

WORK-LIFE IMBALANCE AND JOB MOBILITY OF BANKS IN RIVERS STATE

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ABSTRACT: This study examines the relationship between work-life imbalance and job mobility in selected commercial banks in Port Harcourt. The study adopted a cross sectional research survey. Target population comprises of selected commercial banks in Port Harcourt. The accessible population for this study is 10 selected commercial banks. 24812 staff were surveyed from the 10 selected commercial banks. A simple random sampling technique was adopted. The sample size for the study is 394 using Taro Yamane formula. A total number of 341 copies of questionnaire were found useful for data analysis. Spearman Rank Order Correlation Coefficient was used as a statistical tool to test the hypotheses with the aid of SPSS 20.0. The study found that work-life imbalance provokes job mobility. The study concluded that organizations should encourage good working conditions, which tend to make their staff comfortable despite the hurdles of life faced at home and in work place. The study recommended that organization should learn to manage their work personal life, by carrying out organizational survey in the organization to find out what are the areas staffs are been affected to enhance work-life balance.

Key words: *Work-life imbalance, Job Mobility, Work interference with personal life, Personal life interference with work, Lack of welfare scheme, job insecurity, Organizational Structure.*

1. INTRODUCTION

The issue of work-life imbalance has gained more prominence recently all over the world than before, whether as an employer of labour or employee, so in other words work-life imbalance is now viewed as a global phenomenon which if not evaluated could lead to poor worker health and even may have a devastating implication on the organization's productivity. So in like terms, work-life imbalance is viewed today as a global challenge being worrisome to employees irrespective of profession, status, age and gender in a working environment whether home here in Nigeria or overseas. Due to globalization and enormous competition in the industries and service delivery organization especially the financial institutions emphatically the banks, government and non-government parastatals, Departments and agencies. It's very important for employers to think on the possible options of designing the work-life balance policies as regards to employees' age, gender, profession and status in the banking sector in Nigeria.

Robertson (2005), attempts to contribute to the literature on Work-life Imbalance, by exploring current knowledge of Work-life Imbalance among employees in selected Nigeria banks. Many employees face imbalance in their work and personal life as they try to blend up busy Work-life and social relationship and personal life balance, due to this imbalance, employees are working under stress, which is dangerous to allow employees feel unhappy about work-life and personal life, these may lead to health challenge of the employees because they barely have time for themselves and its resultant effect could lead to poor employee performance and job mobility. Occupational mobility indicates the movement of people across jobs and across industries, but they do not tell us why these movements occur in the first instance. While in some cases, management might value occupational mobility because of cross fertilization of ideas, in other cases occupational mobility among employees may be viewed as a signal of the level of displeasure or dissatisfaction among organizational members. A typical example is the movement of a marketing staff from one bank to another or from a bank to another occupation outside the banking industry which has brought along with it, series of challenges Such as loss of highly skilled and valued employees coupled with increasing cost of replacement need. This requires periodic review and restructuring of the imbalances in the employment contract. To achieve this fact, investigating why marketing staff migrate from one occupational job to another becomes indispensable, especially as it facilitates retention of appropriately skilled sales employees in meeting the challenges of a developmental organization (Gillingham. 2008: Hendricks. 2006).

Strategizing to keep highly valued sales employees would imply keeping them actively happy to work for the organization through good administrative machinery built on an understanding of employees' needs and satisfaction drives. Thus, keeping these employees is not only a cost effective measure but it seems imperative in fostering no satisfaction within the organization, especially in view of the fact that these highly valued employees are increasingly becoming aware that they are in high demand, even at a higher cost.

Undoubtedly, Nigerian banks are among the many organizations that have experienced dramatic occupational mobility among its sales employees in recent times, partly due to increased awareness in employment opportunities available elsewhere coupled with security and stability of income that is rarely found in the banking industry (Ibok 2012). Therefore, faced with this apparent and challenging trend in this industry calls for re-strategizing, not only to deal with constant occupational mobility but also to add more value to the contributions of sales employees in the growth of the banking industry in Nigeria which is in stiff competition.

The above scenario suggests that there are certain social injustices inherent in the employment contract of sales employees. These injustices create some imbalances which are inimical to best practices and thus disaffection. Despite the imbalance employees go through, those found wanting are queried, redeployed and even their employment terminated. For instance, many employees work for a very long hours like 12-14 hours each day without the employer taking good care of them and their welfare or even giving them off duty or leave to take care of themselves and family rather they choose to over labour their employees with work load which may eventually lead to low productivity and imbalance in their work-life.

Work-life imbalance is a concept that is becoming a critical area for an organization's success in the recent trend of organizational downfall and because of its usefulness to organization success, it has become an organization strategy for workers/employee job satisfaction (Clark, 2010).

However, despite the trends on work-life imbalance and job mobility, couple with bulk of literature that discussed these concepts, little research can be found in Nigerian context particularly on banking industry in Port Harcourt, Rivers State. Hence, to fill this gap, the study will be conducted in Port Harcourt banks in Rivers State.

The Nigeria financial institutions are seen as lucrative business that contributes to economic development and has digressed from the traditional corporate strategy as it has failed to protect them from unforeseen event such as job mobility.

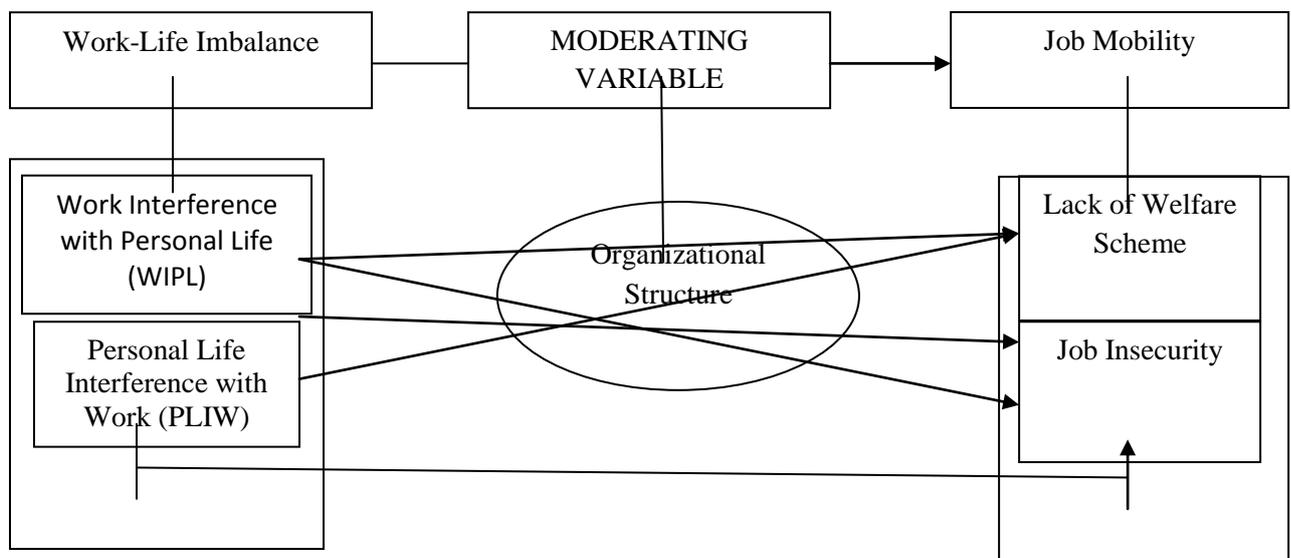
Financial institutions need to be balanced in terms of employees' welfare, they need to be able to absorb an event that necessitates change, to adopt and continue to maintain their work-life balance of employees. Job mobility depends on organization structure, process and practice that enhances work-life balance and it provides flexible capacity for organization to manage abrupt disruptions. (Vogus and Sutchffe, 2007). It helps financial institutions to maintain normality during job mobility and recover from it in a timely manner without excessive demand. Financial institutions are faced with issues and event emanating from internal and external business environment; although, institutions can control the internal environment (Cohen & lerinthat, 1990).

According to (Hagemann et al, 1996), job mobility caused by women is as a result of men changing job which moves their families from one place to another. There are some major core factors that lead to job mobility in our modern days which include; Low salary package, Lack of recognitions and appraisal, higher job opportunity, Lack of job security, Lack of organization welfare and policy, Job experience, skills etc.

Based on the foregoing challenges facing the Nigerian financial sector, this study seeks to examine how effective work-life imbalance could help financial institution reduce job mobility in the financial sector in Rivers State.

Conceptual Framework

The conceptual framework for this research focuses on work-life imbalance as independent variable and job mobility as dependent variable.



Source: Operationalized by the Researcher 2017

Adapted from Source: Redmond Valiulis and Drew (2006), Barrera (2007), De-cieri, Holmes et al (2009) and Purcell et al (2003), Ibok (2012) and Martin (1967), Ulrich (1997).

1.1 Aim of the Study

The main purpose of this study is to examine the relationship between work-life imbalance and job mobility.

1.2 Research Hypotheses

The researcher endeavors to find out the relationship between different variables, the following hypotheses emanating from the research question will be tested.

H₀₁: There is no significant relationship between work interference with personal life and lack of welfare scheme.

H₀₂: There is no significant relationship between work interference with personal life and job insecurity.

H₀₃: There is no significant relationship between personal life interference with work and lack of welfare scheme.

H₀₄: There is no significant relationship between engagement in personal life interference with work and job insecurity

H₀₅: Organizational structure does not significantly affect the relationship between Work-Life Imbalance and job mobility.

2. LITERATURE REVIEW

According to Torrington et al (2009), the interpretation of the term Work-life Balance varies with the age, interest, value, personal circumstance and personality of each individual. This view agrees with Lee et al (2009), who argue that an employee's age, life style and environment plays an important part in the individual's discernment of Work-life Imbalance, which can assume social, economic and legislative forms.

According to Karatepe and Uludage (2007), Work-life Balance can be described as employees having the ability to fulfil both work and other responsibilities. Their definition is based on social issues associated with individuals irrespective of marital status, race, or gender, to attain an improved suit between paid work and personal life. Organizations are recently realizing that workers with well balance work and lives are actually valuable to firms. The quality of a worker's personal life impacts work quality greatly and there are tangible business reasons to encourage work and non-work incorporation. There are numerous organizational policies that assuage the burden of work-life imbalance.

According to Epie (2011), the Nigerian banking sector is termed for its long work hour's culture and high work load of their employees. Policies have been drawn down on work-life balance, but its implementation has become an issue that needs to be addressed. Achieving effective delivery of service to customer may be obtained by the ability of the management of these banks to maintain policies that promotes work-life balance. The reform in the banking sector made it mandatory for commercial banks to have a minimum of 25billion naira capital base to continue their operations in Nigeria. This policy resulted to banks going into strategic alliance with other banks, by merger and acquisition. This has changed the focus to form new strategy that entails expansion, increasing capital base and customer's base. 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 life and leading them to job mobility.

WORK INTERFERENCE WITH PERSONAL LIFE (W.I.P.L)

To some people, what takes place at work stays at work. While for some other persons, the concept is not too defined. Dramatic changes in the nature of the labour force and family forces have led to increase in imbalanced work and family life for employees (Winslow 2005).

The National Institute for Occupational Safety and Health identifies work-home interference as one of the challenges of workplace stress (Kelloway et al 1999), understanding the implication and effects on health outcomes and family related processes (Bellavia and Frone 2005). The key assumption in the work-nonwork interface literature is that workers are generally motivated to manage the boundaries between work and non-work-life in a way to balance between work and personal life (Voydaroff 2007). In this context, to balance the both domain simply means high level of satisfaction and role functioning of low level of work-nonwork interference (Clark 2000).

PERSONAL LIFE INTERFERENCE WITH WORK

Family is an important part of life whether as a worker that is married or single, they may hold other important roles and responsibilities, like volunteer activities that impact their experience of work/nonwork interference and enhancement.

Work personal life enhancement refers to the extent to which experiences in one's role improves the quality of life in the other role (Greehaus and Powell, 2006). It has also been defined as the extent to which participation at work or home is made easier by virtue of the experiences, skills and opportunities gained or developed at home or work (Frone, 2003). The work-life imbalance is a function that perceived work-family interference /conflict, also called work-family conflict. Also work-life interface influenced by job satisfaction and the positive spillover of enhancing of family life due to work and vice versa.

JOB MOBILITY

Job mobility refers to the movement of people across jobs and industries. Why do employees change job? these are the reasons we have not really determined in several cases. Management might value job mobility because of exchange of ideas. In order case, job mobility among bank employees may be viewed as a signal of displeasure or dissatisfaction among organizational members. Examples are the movement of marketing staff from one bank to another or from a bank to another occupation outside banking industry which has brought along with it, series of challenges, such as loss of high skilled and valued employee, and high rate of job mobility.

WELFARE SCHEME

The provision of welfare scheme is an important aspect of a good employment condition. The argument for employee welfare scheme should be articulated (Martin, 1967). In this contribution towards welfare scheme, organization should cater for the welfare of their employees; there is also commensurate increase in morale and loyalty, which also result in increased productivity. Another argument is that organization that shows real concern to other /employees build up reputation, which helps to improve the image of the firm as a good employer.

JOB INSECURITY

Numerous studies have supported the view that job insecurity leads to occupational mobility. Empirical studies by Ramkin (2002) and Ibok (2012) point towards the significant relationship between job security and stability of employment (work-life balance).

An employee who is certain of his job security and job stability of income would like to remain in the organization than those whose job is in doubt. Thus, employees who are concerned about their job security know that their job is reasonably secured tends to be loyal (Walton, 1985; Youndt, 2000); more productive (whitehead, 1998) and less sensitive in search of new jobs opportunities.

Organizational Structure

According to Mc Shane and Von Glinow (2003), organizational structure is defined as the division of labour as well as the patterns of coordination, communication, workflow and formal power that direct organizational activities.

For an institution to function well and to execute well formal business activities in order to remain competitive, it must have a well-constructed organizational structure and that is why John child (1984) defined organization structure as having three elements which include;

- The formal relationship (i.e. hierarchies and span of control).
- The grouping into departments in the organization (i.e. Functional, divisional, geographic, multi-focused etc).
- The interaction among organizational members leading to effective communication, coordination and integration of efforts across the departments.

3. METHODOLOGY

3.1 Research Design

The design of this study is cross-sectional design, the design was adopted due to the fact that it covers a wider range of population survey. The cross sectional design was also used because it aids the researcher to have wide knowledge of the study element.

3.2 Population of Sampling Procedure

From the list of eighteen (18) licensed banks, this study is proposed to study employees in ten different banks. Ten (10) banks were selected through the process of probability sampling techniques.

A population that is too large could be very difficult to study, Baridam (2001) for that reason, our population of interest comprises of full time employees from Nigeria selected banks in Rivers State. From the list of eighteen licensed bank the researcher propose to study ten banks through a process of probability sampling techniques. The ten banks have a total of

24,812 employees where different banks have its own employee strength. Below are names of banks and their staff strength in Port Harcourt.

Table 1: Numbers of Full Time Employees in the Selected Nigerian Banks

S/NO	NAME OF BANKS	NO OF STAFFS	UNIT ALLOCATED
1.	ECO BANK	8,225	131
2.	UBA BANK	7851	124
3.	FCMB BANK	696	11
4.	FIRST BANK	2126	34
5.	ZENITH BANK	1423	23
6.	FIDELITY BANK	927	15
7.	DIAMOND BANK	826	13
8.	GTB BANK	739	12
9.	UNION BANK	1202	19
10.	SKY BANK	797	12
	Total	24,812	394

Source: Field Work by the Researcher

A sample size of (394) was determined from the population sample using the Taro Yamane (1967) simplified formulae established to determine the sample size. It is expressed as:

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

where n = sample size

e = level of significance

μ = population size

$$\mu = \frac{24812}{1 + 24812(0.05)^2}$$

$$n = \frac{24812}{63.03} = 394 \text{ staffs}$$

Also, the Bowleys (1964) formula was used to determine the units allocated for each section

$$nh = \frac{nNh}{N}$$

Where nh = unit allocated for each sections

n = sample size

μ h = numbers of employees in the Nigerian selected bank.

μ = population size

3.3 Data Collection Method

Primary Source: The primary source of data is originated by visiting the selected Nigerian banks, using and administering questionnaire. Primary source of collection is mostly appropriate in any research work for the following reasons:

- a.) The exact information source is obtained
- b.) Its more realistic and accurate than the secondary source.

3.4 Data Analysis Techniques

The statistical tools used in testing the relationship between the predictor and criterion variables of this study is the Spearman rank coefficient statistic package for social science (SPSS) will be used to analyze the data. The response were in ordinal ranking which satisfy the use of the above name statistical technique. The formula for the spearman rank coefficient (Rho) techniques is given as.

$$\text{Rho} = 1 - \frac{6 \sum d^2}{n(n^2 - 1)}$$

Where N = Number of respondent

$\sum d^2$ = Summation of the square of the difference in the means of the two variables.

4.0 RESULTS AND DISCUSSION

Decision Rule

Correlation Coefficient (r)	Description/Interpretation
±0.80–1.0	Very strong
±0.60–0.79	Strong
±0.40–0.59	Moderate
±0.20–0.39	Weak
±0.00–0.19	Very weak

The positive (+) sign in values of r indicate a direct /positive relationship, who (-) sign in value of r indicates an indirect/negative or inverse relationship. Therefore, the sign of the r value explains the direction of association or nature of relationship between variables.

The main purpose of this study is to examine the degree of relationship between work-life imbalance job mobility in Nigerian banks in Rivers State.

Testing of Hypotheses

This section focused on the testing of five hypotheses of this study and was tested as shown below:

Hypothesis 1

Ho₁: There is no significant relationship been WIPL and welfare scheme.

Table 2: Correlation Analysis Showing the Relationship between WIPL and Welfare Scheme.

Correlations

		WIPL	Welfare
Spearman's rho	WIPL		
	Correlation Coefficient	1.000	.899*
	Sig. (2-tailed)	.	.000
	N	341	341
Welfare scheme	WIPL		
	Correlation Coefficient	.899*	1.000
	Sig. (2-tailed)	.000	.
	N	341	341

*. Correlation is significant at the 0.05 level (2-tailed).

The test result indicate a spearman correlation ($\rho = .899$, when value $p < 0.01$) as shown in table 2. This indicates a strong correlation in between WIPL and welfare scheme resulting in the accept area of the alternative hypothesis and rejection of the null hypothesis.

Hypothesis II

Ho₂: There is no significant relationship between WIPL and job insecurity.

Table 3: Correlation Analysis Showing the Relationship Between work interference with personal life and Job Insecurity.

Correlations

		WIPL	Job/ insecurity
Spearman rho	WIPL		
	Correlation Coefficient	1.000	.824*
	Sig. (2-tailed)	.	.000
	N	341	341
	Jobs insecurity		
	Correlation Coefficient	.899*	1.000
	Sig. (2-tailed)	.000	.
	N	341	341

* Correlation is significant at the 0.05 level (2-tailed).

The test result indicate a spearman correlation ($\rho = .824$, when value $p < 0.01$) as shown in table 3. This indicates a strong correlation in between WIPL and job security resulting in the accept area of the alternative hypothesis and rejection of the null hypothesis.

Hypothesis III

Ho₃: There is no significant relationship between PLIW and welfare scheme.

Table 4: Correlation Analysis Showing the Relationship between PLIW and welfare scheme.

Correlations

		PLIW	Welfare scheme
Spearman's rho	PLIW		
	Correlation Coefficient	1.000	.789*
	Sig. (2-tailed)	.	.000
	N	341	341
Welfare scheme	Welfare scheme		
	Correlation Coefficient	.899*	1.000
	Sig. (2-tailed)	.000	.
	N	341	341

** . Correlation is significant at the 0.01 level (2-tailed).

The test result indicate a spearman correlation (rho= .789, when value p<0.01) as shown in table 4. This indicates a strong correlation on between PLIW and welfare scheme resulting in the accept area of the alternative hypothesis and rejection of the null hypothesis.

Hypothesis IV

Ho₄: There is no significant relationship between PLIW and job security.

Table 5: Correlation Analysis Showing the Relationship between PLIW and Job Insecurity.

Correlations

		PLIW	Job/ insecurity
Spearman's rho	PLIW		
	Correlation Coefficient	1.000	.82p**
	Sig. (2-tailed)	.	.000
	N	341	341
	Job insecurity		
	Correlation Coefficient	.899*	1.000
	Sig. (2-tailed)	.000	.
	N	341	341

** . Correlation is significant at the 0.01 level).

The test result indicate a spearman correlation (rho= .829, when value p<0.01) as shown in table 5. This indicates a strong correlation on between PLIW and job insecurity resulting in the accept area of the alternative hypothesis and rejection of the null hypothesis.

Hypothesis V

Ho₇: Organizational structure does not significant moderate the relationship between work-life imbalance and job mobility.

Table 6: Moderating effects of Organizational Structure on Work-life Imbalance and Job Mobility.

Correlations

Control Variables		Work-life imbalance	Organizational structure	Job mobility
Work-life imbalance	Correlation	1.000	.700	.743
	Significance (2-tailed)	.	.000	.000
	Df	0	330	330
Organizational structure	Correlation	.700	1.000	.716
	Significance (2-tailed)	.000	.	.000
	Df	330	0	330
Job mobility	Correlation	.743	.716	1.000
	Significance (2-tailed)	.000	.000	.
	Df	330	330	0

a. cell contains zero – order (pearson) correlation

The test result indicate that organization structure moderate work-life imbalance and job mobility at .700 when p value <0.01 thus, indicate that organization structure significantly moderate work-life imbalance and job mobility in Nigerian banks in Rivers State.

Discussion of Findings

The first hypothesis examine the relationship between work interferes with personal life (WIPL) and welfare scheme in Nigerian banking industry in Rivers State. Spearman rank correlation coefficient was used to test the hypothesis. The study revealed a strong and positive relationship between the variable. The significance of the finding implies that WIPL has a significant effect on welfare scheme. This complies with Winslow (2005) finding that, if there is dramatic changes in the nature of labour force and family, which is work-life interferes with personal life, will lead to increase in imbalancing of work and family life of employee.

Also, according to Ulrich (1997), he posited that welfare may not necessarily increase productivity of employee when work-life is not balance, but that a good welfare scheme has the possibility of increasing employee commitment and help to retain the value of employee. From the finding, despite the presence or absence of welfare scheme package, if WLIP it is not well addressed by employees of labour can as well lead to job mobility.

The second hypothesis examined the relationship between WIPL and no job insecurity. Spearman rank order correlation coefficient was used to test the hypothesis. The study also reveals a strong positive relationship between the construct. The significance of this finding implies that WIPL has a significant effect on job insecurity. This complied with the finding of Walton 1985, Youndt (2000) that employee who are concern about their job security knows that his/her job is reasonably secured tend to be loyal. But a situation where his work interfered with his personal life changes, despite the security and benefit in work can lead to job mobility Wislow (2005).

The third hypothesis examines the relationship between personal life interfered with work (PLIW) and welfare scheme in Nigerian banking industry in Rivers State. Spearman rank order correlation coefficient was used to test the hypothesis, the study also reveal a strong and positive relationship between the construct. The significance of this study implies that as personal life interferes with work (PLIW) and in as much as the job is measured will lead to job mobility. It also corresponds with the finding of the role theory by (Kahn et al 1964), which is base on the roles accumulated in a personal life. In his theory, the posited that when two or more set of pressures occurs at the same time, such that compliance with the demand of one set makes compliance with the other it contradicts. In this case, if personal life interferes with work activity will make staff imbalance in his work activity despite the provision of welfare scheme which staff may see as necessity to energize them to improve in productivity (Ulrich, 1997), can lead to job mobility.

The fourth hypothesis examined the relationship between personal life interfered with work (PLIW) and job insecurity in Nigerian banks in Rivers State. Spearman Rank Order Correlation Coefficient was also used to test the hypothesis. The study revealed a strong positive relationship between the construct. The significance of the finding implies PLIW has

an effect on job insecurity. This complies to the finding of Kahn second theory in (1998) who purported that stress is a reaction to an environment in which one is threatened by a potential loss or resources, experience and actual loss of resources, or fail to gain expected resources under this model, he asserted that non-work/work interference would occurs when resources in one role, such as time and energy are perceived to be debated in meeting the demand of other role. In this situation, if personal life interference with work makes staff. Imbalance in work activity, coupled with job insecurity available can make worker to leave from one job to another Winslow (2005).

The fifth hypothesis examined the moderating role of organizational structure on the relationship between work-life imbalance and job mobility. It reveals that there is strong positive correlation between work-life imbalance and job mobility. Concrete evidence from respondents agrees that job mobility etc. will take place in an organization if there is work-life imbalance where work interferes with personal life (WIPL) or personal life interferes with work (PLIW). McShane and Von Glinow (2003) opined that organizational structure is the division of labour as well as the patterns of coordination, communication work flow and formal power that direct organizational activities.

5.0 Conclusion

Organizations should encourage good working conditions, which tend to make their staff comfortable despite the huddles of life faced at home and in work place. PLIW and work interfering with personal (WIPL) should be one of the concrete issues organization should look into in order to address problems that may likely arise in work place and one's personal life. Organization should structure and design their working operation in such that both WIPL and PLIW should not affect each other so that both organization and staff can achieve their set objectives.

Organizations should also consider that when staff work is not balance, it affects them psychologically which in a long run affects his operational activities at work and family affairs. For this reason, this can make a staff having the mind to leave his job for another, causing job mobility in banking industry.

Based on our finding, we conclude that improper work-life balance in Nigerian banking industry can lead to job mobility despite the presence of some factors like welfare scheme and job security.

5.1 Recommendation

Based on the findings of the study, the following are recommended;

a. Organizations should structure their work activities in such a manner that it will not affect staffs personal life. For instance, imagine a banker who leaves his house by 6.00am and comes back home from work by 7.pm /8.pm, already tired and having no time for his/her family will not be so attentive to his family challenges. This can even cause so many problems like broken home, wife cheating on her husband, children wandering about etc. It

can make a staff to decide to change job which eventually affects the industry and organization in question.

b. Organizations should learn to manage their work personal life, by carrying out organizational survey in the organization to find out what areas staffs are been affected to enhance work-life balance.

c. Finally, organization should also structure work activities in such as way that it will be flexible and aligned with staff personal life and finally to achieve organization objectives, thereby leading to work-life balance.

5.2 Contribution to Knowledge

This study has provided an avenue for every organization to know how to structure their work-life activities in order for it not to affect staff personal life. This study seems to contribute to knowledge on the benefit of tackling issues on WIPL and PLIW in every organization.

The study has provided options of ways of ensuring smooth work-life balance and continuous business growth that can make any staff not having mind to move from one job to another on the side of organizations, it has provided the need for organization to be aware of the unexpected because of the nature of the business environment they operate in. Furthermore, it has added to the existing literature on this subject matter where references can be made.

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