Work Life Conflict and Job Burnout among the Staff of Deposit Money Banks in Abakaliki, Ebonyi State, Nigeria

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Abstract: *This study investigated Work Life Conflict (WLC) and Job Burnout (JB) among the staff of Deposit Money Banks (DMBs) in Abakaliki, Ebonyi State, Nigeria. A cross-sectional survey was adopted. Data were collected through questionnaire using Carlson's Work-Family Conflict (WFC) scale and Maslach's Burnout Inventory for Human Services Survey (MBI-HSS). A total of 192 usable questionnaires were collected. Collated data were analyzed using regression analysis with SPSS version 21. The results of the study indicated that JB positively and statistically significantly correlated with WLC (P=0.000 and α=0.01). The study conceptualized a model of Work-life Interface (WLI) designed to achieve a Work-Life Balance (WLB). By investigating WLC and JB from this perspective, the framework tends to present an advance in expanding the body of knowledge in organizational behavior. Implications of the study for policy and future research were discussed.*

Keywords: *Work-life conflict, Job burnout, Work-life balance, Deposit money banks, Nigeria.*

I. BACKGROUND OF THE STUDY

The July 2004 directive by the then governor of the Central Bank of Nigeria (CBN), Chukwuma Soludo, to all existing banks (Universal Banks) to recapitalize from N2 Billion to N25 Billion (1150 percent) latest 31st December 2005, was a 'deathblow' to so many money banks, and an 'ill-wind' to their staff (Soludo, 2004). At the last count, only 25 banks, out of the existing 89, were able to meet the recapitalization requirements consummated through all manner of financial re-engineering (Akhalumeh, 2011). Money Banks that were unable to make it 'failed.' One of the memorable, though sad, outcomes of the exercise was that many bank workers lost their jobs and those still engaged came under serious pressure and began to live in fear of possible staff rationalization which has continued to date.

After the consolidation, competition, among the "survived banks", became intense in order to stabilize and sustain their fragile positions. Their staff became the 'cannon fodders' with which to meet the ever increasing deposit targets. Everything depended on meeting the 'elusive' deposit target: receiving full salary, promotion, recommendation for training and staff well-being. In a bid to meet these targets, married women marketers were said to be trapped in a 'sex-for-account' situation. The Nigerian money banks were derisively described as 'slave camps' (Okafor, 2013). Other unethical practices leveled against the banks included casualisation, improper outsourcing of bank tasks, long hours of work without commensurate monetary reward(s), and retrenching of staff without terminal and other requisite benefits.

Consequently, work-life conflicts set in, as many bank workers tepidly began to work late hours in the office and get home late. Ogungbamila (2010) cited in Ogungbamila, Balogun, Ogungbamila and Oladele (2014) attributed occupational burnout of post consolidation bank employees in Nigeria to 'felt obligation.' Virtually, every staff 'remained on duty' for close to 20 hours every day in search of deposit, courtesy of the ubiquitous mobile phones, however with the possibility of aggravated increase in the incidence of stress-related illness.

The last bank consolidation was carried out eleven years ago, which was in 2005, but its aftermath on work-life conflict and job burnout has remained a continuing challenge to bank employees in Nigeria. Job burnout among Nigerian bankers has serious implications for employees' health and wellbeing and effective job performance (Odedokun, 2015).

The extreme problem posed by WLC and JB is aptly captured in the griping and pathetic story of Ada Eze: Mrs. Ada Eze (not her real name) is the head of marketing in one of the Deposit Money Banks (DMB) in Abakaliki, Ebonyi State, Nigeria. She joined the bank in the year 2000, as an Officer, with a Bachelor of Science (B.Sc) degree in Economics. She was then aged 25 years. Mrs. Eze started her banking career at Onitsha, Anambra State, in one of the new generation deposit money banks, wherein she was first transferred to the Enugu branch of the bank before her present transfer to Abakaliki. She is now married with three children, all girls, aged variously, 14, 12 and 6 years.

In 2005, the year of the commencement of the last banks' recapitalization, she registered with the Chartered Institute of Bankers of Nigeria (CIBN), as a student member, hoping to take the requisite

examinations and qualify as a chartered banker. As at 2015, she has not yet qualified. She made further attempts in April 2008, and April 2015, without success. In 2010, she got admission into Enugu State University of Science and Technology (ESUT) Business School for a Master in Business Administration (MBA). She has completed the course work, but to date, the dissertation is still outstanding.

She gave account of the use of her weekends thus: official trainings at her bank's Enugu-Regional Office most weekends; weekends are the only time to attend to some urgent family issues; time to attend burials and other ceremonies of close relations and friends, and the only period to spend quality time with the family. Sadly, she could afford the money required for self improvement, but she lacked the equally, if not more important, resource of time and energy.

Besides attempts at professional and educational improvements, she had sought to engage in entrepreneurial endeavours to improve her financial independence, but without success. In 2012, rightly or wrongly, she opened a Restaurant in a strategic location in Abakaliki, but it was run down and closed after three months. Reasons: official assignments provided her no time to effectively supervise the business operations, not even to look at the account books when she gets home completely exhausted and worn-out, and often without public power supply.

Progressively, her complaints became legion: she now has less time to stay with her family, especially the children who are left at the care of house helps with moral and psychological consequences; the husband, a business man, occasionally threatening her to make a choice between the family and her 'beloved job', besides the grumbling of not having a male child. Now a Senior Assistant Manager, her deposit target has doubled without getting commensurate promotions at work, may be because of her gender; she is increasingly getting isolated from her friends who now perceive her as a snob; there is no time to read even professional magazines she subscribed to keep abreast of current affairs; the extended family is equally disappointed in a sister in-law who is uncaring, arrogant and incapable of giving their son a male child; her spiritual life has dipped since she works late and most weekends, and often has to make some compromises to secure desperately needed deposits; she is now on drug for high Blood Pressure (BP), since there is no time for enough rest, eating well and exercises, and with her phone, the line between work and personal life is blurred.

Apparently, Mrs. Eze is not happy with her life! Seemingly frustrated, she sees herself as running a "rat race"-doing everything to keep her job at the expense of all the deep-seated values she cherished. At age 40, she often shudders to imagine life after work which portends to be very lonely, without sufficient savings, if her health would take her there. "I am burning my candle at both ends now, I am physically exhausted, emotionally drained, cynical about things happening around me, and have depleted efficacy", she lamented.

In technical terms, the cause of Mrs. Eze's problem is Work-Life Conflict (WLC) which could be decomposed into role overload, work-to-family and family-to-work interferences, (Kotecha, Geldenhuys, and Ukpere, 2014), while the outcome is Job Burnout (JB), equally decomposable into emotional exhaustion, employee's depersonalization and reduced personal accomplishment (Maslach, 2011). Though WLC and JB are in the domain of industrial-organizational psychology, its study has implications for organizational behavior, human resource management, as well as organizational performance.

Research on work-life conflict is as old as history (Greenhouse and Beutell, 1988; Lockwood, 2003; Mordi and Ojo, 2011; Kanthi, 2013; Maheswari, 2014); but few have done empirical study on employees' job burnout as one of its serious consequences (Queirósa, Kaiseler and Leitão Da Silva, 2013; Balogun, 2014 and Rama Devi and Nagini, 2013). Neither has any of such studies been carried out in South East Nigeria, nor investigated DMB officers' JB as a consequence of WLC. Therefore, this research fills the gap of a contextual study of WLC and JB among DMB staff in Abakaliki, Ebonyi State, Nigeria.

The main objective of the study was to examine work-life conflict and employees' job burnout in some Deposit Money Banks in Abakaliki, Ebonyi State, Nigeria, while the specific objectives included to:
1) Evaluate the influence of role-overload on employees' JB.
2) Examine the relationship between work-to-family interference and employees' JB
3) Investigate how family-to-work interference leads to employees' JB

II.   LITERATURE REVIEW
WLC was defined by Kahn, Wolfe, Quinn, Snoek, and Rosenthal's (1964), in their thesis of role theory, and more specifically, inter-role conflict, as "the role pressures associated with membership in one organization as against the pressures stemming from membership in other groups". They also indicated that, "Demands from role senders on the job for overtime or take-home work may conflict with pressures from one's wife (or husband) to give individual attention to family affairs during evening hours." This leads to WLC, which Greenhaus and Powell (2006) said is a form of inter-role conflict, and considered a form of interface of work and family demands, in which the role pressures from the work and family domains are mutually incompatible in some respect.

Thus, participation in the work (or family) role is made more difficult by virtue of participation in the family (or work) role. Role conflict appears inevitable because 'man' is limited by time, space, energy, resources and motivation and this often manifests in all the spheres of life back to back, wherein Oludayo, Gberevbie, Popoola and Omonijo (2015) noted that work/family conflict is both multi-directional and multi-dimensional.

Attempts have been made to clearly delineate the flow and direction of the potential conflicts. Kanthi, (2013) found that work-life imbalance depended on three types of conflicts viz; time based, stress based and behavior based. Duxbury and Higgins (2001) identified three areas of conflict between these two overlapping domains of roles as: (a). Role-Overload (RO) directly translates to having too much work to do and too little time to do it both at home and in the work place. For instance, in the life domain, a working mother may have multiple responsibilities to her baby to the extent of having a very little time to sleep at night while also contemplating going to work at day break. In this case there is an overload of role functions from the family-life sphere, which could result in increased stress.
(b). Family to Work Interference or Inter-Role (FTWI) is where role demands from the family affect work negatively, e.g. care for an aged parent reduces concentration at work.
(c.). Work to Family (WTF) Interference or Inter-Role (WTFI) is where role demands of work affect commitments to family negatively, e.g. work taken home reduces quality time spent with family.

But it is limiting to concentrate on only the two domains of work-place and family at the exclusion of the person and community/society spheres. The consequences of WLC do not spare any of the domains. Its negative consequences are not farfetched: commitment to family demands may be affected by working long hours and eventually resulting in occupational burnout (Ogumgbamila, 2013; Epic, 2014), while public policy on education may determine the caliber of school an employee sends his/her child(ren).

Carlson, Kacmar and Williams (2000) constructed a comprehensive Multidimensional Measure of Work-Family Conflict. They provided the first measure of Greenhaus and Beutell's (1985) model of work/family conflict as a bi-directional, multi-dimensional construct that fit across several independent samples. The process produced a final scale of eighteen (18) items, three items for each of the six dimensions of work/family conflict. There were three factors of conflict: time based, strain/stress based and behavior based. A set of t-tests conducted, revealed that females were found to experience significantly more conflict than men for all three forms of family interference with work, as well as for strain-based work interference with family.

Carlson et al. (2000) used both work and family-oriented measures for the antecedents of role conflict, role ambiguity, social support, and role involvement with the outcomes of job satisfaction, family satisfaction, life satisfaction, and organizational commitment to test differential predictions of work/family conflict. Using Confirmatory Factor Analysis (CFA), they depicted WLC's empirical application. Alpha reliability estimates for the validation study ranged from .68 (behavior-based work interference with family) to .83 (strain based family interference with work), and from .78 (behavior-based work interference with family) to .92 (time-based work interference with family) for the comparison sample. For the validation sample, a 5-point Likert scale was used ranging from very strongly disagree (1) to very strongly agree (5), whereas the comparison sample was given a Likert scale ranging between very strongly disagree (1) and very strongly agree (5). They found that an increasing number of career women and dual-earner families are triggered factors of WTFC or FTWC. It reveals that handling and managing effectively this conflict is an important and strategic human-resource development. The study enhanced our theoretical and practical understanding of work–family balance.

Meanwhile, Freudenberger (1974), as cited in Queirósa, et al. (2013), defined burnout as 'to fail, wear out, or become exhausted by making excessive demands on energy, strength, or resources'. A more psychological perspective came from Richelson (1980) who defined burnout as a state of fatigue or frustration brought about by devotion to a cause or a way of life, or relationship that failed to produce the expected reward. However, a more inclusive definition of JB was provided by Maslach, Schaufeli and Leiter (2001), as related to human services coping with emotional demands of citizens, expressed by three dimensions: emotional exhaustion as a 'subjective experience', depersonalization/cynicism as 'an attempt to put distance between oneself and the service recipients' and reduced personal accomplishment as a 'lack of efficacy'. JB is typically and particularly found within human service professionals, examples include social workers, nurses, teachers, lawyers, engineers, physicians, customer service representatives, (bankers) and police officers. One reason why burnout is said to be so high among this group is due to stress work environment and emotional demands of the job (Ruotsalainen, Verbeek, Mariné and Serra, 2014). Empirical researches have suggested that burnout is clinically and nosologically similar to depression (Ahola, Hakanen, Perhoniemi and Mutanen, 2014) and can cause increased absenteeism and turnover rates, as well as, decreased productivity within the organization.

Maslach, Schaufeli, and Leiter (2001) postulated that burnout occurs when there is a disconnection between the organization and the individual with regard to what they called the six areas of work life: workload, control, reward, community, fairness and values. Resolving these discrepancies requires integrated action on the part of both the individual and the organization. A better connection on workload means assuring adequate

resources to meet demands as well as work/life balances that encourage employees to revitalize their energy. A better connection on values means clear organizational values to which employees can feel committed. A better connection on community means supportive leadership and relationships with colleagues rather than discord.

The foregoing going discussion synthesized reveal that burnout is the experience of long-term exhaustion and diminished interest in one's career; Emotional Exhaustion is the state of being so tired that one has no energy left. One is literally drained, emptied, consumed, or used up. It is extreme fatigue and inability to respond to stimuli; Depersonalization is a feeling of helplessness and loss of one's sense of personal identity and worth. It is an attempt to put a distance between oneself and the service recipients while Reduced Personal Accomplishment is the lack of efficacy or one's sense of confidence and effectiveness, or a person's belief in his/her capabilities to execute necessary courses of action to achieve established attainments. Queirosa, et al. (2013) noted that the three (emotional exhaustion, depersonalization and lack of efficacy), are interrelated. Within the human services, the emotional demands of the work can exhaust a service provider's capacity to be involved with, and responsive to, the needs of service recipients. A work situation with chronic, overwhelming demands that contribute to exhaustion or depersonalization is likely to erode one's sense of effectiveness. Reduced personal accomplishment seems to arise more clearly from a lack of relevant resources, whereas exhaustion and depersonalization emerge from the presence of work overload and social conflict.

Role Conflict Theory (RCT) propounded by Kahn, et al. (1964) and supported by Greenhaus and Beutell, (1985), formed the theoretical framework of this study. Some of its thematic assumptions are that Work and family are not independent of each other, rather have an inter-link which consequently brings in conflicts between the two; conflicting expectations are associated with different roles which the male and the female have to play in their day to day life (especially in a society like Nigeria's); an employee is limited physically, spatially, mentally or psychologically to perform two jobs simultaneously, hence experiencing role conflict; there may be insufficient resources to carry out assigned responsibilities and that various extraneous variables like time, task, attitudes, stress, emotion and behaviors have an influence over work-life conflict.

Role conflict is a situation in which a person is expected to play two incompatible roles (Katz, & Kahn, 1978) cited in Naithani (2010). WLC is a form of role conflict characterized by the incongruence between responsibilities of the home and work-place which are mutually incompatible (Greenhaus and Beutell, 1985) cited in Oludayo et al. (2015). It could be intra (within a single domain of life) or inter-role conflict (between work and family). Accordingly, the conflict takes place at the Work–Life Interface (WLI). Conflict between work and family is important for organizations and individuals because it is linked to negative consequences such as occupational burnout, quitting intentions, job stress, decreased health and job performance.

Figure 1 is a model of WLI that gives insight to the bi-directionality and multi-dimensionality of the WLC and JB within the domain of work, the family, community/society and self, given the constitutive moderators.

Figure 1: A Model of Work-Life Interface (WLI)
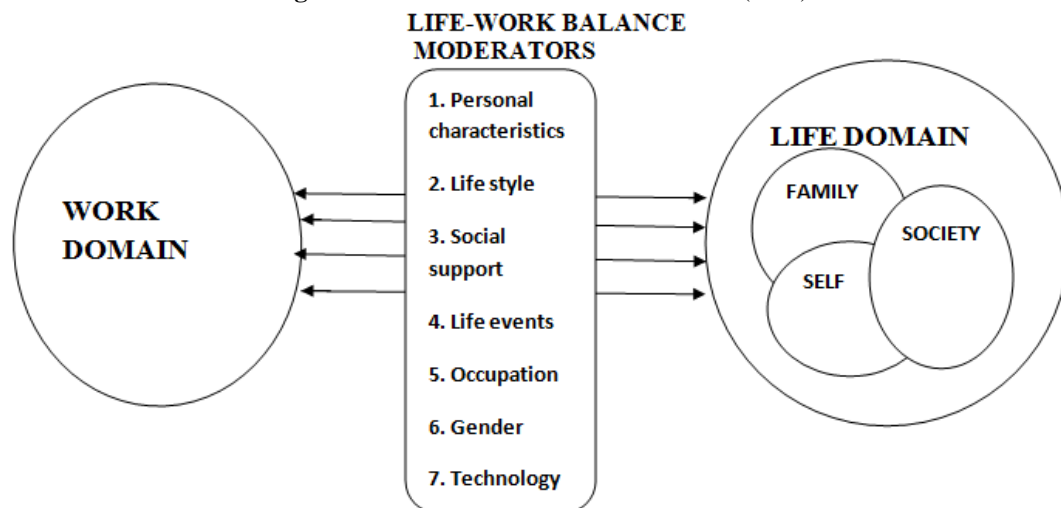
Source: Conceptualized from Desk Research.

To achieve a WLB and hence reduce JB, an understanding of the model that captures the different WLIs as stated in Figure1 may be instructive. Each of the domains (work, moderators and life) has the capacity to either positively or negatively influence WLC and JB. It all depends on the engaging roles of the four key players namely; employer, employee, family/community and society. Then the extent to which WLC and JB

occurs depends on the interplay of the moderators. The arrows are both bi-directional; indicating interdependence and locus of action can originate from any point and follow any direction. It also indicates spill-over of action from any of the four domains into the other. For example, an angry spouse may carry the mood to work which may negatively affect productivity; Family support could provide a coping effect to a stressed employee; an employee who is unable to pay his/her child (ren) school fees because of no free education from government is patently an unhappy staff who would reflect same at work and at home among others. The moderating factors deal with the individual personality characteristics and his/her environmental conditions. For example, an unfavourable life event (say, loss of a dear one) would most likely negatively affect immediate relationships at work, family and community.

III. METHOD

A cross-sectional survey was adopted. Data were collected through questionnaire using Carlson's Work-Family Conflict (WFC) scale and Maslach's Burnout Inventory for Human Services Survey (MBI-HSS). A total of 195 questionnaires were distributed among the staff of the fifteen (15) DMB branches in Abakaliki metropolis, Ebonyi state, Nigeria. Of this, 192 usable responses were collected, while 3 of the questionnaires were rejected because more than half of the questions were not responded to. This unusual high response may not be unconnected with one of the researchers' professional relationship with the bankers. As the coordinator of the Chartered Institute of Bankers of Nigeria (CIBN), Ebonyi State Branch, a rapport with both branch managers and other staff was already established. The data were collated and analyzed using regression analysis with SPSS version 21, while the personal data of respondents were kept confidential as promised. It is notable that the research questions were drawn from reviewed literature and in tandem with the research objectives as encapsulated in the hereunder stated null hypotheses:

Ho_1: There is no significant relationship between Role Overload (RLEOV) and JB.
Ho_2: There is no significant relationship between WTFI and JB.
Ho_3: There is no significant relationship between FTWI and JB.

IV. DATA ANALYSIS AND RESULTS

Below is the summary of the statistical analysis, part of which was used in testing the hypotheses.

Correlations

Descriptive Statistics			
	Mean	Std. Deviation	N
JB	22.9896	4.37028	192
RLEOV	15.7969	2.70067	192
WTFI	11.5625	2.20334	192
FTWI	11.4323	2.30991	192

Correlations					
			RLEOV		
		JB		WTFI	FTWI
JB	Pearson Correlation	1	.304**	.343**	.239**
	Sig. (2-tailed)		.000	.000	.001
	Sum of Squares and Cross-products	3647.979	685.594	630.125	460.865
	Covariance	19.099	3.589	3.299	2.413
	N	192	192	192	192
RLEOV	Pearson Correlation	.304**	1	.419**	.249**
	Sig. (2-tailed)	.000		.000	.000
	Sum of Squares and Cross-products	685.594	1393.078	475.938	296.859
	Covariance	3.589	7.294	2.492	1.554
	N	192	192	192	192
WTFI	Pearson Correlation	.343**	.419**	1	.172*
	Sig. (2-tailed)	.000	.000		.017
	Sum of Squares and Cross-products	630.125	475.938	927.250	167.313
	Covariance	3.299	2.492	4.855	.876
	N	192	192	192	192
FTWI	Pearson Correlation	.239**	.249**	.172*	1
	Sig. (2-tailed)	.001	.000	.017	
	Sum of Squares and Cross-products	460.865	296.859	167.313	1019.120
	Covariance	2.413	1.554	.876	5.336
	N	192	192	192	192
**. Correlation is significant at the 0.01 level (2-tailed).					
*. Correlation is significant at the 0.05 level (2-tailed).					

We analyzed the descriptive statistics for all the variables and found that the distributions were normal and identified no relevant outliers. The inferential statistics showed the following results: As per hypothesis

Ho$_1$: RLEOV has a positive and significant relationship with JB at α=0.01, and P value=0.000. The decision rule is to reject the null hypothesis and accept the alternate hypothesis which states that; there is a significant relationship between RLEOV and JB. The other two variables, WTFI and FTWI equally show positive and significant results against JB at α=0.01. Accordingly, we reject the null hypotheses and accept the alternate hypotheses. A further analysis of the matrix shows a positive and significant inter-item correlation among RLEOV, WTFI and FTWI at α=0.01. However, the relationship between WTFI and FTWI is only positive and significant at α=0.05 where r=0.017, beyond which it seizes being significant.

V.   DISCUSSION

The banking industry is an "elitist organization." The minimum educational qualification of the respondents is First Degree (B.Sc/BA/HND). Increasingly, gender is being deemphasized as one of employment criteria in the banks. Majority of them are men, while the average age range of the staff is between 26 and 35. It would appear that the ongoing staff rationalization is targeted at the older employees. Few have professional qualifications evidenced from the plight of 'Mrs. Ada Eze.' Majority of the staff have worked for four years and above. Apparently, new employments are put in abeyance. Rather banks are engaging contract staff and outsourcing some of their tasks.

From our study, RELOV showed a positive and significant relationship with JB. It directly translates to having too much work to do and too little time to do it both at home and in the work place. The implication is that in order to meet the set deadline stipulated to complete the task, the individual has to stretch his/her physical and mental energy, thereby working under stress. This situation agreed with earlier studies on role conflict theory (Kahn, et al. (1964) and supported by Greenhaus and Beutell, (1985). Majority of the respondents strongly agreed that their work load is much they hardly have enough time to socialize at work and carry out other family responsibilities. They also agreed that their work keeps them away from family activities as they would like. However, they strongly disagreed that they have to miss work activities due to the amount of time they must spend on family responsibilities. The direction of the responses is not unexpected. The banking industry of recent has been downsizing, such that job security is of primary concern to every staff irrespective of the 'sacrifices' to be made. This is in agreement with the findings of Ogungbamila, et al. (2014) and Balogun (2014). Similarly, Epie (2014) also came to the same conclusion in his "Working Hours and Work-Life Balance" study within the Nigerian context, which found that 68% of those working more than 48 hours in a week had suffered from stress-related illnesses in the past 12 months.

WTFI also showed a positive and significant relationship with JB. WTFI is where role demands of work affect commitments to family negatively, with respect to time, energy and behavior. Concerning the influence of work on the performance of other family responsibilities; majority of the respondents either agreed or strongly agreed that their work is so stressful they usually get home completely exhausted. But this position is more prevalent with those staff in operations department. Conversely, the marketing staff either disagreed or remained neutral. The different nature of their jobs explains this. Whereas those staff in operations remains in the office attending to customers throughout banking hours; marketing staff, on the other, have the opportunity to go out 'for marketing.' This affords them the opportunity to 'manage' their time and socialize outside the banking premises. However, all the respondents rejected the suggestion that being so stressed after work, they easily pick quarrel with relations at home. Its occurrence is not completely ruled out, few staff indicated. The implication is a show of maturity by adults to be able to manage their life. We had earlier observed that the average age of the respondents is 26-35. Except for few junior staff, majority of the senior staff agreed to a good working and supportive relationship with their colleagues and supervisors, a position that is supported by the work of Maslach, et al. (2001).

FTWI equally showed positive and significant relationship with JB. FTWI indicates the extent to which role demands from the family affect work negatively in the workplace. While accepting that pressure and stress exist at home, however, the respondents strongly disagreed that unresolved family issues interfere with their performance in the office, especially in customer service. Again this position corroborates their earlier assertion that they do not miss work irrespective of the volume of family activities at hand. It could be for fear of losing one's job. Extant researches that support our findings include Greenhaus and Powell (2006) who postulated that WLC is a form of inter-role conflict; while Ashfaq, Mahmood and Ahmad (2013), considered it a form of interface of work and family demands, in which the role pressures from the work and family domains are mutually incompatible in some respect. Furthermore, Oludayo, et al. (2015), noted that work/family conflict is both multi-directional and multi-dimensional.

Generally, majority of the respondents agreed that a few times in a week they are usually mentally drained by their job and cannot always boast that they have achieved many worthwhile things on the job. However, a significant number were of the view that irrespective of their level of stress, they do not joke with customer service. In a similar manner, Ogungbamila, et al. (2014) attributed occupational burnout of post consolidation bank employees in Nigeria to 'felt obligation.' More like 'push intrapreneurship'!

VI.   CONCLUSION

The last bank consolidation was done over a decade; however, its effects are still being felt especially as it relates to WLC and JB. Though WLC and JB are in the domain of industrial-organizational psychology, its study has implications for organizational behavior and human resource management. Evidently, WLC is a work-in-progress. It can only be managed but not completely removed, so long as individual and organizational goals, most of the time, are divergent. The dynamic nature of the work place and the changing demographics of the home front, in addition to entrenched globalization, all have real and potential consequences for Family/life and work place conflict. Both the employee and the employer need each other and are better off under constructive and continuous engagement.

VII.   RECOMMENDATIONS

Our conceptual framework on WLI is indicative of the new direction in the study of organizational behavior. Emphasis on WLB is a more integrative and productive approach to employer/employee relationship (Morris and Madsen, 2007; Schultz and Higbee, 2010). While future researches focus on WLB, there is an urgent need for inclusive WLB policy formulation by managements of MDBs. They should embark on job schedule flexibility, effect job re-design and enrichment, training, conduct stress audits and engage in staff counseling where necessary. Annual leave ought to be made compulsory so that staff can take such time to rest and refresh themselves. It would be a good opportunity to 'reunite' with their families and revive strained relationships.

VIII. SUGGESTIONS FOR FUTURE STUDIES

a)   Cross cultural and diverse groups researches on work-life conflict are required to achieve diverse applicability and consensus.
b)   More integrative research is called for in the divergent fields of work-life behaviors with a view to improve on organizational performance and effectiveness.
c)   No single theoretical framework is sufficient to fully explain WLC and JB; therefore, a Meta analytic approach is more appropriate.
d)   Since organizational behavior is a domain in social science, perceptive innovation and technological changes that affect work-place behaviors should begin to form the fulcrum of future researches, such as in diversity management, influence of globalization, etc.

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