ABSTRACT: The relationship between gender and work-life balance has been examined frequently with conflicting results. Some studies indicate that women have greater work-life balance than men whereas others report the opposite but most report no significant differences between them. This study examines gender disparities in work-life balance using eight variables of work-life balance namely breaks from work, compressed working hours, self-roastering, tele-working, child care, flexi-time, paid leave and job-sharing. Data was collected from three hundred (300) respondents randomly selected among workers in the insurance industry. The study found eight independent variables significantly and positively correlated with work-life balance for both men and women. Both genders indicated they had work life imbalance but there were gender differences in the use of work-balance options. The study recommends a modification in the work-life balance discussion with men converting their personalities of family-direction to additional time spent with the family and organization management desisting from viewing such choices as incompatible with men’s achievement on the job. Work-life balance options should not be uniform but must be personalized. There must be improved gender friendly work-life balance options. Work life balance practices need to be advanced to facilitate workers balancing their lives and to ensure a congenial work place for them.

KEYWORDS: Influences, Work-Life, Gender, Balance.

INTRODUCTION

Work-life balance involves the incidence of fulfilment in all areas of a person’s life and necessitates, individual vigour and supplies of loyalty. Achieving a right equilibrium between work and life is a test for all employees, particularly working parents. Work-life balance constitutes a challenge because where employees are unable to achieve their desired work-life balance, their welfare as well as national development is reduced. Work-life balance is a notion that involves appropriate prioritization between work and lifestyle. The work-life balance dilemma is quite alike across countries and cultures and there are various actions and options developed to deal with it.

An essential feature of work-life balance is the total time an individual spends at work. Long work hours may impair personal health, jeopardize safety and increase stress. The distribution of tasks within the family is still influenced by gender roles: men are more likely to spend more hours in paid work, while women spend longer on unpaid domestic work. The Organization for Economic Cooperation and Development OECD (2011) observes that people spend one-tenth to one-fifth of their time on unpaid work.

Work-life balance concerns have overriding significance not only for individual workers but for employers and families since all stakeholders are affected by its attendant effects. Where
work-life balance policies are effective, the resultant effects include: enhanced workers performance and productivity, employee commitment and loyalty and a generally healthy workplace.

Current trends in the world of work indicate a change arising from technological developments which makes it more possible for workers to maintain contact with work using techniques like emails, computers, and cell phones to carry out their work outside the material environment of the workplace and when on the record they are off the job. There is now only a vague margin between work and life since there is a greater link between workers and the jobs past the limits of the customary workday and workplace. The more vague the margins are, the greater the work-life conflict.

Many workers (irrespective of gender) are now saddled with more family and personal tasks and concerns making it progressively more imperative for organizations that want to retain their workers to identify with work-life balance concerns. There are obviously work life balance issues that need to be addressed. While work life balance challenges are reasonably alike across countries and gender with many countries introducing actions to deal with it, disparities still abound in practice.

Expectations and coping styles as regards work-life balance seem different across gender therefore this study will establish whether there are gender differences in work life balance concerns with the aim of contracting the current research breach in this situation. The study will determine whether there is gender disparity in the requirement for work-life balance practices and workers perceptions of the availability of such practices in their workplaces. It also measures gender differences in the usage and or otherwise of work-life balance options and in workers’ outlooks on the effect of work-life balance practices. Again it scrutinizes gender differences in rights and usage of available work life balance options. It examines gender differences in workers’ capacity to concurrently deal with the many-sided difficulties of life.

LITERATURE

Work-life Balance
The World at Work (2008) defines work-life balance as a specific set of organizational practices, policies, programmes, plus a philosophy, which actively supports efforts to help employees achieve success both at work and at home. Work-life programmes cover reward, gains and other human resource programmes all of which tackle the significant connections of employees, their families, communities and the workplace. Lockwood (2008) observes that the meaning of work-life balance has changing features since it implies various things to various groups, and its meaning is frequently determined by the perspective of the discussion and the belief of the author. Clarke et al, (2009) contends that in a wide sense, work-life balance has to do with an acceptable degree of ‘fit’ between the numerous responsibilities in an individual’s life.
Greenhaus (2009) asserts that there are three major components to work-life balance involving balance in: time, involvement and satisfaction. Time balance involves dedicating suitable quantities of time to work and life roles. Involvement balance implies obtaining identical intensities of psychological rendezvous in work and life roles. Satisfaction balance is obtaining
equivalent degrees of contentment from work and life roles. The contention is that work-life balance is a type of inter-role divergence where responsibility demands emanating from the work and life spheres of influence are jointly irreconcilable in certain ways.

The central thrust of work-life balance is that work and private lives are viewed more as harmonizing ingredients of a complete life than as challenging priorities. Lewis (2008) adds that realization has to do with assuming a method thought of as a collaborative course of action entailing a reflection on the desires of both the workers and the employers. While the descriptions and explanations of work-life balance differ, it is usually linked with symmetry, or keeping in general a sagacity of synchronization in life.

Gender and Work
Work has always taken a principal position in the lives of human beings. Gender is one of the universal dimensions on which status differences are based. It is a social construct specifying the socially and culturally prescribed roles that males and females are to follow. It involves those social, cultural and physiological aspects linked to males and females through particular social contexts. The roles of females and males are usually defined differently in different cultures. In the last couple of decades there has been increased interest in exploring factors influencing workers satisfaction with specific focus on gender differences. Irrespective of society, women have been perceived as care-givers, mothers and wives whose principal occupations are child rearing and taking care of the domestic concerns. In contrast, males are burdened with reverberating duties of political, economic and military performances that entail courage.

Women’s domestic tasks and child care influence the kind of work they favour, since flexibility (in terms of hours and relative ease of entry, exit and re-entry) allow them to merge work and family duties more effortlessly. Women seem to be drawn to jobs where either due to their inclinations and attributes employers prefer to employ women. While economic theories indicate that occupations may develop into ‘female’ occupations due to sex stereotyping, new-classical economic and human capital theory posits that the partiality of women and employers result in the absorption of women in flexible jobs. Therefore while domestic duties increase women’s preferences for flexibility in jobs, the stereotyping of some jobs can also influence the kind of jobs available to them. Recent global trends indicate a pointed reduction in the masculine role of provider. There is now a significant increase in female labour participation arising to some extent from the deterioration in the supreme power of men brought about by swelling degrees of unemployment and underemployment.

In Nigeria, the Structural Adjustment Programme (SAP) initiated in 1988, generated severe inflation such that many families found it increasingly challenging to fulfill their obligations. The Nigerian economy has also faced the undulating results of the global economic downturn culminating in crash and reduction in economic strength. The effects find expression in downsizing, mass unemployment, and crashes in the money market.

The economy has been persistently faced by transformed and continuous recession, exemplified by galloping inflation, unemployment and reduced businesses. This has initiated greater anxiety with more women following their husbands in wage earning economic activities. Again the infiltration of western cultural values of independence and broadmindedness has also implied that traditional African family values of communalism and

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women sub-service are being consigned to the back. With nuclear families a man and his wife now take total charge of all their family requirements even when it means the wife joining the labour force. Moreover, the growing recognition of single parenthood implies that single parents have to work to provide for the family. Working mothers are often confronted by views and labels that evolve as working women become working mothers. For instance working mothers are often viewed as possessing reduced amounts of proficiency and less deserving of training than men or women without children.

**Gender and Work-Life Balance**

Work-life conflict is not gender-specific. The Center for American Progress reports that 90% of working mothers and 95% of working fathers report work-life conflict. Nevertheless as Williams and Boushey (2010) observes arising from the social rules guiding each gender role, and organization perceptions of model employees, men and women address work-life balance in different ways. Williams and Boushey (2010) found that mothers were 79% less likely to be hired and are typically held to a higher standard of punctuality and performance than women without children. On the contrary, Cuddy et al. (2004) found that men who became fathers were not seen as being less capable, rather their perceived warmth increased. In contemporary Nigeria most young women would rather not stay at home and do house work but have careers. This implies that most women with dependent care responsibilities cannot or do not wish to give up careers. However, while women are progressively more represented in the labour force, they are still confronted by difficulties in work-life balance. Both domestic tasks and the labour market compete for time and energy.

In the same vein, men are realizing that work alone may not give satisfaction and therefore want a balance between paid work and private responsibilities without maltreatment at work and are seeking for substitutes to have more time with their families. Notwithstanding the fact that working less implies smaller income and elevated anxiety levels, men also seem to be seeking flexibility especially as certain conventional labels begin to decrease as regards responsibility for child care. Men often have to deal with imbalanced prospects of personal life as they are mostly projected as the family financial sponsor.

Work-life policies have traditionally rotated round aiding the working conditions of women notwithstanding that the words of organizational work-life policies are usually gender-neutral and unbiased. Employment of alternative work life balance options is usually quite low for men. An explanation for which is the view that work-life policies are targeted at women only. Another has to do with their use. Appraisals of men’s employment of family-friendly employment provisions posit that the hurdles to men’s utilization of the various work-life balance options stem from three main areas. The first emanates from challenging workplace structures. Many organization cultures exhibit reservations on the authenticity of men’s declaration of household tasks. Moreover, where men’s utilization of work-life policies is new or atypical, the result may be a cumulative situation which discourages other men from applying the policies. The second involves the idea that men tend to be discouraged from employing work-life options because the business environment impresses aggressive demands to sustain market share and enhance income. The third is the fact that household arrangements frequently hammer on the man’s as opposed to the woman’s profession and so prevents men from embracing existing work-life options.
A 2011 study by the Kenexa Research Institute (KRI) which assessed how male and female employees see work-life balance reports that women are more positive than men in how they see organizational attempts to assist in balancing work and life tasks. Connell (2005) also affirms gender differences in the perception of work life balance. Women pursuing positions of power within an organization often need to reflect on the effects on other aspects of their life. The effects tend to be significantly harsh for women. Considerable quantity of overtime is a necessity for most managerial posts and as Jeffrey (2010) observes a mother may not able to dedicate such time due to family responsibilities. As affirmed by Allen and Russell (2009) the distribution of less organizational compensations, like development openings and enhanced remuneration, constitutes an upshot of opinions of dwindled dedication to the organization by workers that take advantage of family-friendly rules. Jenkins (2000) affirms that subjects such as bringing up children, the necessity of balancing numerous tasks etc. affect health and family associations. Again Hyman and Summers (2004) posit that these are indicators of gender disparities in handling work life balance. Notwithstanding their employment standing women are still principally responsible for domestic tasks and many of them consequently continue to be confronted by challenges in work-life balance.

Organizational support in achieving work-life balance has positive correlation with workers commitment, job satisfaction, and career achievements. Irrespective of gender, workers generally desire to work in organizations that sustain work-life balance. However as Burke (2002) puts it men tend to gain more than women. Burke adds that women put down firm borders between work and family and mostly disagree with them overlapping or spilling over. Women can therefore exhibit discontentment, upset, aggravation and anxiety where work hinders them from taking care of their families. Men tend to achieve higher levels of fulfilment with better accomplishments at work irrespective of the resultant effects on family neglect. However, women place equal significance on both work and family consequently the two constitute the foundations of their fulfilment. While employers present various prospects to assist workers in balancing work and life, such prospects may be a ruse for some female employees who may not make use of it because such deals are usually perceived as occupational dead ends.

Williams (2000) observes that in spite of the more flexible schedules, working mothers prefer full-time work. Since part-time work usually receives less interesting and challenging assignments; taking these assignments and working part-time may hinder advancement and growth. Again arising from the fear of marginalization (a product of incongruity with the model employee structure) many might not employ part-time options even when such is available. King (2008) adds that some mothers are challenged by the maternal wall (signified by the less striking assignments billed to them) on their return to work implying also that because they are mothers, they are unable to operate as model workers. Where an organization puts in place work life balance options to improve their work-life obligations, then broad organizational customs must be realigned in a way that the picture of the model worker embraces workers that of a necessity run homes, children, elderly parents, etc.

Williams and Boushey (2010) observes that at the pinnacle of the organizational ladder, most of the persons are males, and suppositions can be made about their deficient individual familiarity with the direct and indirect results of work-family conflict. Some may be single and therefore have no idea of the extent of ‘normal’ family needs. Others who are married may
have spouses who do not go out to work (but are at home as exclusive care providers to the house and children) as a result of the requirements of the positions occupied by the husbands. The incongruous here is that these are the persons that make and restructure organization policies and strategies which invariably generate organizational norms that employees have to abide with.

Organizations and Work-Life Balance
Organizations impact significantly on how their employees manage work-life balance. The capacity for workers to fulfill divergent roles is often affected by long hours of work and later compels some to decide between realizing a balance in roles and career development. The origin of the work-life conflict may be the organizational customs and philosophies. The organization maintains the locus of power and from its composition, practices, icons and communication, generates and replicates an overriding philosophy. This overriding philosophy constitutes the driving force behind organizational power and produces organizational customs. Organizations often perceive model employees as those committed to their work above all else. Such employees display extra-role behaviours, which are recognized as positive attributes. On the other hand, employees made out as having to divide their time (and their commitments) are perceived as not being dedicated to the organization. Studies like Hoobler et al (2009) affirm that managers’ perception of subordinates’ commitment to the organization has positive correlation with promotability. Sometimes, such views are employed with female workers. Therefore managers who see their female employees as sustaining high work-family balance imagined them as not being as loyal to the organization and so not deserving of promotion. Such views have harmful effects on working mothers who may be incorrectly identified as possessing smaller amounts of organization dedication compared to their equals; consequently wrongly hindering their progression in the organizations. This condition only amplifies the work-life balance pressures faced by many women workers. In addition, organizational labels of the model employee are oftentimes not flattering to the family lifestyle and do not put up with it. Working mothers find it challenging to progress at work because of the long hours and almost total devotion to the profession.

Work-Life Balance Options
Lewis, Gambels, and Rhona (2007) indicate disparities in options for dealing with work-life balance. The various organization policies that can allay work-life imbalance include breaks from work, compressed working hours, self-roastering, tele-working, child care, flexi-time, paid leave and job-sharing. Taking occasional breaks from work (not just for maternity, paternity and parental leave, but career breaks and sabbaticals) can bring about correct work-life balance. The option of compressed working hours entails working one’s total agreed hours in shorter periods e.g. an employee may work his/her 40 hours week in three rather than five days thereby having extra days off.

The self-roastering option involves workers choosing their work hours as is most convenient for them. While the organization on a daily basis confirms the quantity of staff and skills required, workers fix the hours they want to work consequently programming their time suitably between work and non-work activities.

Tele-working is a bendable timetable choice that is gaining growing reputation. It involves workers doing their tasks employing modern communication technology (such as e-mails,
computers, and cell phones) and not inevitably being at the office. It often enables them to work from home or in satellite offices or tele-centres nearby allowing them to take care of family or non-work matters without compromising productivity or excellence. Workers who believe their work roles are vital elements of their individualities are quicker in using these communication technologies to work in their non-work areas. Tele-working achieves great time and money savings in addition to travelling hassles and work-life balance is somewhat guaranteed.

Job-sharing is a method of two individuals splitting a job in terms of the hours; the payments, holidays and benefits (each person therefore has a part-time spot). With this arrangement there is generous time to address non-work issues and obtain good quality of work-life balance. Child care options include crèche, day-nursery, after school child care etc. Assisting in child care enhances motivation and productivity in addition to cutting employee turnover, mistakes and non-attendance. It is quite vital in work life balance and job satisfaction for working parents since the inclination is towards dual-earning families because of increasing family maintenance costs.

Flexi-time is a policy that enables full-time workers to opt for different resumption and closing times based on organization guiding principle thereby allowing workers to face non-work necessities without taking time off work. It increases efficiency and reduces work-family overflows. It allows workers more options and is most useful in jobs where specific work hours are not relevant.

**Hypotheses:** The study tested the following hypotheses:

H1: There is a positive and significant correlation between taking breaks from work and achievement of work-life balance.

H2: Compressed working hours have a positive and significant correlation with achievement of work-life balance.

H3: Self-roastering by workers is positively and significantly correlated with achievement of work-life balance.

H4: There is a positive and significant correlation between provision of child care support and work-life balance.

H5: There is a positive and significant correlation between tele-working and work-life balance.

H6: There is a positive and significant correlation between flexi-time and achievement of work-life balance.

H7: Provision of paid leave for workers has a positive and significant correlation with achievement of work-life balance.

H8: Job-sharing has a positive and significant correlation with achievement of work-life balance.

**METHODOLOGY**

A questionnaire was designed to collect data associated with work-life balance concerns using variables from previous studies like Hyman et al. (2003) and Hayman (2005) and constructs.
from literature. The questionnaires were administered in a field survey consisting of 300 participants. The participants were randomly selected among workers in six insurance companies in Lagos Nigeria. The response rate was 296 (98.6%) of which 149 (50.3%) were men and 147 (49.7%) were women. Summated scales of construct items were computed for both females and males it was then used to test work-life balance relationships using Pearson bi-variate correlation.

RESULTS AND DISCUSSION

58% of the female respondents are happy with their overall work-life balance while about 47% of the male respondents feel the same. Men tend to be more likely to feel the tension of dealing with work and family. 24% of the females strongly agreed that the balance is right, while about 48% more felt that their work-life balance was fine. 57% of the respondents opined that they accomplished correct equilibrium between work and personal lives. 27% of the female respondents admitted to good work-life while 42% of them said it was only fair. 22% of indicated they were unhappy with their work-life balance. For the male respondents 67% felt their work-life balance was good, 22% said it was fair and only 11% were unhappy with it. This implies that women are less likely than men to agree to the attainment of the right balance. More men are completely contented with the balance in their work and personal lives.

More women on the other hand seem less satisfied with the balance in the conflicting demands of work and personal lives. This is especially true for women aged between 25 and 49 due to financial and child care pressures. They frantically juggle daily between work and family commitments. But a good number still consider the balance to be generally good.

On average the respondents (both male and female) indicated a contentment rating of 5.6 out of 10 on work and personal time used for all other things. Some of the women however suggested that while they may not be totally contented with their work-life balance, running maternity with a profession is not as hard as it looks and they are generally pleased with the options they have chosen.

Contemporary career-driven women now want more work-life balance rather than high earnings. Only 32% of the women respondents (as opposed to 73% of the men) credited success to big remunerations, 63% of them (as opposed to 24% of the men) view success more in terms of having good work-life balance. However, more and more, gender stereotypes are being challenged by women who no longer accentuate relationships, marriage, and children in their descriptions of achievement.

Men tend to be less fanatical about having it all since dual-roles of family and career necessitates less career forfeitures for men than for women, they can therefore more effortlessly allege to giving dual priority to the two in their description of achievement. There are fewer hindrances for men in combining family and ambition. Discourses on work-life balance are often focused on women because domestic weights on women are not fairly reallocated even when women have swamped the labour force. Conventionally, recognizing men as family men do not call for the real work of childcare. Men are sometimes confronted by work-life balance challenges in a different way.
Professional environments often are not supportive of men desiring to expend more time with their children. There tends to be consequences for them at work when they do additional care giving responsibilities at home. 61% of the women respondents saw a good maternity/paternity leave policy as a significant achievement index, only 24% of the men felt that way. Again women tend to be more fascinated by time at home and frequently want part-time work so as to have necessary time with their children.

**Flexi-Time** - Work flexibility assists in the achievement of work-life balance. The study found that the organizations had very limited flexi-time options and workers often cannot direct their work hours. To achieve better work-life balance the need arises to fortify childcare guidelines and workplace practices that decrease hurdles to employment for women. While both genders (men 84% and women 95%) posit that flexible working hours will improve work life balance, more women, than men (men 54% and women 75%) believe that part time work, child care provisions and flexibility to meet family crisis, will improve their work life balance. 53% of the female as opposed to 28% of the male respondents had made appeals for flexible hours. The take up of many forms of flexible working was found to be more common among women and parents. The foregoing indicates gender disparities in handling work-family concerns. This is affirmed by Oloyede (2012) who notes that in Nigeria, women are still mainly responsible for domestic assignments, no matter their employment status and so many of them still encounter challenges in balancing the two. The accessibility of flexible working was found to be of greater significance to the females. 53% of the female respondents indicated that possibility of flexible work was very important to them. Work flexibility tends to be of greater significance to women especially those who are parents or have care duties. The gender differences in the significance of flexible work hours were significant across all categories of workers. Flexi-time work enhances degree of free time, boosts family time, develops work-life balance and results in better ease. This confirms the mind-sets of the respondents as regards work-life balance practices. 81% of them indicated that flexi-time work enhances morale. 43% of the male and 63% of the female respondents suggested that flexi-time workers have reduced tendencies for promotion.

**Paid Leave** - Leave constitutes a crucial feature in building work-life balance. Leave could be in form of annual leave, casual leave or maternity leave, compassionate leave etc. For annual leave the average length differs by the level of the employee and length of service to the organization. But the general range is from 27 days 42 days of annual leave. Not all employees took full advantage of their leave privilege. Only 73% of the respondents did. Of these, 44% were women and only 29% were men. Most of them (53% of which 41% were men) adduced this to work pressures. Again, 68% of respondents who forfeited some or all of their full leave prerogative were reimbursed by their employer. The majority of male employees (70 per cent) who had not taken their full leave entitlement were compensated by their employer while most of the females 77% preferred to defer the leave periods.

**Hours of Work** - On the average number of hours worked weekly the respondents worked 40 hours in a week. 72% work at least 35 hours weekly, 23% work over 46 hours and only 5% work below 32 hours weekly. The study found slight differences in the number of hours worked across gender. Of the 32% that work less than 33 hours weekly 531% were women and 49% men. Also of the 23% that work beyond 46 hours weekly 67% were men and only 34% were women.
Overtime - 64% of the total respondents indicated that they work overtime either paid or unpaid arising from a combination of workload demands and the need to generate additional income. Of these 54% were men and 46% were women 28% of which were women either without children or with older children. This affirms the submission of Oke (2011) that escalating workloads compel workers to show dedication to work through clearer means. Therefore more workers now remain at the work for lengthier amounts of time and are at home for shorter periods. Okeke (2012) also confirms that with technological advances like in ICT like the internet and smart mobile phones organizations are now in continuous contact with workers at all times further increasing work requirements on workers and adding to rising issues of stress and work imbalance.

Test of Hypotheses

Table 1. Work-Life Balance and Independent Variables

<table>
<thead>
<tr>
<th>Work-Life Balance and Independent Variables</th>
<th>Breaks from work</th>
<th>Compressed Working Hours</th>
<th>Self-Roastering</th>
<th>Tele-working</th>
<th>Child Care</th>
<th>Flexi-time</th>
<th>Paid Leave</th>
<th>Job-sharing</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Female</strong></td>
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</tr>
<tr>
<td>Correlation Coefficient</td>
<td>0.67</td>
<td>0.68</td>
<td>0.64</td>
<td>0.66</td>
<td>0.68</td>
<td>0.65</td>
<td>0.64</td>
<td>0.62</td>
</tr>
<tr>
<td>Significance (2-tailed)</td>
<td>&lt;0.001</td>
<td>&lt;0.001</td>
<td>&lt;0.001</td>
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<td>N</td>
<td>147</td>
<td>147</td>
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<td>146</td>
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<td>147</td>
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<tr>
<td><strong>Male</strong></td>
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<tr>
<td>Correlation Coefficient</td>
<td>0.66</td>
<td>0.64</td>
<td>0.58</td>
<td>0.59</td>
<td>0.60</td>
<td>0.58</td>
<td>0.61</td>
<td>0.66</td>
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<tr>
<td>Significance (2-tailed)</td>
<td>&lt;0.001</td>
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The study carried out statistical analysis to test the hypotheses formulated. Summated scales of construct items were computed for both females and males to measure workers assessment of their work-life balance using Pearson Bivariate Correlation. The results are presented in Table 1 for the dependent variable (work-life balance) and the independent variables for female and male respondents. Results indicate significant positive correlations (α<0.001) between all independent variables constructs and the achievement of work-life balance for both genders. Eight factors that are judged to be significant to work life balance are evaluated. The results indicate significant positive correlations (α<0.001) between the independent variables and...
work-life balance across gender. For the first hypothesis, taking breaks from work was found to be positively correlated with work-life balance. For the second hypothesis the study confirms that compressed working hours is positively correlated with work-life balance. The study found for the third hypothesis that self-roasting positively correlates with work-life balance. Provision of child care support was also found to be positively correlated with work-life balance in the fourth hypothesis. For the fifth hypothesis there was a positive and significant correlation between tele-working and work-life balance. There was also a positive and significant correlation between flexi-time and work-life balance in hypothesis six. This result aligns with the affirmation of Akerele (2012) that workers with flexible working have a greater tendency to claim superior working relations between workers and managers in their organizations as opposed to those without flexible working.

For hypothesis seven provision of paid leave for workers was found to have a positive and significant correlation with work-life balance. Job-sharing was found to have a positive and significant correlation with work-life balance in hypothesis eight. Eight key variables of work-life balance were tested for both females and males. All independent variables were found to be highly significant in positively influencing work-life balance of the respondents. However, the results indicate differences between males and females in the eight tested independent variables of work-life balance. The study found disparities in the use of work-life balance options by men and women. Notwithstanding the professional growth of Nigerian women in the past few decades, many spouses are yet to attain equality with respect to domestic work, care work and other forms of unpaid work. Women in Nigerian are still responsible for the greater part of domestic work than the men, even with their achievements in industry. As Olowe (2009) observes working women especially those with young children generally take care of more domestic chores than their spouses. Consequently more women than men tend to favour jobs that have supportive child care options like provision of paid leave or options for reduced hours, day care, crèche etc.

Men often shy away from employing some of the options (like child care, breaks from work, and paid leave for family emergencies) because of fear of stigmatization and victimization. This however portends dire results. Such attitudes further establish the role of women as principal care givers and so strengthen the sturdily gendered manner of merging work and care giving in African communities. The expansion and persistence of gender inequality is significantly affected by work agreements in conventional family units where women keep on doing the largest part of non paying domestic labour and consequently have secondary spots in the labour market. While certain work-life balance options are aimed purposely at men with the objective of promoting better role distribution between men and women, as Townsend (2010) observes, it seems in contradiction, that career dedication is simultaneously an indication of financial dedication to the family and a shift from the time a man expends on his family. It is imperative to promote the employment of work-life balance options by more men however it obviously entails a job environment that is accommodating and adjustments in outlooks and anticipations of the society at large.

There are numerous advantages to this for all stakeholders. Having such provisions in place significantly enhances ability to resolve work-life balance challenges and increases the levels of job satisfaction, loyalty and dedication to the organization and employee commitment. It also reduces absenteeism and labour turnover. Again workers tend to be happier and more
productive. It ensures congenial employment relations. With flexibility workers’ productivity is enhanced and work-life overflow is reduced. Adverse effects of a reduced work-life balance may include detrimental heights of stress, discontentment, and lower productivity. Realizing balance in employment and private lives enhances best possible performances in the two aspects.

IMPLICATION TO RESEARCH AND PRACTICE

Work-life balance is obviously significant in employee output and vision. It reduces employee turnover, improves morale, loyalty and commitment to the organization. This paper recommends that to promote work-life balance, organizations can present a variety of programmes and schemes like flexibility, telecommuting, compulsory leave, strict maximum hours and cultivation of an atmosphere that does not promote overtime. In human resources management, arising from the desire for equality, policies are often standard and they are executed with uniformity. This propagates aggravation among employees because individual lives differ and individuals have diverse requirements with respect to incorporating the dissimilar parts. Frequent challenges therefore originate from benchmark guiding principles executed in ways that have widespread applicability.

Since there are both gendered and individual differences in perceptions and experiences of work-life conflict as this study has established, work-life balance provisions and options cannot be mass-produced or off-the-rack rather the options must be but must be personalized. The results also show a change in women’s views of work-life balance because women no longer find it so hard to sustain balance arising from the contending demands both at work and at home.

While women in Nigeria have taken considerable steps in industry and the world of work they are still hindered by cultural and social barriers. Primarily they are obligated to be mothers and there is the contemporary portrayal of the model working mother as one with a brilliant profession but who in addition is able to perfectly administer family and domestic responsibilities with absolute balance.

The work-life balance discussion must be modified. The modification entails not only men converting their personalities of family-direction to additional time really used with family but organization management as well as government desisting from viewing such decisions and choices as being incompatible with the achievement on the job of men. Broad organizational customs must change in a way that the image of the model worker embraces those that compulsorily handle home, children, elderly parents responsibilities.

Men who take time off or reduce working hours due to family care issues often face challenges of prejudice. There is need for improved gender friendly work-life balance options like childcare options and organizational assistance through individual breaks; leave with pay; childcare within organization premises where possible or at the least in convenient and nearby places; financial assistance for childcare and other family-friendly policies etc. In addition there are scheduling options, like paid vacation, flex schedules, working from home, part-time work, and job sharing.
This study advocates that increased sensitivity to the gendered effects of work-life balance policies and practices and peculiar needs of both women and men can lessen gender disparities. Work-life balance by both men and women, consequently enhancing their welfare. Organization policies and practices must therefore recognize the gendered aspects to work-life balance.

There must be tangible management support accompanied by conducive work setting. The willingness of workers to take advantage of available work-life balance arrangements provided by an organization is significantly affected by the work culture. Where employees deduce that there may be negative consequences (like reduction in chances of training, advancement and promotion) to their employing the policies the tendency of their taking advantage of the policies reduce. Strong and visible management support is therefore imperative in seeking solutions to work-life balance challenges.

**CONCLUSION**

Work-life family balance has to with how men and women try to achieve some sort of appropriate equilibrium in their work-related and personal lives. It is an ordeal confronted by all workers especially those with families. Inability to accomplish preferred balance in work and personal life has dire consequences hinging on the general welfare and development not only of individual workers but organizations and countries. In contemporary societies, deciding on whether work and or personal life takes precedence creates enormous conflicts. More than other important factors like remuneration, self-sufficiency and acknowledgment, work-life balance constitutes a significant consideration in professional achievement for majority of employees irrespective of gender. However, there are gender differences in work-life balance. Women more than men tend to make greater use of the available work-life balance options arising from greater domestic and childcare responsibilities. The distribution of domestic responsibilities is still subjective to gender roles with men being more likely to spend more hours in paid work and women spending longer hours in unpaid domestic work.

**FUTURE RESEARCH**

This study may have been limited by its geographical scope which is Lagos Nigeria it did not cover the whole six geo-political zones of the country. Again no research can be said to be completely exhaustive. The topic of work–life balance however offers a great opportunity to researchers who might want to carry out further research in this area using different locations and samples. Of particular interest will be a comparative study of work-life balance challenges across different professions.

**REFERENCES**


