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Assessment of Coping Strategies for Work-Life Conflict: A Focus on Selected Deposit Money Banks in Aba, Abia State Nigeria

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Abstract:
This work assessed the strategies with which workers of deposit money banks cope with work-life conflicts. Balancing the demands of professional and personal life has remained a growing concern for both employers and employees. Researchers have tried to establish work-life balance without success. In view of this, both employers and employees are concerned with developing strategies for coping with it.   The objectives of the study were to: determine the nature of the relationship between telecommuting and family involvement, ascertain the nature of the relationship between work leave program and family involvement; and to identify the nature of relationship between restrictive work hours and family involvement. To achieve the objectives, a survey research design was adopted. The techniques employed in analyzing the data were descriptive statistics and the spearman rank correlation coefficient. The results indicated that there is a positive and significant relationship between telecommuting and family involvement; work leave program and family involvement; and restrictive work hour's and family involvement. Based on the findings, the researcher concluded that bank workers suffer from work-life conflicts and both the organization and the workers adopt several strategies for overcoming it. However, there are inherent contradictions that make the strategies ineffectual in restoring work-life balance. It was recommended that policies relating to work-life balance should be implemented consistently; firms should leverage on the potentials of information and communication technologies (ICT); and efforts should be made to increase employee involvement in decisions concerning work-life balance.

Keywords: Coping strategy, work-life conflict

1. Introduction

Life ordinarily is lived in multiple but related domains such as work, family, recreation, religion and leisure. However, of these domains, work and life (family) are seen as the dominant and most active domains of an adult. As noted by Grywacz and Bass (2003), how work and family intersect in a person's life, or rather how they fit, have been reported to have important ramifications for individuals and families. In other words, giving more attention to one domain will affect the others and the effect may be positive leading to work-life facilitation or negative which manifests as work-life conflict. As a result, work-life conflict has in recent times become a source of concern to both management practitioners and scholars. Work Life Conflict (WLC) exists when time and energy demand to satisfy one role make it difficult to participate in others (Duxbury, and Higgins, 2001). Lockwood (2003) described WLC as push and pull between family and work responsibilities. Kahn, Wolfe, Quinn, Snoek & Rosenthal (1964), defined work family conflict as a form of inter-role conflict in which the role pressures from work and family domains are mutually incompatible in some respect. That is, participation in the work (family) role is made more difficult by virtue of participation in the family (work) role.

A number of factors have been isolated as being responsible for the worsening problem of work-life conflict. Engram (2011) identified the following factors: Economic changes such as globalization, knowledge-based economy, deregulation and labour shortages, emerging employment relationships that include part-time and contingent workers, self-employed and sub-contracting, restructuring of organizations which increases workload, flexibility, multitasking and tele-work, family and demographic changes which lead to dual earner and single-parent families, sandwich generation and aging workforce, social and institutional changes that cause de-institutionalization of health care, increased demand on families, difficulty to care for children and the elderly. Obviously, work-life conflict is inevitable in life. As a result, both workers and organizations make effort to either reduce it or eliminate it. The absence of conflict between work and family leads to work-life balance (WLB) that is the extent to which individuals are equally engaged in and equally satisfied with work and family roles. Greenhaus and Powell (2006) defined work–family balance as the degree to which an individual's effectiveness and satisfaction in the roles of work and family domains are well-matched with the individual's life priorities.

Work-Life balance initiatives (aimed at preventing or avoiding role conflict) are taken as a means of helping employees reconcile the demands of work with their private lives regardless of family status. WLB initiative is an important area of human resource management which is receiving increasing attention from policy makers, organizations, management, employees and their representatives globally (Alma, Colette and Geraldine, 2010). Employers are beginning to introduce various initiatives to enhance work-life balance. These initiatives include monetary and non-monetary benefits, policies and programs that help to create a better balance between the work and non-work domains. Such initiatives can potentially deal with a wide range of issues including on-site childcare, eldercare, flexi-schedules, parental and maternity leave, employee assistance programs, on-site seminars and workshops (Crompton and Lyonette, 2006).

1.1. Statement of the Problem

Ordinarily working conditions, no matter how favourable, pose varying challenges to workers. However, the greatest challenge is that faced by those with family responsibilities and the mismatch between working conditions and family needs remains the greatest source of work–family conflict. Like every other sector of the economy, the banking industry has its fair share of working conditions that engender and intensify family-work conflicts. The banking industry plays a strategic role in the economic development of every nation and so receives premium attention from the government and industry regulators. In addition, the nature of its business and operations engenders unique employment relations and working conditions. The peculiarities of bank job such as long working hours in a confined place, high fraud proneness, continual communication with customers, repetitive work, heightened attention to details, high sense of insecurity, high level of burnout and high sense of employment risk increase the worker's vulnerability to work-life conflict.

The level of work-life conflict in the industry has even been worsened by the country's high rate of unemployment which forces workers to hang on to jobs no matter how unfavourable the conditions are. Before the diffusion of ICT in the banking sector, bank workers spent sixty percent of twenty-four hours of the day at the bank; had the most frustrating work commuting schedule of dawn to dusk; and lived as strange neighbours because they were only seen on weekends. But there is no doubt that like every other organization, Nigerian banks recognize the implications of the peculiarities of their industry for work-life balance and must have measures to take care of the negative dimensions. These measures have undoubtedly been re-in forced by the several bank reforms, embrace of ICT and globalization. But the palpable sense of despair among bank workers raises doubt about the effectiveness of the existing measures and that makes the study imperative.

1.2. Objectives of the Study

The broad objective of this study is to assess the strategies with which bank workers cope with work-life conflict. The specific objectives are:

- To determine the nature of the relationship between telecommuting and family involvement.
- To ascertain the nature of the relationship between work leave program and family involvement.
- To identify the nature of the relationship between restrictive work hours and family involvement.

1.3. Hypotheses

- H_{01}: There is no positive and significant relationship between telecommuting and family involvement.
- H_{O2}: There is no positive and significant relationship between work leave program and family involvement.
- H_{O3}: There is no positive and significant relationship between restrictive work hours and family involvement.

2. Review of Related Literature

In recent times, significant changes have taken place in both the work and family domains of individuals in developed and developing countries. Increasing numbers of women, dual earner couples, and single parents in the workforce coupled with significant changes in gender and family roles have been reported to highlight issues surrounding work and family balance (Googins, Griffin, and Casey, 1994; Hogg and Harker, 1993; Lewis, 1997). However, workers' everyday experiences show that work and family are both sources of growth and support as well as burdens and strains (Barnett, 1998; Crouter, 1984). No matter the perspective – positive or negative, from which it is considered, conflict between work and family is inevitable. Work-life conflict arises when the cumulative demands of work and non-work roles are incompatible in some way, such that fulfillment of the obligations of one role make the satisfaction of the requirements of another role more difficult. No wonder Lockwood, (2003) defined work-life conflict as push and pull between family and work responsibilities. There are basically two interfaces to work-life conflict: Work to family interference (WIF) and Family to work interference (FWI). The working time of an individual is dictated by the person's employment contract or the organization's commitments whereas family time is purely at the discretion of the individual. The clash of time in these two domains creates an imbalance in two directions.

First, work demands more time and energy hindering activities at the family end. For example, attending an early morning meeting or keeping a late hour appointment with a customer leads individual to compromise on family involvement. This is called work interference with home or family. Second, responsibilities at home interfere with performance at work. For example, worrying about sick dependents, spouse or partner's responsibility many a times diverts an individual's attention towards work related responsibilities leading to family interfering with work (Duxbury, Higgins, & Lee, 1994, MacEwen & Barling 1994). Studies distinguishing between the two directions of interference presupposes a positive, reciprocal relationship between work interference with home and home interference with work,

based on the assumption that if work-related problems and obligations begin to interfere with the fulfillment of responsibilities at home, these unfulfilled home responsibilities may then begin to interfere with one's day-to-day functioning at work and vice versa (Frone, Russell, & Cooper, 1992). Combining both directions of work-family interference and family to work interference into one construct renders it difficult to ascertain whether given antecedents are predicting work interference with home or the vice-versa (Erdwins, Buffardi, Casper, & O'Brien, 2001; Hill, Hawkins, Ferris, & Weitzman, 2001; Parasuraman & Simmers, 2001; Saltzstein, Ting, & Saltzstein, 2001; Tausig & Fenwick, 2001). Nevertheless, these interferences result to conflicts. An interesting empirical research in the UK (Hyman, Baldry, Scholarios, and Bunzel, 2003) indicated that intrusion of work demands into personal life (e.g. working during the week-end) was related with reports of heightened stress and emotional exhaustion for employees. Furthermore, employees perceived that intrusion of work obligations into their personal lives negatively affected their health (Hyman et al, 2003).

One of the difficulties of addressing work-life conflict issues is that there is no 'one size fits all' solution. Rather, what is balance for one individual may not be the same for another, and additionally an individual's needs in relation to balance are highly likely to change over time. Work-life balance is therefore about adopting working arrangements so that everyone – regardless of age, race or gender – can find a balance that enables them more easily to combine work with their other responsibilities and aspirations. The aim of work-life balance is to offer a wide range of options so that people can have more control and have the freedom to choose what they believe is best for them within the constraints of the business.

2.1. Coping Strategies for Work-Life Conflict
Employers can assist employees to experience work-life balance by giving them such opportunities as telecommuting, family leave program, part-time work, flexible work hours, and compressed work weeks (Wang, Indridasson and Saunders, 2010).

2.1.1. Telecommuting
Telecommuting can be defined as a "work arrangement in which employees' performs their regular work at a site other than the ordinary workplace, supported by technological connections" (Fitzer, 1997, p.65). There are three principal components of telecommuting which are utilization of information technology (IT), link with an organization, and de-localization of work. The de-localization of work takes four main forms: telecommuting from home (home-based), satellite offices, neighborhood work centers, and mobile work, (Gordon and Kelly, 1986). Telecommuting which is also known as 'telework' can be advantageous for employees by allowing them: to organize their work day around their personal and family needs; to decrease work-related expenses; to reduce commuting time; and to work in a less stressful and disruptive environment. It may also help to accommodate employees who, because of particular disabilities, are unable to leave home (Ioan, Codruta and Patricia, 2010). Telecommuting equally has disadvantages both to the worker and the organization.

2.1.2. 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.
The Nigerian Labour Act, 2004, provides for annual leave, sick leave, maternity leave, and casual leave. The days of each leave vary according to the class of worker. Work leaves are 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. However, the major problem with leave programs as a strategy for coping with family-work conflicts is the difficulty in implementation and its abuse by workers.

2.1.3. Restrictive Work Hours
This happens when an organization has a culture that does not allow their members to work after they leave the organization for the day (closure of work). According to Miller (2016) some organizations stop their e-mail servers from forwarding messages after hours of work. This is to ensure that employees devote their time to other activities important to them such as having time for their families, participating in community matters, recreational activities, and church activities and so on.

2.2. Theoretical Framework
This section provides an overview of two theoretical perspectives to work-life conflict, which could provide explanation to the study. The two theoretical perspectives are inter-role conflict theory and spill-over theory.

2.2.1. 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) aver 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.

2.2.2. Spill-over Theory
 Spill-over theory is a process whereby experiences in one role affect experiences in the other, rendering the roles more alike. Research has examined the spill-over of mood, values, skills and behaviours from one role to another (Edwards and Rothbard, 2000), although most of this research has focused on mood spill-over. The experiences resulting from spill-over can manifest themselves as either positive or negative (Morris and Madsen, 2007). Spill-over has also been termed as generalization, isomorphism, continuation, extension, familiarity, and similarity (Edwards and Rothbard, 2000; Staines, 1980; Zedeck, 1992). There are two interpretations of spill-over (Edwards and Rothbard, 2000): (a) the positive association between life and work satisfaction and life and work values (Zedeck, 1992) and (b) transference in entirety of skills and behaviours between domains (Repetti, 1987) such as when fatigue from work is experienced at home or when family demands interfere with work demands. In a study of spill-over, Williams and Alliger (1994) used experience sampling methodology to examine mood-related spillover on a daily basis, finding suggested that working parents in their sample were more likely to bring work-related emotions home than they were to transfer family related emotions to the workplace.

2.3. Empirical Studies
 Mäkelä and Suutari, (2015) researched on work-life conflicts and related coping strategies among managers with global careers. The research objective focused on work-life balance of managers with global careers or the coping strategies these managers and their families use to cope with these challenges. The research methodology used was survey research. Twenty semi-structured interviews were carried out among global careerists who had a long-term international career behind. The results of the study indicate that global careers include in particular, time-based, strain-based and mobility-based work-life conflicts. Also, several individual-related, work-related, organizational, context-related and family-related antecedents for these conflicts were identified. The managers were found to use mainly active problem-solving coping strategies beside family level coping strategies though also emotional coping strategies, avoidance strategies and reappraisal strategies were applied.
 Haddon and Hede (2014) carried out a study *on work-life balance: search for effective strategies.* The objective of the study was to discover effective work-life balance management strategies. The study population was 324 practicing lawyers in Queensland, Australia. The study made use of both primary and secondary data. The study was analyzed using NVivo 8 analytical tool since the work was a qualitative analysis. The research findings showed that the successful management of work-life balance is more likely to occur when there is active and joint contribution from both employers and employees. The results lend support to established work-life balance research and introduced the concept of proactive coping.
 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 activities; the study also examined whether work- life balance policies reduce friction between official and domestic life. The target population was two hundred and forty respondents. 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.
 Toyin (2015) carried out research on the inter-relationship between work life balance and organizational culture: an empirical study of the Nigerian health sector. The objectives of his study were to: examine the notions of work-life balance for doctors and nurses in the Nigerian health sector; to assess the range and scope of work-life balance initiatives in the Nigerian health sector; and to evaluate the perceptions of doctors and nurses of work-life balance initiatives and organizational culture in Nigeria. The following research questions were also postulated: how do doctors and nurses define work-life balance in the Nigerian health sector? What is the range of work-life balance initiatives being used in Nigerian health sector? and what sort of culture is prevalent in the Nigerian health sector and what is the perception of doctors and nurses towards such culture and does the prevalent culture allow work life balance?
Qualitative research method was applied and semi-structured interviews were carried out with 62 medical doctors and 29 nurses across the six geopolitical zones in Nigeria. The descriptive analysis was used to optimally realize the aims and objectives of this study. The findings revealed as follows: that Nigerian doctors and nurses struggle to cope with the demanding nature of their jobs and their aspirations to fulfill their non-work responsibility, the study provided a valuable insight into the reality of work-life balance practices in Nigeria and it also provided an important and timely understanding about the working and non-working lives of Nigerian doctors and nurses.
 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.

4. Summary of Review of Related Literature

The major gaps noticeable in the works reviewed above relate to the period the works were done, the location of the study, the methodology adopted in the research and the firms – both sampling units and units of analysis. In terms of time, the current study will be more current reflecting the developments in both the tools of telecommuting and corporate policies.

5. Methodology

A structured questionnaire was used to elicited data from employees of selected deposited money banks (Eco Bank Plc and Union Bank Plc Aba, Abia State). The population of the study was two hundred and ninety-four (294) and Taro Yamane formular was used to derive the sample size, which gave the researcher one hundred and sixty-nine (169). Bowley's formular was used to determine the number of questionnaires to administer to each stratum. The instrument, made up of twelve (12) items was subjected to a reliability test, using the Cronbach's' alpha and the result is shown below:

Reliability Statistics	
Cronbach's Alpha	N of Items
.773	12

Table 1

Again, Spearman Rank Correlation Coefficient in SPSS (statistical package for social sciences)was used in testing of the hypotheses.

6. Results

A total of one hundred and sixty-nine copies of the questionnaire were administered but only ninety-one were returned. This represents fifty-seven percent response rate.

Question	Response Frequency		Percentage		Weighted Average
	Agree	Disagree	Agree	Disagree	
I often come home late in the evening	86	3	97	3	4.22
My work enables me to spend sufficient quality time with my family	3	81	4	96	2.45
My family misses out because of my work commitments	76	15	84	16	4.16
There is no time left at the end of the day to do the things I would like to do at home	82	9	90	10	4.24

Table 2: Responses to Questions on Family Involvement
Fieldwork 2019

The responses to the questions clearly show that the respondents experienced family-work conflict. The major indicator–time pressure weighed against family commitment. Table 3: Responses on the nature of the relationship between telecommuting and family involvement

This sought to identify the nature of the relationship – positive or negative – between telecommuting, a strategy for achieving work-life balance, and family involvement. We relied on the responses of respondents to two key questions that predict telecommuting - whether employees are allowed to work from home during normal working hours and whether employees are able to use ICT to do their work while they are away from the office.

		Frequency	Percent	Valid Percent	Weighted Average
Valid	Disagree	9	9.9	10.6	**4.5824**
	Agree	76	83.5	89.4	
	Total	85	93.4	100.0	
Missing	System	6	6.6		
Total		91	100.0		

Table 3: Responses on Whether Employees Are Allowed to Work from
Home during Normal Working Hours
Fieldwork, 2019

Table 3 shows that majority of the respondents (eighty-nine percent) agreed that their organizations allow workers to work from home. On the other hand, only eleven percent of the respondents expressed a contrary view. Since the responses were Likert-based, we further calculated the weighted average value of the responses which showed a high positive value of 4.5824.

		Frequency	Percent	Valid Percent	Weighted Average
Valid	Disagree	9	9.9	10.6	4.1058
	Agree	76	83.5	89.4	
	Total	85	93.4	100.0	
Missing	System	6	6.6		
Total		91	100.0		

Table 4: Responses on Whether Employees Are Able to Use ICT to Do Their
Work While They Are Away from the Office
Fieldwork, 2019

Similarly, Table 4 which focused on the use of ICT in performing one's work outside the office, showed a higher percentage of agreement (eighty-nine percent) on the use of ICT in performing work outside the office by the respondents. In terms of the weighted average index, it showed a high positive value of 4.1058. Table 5: Responses on the nature of the relationship between work leave program and family involvement

This sought to identify the nature of the relationship between work leave programmes (annual, casual) – one of the strategies for achieving work-life balance – and family involvement. To this effect, the researcher sought the views of respondents in terms of the utilization of leave programs. Utilization of leave programs identifies whether workers actually enjoy work leave or whether it only exists on paper.

		Frequency	Percent	Valid Percent	Weighted Average
Valid	Disagree	12	13.1	13.8	**4.2137**
	Agree	74.5	81.9	86.2	
	Total	86.5	95.0	100.0	
Missing	System	4.5	5.0		
Total		91	100.0		

Table 5: Responses on Whether Employees Enjoy Their Annual Leave as a Matter of Policy
Fieldwork 2019

Table 5 shows that majority of the respondents (eighty-six percent) confirmed a high rate of work leave utilization. On the other hand, fourteen percent disagreed that employees utilize their work leave in line with company policies. The weighted average index showed a high value of 4.2137 which means that the relationship is positive. Table 6 Responses on the nature of the relationship between restrictive work schedule and family involvement?

This sought to identify the nature of the relationship between restrictive work schedule - another means of improving work-life balance and family involvement.

		Frequency	Percent	Valid Percent	Weighted Average
Valid	Disagree	30	32.5	34	**3.7243**
	Agree	59.	65	66	
	Total	89	97.5	100.0	
Missing	System	2	2.5		
Total		91	100.0		

Table 6: Responses to Whether Restrictive Work Arrangement Enables
Workers to Cope with Family Involvement
Fieldwork, 2019

Table 6 shows a high percentage (sixty-five percent) agreement that restrictive work arrangement enables workers to cope with family involvement. But thirty-three percent of the respondents did not see any usefulness of restrictive work arrangement as a means of coping with family involvement. Though the percentage of agreement is high and above fifty percent, the percentage of disagreement (thirty-three) is equally sizable. As a result, the researcher sought the opinion of the respondents on the workability of the restrictive work arrangement in their organizations.

		Frequency	Percent	Valid Percent	Weighted Average
Valid	Disagree	2	2.2	2.3	4.4572
	Agree	86	94.5	97.7	
	Total	88	96.7	100.0	
Missing	System	3	3.3		
Total		91	100.0		

Table 7: Responses on Whether Workers Are Called up Outside
Working Hours to Attend to Matters in the Office
Fieldwork, 2019

The views as contained in Table 7 showed that the policy of restrictive work arrangement was being violated in that ninety-seven percent of the respondents confirmed that they could be called up outside working hours to attend to official matters. This clearly shows that the policy of restrictive work schedule is not effective in the organizations.

6.1. Test of Hypotheses

In order to test inferentially the strategies for coping with work-life conflict, the study conducted hypotheses test and the result is presented below:
Hypothesis one

Correlations			Telecommuting	Family involvement
Spearman's rho	Telecommuting	Correlation Coefficient	1.000	.546**
		Sig. (2-tailed)	.	.000
		N	91	91
	Family involvement	Correlation Coefficient	.546**	1.000
		Sig. (2-tailed)	.000	.
		N	91	91

Table 8: Spearman's Rho Correlation Result for the Relationship between
Telecommuting and Family Involvement
**. Correlation Is Significant at the 0.01 Level (2-Tailed)
Fieldwork, 2019

Table 8 shows the SPSS v.22 correlation output of telecommuting and family involvement. The value of the Spearman's rho is .546 which shows a moderate relationship between the variables. However, given that the p-value .000 < 0.05, we reject the null hypothesis and accept the alternate hypothesis that there is a positive and significant relationship between telecommuting and family involvement.

6.2. Hypothesis Two

Correlations		Family leave	Family involvement		
Spearman's rho	Family leave	Correlation Coefficient		1.000	.753**
		Sig. (2-tailed)		.	.000
		N		91	91
	Family involvement	Correlation Coefficient		.753**	1.000
		Sig. (2-tailed)		.000	.
		N		91	91

Table 9: Spearman's Rho Correlation Result for the Relationship between
Work Leave Program and Family Involvement
**. Correlation Is Significant at the 0.01 Level (2-Tailed).
Fieldwork, 2019

Table 9 shows the correlation output of work leave program and family involvement. The Spearman's correlation coefficient is .753 which means that there is a strong relationship between the two variables. Given that the p-value of .000 < 0.05, we reject the null hypothesis and accept the alternate which states that there is a positive and significant relationship between family leave program and family involvement.

6.3. Hypothesis Three

Correlations			Restrictive Work Arrangement	Family Involvement
Spearman's rho	Restrictive work Arrangement	Correlation Coefficient	1.000	.780**
		Sig. (2-tailed)	.	.000
		N	91	91
	Family involvement	Correlation Coefficient	.780**	1.000
		Sig. (2-tailed)	.000	.
		N	91	91

Table 10: Spearman's Rho Correlation Result for the Relationship between Restrictive
Work Hours and Family Involvement
**. Correlation Is Significant at the 0.01 Level (2-Tailed).
Fieldwork, 2019

The value of the Spearman's correlation coefficient in Table 10 is 0.78 which represents a strong relationship between restrictive work hours and family involvement. Given that the p-value of .000 < 0.05 we reject the null hypothesis and accept the alternate hypothesis that there is a positive and significant relationship between restrictive work hours and family involvement.

7. Discussion of Findings
The Spearman correlation coefficient of hypothesis one indicates that there is a positive relationship between telecommuting and family involvement. Telecommuting, particularly the home-based type enables workers to effectively juggle work and family care in that it saves commuting time and rationing of working hours.

The Spearman correlation coefficient of hypothesis two revealed that there is a positive and significant relationship between family leave program and family involvement. This supports the finding of the study carried out by Olumuyiwa *et al* (2015) which established that a strong and positive relationship exists between job related attitude and leave initiatives. They point out that leave programs avail employees the opportunity to balance their work-life which in the long run engenders a positive attitude towards their job.

The Spearman's correlation output for hypothesis three showed a positive relationship between restrictive work hours and family involvement. There is no doubt that restrictive work hours provide opportunities for workers to address family matters in that they are able to give attention to family or leisure issues without fear of intrusion by office matters and personnel. However, the greatest challenge with restrictive work hours is the problem of enforcement. In many instances, it is observed more in default and this was confirmed by the respondents in that though the policy exists, there were occasions they were called to attend to office matters during non-working hours.

8. Conclusion
In line with inter-role conflict theory which recognizes that role conflict occurs when meeting the demands of one domain makes it difficult to meet the demands of the other domain, it is clear that bank workers in Aba suffer from work-life conflicts. Expectedly, both the organization and the workers adopt several strategies for overcoming it but there are inherent contradictions that make the strategies ineffectual in restoring work-life balance.

9. Recommendations
- Management of deposit money banks should ensure that policies are implemented consistently. Inconsistency in policy implementation such as denying workers of their leave entitlements creates disaffection between management and workers and often exacerbates work-life conflict.
- Deposit money banks in Nigeria should leverage on the potentials of information and communication technologies (ICT) to increase the flexibility of working time and the attendant positive effects on work-life balance.
- Efforts should be made to increase employee involvement in decisions concerning work-life balance. Such involvement will enable the organizations to identify sundry family-friendly measures that could address individual worker differences in work-life conflicts.

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