

## **TEMPORAL PATTERN OF WORK-FAMILY CONFLICT DEPRESSION EXPERIENCED BY BANK EMPLOYEES IN ENUGU STATE, NIGEIRA**

**Ugwu, D. I.<sup>1</sup>**

### **Abstract**

*The study determined level of work-family conflict depression and the temporal pattern of work-family conflict depression experienced based on season (rainy and dry seasons) among bank employees in Enugu State, Nigeria. Four hundred and seventy-seven bank employees participated in the study. Two instruments were used to generate data for the study. They are: the adapted 13-item Work-family Conflict Depression Inventory (WFCSI) developed by Zung (1965) and the Key Informant Interview Schedule (KIIS) that was developed by the researcher. Mean, Percentages and Chi-square statistics were used for data analysis. The result indicated that bank employees experienced moderate level of work-family depression; higher proportion of employees experienced work-family conflict depression during the rainy season than during the dry season. The finding also revealed that there was no significant difference in the levels of work-family conflict depression experienced by bank employees during the rainy and during the dry seasons. Based on the findings, it was recommended among others that management should try to adopt work-family mitigating measures such as training, counselling, work shift and periodic test that will help bring employees health at optimal level and help foster good work-family balance at all seasons.*

**Key words: Stress, Depression, Work, family and conflict.**

---

<sup>1</sup>. Department of Health and Physical Education University of Nigeria, Nsukka.

## **Introduction**

Work and family life have always been interdependent, but the increased employment of women, rising family hours of work and today's service intensive globalizing economy (Aslam, Shumaila, Azharm & Sadaqat, 2011) have brought about changes in the work and family structures. The increased number of hours family members contribute in the paid workforce at the expense of family demands has left men and women employees to experience conflict between the two realms (Frone, 2003). Conflict occurs in work and family domain when commitment from work and family spill over into one another (Panatik & Rojab, 2012), affecting participation in both realms (Ishaya & Ayman, 2008). Work-family conflict is based on idea that people make trade-offs in expending the fixed amounts of psychological, mental, emotional and physiological resources with which they are endowed (Edwards & Rothbard, 2000). According to role theory, work-family conflict is defined as a simultaneous occurrence of two or more sets of pressure such that compliance with one would make more difficult compliance with the other (Panatik & Rojab, 2012).

Two forms of conflict can arise when work and family interact (Ozutku & Altindis, 2014) in which, the source of conflict could originate from work (work-to-family conflict,

WFC) or from family (Family-to-work conflict, FWC) (Frone, 2003). When work demands interfere with family responsibilities, it gives rise to WFC and when family obligations interfere with work, it leads to FWC (Judge & Colquitt, 2004; Ford, Hernan & Langkamer, 2007) had suggested that the understanding of these forms of conflict is important because the consequences of conflict are dependent on where the conflict originates.

Researches (Livingston, 2014; Ruppainner & Huffman, 2014) have found that involvement in both work and family demands have been associated with both positive and negative health outcomes. World Health Organization (WHO) (2013) suggested that for employees to enjoy positive work and family health and well-being such as, marital satisfaction, job satisfaction, organisational commitment, high job output and total life satisfaction, the issue of employee's physical, social and mental health should be giving appropriate attention. However, researchers argued that to influence a variety of positive work and family outcome, attention should be directed to not only the physical, social and mental health of employees, but also to their spiritual, emotional and intellectual health (Onuzulike, 2004; Owie, 2003). Owie (2003) argues that all the above dimensions of health bring about optimal health since any alteration in any one

of the dimensions affects the others.

Significant findings have indicated that for employees to achieve optimal health, organisations should make effort to subject employees to training, retraining, conferences, workshop (Loebs, 2008), work shift, and flex-time, pre-employment test and periodic test (Presser, 2010). Organisation should equally make effort to become more family-friendly such as, providing family dependent care services or sick or emergency care programmes (Loebs, 2008), counselling, policy dynamics (Niolon, 2006) and social support measures (Niolon, 2006; Hammed, 2008). Recent studies (e.g., Lazarus & Folkman, 2010; Cinaman and Rich 2014) observed that employees who enjoyed optimal health found it easier balancing the demands of work and family. On the other hand, employees who are lacking in any one or more of the above dimensions of health are likely to suffer work-family conflict stress.

Stress is the immediate outcome of work-family conflict which when generated, has the potential to influence a variety of physical and mental health outcomes, leading to depression (Grant – Vallone & Donaldson 2011; Zhao, Mallila & Ngan, 2014). Depression originates as a result of increase in negative affective state of being experienced for a long time (Googins 2013). When employees experience depression, it manifests in feeling of unhappy mood, feeling disturbed

throughout the night, loss of appetite, feeling of irritability and worthless life (Zhao, Mallila & Ngan, 2014). Work-family depression also results to higher absenteeism levels, psychosomatic complains, psychiatric and substance abuse disorders and increased job and marital dissatisfaction ( Stoeva Ehiu & Greenhaus, 2012). Hotopf and Wossely (2009) investigated the role of work-family conflict on the employees' health-related problems. Result indicated that work-family conflict gave rise to work-family stress and depression, leading employees to experience self-rated somatic symptoms, obesity and high blood pressure. Kossek, Lausch and Eaton (2006) had earlier found from their study on job control and work-family effectiveness that employees experienced depression in the course of managing work and family demands.

Some related theories have made attempt to explain how individual's involvement in work and family lives could lead to stress and depression experience. The Role theory and the Conservation of Resources (COR) theory are formalism for explaining this. The Role theory by Sieber (1974) holds that multiple roles (inter-role) involvement leads to personal conflict and depression as it becomes more difficult to perform each role successfully, due to conflicting demands on time, energy, or incompatible behaviour, among roles. The COR theory by Hobfoll (1989) posits that

inter-role conflicts lead to stress because resource such as, time, money and energy are lost in the process of trying to balance the pressure coming from work and family domains. These theories are linked to this study because when bank employees are into multiple roles, it depletes their resources needed to perform roles in both domains. This potential or actual losses of resources lead them to a negative state of being and work-family depression experience, which could manifest in the form of total life dissatisfaction.

Acknowledging the prevalence of work-family depression among employees who performed work and family demands, it becomes logical to expect that Nigerian bankers experience depression in the course of performing their work and family roles. This is because, researchers (e.g., Philips, 2007; Adeyemi, 2009) had observed Nigerian banking sector to be stress laden. They found that bankers are exposed to undue work pressure and workload as defined by high job demands and low control. Leiter and Durup (1996) had earlier identified bank employees as one of the groups who do people-oriented job and had called for study on health-related problems associated with these groups, groups they considered to be more vulnerable to stress. Consequently, this study examined the level of, and temporal pattern of work-family depression experienced among bank employees.

Temporal pattern was described by Fowler (2009) as alterations in space and a change in regularities. This study defines temporal pattern as pattern of events that change with time within the family and organizational settings. Neff, Baryar, Barsola, Fernandez and Asner (2009) observed that there were changes which took place in the organizational settings and also in the family structure. These changes are with response to new policies, advancement in technology and other ecological changes that occur from time to time and in different seasons in the environment. According to the above researchers, the changes demand that employees should adjust in their levels of commitment to work and family roles. When they are not able to adjust to meet up with the challenges of the changing roles, they are likely to experience work-family stress and depression. Martin (2006) had noted that temporal pattern introduces the notion of referring to things with a time-based index or season. For instance, the time index could range from 1961 – 1970. It could be seasonal (rainy season or dry season, winter, autumn or summer).

Temporal pattern permits answer to questions about events that change with time or season (Porder, Oliver and Chadwick, 2009). Consequently, the time frame for this study was rainy season and dry season. This was adjudged suitable for this study since the study

was conducted in Nigeria and Nigeria experiences two seasons namely, rainy season and dry season. Rainy season starts from April and ends in November while dry season starts from late November and ends in early April. Each of the seasons carries along with it some challenges to employees because of changes in weather. Following from this, the need arose to identify the season that pose more difficulties to employees' health; the season that generates higher level of work-family depression experience to the bank employees.

Studies on work-family conflict have not gained much explicit focus on the aspect of change in regularities and no study has been conducted on the impact of seasonal changes on employees' work-family involvement. What researchers have looked into is the historical synthesis of work and family linkage over a period of time (e.g., Edward and Rothbard, 2000; Eze, 2004; Jalbert, 2008). The issue of work-family depression experienced by employees who do people-oriented job, as in banking job, in different seasons (rainy and dry seasons) has not been looked into by researchers. Therefore, there is dearth of literature in this area and this study was undertaken to fill the gap.

### **Purpose of the Study**

The major purpose of this study was to investigate the temporal pattern of work-family conflict depression experienced by

bank employees in Enugu State. Specifically, the study:

1. determined the level of work-family depression experienced by bank employees.
2. determined the level of work-family depression experienced by bank employees in different seasons (rainy and dry seasons)

### **Research Questions**

1. What is the level of work-family depression experienced by bank employees
2. What is the temporal patterns of work-family depression experienced by bank employees in different seasons (rainy and dry seasons)

### **Hypothesis**

1. There is no significant difference in the bank employees' level of work-family depression experience based on season (rainy and dry seasons) ( $P < .05$ )

### **Methods**

The research design used in the study was the descriptive survey design. The design is exploratory in nature and allows easy description of phenomena at one point as they exist in their natural setting (Nwogu, 1991). The population for the study comprised 2021 bank employees. The sample for the study

consisted of 550 employees drawn by means of simple random sampling from the various banks located in Enugu State, Nigeria.

### **Instruments for Data Collection**

Two instruments were used for the study. These were (i) the Work-family Conflict Depression Inventory (WFCDI) questionnaire which consisted of 13 – item Depression Inventory (DI) adapted from Zung (1965). This had 4 – point scale ranging from Strongly Agree (SA) = 4, Agree (A) = 3, Disagree (D) = 2, and Strongly Disagree (SD) = 1. (ii) the Key Informant Interview Schedule (KIIS). This was developed by the researcher. It consisted of 10-items designed to gather information regarding the nature of work-family conflict which employees experienced in different seasons, its impact on their health and the moderating measures they had adopted in coping with work-family conflict in different seasons.

Draft copies of the instruments with the objectives of the study and instrument evaluation guide were sent to five lecturers in University of Nigeria, Nsukka who were requested to critically examine the questionnaire in terms of clarity, correctness, coverage, and appropriateness to the purpose of the study. The face validity of the instruments was determined through the judgement of these five experts.

In order to establish the reliability of the WFCDI, 53 copies of the instrument were administered to bank employees of Union Bank and Diamond Bank in Abakaliki, Ebonyi State, Nigeria. The data were analyzed using Produce Moment Correlation Coefficient formula, which determined the Split-half reliability of the instrument. The spilt-half reliability of .68 was obtained. This was corrected with Spearman-Brown formula,  $r = 70$  to estimate the validity of the instrument.

### **Procedure**

In order to facilitate the distribution of the questionnaire, the researcher raised a letter for the branch managers; the researcher also solicited the cooperation of the operation managers in the distribution of questionnaire to bank employees. A total number of 550 copies of the WFCDI were distributed and 477 valid copies of the questionnaires were collected. This yielded a return rate of 86.73% per cent. After the researcher had collected the questionnaire, Key Informant Interview Schedule (KIIS) was conducted with five managers and five sectional supervisors of the various banks under study. The responses obtained from these selected informants helped complement the results obtained from the questionnaire.

**Statistics**

Frequency, percentage and Chi-square were used to analyze data on temporal pattern of work-family depression experienced by bank employees. Research question was answered using frequencies and percentages while the hypothesis was tested using the Chi-Square statistics. The result obtained from the second instrument the KIIS helped complement the results obtained from the questionnaire

**Results**

This section is concerned with the presentation of the summary of the analysed data.

**Research Question One**

What is the level of work-family depression experienced by the bank employees?

**Table I**

**Bank Employees' Level of Work-family Depression Experience (N = 477)**

S/N	Work-family Depression Experience	Means (X)	Standard Deviation (SD)	Decision
1	I feel very unhappy both day and night	3.06	.922	Moderate
2	Morning is when I feel the best	2.58	.919	Moderate
3	I feel disturbed throughout the night	2.99	.915	Moderate
4	I have trouble feeling through the night	2.94	.992	Moderate
5	I eat the same quantity of food as much as I used to	2.72	1.000	Moderate
6	I enjoy working at, talking to and being with attractive men/women	3.02	.981	Moderate
7	I feel hopeful about the future	3.23	1.014	Moderate
8	I am more irritable than usual	2.65	.977	Moderate
9	I find it easy to make decision	2.97	.970	Moderate
10	I feel that I am useful and needed	3.26	.958	Moderate
11	My life is worthless	3.52	.832	High
12	I feel that others would be better if I were dead	3.54	.873	High
13	I still enjoy the things I used to do	3.12	.882	Moderate
	Over all Mean	3.28		Moderate

Data in Table 1 shows an overall mean of 3.28 which was within the limit of 2.50 – 3.49 revealing that the bank employees were moderately depressed in their course of performing work and family demands. Specifically, the Table indicates that “I feel very unhappy both day and night” (X = 2.07); “Morning is when I feel the best” (X = 2.58); “I feel disturbed throughout the night” (X = 2.99); “I have trouble feeling through the night” (X = 2.94); “I eat the same quantity of food as much as I used to” (X = 2.72); “I enjoy working at, talking to and being with attractive men/women” (X = 3.02); “I feel hopeful about the future” (X = 3.23), “I am more irritable than usual” (X = 2.65); I find it easy to make decision” (X = 2.97); “I feel that I am useful and needed” (X = 3.26) and “I still enjoy the things I used to do” (X = 3.12) reported mean scores within the limit of 2.50 – 3.49 indicating that the bank employees were moderately depressed. Futhermore, “my life is worthless” (X = 3.52) and I “feel that others would be better if I were dead” (X = 3.54) reported mean scores within 3.50 – 4.00 which shows that bank employees were highly depressed.



**Research Question Two**

What is the temporal pattern of work-family depression experienced by the bank employees? The answers to this research question are contained in Table 2

**Table 2:**  
Temporal Pattern of Work-family Depression Experienced by Bank Employees

S/ N	Temporal Pattern of Work-family Depression	During rainy season				During the dry season				During rainy and dry season				Not at all			
		SA <sup>4</sup> %	A <sup>3</sup> %	D <sup>2</sup> %	SD <sup>1</sup> %	SA %	A %	D %	SD %	SA %	A %	D %	SD %	SA %	A %	D %	SD %
1.	I feel very unhappy both day and night	50.6	53.5	19.5	58.6	3.2	2.5	.0	.0	10.0	9.6	7.9	13.8	36.3	34.4	42.6	27.6
2.	Morning is when I feel the best	59.3	50.8	47.7	54.8	0	2.8	2.6	1.6	12.3	7.8	12.3	4.8	28.4	38.5	37.4	38.7
3.	I feel disturbed throughout the night	16.7	32.7	58.3	11.2	3.9	2.3	.0	.0	8.9	10.1	9.9	11.8	40.6	34.9	31.8	47.1
4.	I have trouble feeling through the night	51.1	51.8	53.4	50.0	4.5	1.4	.0	.0	10.8	6.5	10.2	13.6	33.5	40.3	36.4	36.4
5.	I eat the same quantity of food as much as I used to	55.6	50.3	50.0	52.1	1.7	1.6	2.9	2.7	8.5	10.4	9.6	9.6	34.2	37.7	37.5	35.6
6.	I enjoy working at, talking to and being with attractive men/women	51.9	51.4	59.5	37.8	1.9	1.9	.0	8.1	12.2	8.1	8.1	10.8	34.0	38.6	32.4	43.2
7.	I feel hopeful about the future	54.1	17.6	45.9	55.3	2.6	0	1.6	4.3	7.9	11.7	16.4	6.4	35.3	40.8	36.1	34.0
8.	I am more irritable than usual	54.3	50.0	50.6	54.4	1.7	2.2	2.4	1.8	9.5	12.5	10.1	1.8	34.5	35.3	36.9	42.1
9.	I find it easy to make decision	17.6	55.7	14.7	61.5	2.4	1.1	3.9	1.9	6.7	12.4	11.8	5.8	43.3	30.8	39.5	30.8
10	I feel that I am useful and needed	53.7	54.5	17.5	16.8	1.9	.8	1.7	7.9	9.3	9.8	8.5	13.2	35.0	35.0	42.4	42.1
11	My life is worthless	53.0	17.4	52.1	17.4	2.4	1.3	.0	5.3	9.9	10.3	6.2	10.5	34.6	41.0	41.7	36.8
12	I feel that others would be better if I were dead	53.1	52.7	31.7	63.0	2.3	1.8	.0	3.7	10.2	9.1	7.3	7.4	34.5	36.4	61.0	25.9
13	I still enjoy the things I used to do	19.5	51.6	56.3	56.7	2.2	1.1	1.2	3.3	12.9	10.0	4.2	.0	35.5	37.4	35.2	40.0
<b>Overall percentage</b>		<b>44.8%</b>				<b>2.1%</b>				<b>9.4%</b>				<b>42.5%</b>			

Table 2 revealed that overall, 44.8% of the employees reported work-family depression experience during the rainy season. The result further shows that 2.1% of the employees reported work-family depression during the dry season; 9.4% of the employees showed work-family depression during the rainy and dry seasons and that 42.5% of the employees reported that they did not experience depression at all seasons. The finding suggested that the proportion of bank employees who experienced work-family depression during the rainy season was more than the proportion that experienced work-family depression during the dry season.

### **Hypothesis I**

- There is no significant difference in the bank employees' level of work-family depression experience based on season (rainy and dry season) ( $p < .05$ ).

**Table 3:**

**Summary of Chi-Square Analysis on Temporal Pattern of Work-Family Depression Experienced by Bank Employees**

S/N	Item	Rainy Season				Dry season				Rainy and Dry Season				Not at all				Calg <sup>2</sup>	T	d	Sig.	Decision P < .05
		SD	D	A	SA	SD	D	A	SA	SD	D	A	SA	SD	D	A	SA					
1.	I feel very unhappy both day and night	17 15	50 52.3	84 81.3	96 98.4	0 0.6	0 2.1	4 3.3	6 4.0	4 2.8	8 9.7	15 15.1	19 18.3	8 10.6	43 36.8	54 57.3	69 69.3	7.110	9	626	Not Significant	
2.	Morning is when I feel the best	34 32.1	74 80.3	91 92.7	48 41.9	1 1.3	4 3.2	5 3.8	0 1.7	3 6.0	19 14.9	14 17.3	10 7.8	24 22.6	58 54.3	69 65.3	23 29.5	9.46	9	396	Not Significant	
3.	I feel disturbed throughout the night	7 8.8	88 78.2	68 66.8	84 93.2	0 0.4	3 3.2	7 2.7	2 3.8	7 1.6	2 14.6	15 12.4	13 17.4	16 6.2	48 55.1	45 47.1	73 65.7	11.41	9	249	Not Significant	
4.	I have trouble feeling through the night	22 22.8	63 61.1	72 72	90 91.1	0 0.9	0 2.5	2 2.9	8 3.7	6 4.2	12 11.4	9 13.4	19 17	16 16.1	49 43	56 50.7	59 64.2	12.24	9	200	Not Significant	
5.	I eat the same quantity of food as much as I used to	18 37.8	52 53.9	92 94.8	65 60.6	2 1.5	3 2.2	3 3.8	2 2.5	7 7	10 10	19 17.6	10 11.3	26 26.6	37 37.9	69 66.8	40 42.7	1.725	9	995	Not Significant	
6.	I enjoy working at, talking to and being with attractive men/women	14 19.2	44 38.3	108 108.7	81 80.8	3 0.8	0 1.6	4 4.4	3 3.3	4 3.6	6 7.1	17 20.3	19 15.0	16 13.5	24 27	81 76.6	53 56.9	13.33	9	0.148	Not Significant	
7.	I feel hopeful about the future	26 24.3	28 31.6	49 53.3	144 137.7	2 1.0	1 1.3	0 2.2	7 5.6	3 4.5	10 5.9	12 9.9	21 25.7	16 17.1	22 22.3	42 37.5	94 97	10.15	9	0.338	Not Significant	
8.	I am more irritable than usual	31 29.5	85 87	68 70.4	63 60.1	1 1.2	4 3.5	3 2.9	2 2.4	1 5.5	17 16.2	17 13.1	11 11.2	24 20.8	62 61.3	48 49.6	40 42.3	6.082	9	0.732	Not Significant	
9.	I find it easy to make decision	32 26.9	34 39.4	103 95.8	78 84.9	1 1.1	3 1.6	2 3.9	4 3.4	3 5.0	9 7.3	23 17.8	11 15.8	16 19.0	40 27.7	57 67.5	71 59.8	13.55	9	0.139	Not Significant	
10.	I feel that I am useful and needed	14 19.7	28 30.6	67 63.7	138 133.1	3 0.8	1 1.2	1 2.6	5 5.4	5 3.7	5 5.7	12 11.9	24 24.8	16 13.9	25 21.5	43 44.9	90 93.7	11.05	9	0.272	Not Significant	
11.	My life is worthless	9 9.8	25 24.9	37 40.4	176 171.9	1 0.4	0 1.0	1 1.6	3 7.0	2 1.8	3 4.6	8 7.5	33 32.0	7 6.9	20 17.5	32 28.5	115 121.1	4.525	9	0.874	Not Significant	
12.	I feel that others would be better if I were dead	17 14	13 21.2	29 28.5	188 183.3	1 0.6	0 0.9	1 1.2	8 7.4	2 2.6	5 4.0	5 5.3	36 34.1	7 9.8	25 15	20 20.1	122 129.1	13.68	9	0.134	Not Significant	
13.	I still enjoy the things I used to do	17 15.5	40 36.8	98 98.4	92 96.3	1 0.6	3 1.5	2 4.0	4 3.9	0 2.9	7 6.8	19 18.3	24 17.9	12 10.9	25 25.4	71 69.3	66 57.8	10.71	9	0.296	Not Significant	

Overall  $\chi^2 = 962$  — not significant

98

Data on Table 3 revealed that generally, bank employees did not differ significant in their levels of work-family depression experienced during the rainy and dry seasons ( $\chi^2 = 9.62$ ,  $df = 9$ ,  $p > 0.05$ ). The null hypothesis was therefore adopted as stated. Specifically, the result indicated that none of the responses across the questionnaire items was significant at  $P < .05$ .

### **Discussion**

The finding in table 1 showed on overall moderate levels of depression experience among the bank employees. This is in line with the findings from Stoeva and Greenhaus (2012), Hotopf and Wessely (2009) and Kossek, Lausch and Eaton (2006). Their various observations indicated that employees' involvement in work and family demands resulted in employee's experiencing depression. The result also supported the two theories of anchor which are the Role theory by Sieber (1974) and the COR theory by Hobfall (1989). The Role theory posits that conflicting expectations associated with different roles have detrimental effects on health and well-being of employees while the COR theory suggests that the resources (time, energy etc.) of the employees is limited and that multiple roles is capable of reducing the resources available to meet all role demands. The Key Informant Interview Schedule (KIIS) indicated similar result.

According to the KIIS, employees reported that their work does not allow them time to perform their family demands. As such their failure to attend to family roles spills over to the work place, causing conflict between the two domains.

The finding could be explained on the basis that bankers are faced with 'dual-stress sources' in their work setting: stress originating from customer demands and stress coming from job characteristics. In the same vein, the attention demanding nature of the job combined with the occasional poor network connection in Nigeria is likely to exacerbate stress. Subsequently the situation can deplete employees' resources (time, energy etc), reduce their emotional stability, and exhaust their mental and psychological resources, exposing the employees to depression experience.

The results in table 2 showed that, in overall, the proportion of bank employees who reported work-family conflict depression during the rainy season was more than the proportion that reported during the dry season. However, in Table 3, the overall result of the Chi-Square showed that employees did not differ significantly in their levels of work-family depression experienced during the rainy season and during the dry season. The finding was in line with the result of the KIIS. Employees reported that they encounter work-family conflict at the same levels at all seasons.

This implies that season of the year does not contribute significantly to employees' increase in work-family depression experience. It could be explained on the premise that the nature of work and its demand to employees remain the same across seasons. Furthermore, the involvement of women in labour force and recent change in technology such as, introduction of ICT, use of GSM phone, and other devices may have created equal level of work-family depression experience for employees since employees could be reached from wherever they are, irrespective of seasons.

### **Conclusion**

The study examined the level of and, temporal pattern of work-family conflict depression experienced by bank employees in Enugu State Nigeria. The result indicated that bank employees experienced moderate level of work-family depression. The result also showed that the proportion of employees who reported work-family depression experience during the rainy season is more than the proportion that reported during the dry season. However, the result also revealed no significant difference in employees' levels of work-family depression experienced during the rainy and dry seasons. The above findings then imply that season does not influence the level of work-family conflict

depression experienced by Nigerian bank employees.

### **Recommendations**

Based on the above findings, the following recommendations were made:

1. The management should try to adopt measures such as training, re-training, conferences, pre-test, and policy dynamics, that will help keep employees at optimal health and foster good work and family relationship at all seasons.
2. More employees are needed in the banking industry to offer the bankers the opportunity for work shift, flexible work scheduling and respite at work. This will enable them recreate and become more reinvigorated and effective performance.
3. There is need for enhanced salary structure and allowances so that employees will be able to pay for the services of caregivers with ease and feel less stressed in balancing their work and family demands at all seasons.

**Reference**

- Adeyemi, (2009). Consolidation programme in Nigeria. A paper presented at the 9<sup>th</sup> Annual Monetary Policy Conference of Central Bank of Nigeria, Abuja.
- Aslam, R., Shumaila, S., Azhar, M., & Sadaqat, S. (2011). Work – family Conflict: Relationship between work –life conflict and employee retention. *Journal of Research in Business, 1* (2), 18 – 29.
- Cinnamon, R. G., & Rich, Y. (2014). Work and Family plans among at – risk Israel adolescents. *Journal of Career Development, 41*(3), 163 - 184.
- Edwards. J. B., & Rotherbard, N. P. (2000). Work and family stress and well-being: An examination of person-environment fit in the work and family domains. *Organisational Behaviour and Human Decision Processes, 77*(2) 85 – 129.
- Eze, L.R. (2004). Women in our aging society: The demographic outlook. *Journal of Aging and Health, 4*(2), 58 – 76.
- Fowler, L. (1966). *Spatio-temporal pattern*. New York: W.H. Freeman and Company.
- Frone, M.R. (2000). Work-Family conflict and employee psychiatric disorder: the national Comorbidity survey. *Journal of Applied Psychology, 85*, 888-895.
- Googins, B.K. (2013). *Work – family conflict: Private lives - Public Responses*. New York: Auburn House.
- Grant – Vallone, E.J., Donaldson, S.J. (2011). Consequences of Work-family conflict on employee well – being over time. *Work and stress, 15* (3), 214 – 226.
- Hammed, A. (2008). The interactive effect of stress, social support and work-family conflict on Nigerian women’s mental health. *European Journal of Social Science, 7*(2), 53 – 65.
- Hobfoll, S.E. (1989). Conservation of resources: A new attempt at conceptualising stress. *American Psychologist, 44*, 413 – 524.
- Hotopf, M. & Wessely, S. (2009). Stress in the workplace: unfinished business.

- Journal of Psychosomatic Responses*, 43 (1), 1 – 6.
- Ishaya, N., & Ayman, R. (2008). Predicting Work-family conflict via perceived involvement and Overload. *American Psychological Association*, 1 (3) 23 – 46.
- Jalbert, M. (2008). Most senior employees never stop working. *Network Journal*, 7, 1 – 6. John Wiley.
- Judge, T.A., & Colquitt, J.A. (2004). Organisational justice stress: The mediating role of Work-family conflict and absenteeism. *Journal of Applied Psychology*, 89(3), 395-400.
- Kossek, E.E., Lautsch, B.A., & Eaton, S.C. (2006). Telecommuting, control, and boundary management: Correlates of policy use and practice, job control and work-family effectiveness. *Journal of Vocational Behaviour*, 68, 347-367.
- Lazarus, R.S., & Folkman, S. (2010). *Stress appraisal and coping*. New York: Springer
- Leiter, M.P., & Durup, M.J. (1996). Work, home, and in-between: A longitudinal study of spillover. *Journal of Applied Behaviour Science*, 32, 29 – 47.
- Livingston, B.A. (2014). Bargaining behind the Scenes; Spousal negotiation, labor and work-family burnout. *Journal of Management*, 40 (4), 949 – 977.
- Loeb, S. (2008). What is intervention? *International Review of Self Improvement/addiction*, 21(3), 112 – 125.
- Martin, F. (2006). Patterns for things that change with time. *Pattern Language of Program Design*, 4(3), 263 – 297.
- Neff, J.C., Baryer, N.N., Basola, W.T., Fernandez, D.P., & Asner, G.P. (2009). Soil carbon storage responses to expanding pinyon – juniper populations in Southern Utah: *Ecological Applications*, 19(6), 1405 – 1416.
- Niolon, R. (2006). Work and family balance. *Partners and Couples*, 20(1), 1 – 15.

- Nworgu, B. G. (1991). *Educational research basic issues and methodology*. Ibadan: Wisdom Publishers Ltd.
- Onuzulike, N.M. (2004). *Health Care Delivery System*. Owerri: J. Emeka-Njoku & Sons Enterprises.
- Owio, I. (2003). *Adding years to your life; An Invitation from Queen Ifeaja*. Benin: University of Benin Press.
- Ozutku, H., & Altindis, S. (2014). The relations between work intensity and work-family conflict in collectivist culture: Evidence from Turkish Health Care professionals. *Journal of Health Management, 16*(1), 361 – 382.
- Panatik, S.A.B., & Rojab, A. (2012). *Work-family conflict, stress and psychological strain in Higher Education*. International Conference on Education and Management Innovation. LACSIT Press: Singapore.
- Philips, M. (2007). *Ancient Rome on five dinarii a day*. New York: Thames & Hudson Ltd.
- Porder, S., Oliver, A. & Chadwick (2009). Climate and soil-age constraints on nutrient uplift and retention by plant. *Ecology, 90*(3), 623 – 636.
- Presser, H.B. (2005). Embracing complexity: Work schedules and family life in a 274/7 economy. In S. Bianchi & L. Casper (Eds.), *Work, family, health, and well-being* (pp.126-145), Manwah, N.J: Lawrence Erlbaum Associates, Inc.
- Ruppanar, L. & Huffman, L.M. (2014). Blurred boundaries: Gender and Work-family interference in Cross – National context. *Journal of Work and Occupations, 41* (2), 210 – 236.
- Sieber, S.D. (1974). Toward a theory of role accumulation. *American Sociological Review, 39*(2), 567 – 578.
- Stoeva, A; (Chiu, F., & Greenhaus, J. (2012). Impact of work-family conflict on workers' health and well-being. *Journal of Vocational Behaviour, 1* (2), 18 – 29.
- World Health Organisation. (1974). *The meaning of health*. Geneva: The author.



Zedeck, S. (1992). *Work, Families and Organizations*. California: Maxwell Macmillan International Publishing Group.

Zhao, X.R. Mallila, A.S., & Ngan, N.N. (2014). The impact of frontline employees work – family conflict on customer satisfaction: The mediating displays. *Comell Hospitality Quarterly*, 55 (2), doi 10. U77/1938 965517172.

Zung, W. (1965). A self- rating depression scale. *Archives of General Psychiatry*, 12, 63-70.