work has on family as well as life of employees. Thus the situation has stimulated much study on work-life of individuals in the workplace, especially in today's global business environment, where there is a blur between work roles and personal roles. Work is no longer restricted to the office space due to advancements in technology, coupled with high level of competition originating largely from efforts to deliver excellent service, thus the encumbrance of work on an employee's personal life is usually enormous (Uzoечи & Babatunde, 2019). Therefore, achieving work-life balance in this era of fast pace globalization and competitiveness as well as creating a balance between professional and personal life is a challenge for most individuals in the workplace (Sivatte, Gordon, Rojo, & Olmos, 2017). In the Nigerian context, the encumbrance of work roles on employee family roles is further heightened by demographic changes, an increase in the number of women in the workforce, dual career couples, a rise in the number of single parents, and employees' growing reluctance to accept long hours of work culture (Ogechi & Nwaeke, 2019). Nigerian employees are thus faced with the challenge of prioritizing between work and non-work roles, which results in work-family imbalance. Consequently, there is increased level of stress in employees, rising rate of drug abuse, decreased productivity, increased rate of turnover and absenteeism, decreased level of job satisfaction, etc. which influence employee performance. (Mmakwe & Ojiabo, 2018). In lieu of the foregoing, this paper examines the relationship between work-life balance and female employee performance in the deposit money bank in Anambra state.

Work-life balance is a very important phenomenon that is of great concern to various employees in both the private and public sector. It goes beyond prioritizing the work role and one's personal life. It also affects the social, psychological, economical and mental well being of the individual. All these are reflected in the output of the individual, which affects his or her performance in the work place on the long run. Work-life balance has implication on employee attitudes, behaviours, wellbeing as well as organizational effectiveness According to Epie (2017), the Nigerian banking sector is known for its long hour culture, and high work load of employees. United Bank for Africa Plc, First Bank of Nigeria Plc and Zenith Bank Plc are not exempted from this culture. They are most likely to be faced with the issue of

work-life balance, due to the nature of the work environment. Policies on work-life balance are made but the implementation has become an issue that needs to be looked into. Ensuring effective delivery of service to customers may be achieved by the ability of the management of these banks to maintain policies that promote work life balance. The reform in the banking sector made it mandatory for commercial banks to have a minimum of 25 billion naira capital base to continue their operations. Consequently, commercial banks had to go into strategic alliance with other banks, by merger and acquisition.. It is most likely that there will be a misplacement of priority of interest by the employees trying to meet up with the target of the banks, which may affect their personal lives. Hence, the study of work life balance and employee performance is imperative. The multi-faced demand between work and home responsibilities have assumed increased relevance for employees in commercial banks in recent years.

This is due to demographic and workplace changes, such as; transformation in family structures, growing reluctance for 'long number of hours' acceptance culture, greater number of women in the workforce and technological advancement. All these may result in the employees having difficulty in prioritizing between their work roles and their personal lives. When commercial banks like United Bank for Africa plc, First Bank of Nigeria plc, Zenith bank plc have a poor working organizational culture; such as buying of work-leave of employees, inconvenient period of leave for employees and inability of employers to keep to leave policy their employment agreement. All these may lead to stretched workloads which bring about different issues in the employee. These issues involve both the psychologically and the emotional well being of employees and these actions may result in reduction in employee performance such as, poor service delivery and health related issues

Statement of the Problem

The pressure of work, for those in the workplace has been escalating over the latest decades. Factors such as the advances in information technology, information load, the need for speedy response, the importance attached to the quality of customer service and its implication for constant availability and the pace of change, all demand our time, and can be sources of pressure. In Nigeria today. The decline of the traditional family, and increase in dual-career couples, and a rise in the number of single parents mean that employees are juggling more responsibilities outside work. Work-life balance has started giving organizations and homes concern due to its importance; it has effects on various sectors and on the employees which eventually affect the organizations. Several/many researchers have carried study on creativity management and sustainable growth, through mixed finding, authors such as Azeem and Akhtar (2014) investigated the influence of work life balance and job satisfaction on organization commitment of health care employee. There is a positive relationship between work life balance, job satisfaction and organization commitment. Ojo, Salau and Falola (2014) investigated the concept of work-life balance policies and practices in three sectors of the Nigerian Economy namely the Banking, Educational and Power Sector. The findings reveal that there is diversity in terms of how respondents perceive the concept of Work-Life Balance. VishwaEt al (2015) investigated Empirical analysis of work life balance policies and its impact on employee's job satisfaction and performance. The findings of this study emphasized that each of the work life balance policies on its own is a predictor of job satisfaction. Fapohunda (2014) investigated on the exploration of the effect of work life balance on productivity. The finding of the result was that there is a positive relationship between work life balance practice and employee turnover. It also found out that management support was not satisfactory. Kamau, Muleke, Makaya and Wagoki, (2013) investigated work life balance practices on employee job performance at eco bank Kenya. The finding of the empirical study shows that there was correlation between work life balance and employee performance.

It is evident from above that the empirical studies which focused on the link between work-life balance and female employee performance have divergent views. The reviewed study show mixed results and this may be attributed to the estimation methodologies and span of data used as well as the location of the study. In Nigeria, the current study, therefore, complements the existing empirical studies by carrying out the study in deposit money bank in Anambra state. The present study will further compliments the

existing one by using Analysis of variance, regression analysis as well as percentage table to analyze the effect of work-life balance and female employee performance in Anambra state

Objectives of the Study

The broad objective of this study is to examine the effect of work-life balance on female employee performance in selected deposit money banks in Anambra State: specifically, the study intended to

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

Research Questions

The following research questions were designed to guide the research objectives;

- i. To what extent does leave policy affect female employee performance in deposit money banks in Anambra State?
- ii. How does flexible scheduling affect female employee performance in deposit money banks in Anambra State?
- iii. To what degree does employee assistance affect female employee performance in deposit money banks in Anambra State?
- iv. To what extent does work environment affect female employee performance in deposit money banks in Anambra State?

Hypotheses

The followings hypotheses were formulated to guide the research questions;

Ho₁: Leave policy does not have significant positive effect on female employee performance in deposit money banks in Anambra State

Ho₂: Flexible scheduling does not have significant positive effect on female employee performance

Ho₃: Employee assistance does not have significant positive effect on female employee performance in deposit money banks in Anambra State

Ho₄: Work environment does not have significant positive effect on female employee performance in deposit money banks in Anambra State

REVIEW OF RELATED LITERATURE

Conceptual Framework

Work-Life Balance

Work-life balance, in its broadest sense, is defined as a satisfactory level of participation or fit between the numerous roles in a person's life (Hudson, 2015). It is about the interaction between paid work and other activities, including unpaid work in families and community, leisure and personal development. Greenhaus, Collins and Shaw (2013) referring Work-life balance to work-family balance opines that work-family balance is —the extent to which an individual is equally—self engaged and equally satisfied with his or her work role and family role. However, it can be argued that work-family balance is more limited in extent than the former because the focus in work-family balance is more on the relations between work and family. The term work life balance is commonly used as a more comprehensive expression to describe policies that have been previously termed 'family-friendly', but are now extended beyond the scope of the family. It refers to the elastic working arrangements that allow both parents and non-parents to avail of working arrangements that provide a balance between work responsibilities and personal responsibilities (Redmond Valiulis & Drew, 2016). Work-life balance does not signify an equal balance in units of time between work and life, but is about proper understanding of the priorities of the professional and personal level. It has to do with prioritizing between work and lifestyle (health, pleasure, leisure, family and spiritual development)(Clark, 2019). The concept of work-life balance is based on the

idea that paid work and private life should be seen less as opposite priorities and more as corresponding essentials of a full life. Lewis (2018) observes that the way to achieve this is to adopt a system that is conceptualized as a two way process which considers the needs of the workers as well as those of employers. In order to take on employers in this procedure, it is imperative to show the benefits that can be obtained from employment policies and practices that sustain work-life balance, and the scope that subsists for extenuating their negative effects on the management of the business. Clark (2019) defines work-life balance as contentment and good functioning at work and at home with negligible role conflicts. Work-life balance is about finding the right balance between one's work and one's life (outside work) and about feeling comfortable with both work and non-work commitments. Many people find it difficult to manage their time in a way that is healthy for work and for personal life not because they are poor at time management, but basically because a good part of the time is not theirs. However, work-life balance is tricky to individually accomplish without organizational encouragement.

Bird (2010) reaffirms that work-life balance does not mean an equal balance, adding that one's best individual work-life balance would vary over time. The right balance for one person today will without reservations be different for the same person tomorrow. The right balance for a single person will be dissimilar at marriage, during child bearing; at the start of a new career versus close to retirement. There is no perfect, one-size fit all balance that should be struggled for. The best work-life balance is different for everyone because we all have different priorities and diverse lives. However, at the centre of an effective work-life balance definition are two significant everyday concepts that are pertinent to everyone namely Achievement and Enjoyment. Greenhaus et al (2013) indicates that while work-life balance has conservatively been presumed to involve giving equal amounts of time to paid work and non-work roles, more recently, the notion has been accepted as more difficult, and has been expanded to integrate extra components. Instead, it implies employee satisfaction with work roles or family roles at the same degree. Clarke, Koch and Hill (2014) aver that work-life balance is generally associated with equilibrium between the amount of time and effort somebody devotes to work and personal activities, in order to maintain an overall sense of harmony in life. The study adopted this assertion as the conceptual framework of work-life balance. Work-life balance reflects a person's orientation across career and non-career life roles as a mismatched inter-role phenomenon. Three kinds of balance can be mentioned (Greenhaus, Collins and Shaw, 2016). They are: 1. Time balance: Sparing time to work and life roles at the same degree. 2. Commitment balance: Showing psychological commitment to work-life roles at the same degree. 3. Content balance: Being pleased with work-life roles at the same degree. Studies like Hochschild (2017); Okeke (2011) affirm that in the absence of these balances, people spend too many hours at work, and spend less with their families, which results in deteriorating health and work performances. The costs comprise rises in juvenile crime, more drug abuse, a decrease and unwillingness to take responsibility for care of elderly relatives and for the disadvantaged (Bond, 2009). To alleviate this, Barrera (2017) proposes a situation that involves employers working constructively with their employees to put in place arrangements, which take into account the needs of the business as well as the non-work aspects of employees' lives. These arrangements and applications are facilities which are utilized by organizations to gain advantage to balance the voluntary employees' personal and work lives. These advantageous facilities are-flexible working hours, autonomy in the work facilities (Dwyer, Jamieson & Moxham, 2017), choosing the hours of start and end of the work, tele-working, home working, electronic working, family permissions, assistance programs for employees, counselling services, child care services etc. Employees and employers are both middle to the subsequent use and successful accomplishment of these policies and practices. A review of the work-life prose reveals that Work Life Balance initiatives can be broadly divided into four dominant categories which include flexible working arrangement (home working, compressed hours); leave arrangement (annual leave, Parental leave); dependent care assistance (Child care arrangements and Crèche) and general services (Employment assistant programs) (De Cieri & Bardoel, 2019). Organizations can implement various work-life balance initiatives that may assist employees to better balance their work and family responsibilities, gain improvements in well-being and provide organizational benefits (Greenhaus, 2019). There are a large variety of family friendly policies

which include, but are not limited to the following: flexible working hours, job sharing, part-time work, compressed work weeks, parental leave, telecommuting, on-site child care facility (Hartel, 2017).

Employee Performance

Employee Performance in a firm is a very important area in the workplace. It can be interpreted equal to the quality of work performed by the employee. It can help the firm increase and utilize the capacity of the human resources it has. It translates into good service delivery and interaction in which affects every area of the organization. To achieve this, organization, need to make policies that will encourage employee performance. An employee's job performance depends on, or is a consequence of some combination of ability, effort, and opportunity. However, the measurements can be done in terms of outcomes or results produced (Ferris et al., 1998). Performance is defined as the record of outcomes produced on a specified job function or activity during a specified time period. (Bernardin and Russel, 2018). According to this definition, performance is set of outcomes produced during a certain time period. Performance is not only related to the action but also involves judgment and evaluation process. According to Campbell (2014) performance is related to that which the individual that is hired does do in fulfilling his / her duties and the activities that can be examined and measurable are reflected. An organization needs high performance of its employees, so as to meet its goal and be able to achieve competitive advantage.

It is about aligning the organizational objectives with the employees' agreed measures, skills, competency requirements, development plans and the delivery of results. In the context of female employees, their performance is largely determined by the level of their own ability reflected through daily behavior in the organization. According to business dictionary, employee performance means the job related activities expected of a worker and how well those activities were executed. Employee especially women has to play double role in their life, one at the workplace and the other at home. Therefore, it is important for a manager to create a well-rounded approach to managing and coaching its workforce to achieve organizational success. The commercial banks are in the service industry, and their main aim is to satisfy their customers. The service which an employee renders to the customer and employee performance are interrelated. When employees provide excellent customer service, they are exceeding job expectations. The popularity of an organization's service is based in part on the level of service received by the customer. For service industry, the business is based almost solely on their employees' performance. That is why management must look for various ways in improving employee performance

Theoretical Framework

Spill Over Theory

This study is anchored on spill over theory by Guest (2012). It postulates the conditions under which spillover between the work micro system and the family micro system occurs. It can either positive or negative. If work-family interactions are rigidly structured in time and space, then spill over in term of time, energy and behavior is negative. When flexibility occurs which enables individuals to integrate and overlap work and family responsibilities in time and space lead to positive spill over which is instrumental in achieving healthy work life balance. According to Guest (2012), the determinants of work life balance are located in the work and home contexts. Contextual determinants include demands of work, culture of work, demands of home and culture of home. Individual determinants include work orientation (i.e. the extent to which work (or home) is a central life interest), personality, energy, personal control and coping, gender and age, life and career stage.

The variables of the study are under the contextual determinants, which are leave policy and service delivery. The leave policy is the culture of work, while the service delivery is the demand of work. The nature of work life balance was defined both objectively and subjectively. The objective indicators include hours of work and hours of uncommitted or free time outside work. Subjective Indicators refer to the states of balance and imbalance. He also noted that balance may be reported when equal weight is given both to work and home or, when home or work dominates by choice. Spill over occurs when there is interference of one sphere of life with other. Also, numerous outcomes of work life balance which

include personal satisfaction and wellbeing at work, home and life as a whole, performance at work and home, impact on others at work, family and friends.

The relevance of this theory to the study is that organizations are expected to adopt positive work life balance policies that will enable employee have a positive work life balance in which will make them be effectively committed to achieving the organization's goals.

Empirical Studies

Ogar, & Amanze, (2019) 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 Survey research design with an interpretive 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.

Tamunomiebi, and Oyibo (2020) examined work life balance and employee performance in Nigeria as an attempt at knowledge building. This is a secondary research which sought to review literature in assessing work life balance in Nigeria and suggest suitable solutions for overcoming the problem of work life imbalance and its associated negative spill over in order to enhance employee performance for optimum organizational output. We posit that employees who have balanced work and non-work roles are more likely to perform better, thus it is essential for employers to promote policies and structures that enhance work life balance of employees in their organisations.

We conclude that there are systemic barriers that hinder the implementation of work life balance policies in Nigeria, such as leadership failure which has birthed political, economic and social challenges that are the primary sources of work life conflict, they include corruption, weak institutions that lack the capacity to monitor and enforce employment standards, high unemployment ratios, poverty, inflation and a plethora of others. We recommend that organisations provide flexible work arrangements to be enforced by government legislations that will statutorily empower employees to request for atypical work patterns, that the awareness of organisations be raised to the advantages of protecting workers' rights to various leave initiatives that will improve employee wellbeing and managerial training to ensure managerial support for the demands of these policies.

Orogbu, Onyeizugbe & Chukwuemeke (2015) examined work life balance and employee performance in selected commercial banks in Lagos state. The problem identified in this study is poor working organizational culture in the commercial banks which may not encourage various types of work life balance practices. The research adopts a descriptive survey research design, the population of the study is 759 and the sample size is 262 using Taro Yamane's formula. 262 copies of structured questionnaire was distributed and completely filled and returned. Pearson product moment correlation and regression analysis was used to test the hypothesis. Cronbach alpha was used to test the reliability of the instrument. It was discovered that there is a significant positive relationship between leave policy and service delivery. The findings revealed that leave policy motivate employee ability to deliver services efficiently and effectively, in conclusion work life balance practice is an important factor in increasing employee performance. The researcher recommends that managers of these commercial banks should prioritize creating different work life balance incentives that will improve employee performance.

Akinyele Peters & Akinyele,. (2016). examines work-life balance practices as a panacea for employee performance. The core objective of this study is to assess the effect of work life balance on employee performance in Rivers State Television. The target population used to survey the effects of work life on employee performance was one hundred and seventy(170).The research work sought to determine the

relationship between work flexibility and quality of output, employer/employee relationship and increased productivity, working environment and the rate of turnover and lastly job security and employee retention. Quantitative data was collected using self-administered questionnaires. One hundred and twenty (120) questionnaires were administered, out of which one hundred and eight (108) were returned and collated for analysis. Pearson's Correlation at 0.01 level of significance shows that there is a close relationship between the dependent variables and independent variables. Therefore the study indicated that work flexibility, employer/employee relationship, working environment and job security have a positive effect on improved quality of output, increased productivity, rate of turnover among employees, employee retention. The findings showed that: employees react negatively when they experience work life imbalance and that management should adopt work life balance initiatives to improve employee performance. From the research findings, it is concluded that work life balance is of paramount importance to the organization.

Osibanjo, Waribo, Akintayo, Adeniji, and Fadeyi, (2019) examined the effect of quality of work life on employees' commitment across Nigerian tech start-ups. Quality work life is an organizational phenomenon that benefits both employers and employees alike. As such, research continues to focus on how to draw out employee commitment, given quality of work life. Ranging from increased employee productivity to balance between work life and family life, literature has it that organizational goals become more achievable, if desired quality of work life is provided by the employer. Nevertheless, little or no attention has been given to start-ups in terms of empirically carrying out studies to determine how quality of work life influences employee commitment in them. In this paper, staffs of 10 selected tech-start-ups located in Lagos have been surveyed using a questionnaire form. Four hypotheses were developed with a sample data of 300 employees across the different tech-start-ups. By carrying out a structural equation modeling and moderating the relationship with gender and marital, it was observed that employee commitment is largely influenced by quality of work life.

Mmakwe, and Ukoha, (2018) investigated the relationship between work-life balance and employee performance in the banking sector in Port Harcourt, Rivers state. The population of the study consisted of 769 employees in 5 commercial banks in Port Harcourt City, which were randomly selected and the sample size was 400, derived from using Taro Yamene formula. 301 copies of the instrument were retrieved and useful for analyses, given return rate of 75%. The spearman rank order correlation coefficient was utilized as the appropriate statistical technique to analyze the data. The findings revealed a strong correlation between the measures of work life balance and the measures of employee performance. Subsequently, the study recommends that organizations in the banking sector should promote policies and structures which foster a balance between the personal commitments and responsibilities of an employee and his organizational roles and duties in order to effectively enhance employee performance

Oludayo, Ahaka & Fatogun (2018) ascertained the extent to which work-life balance initiative predicts employee behavioral outcomes in some selected commercial banks in Nigeria. To achieve this, the study adopted a survey research design for an accurate investigation. Three hundred and thirty nine (339) respondents were surveyed across the top five (5) commercial banks with branches in Lagos State, Nigeria using stratified and simple random sampling techniques. Structural Equation Model (AMOS 22) was used for the analysis to find the resultant effects and the degree of relationship between the exogenous and endogenous variables. Results show that work leave arrangement, flexible work arrangement, employee time out, employee social support and dependent care initiative are predictors of employee behavioral outcomes such as job satisfaction, employees' intention and employees' engagement. The study emphasized the need for top management to review the appropriateness and relevance of work-life balance programmes, policies and activities that support and encourage employees as regards their personal and family life issues that are aimed towards inspiring acceptable workplace behavior.

Kipkemo, Omolo, Onditi, & Odinga, (2016) investigate the influence of employee assistance programs on employee performance. The research design adopted for this study was a Case study. The target population was 1269 employees of Mumias Sugar Company and a sample size of 297. This study employed stratified and simple random sampling methods. Data was collected using Likert

questionnaires. Data was analyzed through percentages, mean and multi-regression techniques and presented through tables, pie-charts and bar graphs. The study found out that employee assistance programs have a significant effect on employee performance.

Ajala, (2018) examined the influence of employee assistance programmes on workers' performance in selected work organizations in Ondo and Edo States. Descriptive survey research design of the ex-post facto type was adopted for the study. Stratified random sampling technique was used to select three hundred and sixty (360) workers' from work organisations. A questionnaire tagged "Employee Assistance Programmes and Workers 'Performance Questionnaire" (EAPWPQ) with reliability coefficient of 0.87 was used for the study. Findings showed that there was no significant effect of counselling programme on workers' performance ($r = -.124, r^2 = .0154, P > .05$); that there was significant effect of stress management programme on workers' performance ($r = .593, r^2 = .3516, p < .05$); that there was significant effect of supervisory programme on workers' performance ($r = .645, r^2 = .4277, p < .05$); that there was a significant effect of conflict management programme on workers' performance ($r = .679, r^2 = .461, p < .05$). There was a joint contribution of the four independent variables to the prediction of the dependent variable ($R = .743, R^2 \text{ of } .551$). There was relative contribution of each of the four independent variables to the dependent variable in the ascending order: counselling programme ($\beta = -.132, t = -3.56$), stress management programme ($\beta = .092, t = 1.54$), supervisory programme ($\beta = .296, t = 5.21$) and conflict management programme ($\beta = .426, t = 8.00$). The findings concluded that Employee assistance programmes such as counselling programme, stress management programme, supervisory programme and conflict management programme have positive influence on the performance of workers. Silas & Habila (2017) investigated the impact of emotional intelligence on employees' performance of Local Government System in Plateau State, Nigeria. A structured questionnaire was administered to 240 respondents and 176 were fully filled and returned representing 73% response rate. The data of the study were analysed using correlation matrix and ordinary least square regression analysis. Findings from this paper revealed that self-awareness, self-management, social awareness and relationship management are positively related to employees' performance. The paper concludes that emotional intelligence is an important variable that creates awareness, help employees' to learn from others, share knowledge and creates trust and concerns for others. Based on the findings, the study recommends that workshops, seminars and other sensitization programmes should be organised for Local Government Staff. This will help to inculcate on employees 'the need and relevance of emotional intelligence to life activities

METHODOLOGY

3.1: Research Design

Survey design, was adopted in this study. The study was carried out in Anambra State in south East, Nigeria. Data were sourced from primary sources. Primary data sources include surveys, observations, experiments, questionnaire. The population of interest therefore consists of all women working in deposit money banks in Anambra state. Thus the population of this study is 953 women. The study adopted the content validity test. To ensure that the instrument is reliable, a test-re-test method was adopted and Spearman rank order correlation coefficient the result gave a reliability coefficient of $r = 0.83$, showing that there is high degree items is consistence.

Statistics such as frequency count and percentages will be put to use in the analysis of research questions while hypotheses will be tested using correlation analysis and simple regression analysis. The hypotheses will be tested at 0.05 level of significance. Analysis will be carried out with the aid of Statistical Package for Social Sciences (SPSS). **Decision rule:** we will accept H_0 , if p-value is greater than 5% level of significance, otherwise we will reject H_0 , to accept H_1

DATA PRESENTATION AND ANALYSIS

In this section, the data generated from the staff of the sampled firms were presented, analyzed and interpreted. Nine hundred and fifty-three (953) questionnaires were administered; however, eight hundred and seventy-three (873) questionnaires were retrieved who shows 93.2% rate of returned questionnaire. Therefore the analysis and interpretation of data were based on the returned questionnaires.. The method

used was the percentage tables. And ANOVA regression was used for the hypothesis testing. The first section covers the demographic features of the respondents. The second section analyzed the data relevant to research questions.

Test of Hypothesis

Hypothesis One

Ho₁: Leave policy does not have significant positive effect on female employee performance in deposit banks in Anambra State

Table 5 Anova

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

Source: SPSS, Version, 20 2022

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

Hypothesis Two

Ho₂: Flexible scheduling does not have significant positive effect on female employee performance

Table 4.32 Anova

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

Source: SPSS, Version, 20 2021

However, from the ANOVA table above, it was observed that the probability value of hypothesis two is less than 0.05% level of significance (0.000), as a result null hypothesis will be rejected and alternative accepted, meanwhile Flexible scheduling have significant positive effect on female employee performance

Hypothesis Three

Ho₃: Employee assistance does not have significant positive effect on female employee performance in deposit banks in Anambra State.

Table 4.35 Anova

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

Source: SPSS, Version, 20 2022

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

Hypothesis Four

Work environment does not have significant positive effect on female employee performance in deposit banks in Anambra State.

Table 4.38 Anova

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

Source: SPSS, Version, 20 2022

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

Summary of Major Findings

The findings at the end of this study includes the following

- a. Leave policy have significant positive effect on female employee performance in deposit banks in Anambra State.
- b. Flexible scheduling have significant positive effect on female employee performance in deposit banks in Anambra State.
- c. Employee assistance has significant positive effect on female employee performance in deposit banks in Anambra State.
- d. Work environment have significant positive effect on female employee performance in deposit banks in Anambra State.

CONCLUSION

The study concluded female that employee performance improved after work leaves. Also, service delivery improved where employees are given flexible work schedules. Performance was enhanced where employees perceived a sense of belonging with the organization and viewed management as being approachable. Where organizations entrench work-life balance policies in the formulation of their business policies, organizational performance would be enhanced. On the basis of the research findings, the study concludes that work-life balance on female employee performance in selected deposit banks in Anambra State was significantly positive.

RECOMMENDATIONS

Based on the findings of this study, the following recommendations were made:

1. A vibrant and consistent leave policy should be encouraged as it has been found to reduce employee turnover.
2. Flexible scheduling and its kind such as compressed work weeks are crucial to improved and efficient service delivery. To improve service delivery, organization managers should sit down with the employee to analyze and determine how and when to get the best service from the employee
3. Bank Managers should undertake sound welfare policies, which must be enacted and followed duly as this has been found by the study to improve the organizational commitment of the employee
4. Bank Managers should be aware of the link between their work environment and employee absenteeism and thus need to develop strategies that will inspire workers to have great commitment and passion for the job

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