WORK-LIFE BALANCE AND EMPLOYEE PERFORMANCE IN SELECTED BANKS IN OWERRI, IMO STATE

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ABSTRACT: This study focused on work life balance and employee performance in selected banks in Owerri, Imo State. The study used theory of management by objectives as the framework of analysis. The paper adopted survey research design and questionnaire served as the instrument of data collection. The data collected were analysed using mean statistic and Pearson Product Moment Correlation Coefficient (PPMCC) at the 0.05 level of significance, through Statistical Package for Social Sciences (SPSS, version 20.0). It was discovered that organisational policies affect work-life balance, there is significant impact of organisational leadership on work-life balance and there is significant relationship between employee work schedule and work-life balance. Based on the findings, it was recommended that there is need to develop positive organisational policies which will recognise and utilise leave and make employees to work with these stipulated time and therefore have time for their family. Furthermore, organisational leaders and managers should adopt democratic, consultative and friendly leadership approach which makes employees feel belonging in the organisation so as to balance corporate job with family and social life schedule.

Keywords: Work-Life Balance, Employee Performance, Organisational Leaders, Social Life, Work Schedule, Management by Objectives.

INTRODUCTION

The decline of the traditional family system, increase in dual-career, much responsibility in workplace, and a rise in the number of single parents have made it possible that employees now have more responsibilities – at work and outside work environment. Notwithstanding the above, employees try their best to be retained in the organisation by putting in more time at work, which may be to the detriment of their personal life. All these may affect the upbringing of children, lead to broken and unhappy homes and poor social life (Onyebueke, 2021). The above situation and work life imbalance is more pronounced in private sector organisations, especially, the banking industry. The Nigerian banks (like banks) are known for long hour culture, and high work load of employees. They are most likely to be faced with issue of work-life imbalance, due to the nature of the work environment. Many bank employees often have difficulties in attempting to balance employment responsibilities with their social life. Given the benefits of work-life balance practices and the potential to help improve employee job performance in terms of increased organisational commitment, job satisfaction and reduction on the turnover rate, there is need to balance work and life (Welbourne, 2007; Ojo, Salau & Falola, 2014).

Work-life balance is a very important phenomenon that is of great concern to various employees in banking sector. It goes beyond prioritising the work role and one's personal life. It is a situation where an employee try as much as possible to segments or integrate

"work and life" so as to achieve a satisfying performance for organisation and improved quality of life with less strain. There is need for work-life balance for banking employees because if it is neglected, it affects the social, psychological, economical and mental well-being of the employee. All these is been reflected in the output of the employee, which affects his or her performance in the work place on the long run. Work-life balance has implication on employee attitudes, behaviours, well-being as well as organisational effectiveness (Orogbu, Onyeizugbe & Chukwuemeke, 2015). Here, banking organisations need to ensure that their staff have a level of balance between work and social life that is deemed to be satisfactory. The personal issues that employees of Nigerian banks face outside work may demoralise them and in turn discourage them to be zealous in their service delivery to customers. This study therefore focused on work-life balance and its effect on employee performance using selected banks, Owerri, Imo State as the focal point.

Statement of the Problem

In Nigeria banks, enough emphasis is not placed on employees work-life balance. For that, there exist conflicting interests between work in one hand and family/social life on the other hand. Such imbalance if not well handled may affect employee commitment and organisational productivity negatively. Inadequate work-life balance is a problem that poses a big risk to workers well-being, their performance as well as the organisational performance. In most Nigeria organisations (especially in the banks), friendly policies/initiatives (which encourage work-life balance) such as flexible working hours, maternity/annual leave benefits, and compensation packages are still not favourably implemented for the benefits of employees. Staff of the Nigerian banks in most cases work beyond the conventional working period of 8-4pm. Employees do not regularly enjoy annual leave like their counterparts in public sector organisations and in most cases maternity leave do not last up to 3 months. Still, the compensation packages in most cases are not too good; hence the inability of the banks to pay pension after retirement. In this case, the inability of organisations to effectively balance work and life responsibilities will affect the targeted goals of the banks. This is because many employees often have difficulties in attempting to balance employment responsibilities with their social life. In all, this study focused on work life balance and its effect on employee performance.

Objectives of the Study

The general objective of this study is to look at work-life balance and its effect on employee performance. The specific objectives are to:

1. determine the extent to which organisational policies affects work-life balance,
2. identify the impact of organisational leadership on work-life balance, and
3. examine the relationship between employee work schedules and work-life balance.

Research Questions

Based on the objective of the study, the following research questions were posed for the study.

1. To what extent does organisational policies affects work-life balance?
2. What are the impacts of organisational leadership on work-life balance?

3. What are the relationship between employee work schedules and work-life balance?

Research Hypotheses

Based on the objective of the study and research questions, the following research hypotheses guided the study.

Ho_1: Organisational policies do not affect work-life balance.

Ho_2: There is no significant impact of organisational leadership on work-life balance.

Ho_3: There is no significant relationship between employee work schedules and work- life balance.

Conceptual Issues

Work-Life Balance (WLB)

The concept of work-life balance (WLB) is premised on the fact that a person's life is clearly divided into two marked areas: work and life, with the former oftentimes having negative restrictions on the latter. Work-life balance is defined as a process for reconciliation of work, family and individual self-demands and time (Grady & McCarth, 2018). To them, work-life balance means that individuals have "successfully" segmented or integrated "life" and work so as to achieve a satisfying quality of life, overall satisfaction and less strain or stress around juggling conflicting role demands. Put differently, work-life balance denotes fulfilment of multiple roles while maintaining a positive quality of life (Blyton & Bacon, 2006; Onyebueke, 2021). In deepening this viewpoint, Clark (2010) stated a more precise definition of WLB as being "satisfaction and good functioning at work and at home, with a minimum of role conflict". This study agrees with the explanation of Grady and McCarth (2018) who asserts that "work-life balance focused on reconciliation of work and family life. Here, work-life balance does not mean to devote an equal amount of time to paid work and non-paid roles; in its broadest sense, it is defined as a satisfactory level of involvement of 'fit' between the multiple roles in a person's life. Furthermore, Manfredi and Holliday (2014) contended as thus: "WLB is based on the notion that paid work and personal life should be seen less as competing priorities than as complementary elements of a full life". Based on the above, work-life balance could be regarded as combination of career responsibilities, personal life and family commitments for the well-being of loved ones or households. Work-life balance is an area of increasing importance to both employees and employers.

Employee Performance

The goal of every organisation is to achieve employee performance, which will lead to overall organisational performance. Employee performance is all above the extent workers achieve good results for specific and general duties. It covers issues of dedication, effectiveness, productivity, output of each worker in the organisation (Ihemereze & Ubah, 2022). Sinha (2001) stated that employees' performance is depending on the willingness and also the openness of the employees itself on doing their job. He also stated that by having this willingness and openness of the employees in doing their job, it could increase the employees' productivity which also leads to the performance. Stup (2003) also explained that

to have a standard performance, employers have to get the employees task to be done on track as to achieve the organisation goal or target. By having the work or job done on track, employers could be able to monitor their employees and help them to improve their performance. Furthermore, a reward system should be implemented based on the performance of the employees. This is to motivate the employees in order to perform more on their task.

Performance is defined as the record of outcomes produced on a specified job function or activity during a specified time period. 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 (1993), performance is related to that which the individual that is hired do in fulfilling his/her duties and the activities that can be examined and measurable are reflected. An organisation needs high performance of its employees, so as to meet its goal and be able to achieve competitive advantage. According to business dictionary, employee performance is the job related activities expected of a worker and how well those activities were executed. The organisation success depends on the employee performance. Therefore, it is important for a manager to create a well–rounded approach to managing and coaching its workforce. Anam, Muhammad and Rab (2015) stated that employees' performance are the desire of the employees for the success of the organisation believing that staying at the present place of employment is best alternative.

Strategies for Improving Work-Life Balance so as to Achieve Employee Performance

Organisations 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 organisational benefits (Hartel, 2007; Orogbu, Onyeizugbe & Chukwuemeke, 2015). 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 time, and telecommuting. They are discussed thus:

1. **Flexible working arrangements:** Flexible working arrangements can allow employees to meet family or personal commitments/emergencies. It enables employees to respond to both predictable and unpredictable circumstances, thereby balancing work and social/family concerns.
2. **Telecommuting:** Telecommuting is a great benefit of ICT in the work and outside work environment. This type of arrangement is often called 'telework' or 'telecommuting' and can be advantageous for employees by allowing them utilise ICT facilities to do their work, even when they are not within work environment (Ihemereze & Ubah, 2022). This helps employees to organise their work day around their personal and family needs; to decrease work-related expenses; to reduce commuting time; and to work in a less stressful and disruptive environment. It may also help to accommodate employees who, because of particular disabilities, are unable to leave home (Naktiyok & Iscan, 2003).
3. **Compressed work time:** A compressed work week is an arrangement whereby employees work longer/more shifts in exchange for a reduction in the number of working days/hours in their work cycle. This can be beneficial for employees in terms of additional days off work and reduced commuting time, whereas employers can extend their daily operating hours, with less need to resort to overtime (Fapohunda,

2014). Compressed work time arrangements may be particularly useful for employees who wish to reduce the number of days per week spent at work, but who cannot financially afford to decrease their working hours.

4. **Part-time work:** The use of part-time workers, where feasible, can help maximise the use of human resources and increase operational flexibility, by providing additional coverage during peak periods. Part-time employment can also be considered unsatisfactory for those employees who would prefer working longer hours to increase their income, thereby ensuring a higher standard of living for their families (Hye, 2013). Part-time work is one strategy frequently used by workers who wish to better balance their work and family life.

5. **Job sharing:** This can benefit employers as well by improving staff retention, increasing productivity and combining a wider range of skills and experience in a single job. In some cases, such an arrangement can also provide additional coverage during busy periods, while ensuring continuity of coverage when one partner is on sick leave or holidays (Orogbu et al, 2015). This is an arrangement which allows two (or sometimes more) employees to jointly fill one fulltime job, with responsibilities and working time shared or divided between them. Apart from the obvious advantage of allowing employees more time for other commitments, including family responsibilities, job sharing also facilitates the development of partnerships, where job sharers can learn from each other while providing mutual support (Yayday, 2013).

THEORETICAL FRAMEWORK

Theory of Management by Objectives

This study finds expression on the Management by Objectives (MBO) theory. Management by Objectives (MBO) theory was propounded by Peter F. Drucker (1954). It is one of the prominent theories used in the field of administrative sciences, management and organisational studies. This theory is renowned for its ability to guide any organisation towards setting and achieving defined goals or objectives. Management by Objective (MBO) was developed by Peter Drucker and established on the premise that organisational leaders, administrators, and managers should involve all categories of employees in the organisational decision making. One of the focal point of Management by Objective was that instead of just a few top-managers taking the centre stage on all organisational matters, all managers of sub-units should participate in the strategic planning process, so as to enhance wok-life implementation. When workers are involved in the planning and implementation of the organisational goals, it will enable them to recognise other thing to do with time after work activities, hence contributing to effective work-life balance.

In the face of tight scheduled in any organisations and for employees, it is indeed appropriate for organisations to draw out their plans and ensure effective implementation of work-life targeted towards addressing the planned objectives of both the organisation and that of employees. This is where Management by Objectives becomes important in the achievement of such goals. When work-life is implemented, it will help greatly in the implementation of organisational plan. Another idea behind Management by Objective was that the organisation and its administrators should implement a range of performance systems which are designed to help the organisation to function well and employees. According to Drucker (1954), the principles guiding Management by Objectives (which can be used to work-life balance implementation) are:

1. Specific objectives for each member
2. Participative decision making
3. Explicit time period
4. Performance evaluation and provide feedback

Here, when the workers have specific objectives to be accomplished in the organisation and they are involved in setting such objectives, it will enable them to understand the strategies to adopt to achieve work-life balance. Not only that, participative decision making which enables workers to be involved in the day-to-day administration of the organisation also enhances work-life balance. This is because workers are the only people who understand their life, activities and engagements after work. When they are involved in decision making in the organisation, they therefore try as much as possible to strike a balance between work in the organisation and other activities facing them as individuals. Here, workers can contribute through policy making for reduced workload so as to enhance work-life balance. On the issue of explicit time period, workers in their organisation understands the nature of engagement, commitment and focus needed in their organisation, and when to engage in their own personal issues even during the work period.

The explicit work time enables workers to strike balance between organisational goal achievement and focus and individual goal achievement. Also, the organisation puts the explicit work period as a measure to monitor workers and make them achieve specified goals which if well implemented, may give room for other non-organisational work programmes through work-life balance. The performance evaluation makes workers and organisation to know the level of employee commitment, employee effectiveness and goal achievement in line with other social programmes which may affect the workers. Here, the feedback is an avenue to understand the level of goal achievement in the organisation and the extent to which workers are committed to their family life. In this direction, work-life balance can be achieved very effectively through the adoption by management of objective theory.

Empirical Review

A number of studies have been carried at that is related to work-life balance.

Fapohunda (2014) investigated on the exploration of the effect of work-life balance on productivity in banking firms in Lagos. The aim of the study was to explore the connection between work-life balance and organisation productivity and whether work- life balance practice possibly decreases employee turnover and absenteeism. 200 respondents in the banking industry were used for the survey. A structured questionnaire was used to collect data. Chi square was used to analyse the data. 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.

Furthermore, Kamau, Muleke, Makaya and Wagoki (2013) investigated work-life balance practices on employee job performance at Eco Bank Kenya. The main objective was to determine the effect of organisation work-life balance on employee performance. Fifty-five (55) Eco Bank employees were drawn through quota sampling method who also responded to survey questionnaire. Spearman's Correlation Analysis was used to test the candidates' work-life balance, their performance to the organisation. The finding of the empirical study shows that there was correlation between work-life balance and employee performance.

Typically, Hye (2013) investigated "the work-life balance and organisational performance in Ghana: the mediating role of affective commitment" which was aimed at investigating the effect of work-life balance on affective commitment and in role performance. In the study, 293 respondents filled the copies of questionnaire which were used for the survey. The Statistical Package for Social Sciences (SPSS) was used to analyse the quantitative data including reliabilities and multiple regressions. The finding of the empirical test revealed that employee experience of work-life balance increase affective commitment.

Also, Dissanayaka and Ali (2013) investigated the impact of work-life conflict on employee performance in India. The aim of the study was to analyse the relationship between work-life balance and employee performance. To achieve the above objective, 96 employees were used for the survey and questionnaire was distributed to them in which the data was used to run analysis. Pearson moment correlation was used to analyse the data. The finding of the result was that there is a positive relationship between work-life balance and employee performance. Also there is a need for systematic effort to enhance work-life balance of the employee to achieve better employee performance.

In tandem, Sakthivel, Kamalanabhanb and Selvarania (2011) investigated work-life balance reflections on employee satisfaction in selected Indian companies. The aim of the research was to analyse the relationship between employee satisfaction and work- life balance. The construct used for this research consists of career opportunity, recognition, work tasks, payments, benefits, superior subordinate relationship, employee satisfaction, and work-life balance. Questionnaire was filled by 210 respondents working in IT organisation. The Statistical Package for Social Sciences (SPSS) was used to analyse the quantitative data including multiple correlation and regression. Findings of the empirical test show that high correlation exists between work task and employee satisfaction with a mediator variable namely work-life balance.

Research Gap

Many studies have been executed on related areas of work-life balance and employee performance. Some of the past work covers work-life balance in private sector, without focus on public sector as used in this study. Some work focus on work-life balance and employee/organisational performance in foreign institutions without considering Nigeria organisations. Most of the studies on work-life balance did not use organisation or public sector institutions in south East Nigeria and therefore used organisation outside the South-East Geo-Political Zone. None of the past studies used selected banks, Owerri, Imo State as the focal point. The indices used in the objective of this study (determine the extent organisational policies affects work-life balance, identify the impact of organisational leadership on work-life balance, and examine the relationship between employee work scheduled and work-life balance) were not used by past researches. Based on the foregoing, it's a fact that little or nothing has been covered on work-life balance and employee performance using selected banks, Owerri, Imo State as the case study. For that, research gap exist and there is need for this study.

RESEARCH METHODOLOGY

This work used survey method. The choice of survey design is appropriate since the researcher collects data using questionnaire. This is because survey is always appropriate

when a research focused on using primary data (Nwizu, 2011). The population of this study is 240 staff of selected banks, Owerri, Imo State (Source: Personal Unit of the banks under study, 2022). More so, sample becomes necessary when the population is large; hence in a large population, it may be difficult to study all the elements therein. Since the population of this study is not large and the population is also assessable, the researcher used census enumeration method so as to study the entire 240 staff of the selected banks as sample. Not that, in carrying out this research, the use of questionnaires employed to gather necessary and relevant data from the respondents. The questionnaires were only distributed to respondents.

The questionnaire were only close ended questions, developed in Likert four-point scale of strongly agreed, agreed, disagreed and strongly disagreed. The questionnaire was used because of its benefits and advantages in easy data collection, data analysis and variable identification. Content and Face validity methods were used, and Test retest reliability method was also employed. The reliability index gave 0.88, which is acceptable; hence the instrument is reliable. The data collected in this study were analysed using mean statistic and Pearson Product Moment Correlation Coefficient (PPMCC). Mean statistic was used to determine the level of agreement and disagreement of the respondents in each questionnaire item for construct variables. Any mean up to 2.50 and above is accepted as positive, while below is seen as negative. More so, Pearson Product Moment Correlation Coefficient (PPMCC) at 0.05 level of significance, through Statistical Package for Social Sciences (SPSS version 20.0) was used to test the hypotheses.

DATA PRESENTATION AND ANALYSIS

Research questions 1: To what extent does organisational policies affects work-life balance?

Table 1: Organisational policies affect work-life balance

S/N	Item Statement	SA	A	D	SD	N	∑x	x	Dec
1	Availability of polity can influence level of work-life balance.	100	120	11	9	240	791	3.3	P
2	Policy implementation on work-life balance enables the workers to put effort to accomplish organizational goal.	99	89	20	32	240	735	3.1	P
3	Productivity can increase in organisation by adherent to work-life balance policies.	120	98	14	8	240	810	3.4	P
4	There is a relationship between leave and employee input in the Organisation.	129	88	10	13	240	813	3.4	P
5	Family affairs will be well taking care of together with organisational functions if workers are given break	111	90	15	24	240	768	3.2	P
	Grand Mean							**4.1**	

Analysis of data from table 1 revealed that at a mean average of 4.1 (N = 240), respondents studied confirmed that organisational policies affects work-life balance.

Research questions 2: What are the impacts of organisational leadership on work-life balance?

Table 2: The impact of organisational leadership on work-life balance

S/N	Item Statement	SA	A	D	SD	N	∑x	x	Dec
6	Good leadership leads to work-life balance	90	120	14	16	240	764	3.2	P
7	There is significant impact of democratic leadership on work-life balance	122	101	6	11	240	814	3.4	P
8	Work-life balance will always add value and enhance positive behaviour among workers when the management is considerate	124	88	10	18	240	798	3.3	P
9	Workers will go to work early when the leaders consider their needs.	98	108	12	22	240	762	3.2	P
10	Workers will pay attention to their duty and maintain discipline in their work when the management is consultative	109	107	16	8	240	797	3.3	P
	Grand mean							**4.1**	

Analysis of data shows that at a mean average of 4.1 (N = 240), respondents studied indicated that there is significant impact of organisational leadership on work- life balance.

Research questions 3: What are the relationship between employee work schedules and work-life balance?

Table 3: The relationship between employee work schedules and work-life balance

S/N	Item Statement	SA	A	D	SD	N	∑x	x	Dec
11	Work schedules determines work-life balance	130	77	21	12	240	805	3.4	P
12	High workloads affects work-life balance in the organisation	107	106	17	10	240	790	3.3	P
13	More function for individual works affects works-life balance	140	69	24	7	240	822	3.4	P
14	There is significant relationship between work-life balance and departmental duties	100	120	7	13	240	787	3.3	P
15	Employee enjoyment of work-life balancing depends on how duties in their organisation	120	111	5	4	240	827	3.4	P
	Grand mean							**4.2**	

It could be seen from table 3 above that at a mean average of 4.2 (N = 240), respondents studied confirmed that there is significant relationship between employee work schedule and work-life balance.

Testing of Research Hypotheses

Ho$_1$: Organisational policies do not affect work-life balance.

Table 4: Pearson correlation for hypothesis one.

H$_1$	Organisational policies affects work-life balance	Pearson Correlation= 0.82 Sig = 0.05 N = 240	**VALID**

The table above reveals that organisational policies affect work-life balance. The Pearson correlation result (0. 82) is also an inverse relationship. The significance value is 0.05 which directly indicates that organisational policies affect work-life balance.

Ho$_2$: There is no significant impact of organisational leadership on work-life balance.

Table 5: Pearson correlation for hypothesis two

H$_2$	There is significant impact of organisational leadership on work-life balance	Pearson Correlation= 0.80 Sig = 0.05 N = 240	**VALID**

The results above show the Pearson correlation to be 0. 80. This shows that there is positive relationship. The sig is 0.05, making the relationship statistically significant.

This means that there is significant impact of organisational leadership on work-life balance. The result above signifies that hypotheses two is valid.

Ho$_3$: There is no significant relationship between employee work schedule and work- life balance.

Table 6: Pearson correlation for hypothesis three

H$_3$	There is significant relationship between employee work schedule and work-life balance	Pearson Correlation= 0.84 Sig = 0.05 N = 240	**VALID**

From the table above, the Pearson correlation is 0. 84. It means there is a relationship. The significance result reads 0.05, meaning the variables (employee work schedule and work-life balance) significantly related. Therefore, there is significant relationship between employee work schedule and work-life balance.

Concise Table for Hypotheses Testing

S/N	Hypotheses	Statistical Tools Applied (Software R studio)	Result
H₁	Organisational policies affects work-life balance	Pearson Correlation= 0.82 Sig = 0.05 N = 240	**VALID**
H₂	There is significant impact of organisational leadership on work-life balance	Pearson Correlation= 0.80 Sig = 0.05 N = 240	**VALID**
H₃	There is significant relationship between employee work schedule and work-life balance	Pearson Correlation= 0.84 Sig = 0.05 N = 240	**VALID**

DISCUSSION OF FINDINGS

From the hypothesis one, this study discovered that organisational policies affect work- life balance. Reddy (2012) said that policy determines the activities of all stakeholders in the organisation. According to Anthony (2017), the effectiveness of organisational policies can help to enhance organisational work-life balance, organisational growth and employee job satisfaction. Bloom and Van Reenen (2006) asserted that firms adopting better WLB policies are the ones who enjoy the benefits accruing to the concept. Here, the nature of policy determines the effectiveness of organisation (Okereke, 2003). Work-life policies can improve the level of job satisfaction and increase organisational commitment among their employees. WLB policies are usually referred to in practice as 'flexible working' having different forms of operations such as: part-time working, job sharing, term-time working, shift working, annualised hours, compressed hours, teleporting/e-working, home working, career breaks, study leave, zero hours contracts and many others. The implication of the finding is that organisations will understand the need to prepare policies that will enhance work-life balance. When this is done, it will have positive implication on the performance of workers in the organisation. More so, this result is in line with the theory employed in this study (management by objectives). This is true because there is need for organisational policies to be done in consideration with the views and opinions of the employees who are the implementers of such policies.

In line with the hypothesis two, this study discovered that there is significant impact of organisational leadership on work-life balance. In view of Barrera (2017), the nature of organisational leadership determines the activities, effectiveness and determination of the employees. Therefore, the extent to which employees enjoy more works schedule, high work load, leave and vacation depends on the effectiveness and leadership style of the management (Steiber, 2019). McGuire and McLaren (2007) suggest that leadership function in work place environment consists of decision making, warmth, risk, openness, reward and discipline, and the extent the above variables are used determines the extent of work-life balance for workers. For that, the extent to which employees of banks achieve work life balance depends on the type and nature of organisational leadership (Onyebueke, 2021). Here, some leaders will understand the need to balance work with life, by adopting democratic and consultative styles, while others will like to use autocratic style. Leadership can mar or encourage work life balance through a variety of factors, namely through organisational structure of

centralised/decentralised forms, ways of decision making, openness of system, relationship between subordinate and supervisor, relation among employee, compensation, reward systems and others. The implication of the findings is that organisational leaders/managers will pay attention on balancing work and social life for workers as that will be beneficial for the overall performance of the organisation. Again, this finding is in line with the management by objectives theory which stipulates the need for organisational management to always consult, consider and utilise the view of the workers as they are the people who perform organisational duties; hence are in position to provide information on progress, challenges and way out.

Based on the hypothesis three, this study discovered that there is significant relationship between employee work schedule and work-life balance. Mullins (2016) opined that most employees have different work schedule depending on the nature of the work in their department. For that, the issue of work-life balance according to Kalliath and Brough (2018) can be achieved and be implemented in some departments but becomes impossible in other departments. In order to achieve work-life balance, departmental or sectional managers' needs to consider the time spent on their work and non-work roles (Vishwa, Chandra, Jaggi, Charanjeet, Avadhesh & Diwinder, 2015). For an individual whose social needs are extremely demanding, working extra odd hours might be detrimental to their social life. However, an individual who does not have demanding social life but works extra hours might not experience serious challenges in this regard. The implication of the findings is that organisation especially banks will understand the need to regularly give work schedule which could be finished within specified period. They will also allow employees to finish earlier schedules before others are given.

Conclusion

The effectiveness of every organisation depends on the extent to which employees are committed in performing their functions. For that, employees have to balance work- with family/social life activities. This brings to bear the issues of work-life balance. Many organisations in Nigeria are not achieving their objectives as it ought to be and most employees work more than required to achieve their objectives. In doing this, family life, social life and other life after work are neglected or affected negatively. If the workers must perform excellently and achieve the objectives of the organisation, there is need for balancing work with life. Based on the foregoing, this study concludes that the achievement of organisational objectives and improved commitment of the employees depends on the extent of implementation of work-life balance. This is possible through favourable organisational policies, friendly and committed leadership and giving employees work schedules that will give them the required time.

In all, the limiting factors to this study include the difficulty in getting the bank staff to fill and return the questionnaire, the refusal of the bank to give the researcher an approve work-life balance initiatives/policies in the bank, and some typographical error. However, the above challenges were resolved and the work completed. Therefore, the unique contribution of this work to knowledge is that the extent to which leadership, organisational policies, employee schedule affects work-life balance especially in banks is now known; hence further researchers can pay attention to some areas not covered.

Recommendations

1. There is need to develop positive organisational policies in banks which will recognise and utilise leave and make employees to work with these stipulated time and therefore have time for their family.
2. Organisational leaders and managers should adopt democratic, consultative and friendly leadership approach which makes employees feel belonging in the organisation so as to balance corporate job with family and social life schedule.
3. Employees should not be given too much work schedule; hence the need for workers to have work schedule that will give them time to attain to their social and family life.

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