

Role of Work Life Balance on Employee Productivity: A Survey of Commercial Banks in Bungoma County, Kenya

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Abstract: Motivation of employees has always been quantified in financial attributes. For productivity to occur then there is need for using non-financial motivational initiatives. The banking industry has produced best trading results although characterized by lack of flexibility, high work pressure and longer working hours. This study purposed to analyze the role of motivational initiatives on employee productivity with specific reference to commercial banks in Bungoma County. The study was guided by the objective: to establish the role of Work life balance on employee productivity. The study adopted a survey design with a focus on 536 bank employees drawn from the different job cadres. A sample size of 229 was obtained using Yamane's formula. Stratified sampling technique was employed with six strata's obtained from six job cadres from top management to clerical staff. Structured questionnaires were the main data collection tools upon which analysis was undertaken using Statistical Program for Social Scientist (SPSS) where descriptive and inferential statistics was applied and thereafter presentations of findings was done using tables. The findings of the study indicated that effective work life balance leads to employee productivity $r = .538$ which was significant at $p(0.00) < \alpha(0.05)$. The study concluded that the non-financial motivation strategies influence employee productivity in commercial banks. The study recommends use of surveys and other evaluation methods to better understand the different needs of different employees to enable provision of customized work life balance.

Keywords: Employees, Financial attributes, High work pressure, long working hours.

1. INTRODUCTION

Employee Productivity is a measure of both effectiveness and efficiency of a work force according to the web dictionary. This involves a maximization of the return on the human capital by increasing their output. Employee productivity is a measure of their output in terms of business results. Motivation, on the other hand, is a management concept that is as old as the human race itself. For instance, various scholars devoted their entire lives researching and publishing extensively on motivation and this justifies the pivotal role this concept plays in the whole aspect of corporate management and performance. According to Tapomoy Deb (2008), motivation is a goal-directed behavior which is necessary in successfully improving performance and commitment of workers within an organization.

According to Williamson (1985), employee performance and productivity goes hand in hand with their level of motivation hence elaborate reward schemes must be instituted by the management in order to up the working tempo of the employees. Rodger (1999) and Andrea (2000) are of similar opinion and for them; the motivating role is a burden that managers must carry in order to reap from the efforts of their workers.

The Agency theory proposes the importance of motivation of employees to the firm. According to this theory, the shareholders who are the "principals" delegate and vest authority to an "agent" to run the organization on a day to day basis and therefore, the principals have a responsibility to ensure that they take good care of the agents so that the agents do not put their own interest ahead of the principals' interest (Jensen and Meckling, 1976). According to this theory, therefore, if the agents are not well motivated they will have their own interests taking precedence over the interests of the principals since according to the natural law, all agents are perceived opportunistic (Williamson, 1985; Seth 1994). In the case of the commercial bank sub-sector, this opportunistic tendency of the agents may manifest in serious and adverse ways to the bank such as staff orchestrated frauds, wasteful usage of tools of trade, high employee turnover and working outside the budgetary limits among other vices and this would have a far reaching impact on the general performance of the business which in turn would lead to low returns on shareholder investment. In order to maintain this delicate balance between the shareholders interest and the employees' interest, organizations have taken great interest in various aspects such as payment of bonuses, salary hikes, leave allowances, study leaves among others. If indeed these strategies are working, this research will provide an expose.

There is considerable evidence of high productivity within the commercial bank sub-sector in Kenya which manifests in impressive business results and high profitability.

Statement of the Problem:

There is no doubt that motivation stirs productivity in the banking industry however most banks have not been keen in investing in non-financial motivational strategies aimed towards sustained productivity. The channels that have been used mostly have not been forged with the keenness of sustainability. This study therefore aims to study motivational initiative based on non-financial parameter of work life balance towards sustained productivity in commercial banks.

General objective:

To analyze the role of non-financial motivational initiative on employee productivity in commercial Banks in Bungoma County, Kenya.

Specific Objective:

To establish the role of Work life balance on employee productivity within commercial bank sub-sector in Bungoma County, Kenya.

Research Hypothesis:

H₀: Work life balance does not play a role on employee productivity within commercial banks in Bungoma County, Kenya.

Significance of the Study:

This research work will be relevant to the management of the commercial banks in spurring a change of attitude in the manner in which motivation has been viewed; from the monetary perspective to the non-monetary perspective with a view of enlisting the best practice that will maintain high productivity that has been evident over time in the banking sector.

To the employees within the banking sector, the research would contribute immensely to their understanding of the whole aspect of non-financial motivation and its bearing on their performance which translates to the overall organizational performance.

Finally, this research work will also contribute to the body of knowledge and form a source of reference to other scholars pertaining matters of motivation and employee productivity especially in the financial sector in general which plays a pivotal role in the economic developments of many countries if not all . It could also be a point of reference for researchers undertaking research work in motivational initiatives with special bias towards the banking sector.

2. LITERATURE REVIEW

Douglas McGregor Theory X and Y:

In his book 'the human side of enterprise', McGregor (1960) devised two models which he called X and Y. These two models try to distinguish management styles and how they influence on employee motivation. The two theories begin with the premise that managements role is to assemble factors of production including people, for the economic benefit of the firm.

According to Heil, McGregor, Bennis and Stephens (2000) theory X is an authoritarian style where emphasis is put on productivity. This theory holds it that management must counteract an inherent human tendency to avoid work. Workers are thus seen as lazy, not happy with their jobs, have no ambition, wants no responsibility, and would rather follow than lead, self-centered and therefore do not care about organizational goals. Due to these characteristics a need for authoritarian management style arises. Workers managed this way need to be closely supervised under comprehensive systems of control. Employees will show little ambition without an enticing program of motivation thus will always avoid responsibility. Herath and Rao (2009) are of the opinion that threat of punishment to gain compliance can lead to meeting of organizational goals. This theory provides room for mistrust, highly restrictive supervision and a punitive atmosphere. This managerial style is more effective when used to motivate a workforce that is inherently not motivated to perform.

Theory Y on the other hand is a participative style of management which assumes that people will exercise self-direction and self-control in the achievement of organizational objectives to the degree that they are committed to those objectives (Heil *et al.*2000). There is an assumption that employees can be ambitious, self-motivated and exercise self-control. It is believed that employees enjoy their mental and physical work duties thus work is seen as natural as play. This theory further advances that with proper conditions, most people will want to do well at work. They believe that the satisfaction of doing a good job is a strong motivation.

Personal goals and organizational goals can be alienated as employees are usually motivated by accomplishing the aligned goals. Tight controls might be needed for individuals to reach same level of maturity where they are motivated by goals to work (McGregor, 1960). To harness the motivational energy of employees firms can use decentralization and delegation, job enlargement, participative management and performance appraisals (Roma & Africa, 2009). McGregor argues that managers need to communicate openly with subordinates to be able to minimizing the difference between superior-subordinate relationships thus creating a comfortable environment in which subordinates can develop and use their abilities.

Looking at the banking industry, some banks prefer using theory X with the presumption that managers can trace back individual responsible for certain actions and reward or reprimand them for their actions. Most banks will set targets especially in the sales department hence employees will strive to meet the targets not because they are motivated but failure to do so would have an implication on their job. Theory X is usually exercised in professions where promotions is infrequent, unlikely or even impossible and where workers tend to perform repetitive tasks in their jobs. Some banks have tried to avoid repetitive tasks by constantly having a work rotation yet this has not been very effective since most tellers would prefer not to be taken to sales and marketing. Management using theory X tends to limit employee potential and discourages them from thinking outside the box.

Most banks have tried to use Theory Y and they do this using non-financial motivation reward schemes such as grievance resolution, use of EAPs and work life balance which can enable employees align their personal goals to organizations hence productivity. In theory X firms rely on money and benefits to satisfy employee's lower needs and once the needs have been satisfied the source of motivation is usually lost. There is no excuse to fail while using theory Y as employees are usually availed with opportunities to innovate and come up with new ways of performing work. While looking at the banking industry, it is important to note that there is no model that can work effectively without knowing the personalities of employees. Thus theory Y should only be used if it is believed it can motivate the highest levels of achievement. Theory X only satisfies lower level physical needs and since McGregor is of the view that at times tighter controls need to be put in place for individuals who have not reached the level of maturity to independently carry work without cohesion, a key question on drawing the line between employees who are in the path to maturity and those who entirely need authoritative management is still debatable in baking industry.

Employee Productivity:

Over recent years, there has been progressive interest in the field of HRM due to the crucial role it plays in strategy implementation as a source of competitive advantage among competing organizations. It is in the domain of all who care to know that commercial banks are no longer the "sacred" entities that they used to be where operating a bank account was a preserve of the mighty in the society. In recent times, banks are literally hawking their services in all manner of places including places of worship, market places, schools, among other places and this is in response to the high level of competition amongst them. According to Underson and Ulrich as quoted by Armstrong (2006), HRM is the bedrock of strategic planning and its importance is on a path of continuous growth. Employee productivity has traditionally been viewed simply as relationship between input and output and hence a measure of efficiency. Armstrong (2010), proposes a

contemporary view of productivity that incorporates historically unaccounted-for factors such as employee turnover, absenteeism, and lowered employee cooperation among others.

Work- Life Balance (WLB) and Employee Productivity:

Lack of flexibility, high work pressure and long working hours are a source of stress, for many employees. According to Sparks et al (1997), when employees spend too many hours at work and less with their families, their health and work performance begin to deteriorate as a result of affluence, growth of single parent families and absentee parenting. This has resulted into juvenile delinquency among the employees' children, drug abuse as a misplaced stress management tool by the affected employees and reduced care for the elderly (Lockwood, 2004).

According to Carol (2010), employees tend to naturally devote more energy towards performance of their employment duties while neglecting their personal lives and in the long run, this will impact negatively on the balance between the two aspects of their lives. Any form of distortion in the work-life balance has a negative impact on the productivity of an employee.

Larsen (2013) in the Journal of Behavioral Science is of the opinion that even as employees seek the elusive WLB at their work place, the core target should not just be increasing efficiency but providing an avenue for employee satisfaction and comfort. He goes on to suggest that employers can help the employees to achieve WLB by providing flexible working hours and also by occasionally working away from their offices or formal working places. Larsen (2013) further asserts that organizations can support acquisition of the elusive WLB for their employees by staggering working hours so that the staffs can work in shifts to provide them some time off to attend to their personal and private lives. Furthermore, some cadre of staff such as the sales persons can still be allowed to work away from office by going out in the field and sending their sales report to their team leaders without having to be in the office all the time. This would give them time to attend to their personal lives even as they work on their targets.

According to Andy (2014), there are various benefits of effective WLB to an employer; he suggests some of the benefits as follows: Increased self-esteem for the employee so that the employee does not lead a miserable personal life in pursuit of the organizational efficiency and productivity, reduced employee turnover which reduces the employment costs hence increased organizational productivity and decreased sick days since employees can achieve healthy living if there is effective WLB. Andy further asserts that effective WLB promotes sound employer-employee relations by eliminating conflicts that may necessitate resolution through tribunals and/or industrial courts. For instance, to ensure that an employee does not work for more than the working hours in any given week which could violate the labor laws, the employer can opt for flexible and staggered working hours. This will be fulfilling for both the employer and the employee.

Various reasons have been given for the challenges that seem to hinder the attainment of the coveted WLB in most places and knowledge of these challenges is vital even as we seek to develop effective WLB policy in the banking industry; time management, personal, organizational ability, financial pressure, personal emotional management work schedules and lack of WLB policy within the organization.

Conceptual Framework:

The following figure provides a summary of both independent and dependent variable of this study

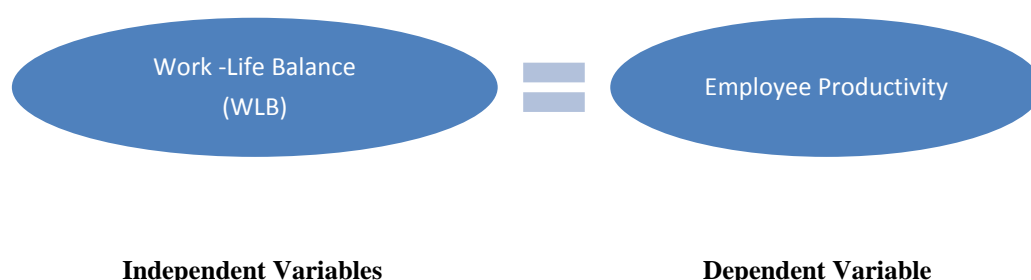


Figure 2.2 Conceptual Framework

In this framework, employee productivity is depended on the motivational level of the employees interrogated along work life balance.

Summary:

Banking industry is expanding at an alarming rate, there is need for some level of efficiency in delivery of service in order to attract and retain customers. However this can only be possible with a motivated work force. Some of the indicators of a poorly motivated bank employee include: absenteeism, low employee cooperation, lack of initiative among. Work life balance is an important aspect when it comes to employees. Many employers don't give this motivational strategy serious thought. Not having a proper work life balance inevitably leads to stress, burn out and anxiety. There should be a balance between employee's personal lives and employment duties.

3. RESEARCH METHODOLOGY

This research was conducted using survey design. The study was conducted in Bungoma County among the employees of 11 commercial Banks with a population of 536. $n = N / (1 + Ne^2)$, Where n is the sample size, N is the population size, e is the degree of precision (degree of confidence). Upon application of the formula, $n = 536 / (1 + 536(0.05^2))$ thus $n = 229$. The target population was divided into six subgroups (strata) basing on the job cadres of the bank employees. Questionnaires were used in the collection of the primary data. The data was analysed with the aid of SPSS where both descriptive and inferential statistics were performed. Pearson's product moment coefficient of correlation was used to correlate the variables. A multiple regression analysis was used to predict the value of the dependent variable based on the independent variable. The model for the study thus was $Y_i = \beta_0 + \beta_1 X_1 + e$. Y_i is the value of y, β_0 = the intercept, $\beta_1 X_1$ = Grievances Resolution and e = all those factors that affect Y but are not included in this study.

4. RESEARCH FINDINGS AND DISCUSSION

Work –Life Balance:

The objective aimed to establish the role of Work life balance on employee productivity within commercial bank sub-sector in Kenya. To this effect the study sought to understand whether the different banks provided a work life balance environment. Table 4.24 indicates that 65% of the respondents were of the view that their banks provide work life balance while 35% were of the contrary. It could then be deduced that most banks provide a work life balance. Roger and Merrill (2003) reason that for achieving effective work life balance, there is a need to create a dynamic synergistic equilibrium between work, life outside work, family and money. With the knowledge provided by Roger and Merrill, it is true to say that banks are aware of the importance of Work life balance thus will strive to ensure they provide it as a motivational strategy to its employees.

Table 4.1: Provision of Work Life Balance by Employers

Response	Frequency	Percentage
Yes	130	65.0
No	70	35.0
Total	200	100.0

There was need to establish the commonly used work life balance retention strategy by different banks. Multiple responses could be given thus to this effect a multiple response analysis was undertaken. Table 4.2 show that flexible leave arrangement was majorly used as a work life balance strategy as represented by 41%. This meant that employees could have their leaves as desired as long as there is mutual consensus between them and their employers. Telephone access followed with 35%. Bank employees can have access to their telephone as long as they are not serving bank clients. This is a different phenomenon from other businesses such as supermarkets and other chain stores that do not allow employees to use telephones. Job rotation or enrichment is represented by 22%. This is a situation where employees are moved from one department to the other, this can be from cashier to front office executive or to any other position. Job rotation reduces stress as one learns to balance on personal issues and work related issues.

Table 4.2: commonly used Work Life Balance Strategies

Work Life Balance Strategy	Frequency	Percent
Flexible working hours	6	3%
Flexible leave arrangements	82	41%
Job rotation/ enrichment	44	22%
Telephone access	70	35%
Total	200	100.0%

On the role of work life balance, statements were given in a five point likert scale that required different opinions from the respondents. Table 4.3 shows the presentation. The study established that banks do not pilot or have trial initiatives for work life balance as indicated by a mean of 1.64. Further banks were not keen in increasing awareness on employee entitlement to access flexible working arrangements (mean 1.81). Surveys to conduct work life balance were not undertaken as shown by a mean that ranged towards a small extent (Mean 1.83). The only surveys conducted in relation to work life balance were exit interviews that include questions such as whether difficulties in balancing work and family/personal responsibilities were a contributing factor to the employee leaving. This is done to enable the banks come up with future effective work place strategies. This finding can be deduced to imply that although banks are keen on provision of work life strategies, they don't go out of their way to ensure necessary measures are undertaken such as understanding the employee's needs and having trial initiatives for work life balance by all staff and management.

Table 4.3 Role of Work Life Balance

	N	Min	Max	Mean	Std. Deviation
This bank increases awareness of employees' entitlements to access flexible working arrangements	200	1	5	1.81	1.196
This bank conducted a survey to identify staff needs in balancing work and family/personal life responsibilities.	200	1	5	1.83	1.376
There is willingness to pilot or trial initiatives for work life balance by all staff and management.	200	1	5	1.64	1.253
This bank conducts pre-exit interviews that include questions such as whether difficulties in balancing work and family/personal responsibilities were a contributing factor to the employee leaving	200	1	5	3.82	1.223

.On importance of work life balance, Table 4.4 indicates that the study established that there was improvement in productivity and employee value as represented by 60%. This was followed by an improvement in customers experience as depicted by 20.5%. Attraction and retention of talent had the lowest percentage of 6.0. It was then concluded that work life balance improves in productivity and how employees value themselves thus overall efficiency at work place. It is however important to note that it is not only a responsibility of the employee to ensure their work and lives are balanced but also the employer has a role to play as articulated by Molloy (2005).

Table 4.4 Importance of Work Life Balance to Employees

Importance	Frequency	Percentage
Improves gains in productivity and employees value	120	60.0
Enhances attraction and retention of talent	12	6.0
Improves customers experience	41	20.5
Leads to a more motivated and satisfied workforce	27	13.5
Total	200	100.0

To fully understand the role of work life balance, the study sought to understand the staff turnover in the 11 banks of Bungoma County. This is displayed in Table 4.5. With 50.5% it was established that the staff turnover is high, 35.5% were of the view that there was a moderate staff turnover while 14% thought the staff turnover was low. This implies that the responses were averagely split thus the study concluded that the turnover was fairly high. High staff turnover infers dissatisfaction with working conditions as a result of not having a work life balance to enable the employees perform optimally. Importance of work life balance is articulated by Andy (2014) when he gives the benefits of work life balance and reduced staff turnover is one of the given benefits.

Table 4.5 (a): Staff Turn Over in Banks

Rate of Staff Turnover	Frequency	Percentage
High	101	50.5
Moderate	71	35.5
Low	28	14.0
Total	200	100.0

There was also need to determine the major reason for staff turnover in banks. Table 4.5 indicated that most bank employees leave their jobs for better job opportunities; this suggests that there is a belief of better terms including work life balance. 26% on the other hand move to find better work life balance indication that they might not be satisfied with their work life balance in their current work places. Only a small portion leaves due to career advancement implying that banks offer this hence it is not a reason to move from one job to the other.

Table 4.5 (b): Reasons for Staff Turnover

Reason for Turnover	Frequency	Percentage
Career advancement	6	3.0
Better job opportunities	126	63.0
Retirement	16	8.0
To find a better work life balance	52	26.0
Total	200	100.0

There was need to establish which gender was mostly affected by the challenges encountered as a result of work life balance. It was established and presented in Table 4.6 that both men and women were affected as presented by 57%. This denotes that the two genders have different needs as human being thus need time off for personal issues. 26.5% were of the view that women are affected the most. Women mostly are expected to carry out domestic work at home and tend babies which might also prove to be a challenge when it comes to balancing the two roles.

Table 4.6: Gender Mostly Affected by Challenges in Work Life Balance

Response	Frequency	Percent
Women	53	26.5
Both men and women	114	57.0
I don't know	33	16.5
Total	200	100.0

There was a need to rate how the different banks provide work place balance. This was on a scale of 1-10, with one representing very poor while 10 presented very good. It was established that the banks in Bungoma County averagely provided work life balance as indicated by a mean of 4.12. This indicates that work life experience was not provided as expected to ensure productivity. Most banks concentrated on leave days and left other important aspects such as access to childcare, reasonable working hours and safety and wellbeing.

Table 4.7: Measure

Measure of Central Tendencies	Value
Mean	4.12
Median	3.00
Mode	3

Correlation Analysis:

Correlation analysis was performed to check the relationship between work life balance and employee productivity. There was a moderate positive correlation between the variables with $r = .538$ which is significant at $p(0.00) < \alpha(0.05)$ this led to the rejection of the null hypotheses and conclusions were made that work life balance plays a role on employee productivity within commercial banks in Kenya. Increase in work life balance positively affects productivity in commercial banks in Bungoma. It is however important noting that work life balance in these banks have been provided moderately with flexible leave days as the most commonly used WLB.

Table 4.8: Correlation Statistics between Work life Balance and Employee Productivity

		Work Life Balance	Employee Productivity
Work Life Balance	Pearson Correlation	1	.538**
	Sig. (2-tailed)		.000
	N	200	200
Employee Productivity	Pearson Correlation	.538**	1
	Sig. (2-tailed)	.000	
	N	200	200

** . Correlation is significant at the 0.01 level (2-tailed).

Table 4.8 presents a summary of the hypotheses of the study based on the findings of the study. From the Table 4.8, it is therefore concluded that motivational initiatives have a great impact on employee productivity in the banking sector. Motivational initiatives not only need to be financial but can be in form of use of employee assistance programs, grievances resolution mechanisms and having a work life balance.

Table 4.9: Summary for Hypotheses Tests

Hypothesis	Accepted α Values	Computed p-values for variables	Conclusion
$H_0: \mu_1 = \mu_2$: Work life balance does not play a role on employee productivity within commercial banks in Bungoma County.	$\alpha = 0.05$	0.05	Null hypothesis rejected

Regression Analysis:

Finally In a bid to predict the value of the dependent variable based on the independent variables, the study performed a multiple regression analysis to determine the role of motivational initiatives on employee productivity.

Table 4.10: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.589 ^a	.547	.437	1.199

a. Predictors: (Constant) Work-Life balance , EAPs, grievances resolution

The model summary revealed $R = 0.589$ which indicate that there is a good level of prediction. R^2 implied 54.7% of the variations of motivational initiatives could explain employee productivity.

Table 4.11: Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	2.023	0.331		6.11	0.02	1.37	2.675
	Work-Life balance	0.405	0.044	0.007	0.12	0.005	0.082	0.092

a. Dependent Variable: Employee Productivity

Based on the model coefficients on Table 4.11 the relationship between motivational initiative and employee productivity can be expressed as: $y_i = 2.023 + .405X_3$ where $X_3 =$ Work Life Balance. This shows that work life balance is significant and explains employee productivity.

5. SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Summary of Findings:

From the findings of the study, Majority of the banks provided work life balance with the most common strategy used being having flexible leave arrangement. Banks were keen in provision of work life balance however their effort was not felt. Work life balance was rated important as it ensures improvement in productivity. Staff turnover in banks was considered fairly high; most bank employees left their jobs for better job opportunities. The study further established that both men and women were affected by the challenges encountered as a result of work life balance. Banks in Bungoma County averagely provided work life balance. There was a moderate positive correlation between work life balance and productivity.

Conclusion:

On work life balance, the study concludes that most banks provide a work life balance. Although banks are keen in provision of this strategy they don't go out of their way to ensure necessary measures are undertaken such as understanding the employee's needs and having trial initiatives for work life balance by all staff and management. Banks have a high staff turnover as a result of dissatisfaction with working conditions brought about by not having a work life balance to enable the employees perform optimally. Banks in Bungoma County averagely provided work life balance implying that work life experience was not provided as expected to ensure productivity. Most banks concentrated on leave days and left other important aspects such as access to childcare, reasonable working hours, safety and wellbeing. The study then concludes that work life balance improves in productivity and how employees value themselves thus overall efficiency at work place.

Recommendations:

On work life balance, there is need for both the employer and employee to work together to ensure work life balance in banks is meaningful. There should be use of survey to better understand the different needs of different employees and thus provide customized and meaningful work life balance to individuals instead of treating them as a major whole.

Areas of Further Research:

The banking sector remains one of the most important avenues for both financial and national growth. For this sector to be a success there is need to have employees that are competent. Provision of services at times has been termed as slow in a world that is fast changing its processes. The banking sector thus needs to keep at par in provision of its services. Queuing theory is one of the strategies that can be used to ensure first and efficient delivery of services. Future studies thus need to be done to look at why banks are not applying queuing theory to ensure efficient delivery of services.

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