

**EVALUATION OF STRATEGIES FOR COPING WITH WORK-LIFE CHALLENGES IN  
DEPOSIT MONEY BANKS IN NIGERIA**

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**ABSTRACT**

*This work focused on the strategies for coping with work-life challenges. The dynamic nature of the environment in which organizations operate which has led to work-life imbalance made this investigation very necessary. The study sought to find out whether flexible work schedules have significant and positive effect on workers ability to cope with work-life challenges and to ascertain whether family leave programs significantly enhance the achievement of work-life balance. Using the survey approach, descriptive and inferential statistics (ordinal logistic regression) were applied on the responses of 75 staff of two deposit money banks (First Bank and first City Monument Bank). The results indicate that flexible work schedules do not have significant and positive effect on workers ability to cope with work-life challenges, while family leave program significantly enhances the achievement of work-life balance among bank staff in Nigeria. The study recommends that deposit money banks should adopt family leave programs in other to avail their workers the opportunity to attend to non-work related activities.*

**Keywords:** Work-life Balance, Work-life Challenges, Deposit Money Banks,

**INTRODUCTION**

Work-life challenges have remained daily issues amongst employees of organizations, and indeed deposit money banks in Nigeria, especially given the intensity of competition in the industry and the need to attain set targets and family responsibilities. In today's fast-paced society, human resource professionals seek options to positively impact the bottom line of their organizations, improve employee morale, retain employees with valuable organization knowledge, and keep pace with workplace trends (Babin & Karthikeyan, 2015). The push and pull between work and family responsibilities, the dilemma of managing work obligations and personal/family responsibilities has become a challenge to human resource

professionals and organizations at large. This challenge necessitates the concept of work life balance; that is effectively managing the juggling act between paid work and other activities that are important to employees such as spending time with family, friends, community participation, church activities, self-care and taking part in sport and recreational activities.

Eby, Casper, Lockwood, Bordeanx & Brindley (2005) point out that work-life balance is a very important phenomenon that gives concern to employees in both private and public sector. It goes beyond prioritizing the work role and one's personal life. It also affects the social, psychological, economical and mental wellbeing of the individual. These reflect in the output of the individuals, which affects the individuals' performance in the work place at the long run. Parkes & Langford (2008) defined work-life balance as "an individual's ability to meet work and family commitments, as well as other non-work responsibilities and activities". That is, establishing an acceptable combination of work and life.

Casper, Harris, Taylor-Bianco & Wayne (2011) posit that absence of work-life balance causes individuals to experience more conflicts between work and personal life as they continue to pursue the quality of life that they need. The pursuit of work-life balance reduces the stress employees' experience. When employees' spend the majority of their days on work-related activities, they feel as if they are neglecting other important components of their lives, stress and unhappiness set in but work-life balance enables employees' feel as if they are paying attention to all important aspects of their lives. Cegarra-Leiva, Sanchez-Vidal and Cegarra-Navarro (2012) point out that the absence of work-life balance in recent times in organizations causes poor performance and more employee absenteeism but when work and family life are balanced, there will be increase in job satisfaction and organizational commitment.

### **Statement of the Problem**

Work-life balance is the extent to which individuals are equally engaged in and satisfied with work and family roles. This concept is based on the idea that paid work and private life should be seen less as opposite priorities and more as corresponding essentials of life. It has been observed in recent times that due to the dynamic nature of environment in which organizations operate, employees face increased work load, unrealistic performance time limit and long working hours. This has effect on the personal life, family life, spiritual life of employees' and if more hours are subtracted from home hours (time to attain to family issues) keeping the work intensity high, imbalance of work-life is most likely to occur, which will result to anxiety and other negative effects. On the other hand if hours are subtracted from work domain (time to attain to official issues) for family matters, it may lead to decline in performance of employees and organizational productivity. It is on this ground that the study is set to evaluate strategies organization can adopt in helping their employees to cope with work-life challenges.

### **Objectives of the Study**

1. To determine whether flexible work schedules have significant and positive effect on workers ability to cope with work-life challenge.
2. To ascertain whether family leave programs significantly enhance the achievement of work-life balance.

## **REVIEW OF RELATED LITERATURE**

### **Conceptual Literature**

#### **Work-life Balance**

Work-life balance is the proper prioritizing between work (career and ambition) and life style (health, leisure, family and spiritual development). It has become a pervasive concern to both employers and employees of most organizations in the world in general and Nigeria in particular. In the view of Clark (2009) work-life balance is the contentment and good functioning at work and at home with negligible role conflict. That is finding the right balance between ones' work and one's life, and the act of one feeling comfortable with both work and non-work commitments. Bird (2010) asserts that work-life balance does not mean an equal balance. He adds that one's best work- life balance would vary over time, that the right

balance of a person today will be different for the same person tomorrow. He further notes that, there is no perfect balance that should be struggled for, rather the best work-life balance is different for everyone because individuals have different priorities.

Delecta (2011) emphasizes that scholars' explain work- life balance in three basic domains of life viz; work, family and personal issues. He further explains work domain to cover working hours and the proportion of working hours actually spent in work. While the family domain is where the father, mother and so on play the following role: children upbringing, taking care of senior family members and related house chores. Delecta further posits that if more hours are subtracted from home hours (time to attend to family issues) keeping the work intensity high, imbalance of work-life will occur, which will result to anxiety and other negative physiological impact on family domain of life. He also suggested that awareness program can help bring best combination of work-life balance practices which could make a positive impact on the quality of employees' life. Wang, Indridasson and Saunders (2010) emphasize the importance for organizations to understand that when employees' perceive their support for their work-life balance, it improves their performance and affective commitment to the organization.

### **Strategies of Work-Life Balance**

Employers can assist employees' to experience work-life balance by offering such opportunities as flexible work schedules/hours, family leave program, part-time work, compressed work weeks and telecommuting (Wang, Indridasson and Saunders, 2010).

### **Flexible Working Hours**

Flexible working is a way of working that suits an employees' needs, for example having flexible start and finish times or working from home. Sarah (2015) observes that when an organization's working hours are too strict, such an organization could be shutting out qualified candidates who won't settle with such an organization because of her antiquated policy. Janice (2004) cited the study carried out by Noon and others about flexible working hours in the western society. He said that western societies have come up with new work-related theories, ideas, technologies and practices that are taking over the old antiquated methods of management. They propose new working life patterns such as letting go of traditional 8 hours of office work and adopting flexibility in the dominant monotonous working methods already in place. For this to be successful, there are some prerequisite changes that need to be made, that is adoption of organizational cultures that makes the flexible working hours practices not just conducive but effective and new form of work organization and management. Empirical studies have shown that scholars differ on the effect of flexible working hours on the ability of workers to achieve work-life balance. Thus, we hypothesize that:

**H<sub>01</sub>: Flexible work schedules do not have significant and positive effect on workers ability to cope with work-life challenges.**

### **Family Leave Programs**

Family leave encompasses maternity and paternity leave, as well as any other paid or unpaid family leave policies (Cook, 2004). Leave is a period of time that an employee must be away from one's primary job, while maintaining his status as an employee. This contrasts with normal periods away from the workplace and working from home programs, in that it is considered exceptional circumstances, rather than benefits. Generally such an arrangement has a predefined termination at a particular date or after a certain event has occurred. According to the United States Department of Labour, the family and medical leave act (FMLA) provides certain employees with up to 12 weeks of unpaid, job-protected leave per year. It also requires that their group health benefits will be maintained during the leave.

Family and Medical Leave Act is designed to help employees balance their work and family responsibilities by allowing them to take reasonable unpaid leave for certain family and medical reasons. It also seeks to accommodate the legitimate interests of employers and promote equal employment

opportunity for men and women. But some employees' who seek work-life balance are not aware of work-life entitlements.

Alexandra (2009) in his study revealed that 50% of workers are not aware of family-friendly policies offered by their organization. He further revealed that some employees are reluctant to take advantage of this program to balance their work-life. Furthermore, he expresses that the female employees utilize the opportunity than the male. We therefore hypothesize thus:

**H<sub>02</sub>: Family leave programs do not significantly enhance the achievement of work-life balance.**

suggested by the literature in relation to work-life balance, which could provide explanation to the study are drawn from inter-role conflict theory, work/family border theory and will be discussed in turn.

### **Inter-role Conflict Theory**

Inter-role conflict theory refers to what occurs when meeting the demands in one domain makes it difficult to meet the demands in the other domain (Greenhaus and Beutell, 1985). In the literature, this has also been termed opposition or incompatibility theory (Edwards and Rothbard, 2000). Greenhaus and Beutell (1985) avers that an individual encounters role conflict when the sent expectations or demands from one role interfere with the individual's capacity to meet the sent expectations or demands from another role (Kahn et al., 1964; Katz and Kahn, 1966; Metron, 1957). An example of role conflict is that of an employee who is at the same time pressured to work overtime while family members urge that employee to come home. Greenhaus and Beutell (1985) described eight propositions where the constructs are in conflict in relation to time, role strain, and specific behavior, as follows: pressures must come from both work and family; self-identification with roles is necessary; role salience moderates relationships and is positively related to conflict level; conflict is strongest when there are negatives associated with non-compliance; directionality is based on conflict source; conflict is related to career success and stage; external support is related to conflict.

### **Work/Family Border Theory**

Clark (2000) presented a work/family border theory - a new theory about work family balance. According to this theory, each person's role takes place within a specific domain of life, and these domains are separated by borders that may be physical, temporal, or psychological. The theory addresses the issue of "crossing borders" between domains of life, especially the domains of home and work. According to the theory, the flexibility and permeability of the boundaries between people's work and family lives will affect the level of integration, the ease of transitions, and the level of conflict between these domains. Boundaries that are flexible and permeable facilitate integration between work and home domains. When domains are relatively integrated, transition is easier, but work family conflict is more likely to occur. Conversely, when these domains are segmented, transition is more effortful, but work family conflict is less likely to occur (Bellavia and Frone, 2005).

### **Empirical Literature**

Vishwa, Chandra, Bijay, Charanjeet, Avadhesh and Diwinder (2015) carried out a study on work life balance policies and the impact on employees' job satisfaction and performance. Its objective was to find out whether work life balance policies lead to attaining equilibrium between professional work and other activity, the study also examined whether work-life balance policies reduce friction between official and domestic life. Primary data were collected using questionnaires, and analyzed using multiple regression and correlation analysis. The findings of this study emphasized that each of the work life balance policies on its own is a predictor of job satisfaction. The goodness of fit,  $R = 0.618$  showed a good strength of the relationships between independent variables and the dependent variable. The result explored herein makes the recommendation that managers in banks should improve the work life balance policies offered to employees in order to increase their job satisfaction, to improve staff commitment and productivity.

Sumaira and Muhammad (2012) researched on gender and work-life balance: a phenomenological study of women entrepreneurs in Pakistan. What motivated them to carry out this study was the increased participation of women in the labor force which created challenges for them to balance work and family obligations. The situation becomes more complicated in patriarchal societies such as Pakistan due to women's stereotypical domestic roles, religious prescriptions as well as cultural norms and values. This study aimed to explore different influencing factors on women's work and family roles in the unique Pakistani socio-economic and cultural environment. Purposive sample of 20 women entrepreneurs' was selected who own and manage their business for at least three years and also have family responsibilities. Face-to-face semi-structured interviews were conducted both in English and Urdu language depending upon the convenience of the participants. The interpretative phenomenological analysis (I P A) approach was used to analysis the data ie a detailed examination of each participant's response and how their personal experience addresses the questions being asked about work-life balance. The results showed that among other motivational drivers to start their own businesses, achieving work-life balance is one of the most significant ones. Their own businesses gave them flexibility, control and freedom to juggle their family and social responsibilities. Lack of sufficient time, gender bias, social and cultural norms as well as family responsibilities are the most significant challenges women face to achieve balance in a patriarchal Islamic society. Strategic planning, organizing and delegating are the most effective strategies women use to cope with competing roles of work and family.

Olumuyiwa, Daniel, Deji, and Dare (2015) examined the effect of a time usage policy on employee work-life conflict and the impact of leave programmes on employees' attitude using five selected banks in Nigeria. A sample of 386 respondents was randomly selected from these banks to participate in the study. Questionnaire was used to collect information from respondents. The standard multiple regression was used to generate results that indicate how well the set of variables representing work-life initiatives on time usage is able to predict work-life conflict. In order to find the relationship between the work-life initiatives on time usage and work-life conflict, the Pearson's product-moment correlation coefficient was used. The result also showed that the correlations between the dependent variable, job-related attitude and independent variable-Leave initiatives to determine the level of relationship the work-life balance initiative have on job-related attitude. The finding shows that a relationship exists between job related attitude and leave initiatives; however they are not statistically significant 0.05 level.

Extant literature shows that very few empirical studies have been done in the Nigerian context. Most of the studies reviewed were carried out in the western world, in other sectors and other parts of Nigeria but the present study was carried out in First Bank Plc and First city monument Bank in Umuahia, Abia State, Nigeria.

## **METHODOLOGY**

A structured questionnaire was used to elicited data from employees' of selected Deposit Money Banks (First Bank Plc and First City Monument Bank in Umuahia, Abia State). The population of the study was one hundred and forty one (141) and Taro Yamane formular was used to derive the sample size, which is one hundred and four (104). Bowley's formula was used to determine the number of questionnaire to administer to each strata. The instrument was subjected to a reliability test, using the cronbach's alpha, which yielded a correlation of 0.84. Ordinal logistic regression model in SPSS (statistical package for social sciences) was used in testing the hypotheses.

## **Result**

A total of 104 copies of the questionnaire were administered but 75 were returned. This represents 72% response rate. The mean weighting of responses gathered from the questionnaire were computed and interpreted from the data and are presented in tables.

Table 1: Respondents responses on if flexible work schedules have significant and positive effect on workers ability to cope with work-life challenges

		<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
	No	4	5.3	5.3	5.3
Valid	Yes	71	94.7	94.7	100.0
	Total	75	100.0	100.0	

Source: Field survey data, 2018

The result of the analysis presented above shows that the 75 respondents sampled in this study responded to the question on how flexible work schedules significantly and positively affect workers ability to cope with work-life challenges. From the analysis, only 4 representing 5.3% of the respondents indicated that flexible work schedules do not significantly and positively affect workers ability to cope with work-life challenges. Whereas, 71 respondents representing 94.7% indicated that flexible work schedules significantly and positively affect workers ability to cope with work-life challenges. This shows that most of the respondents posited that flexible work schedules significantly and positively affect workers ability to cope with work-life challenges.

What this means is that flexible work schedules significantly and positively affects the ability of workers to cope with work-life challenges. The result here indicates that if deposit money banks increase flexibility in their work, it will help employees to an extent to cope with work-life challenges if professionally and promptly done.

Table 2: Respondents responses on if family leave programs significantly enhance the achievement of work-life balance

		<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid	strongly disagree	1	1.3	1.3	1.3
	Disagree	1	1.3	1.3	2.7
	Undecided	2	2.7	2.7	5.3
	Agree	27	36.0	36.0	41.3
	strongly agree	44	58.7	58.7	100.0
	Total	75	100.0	100.0	

Source: Field survey data, 2018

The analysis result presented in table 2 was on how family leave programs significantly enhance the achievement of work-life balance among employees of selected deposit money banks in Umuahia, Abia state of Nigeria. From the analysis, 2 respondents representing 2.7% of the 75 sampled respondents indicated that they were undecided on whether family leave programs significantly enhance the achievement of work-life balance among employees of selected deposit money bank in Umuahia. On the other hand, 1 respondent representing 1.3% of the respondents indicated strongly disagree and disagree respectively that family leave programs significantly enhance the achievement of work-life balance. However, 27 respondents representing 36% of the respondents indicated that they agreed that family leave programs significantly enhance the achievement of work-life balance while 44 respondents representing 58.7% of the 75 sampled respondents strongly agreed that family leave programs significantly enhance the achievement of work-life balance among employees of selected deposit money banks. This reveals that majority of the respondents strongly agree that family leave programs significantly enhance the achievement of work-life balance among employees of selected deposit money banks in Umuahia.

**Test of Hypotheses**

**Hypothesis One**

**H<sub>01</sub>:** Flexible work schedule do not have significant and positive effect on workers ability to cope with work-life challenges.

**Model Fitting Information**

Model	-2 Log Likelihood	Chi-Square	Df	Sig.
Intercept Only	58.510			
Final	45.973	12.537	4	.014

Link function: Logit.

**Goodness-of-Fit**

	Chi-Square	Df	Sig.
Pearson	18.135	12	.112
Deviance	18.148	12	.111

Link function: Logit.

**Pseudo R-Square**

Cox and Snell	.154
Nagelkerke	.165
McFadden	.062

Link function: Logit.

**Parameter Estimates**

	Estimate	Std. Error	Wald	Df	Sig.	95% Confidence Interval		
						Lower Bound	Upper Bound	
Threshold	[Q4 = 1.00]	-4.461	1.004	19.744	1	.000	-6.429	-2.494
	[Q4 = 2.00]	-2.223	.903	6.064	1	.014	-3.992	-.454
	[Q4 = 3.00]	-1.984	.897	4.889	1	.027	-3.743	-.225
	[Q4 = 4.00]	.231	.854	.073	1	.787	-1.443	1.905
Location	[Q5=1.00]	-2.414	.965	6.249	1	.012	-4.306	-.521
	[Q5=2.00]	-1.462	.921	2.522	1	.112	-3.266	.343
	[Q5=3.00]	.090	1.154	.006	1	.938	-2.172	2.351
	[Q5=4.00]	-3.342	2.094	2.546	1	.111	-7.447	.763
	[Q5=5.00]	0 <sup>a</sup>	.	.	0	.	.	.

Link function: Logit.

a. This parameter is set to zero because it is redundant.

The hypothesis result presented above was on whether flexible work schedule do not have significant and positive effect on workers ability to cope with work-life challenges. The structure of the questions in the questionnaire for the study made the study to adopt a probability regression model called logistic model. In order to select the best logistic regression model to adopt for this hypothesis test, the study considered the categorization of the dependent variable in the study which was in ordered form of strongly agree, agree, undecided, disagree and strongly disagree. Since the dependent variable for the hypothesis was in ordered form, the use of multinomial logistic model would not be ideal as it does not take cognizance of ordering of the dependent variable. In order to avoid this, the study adopted ordinal (also called ordered) logistic regression model.

From the result of the ordinal logistic regression model presented above the dependent variable captured work-life challenges (question 4 in the questionnaire) while the independent variable captured flexible

work schedules (question 5 in the questionnaire). The result of the analysis showed that for the Model Fitting Information, the statistically significant chi-square statistic ( $p < 0.05$ ) indicated that the final model gives a significant improvement over the baseline intercept-only model. This implies that the model gives a better prediction than if one had guessed based on the marginal probabilities for the outcome category. More so, for the Goodness of Fit result which showcased whether the observed data were consistent with the fitted model, the significant values of 0.12 and 0.11 showed that the data were consistent with the fitted model. This is because, the null hypothesis is usually that the model is good which can only be rejected when the p value is small (that is when is less than 0.05 since the sample size herein is small).

Furthermore, for the  $R^2$  statistics, three Pseudo R-Square statistics are usually computed for ordinal logistic regression, however decisions are usually based on the Nagelkerke Pseudo R-Square statistics. The Nagelkerke Pseudo R-Square statistics of 0.17 indicated that 17% of the variations in work-life challenges were explained by work schedules of bank workers. This result though a bit small was however expected considering that other factors also affects work-life challenges of bank workers. Going further, the Parameter Estimates table which is the core of the result showcases specifically the relationship between the explanatory variables and the outcome. From the result, the threshold results depict the intercepts, while the location is usually the interpreted one and it shows the effect of the independent variable on the dependent variable. In the table, the categories were as usual described as 1, 2, 3, 4 and 5, with one of the categories (in this case 5) often deleted to become zero and to form the base. The result herein showed that an increase by one of banks who strongly disagreed to a flexible work schedule for their employees would significantly ( $0.01 < 0.05$ ) reduce the probability of workers being able to cope with work-life challenges by 2.41. Also, an increase by one of banks who disagreed to a flexible work schedule for their employees would insignificantly ( $0.11 > 0.05$ ) reduce the probability of workers being able to cope with work-life challenges by 1.45. More so an increase by one of banks who agreed to a flexible work schedule for their employees would insignificantly ( $0.11 > 0.05$ ) reduce the probability of workers being able to cope with work-life challenges by 3.34. Based on the result herein, one could see clearly that only those who strongly disagreed to flexible work schedule affects the workers ability to cope with work-life challenges that has significant relationship while in others, the relationship were insignificant. The study therefore accepts the null hypothesis and concludes that flexible work schedules do not have significant and positive effect on workers ability to cope with work-life challenges.

**Hypothesis Two**

**H<sub>02</sub>:** Family leave programs do not significantly enhance the achievement of work-life balance.

**H<sub>a2</sub>:** Family leave programs significantly enhance the achievement of work-life balance.

**Model Fitting Information**

Model	-2 Log Likelihood	Chi-Square	Df	Sig.
Intercept Only	23.663			
Final	20.499	3.164	3	.037

Link function: Logit.

**Goodness-of-Fit**

	Chi-Square	Df	Sig.
Pearson	9.844	9	.363
Deviance	7.902	9	.544

Link function: Logit.

**Pseudo R-Square**

Cox and Snell	.041
Nagelkerke	.048
McFadden	.022



Link function: Logit.

**Parameter Estimates**

		Estimate	Std. Error	Wald	Df	Sig.	95% Confidence Interval	
							Lower Bound	Upper Bound
Threshold	[Q15 = 1.00]	-4.639	1.041	19.871	1	.000	-6.679	-2.599
	[Q15 = 2.00]	-3.168	.574	30.437	1	.000	-4.294	-2.043
	[Q15 = 3.00]	-2.394	.451	28.186	1	.000	-3.278	-1.510
	[Q15 = 4.00]	-.863	.332	6.776	1	.009	-1.513	-.213
Location	[Q7=2.00]	-2.782	1.386	4.032	1	.045	-5.498	-.067
	[Q7=3.00]	-1.185	.984	4.451	1	.228	-3.114	.743
	[Q7=4.00]	-2.048	.636	10.378	1	.001	-3.294	-.802
	[Q7=5.00]	0 <sup>a</sup>	.	.	0	.	.	.

Link function: Logit.

- a. This parameter is set to zero because it is redundant.

The result of the ordinal logistic regression model presented above has her dependent variable as work-life balance (question 14 in the questionnaire) while the independent was family leave programs (question 7 in the questionnaire). The analysis result showed that for the Model Fitting Information, the statistically significance chi-square statistic of ( $p < 0.05$ ) indicated that the model gives a better prediction than if one had guessed based the marginal probabilities for the outcome category. On the other hand, the result for the Goodness of Fit showed with the significant values of 0.36 and 0.54 that the data were consistent with the fitted model. This was because, the null hypothesis is usually that the model is good which can only be rejected when the p value is small (that is when less than 0.05). More so, for the  $R^2$  statistics, the Nagelkerke Pseudo R-Square statistics of 0.05 indicated that only 5% of the variations in work-life balance were explained by family leave programs of bank workers. This result though small was however expected considering that other factors also affects work-life balance of bank workers.

In the same way, for the Parameter Estimates table, the analysis result showed that an increase by one of banks who disagreed to a family leave program for their employees would significantly ( $0.04 < 0.05$ ) reduce the probability of work-life balance of their workers by 2.78. Whereas, an increase by one of banks who disagreed to a family leave program for their employees would significantly ( $0.00 < 0.05$ ) reduce the probability of work-life balance of their workers by 2.05. The result herein showed that family leave program do have significant effect on workers achievement of work life balance in the banking sector. Based on this, the study therefore rejects the null hypothesis, accepts the alternative and concludes that family leave programs significantly enhance the achievement of work-life balance in the banking sector.

**Discussion of Findings**

The study establishes that, flexible work schedules do not have significant and positive effect on workers ability to cope with work-life challenges.

The result of the study has also shown that family leave programs significantly enhance the achievement of work-life balance. This support the finding of the study carried out by Olumuyiwaet al (2015) which states that relationship exists between job related attitude and leave initiatives. Ie to say that when organizations come up with leave initiative/initiate leave programs, it avails employees the opportunity to balance their work-life and at the long run forms a positive attitude towards their job. This finding is also in line with Vishwaet al (2015) contention.

### **Conclusion**

This study on evaluation of the strategies for coping with work-life challenge: a focus on employees of deposit money banks in umuahia has reveal that flexible work schedules has no significant and positive effect on workers ability to cope with work-life challenges. Furthermore, it was also revealed that family leave program significantly enhance the achievement of work-life balance. Striking a balance between work and family tasks is an inevitable task facing every bank staff. The organizations need to assist their staff to actualize this by adopting strategies to are appropriate.

### **Recommendations**

1.Management of deposit money banks should relax the organizational causes of stress which also result in imbalance between employees personal life and work-life such as long working hours, unrealistic performance time limits and come up with strategies like tele-commuting which allows employees to carry out some of their official task at home.

2. Managers of deposit money banks in light of this study should adopt family leaves programs which comprises of compassionate; maternity and paternity leave as a strategy for assisting employees to achieve work-life balance, as it avails workers the opportunity to attend to non-work related activities/ pressing family issues that are capable of causing individual stress which at the long-run leads to decline in employees performance.

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