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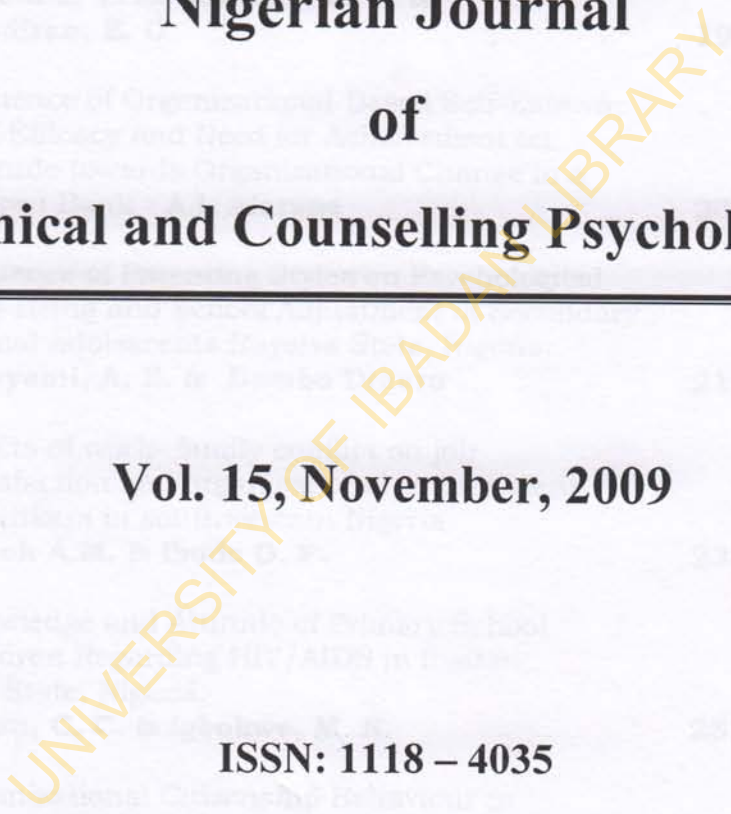
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Effects of Work- Family Conflict on Job Satisfaction and Organizational Commitment of Bankers in Southwestern Nigeria

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Abstract

The study investigated the relationship between work-family conflict on job satisfaction and organization commitment of bank workers in southwestern Nigeria. The sample consists of 500 bankers (male =240, females =260) randomly selected from banks in South-Western Nigeria. Measures of demographic data, work-family conflict, Job satisfaction and organization commitment were administered to the bankers. Data collected were analyzed, using inter-correlational analysis. Results of the study indicate that work-family conflict had significant impact on the job satisfaction and organizational commitment of the bank workers .The implication of the findings is that bank executives, organizational psychologists and human behavior analysts and management should put in place conducive condition that can reduce the negative impact of work-family conflict on overall employee job satisfaction and organizational commitment.

Keywords: Work-family conflict, Job satisfaction, organizational commitment, Bankers

Introduction

The impact of work on family changes over time. Even though some consider work and family as separate domains, in which a person's role alternates between husband and wife as

employee. It is important to find out work impact on the social life of workers, outside the office and how it affects relationships amongst family members. Job culture of contemporary workplaces in the new economy is constantly increasing, it demands longer hours at work. This portends a great deal for familial relationship among workers.

There are off course positive reasons and fulfillment one can gain from work, such as self-worth or dignity, (Reich, 2001). Some researchers have investigated the work-family relationship and have propounded various theories to explain the consequences some researchers have also carried out on the correlation between longer work hours and family life. Many bank workers long to enjoy normal life. But the demands of their career tend to mitigate against such venture.

The totality of man's experience in the world of work and education is learning to work and working to learn as pointed out by Watts (1993). One works to learn, just as one learns to work. Consequently, a nation that wants to work must strive to care for the total wellbeing of her workers. From the earliest times, men worked for the satisfaction of their basic needs in terms of food, clothing and shelter. The satisfaction of these basic needs was all they needed to continue with the business of living. Locke (1976) defines job satisfaction as a pleasurable positive emotional state resulting from the appraisal of one's job or job experience. The concept of job satisfaction refers generally to verifying the aspects of the job that influence a person's level of satisfaction. Job satisfaction is reflected in the attitude of workers toward his job or attitude and feeling, a worker has to his job, may be positive or negative. If positive, then there is contentment and the workers may have a very high commitment to such a job. But if negative, there may be a discontentment, dissatisfaction and lack of commitment to the course of the job.

Commitment have can be defined as the obligation one has to his job Meyer and Allen (1994) view organizational commitment as a psychological state that characterizes the employees relationships with that organization. Man's

expected to choose the occupation most suited to his personality and his preferences; somehow circumstances sometimes draw man into the occupation he really does not like. A man makes adjustments in the occupation he/she find himself, else there will be a serious disagreement and conflict in the work place, thereby resulting in work-family conflicts.

Studies on work-family conflict revealed that family demands, economic situation and business globalization have made work-family conflict a major factor to reckon with and a major challenge facing developing countries like Nigeria. It has been argue that work-family conflict causes decline in productivity, late arrival at work , absenteeism, low turnover, weak morals and low level of job satisfaction and poor quality of life among workers (Greenhaus & Beutell (1985). This phenomenon has effects on the psychological well-being of an individual. However an individual or organization experiencing this type of problem is said to be experiencing multiple role strains and multiple role strains are fraught with conflicts, which impede the commitment level of the individual workers. Researchers and practitioners are keenly interested in understanding the factors that influence an individual's decision to stay or leave an organization. Affective Commitment tends to be most highly related to work related outcomes such as, absenteeism, organizational citizenship behaviour, job performance. However, more recently, researchers are beginning to examine individual level of commitment in an organization, (Meyer, 2002). Success in a job without conflicts not only insures ones economic existence, but provides much other satisfaction as well. There are many workers who are dissatisfied with their jobs even when they do not quit. This therefore shows that workers do not necessarily quit their jobs when they are dissatisfied with such jobs them. Job satisfaction is thus, a measure of worker's expectation of what a worker should have without disagreement, argument or conflict in the workplace .it may also be reffered to as reinforce in work situation to boost his working moral. Job satisfaction is a factor in a worker's attitude or feeling towards his jobs. working environment is said to be ill-equipped or lacking necessary reinforcing facilities or motivators such as poor working condition in

terms of environment of work, remunerations, late payment of salaries, poor allowances and incentives are capable of uplifting worker's life standard and those of their families are not available. It has been found that workers working under unconducive conditions has always appeared dejected and frustrated, such dejection may lead to conflicts in the work place and family life.

Similarly, the inability of bankers to meet their marital, family, financial and social obligations has led to breakdown of peace in most homes. Often family conflicts in some home has an overwhelming impact on the performance of duties in organizations. Among bankers in southwestern Nigeria, the issue of organizational commitment and job satisfaction has been seriously challenged and eroded by work-family conflicts. This phenomenon appears to have negative impact on the psychological state of mind of bankers. Many of these employers are complaining of low productivity on the part of their workers. Also, indices of lack of organizational commitment such as lateness, absenteeism and laziness are apparent in work places. The study therefore examines the effects of work-family conflicts on the job satisfaction and organizational commitment of bankers in southwestern Nigeria.

Purpose of the study

The purpose of this study was to investigate the effects of work-family conflicts on job satisfaction and organizational commitment of bankers in southwestern Nigeria.

Literature Review

Work-family conflicts

Work-family conflict is conceptualized as the psychological tension that is aroused by conflicting role pressures in the organization. Conflict occurs when individual engage in multiple roles that are incompatible (Katz and Kahn, 1978). Work-family conflict can be time based, strain-based or behaviour based (Greenhaus and Beutell, 1985). Time-based

conflict occurs when pressures compete for the individual's time, such as requiring employees to work late with little notice. This might make it difficult for employees to meet other obligations, like taking proper care of the family.

Behaviour-based conflict is described as conflict stemming from incompatible behaviours demanded by competing roles. A manager in a financial services firm, for example, might be expected to be aggressive, unemotional and hard-driving, but some of these behaviours could lead to conflict with other workers or family members. Greenhaus & Beutell (1985) examined past studies and opined that conflicts come mainly from the sources mentioned above.

Work-family conflict is a form of interrole conflict in which the role pressures from the work and family domains are mutually incompatible in some respect. That is participation in one domain is made more difficult by virtue of participation in the other domain (Greenhaus & Beutell, 1985). Conflict between work and family is important for organizations and individuals because it breeds negative consequences. For example, conflict between work and family is associated with increased absenteeism, increased turnover, decreased performance, and poorer physical and mental health.

Conceptually, conflict between work and family is bidirectional. Most researchers make the distinction between what is termed work-family conflict, and what is termed family-work conflict. Work-to-family conflict occurs when experiences at work interfere with family life like extensive, irregular, or inflexible work hours, work overload and other forms of job stress, interpersonal conflict at work, extensive travel, career transitions, unsupportive supervisor or organization. For example, an unexpected meeting late in the day may prevent a parent from picking up his or her child from school. Family-to-work conflict occurs when experiences in the family interfere with work life like presence of young children, primary responsibility for children, elder care responsibilities, interpersonal conflict within the family unit, unsupportive family members.

Also, studies have shown that work roles are more likely to interfere with family roles than family roles are likely to interfere with work roles. Individual work can conflict with one's home and family life. However, workaholism can lead to adverse affects on one's relationship with his or her partner. Workaholism is an individual difference characteristic referring to self-imposed demands, compulsive overworking, an inability to regulate work habits, and overindulgence in work to the exclusion of most other life activities (Robinson, 1997). Individuals, who work a lot to the point of interference with the rest of his or her life, tend to perceive their family as having less of a strong communication background. These individuals also perceive their families as having family roles that are not as clearly defined as they would like them to be. Workaholism isn't the only dynamic that can be a factor in work-family conflicts. Family alone demands enough from an individual, but in this new millennium where more than one individual or spouse is working to support a family, the demands of upholding family life and maintaining a career or job are immense.

Spillover

This theory focuses on the impact that satisfaction and affect from one domain has on the other domain. Positive spillover refers to situations in which the satisfaction, energy, and sense of accomplishment derived from one domain transfers to another. On the contrary, negative spillover is the derived problems being carried over from one domain to another. For example, increased satisfaction (dissatisfaction) in the work domain leads to increased satisfaction (dissatisfaction) with life.

Compensation

It is a bidirectional theory stating that the relationship between work and non-work domain is one in which one domain may compensate for what is missing in the other. Thus, domains are likely to be interrelated in a

counterbalancing manner. For example individuals unsatisfied with family life may try to enhance performance at work.

Segmentation

Segmentation is a theory that each domain operates independently, such that satisfaction can be derived from work, family, or both. Therefore, segmentation is the antithesis of spillover theory in which it is assumed that one can compartmentalize competing role demands.

Congruence

Congruence is a theory that states although a positive or negative relationship may be found between work and family, the relationship is spurious because it is caused by a third common factor, like personality.

Integrative

Integrative theory suggests that work and family roles are so intertwined that they become indistinguishable.

Resource Drain

Resource drain theory states that a negative correlation between family and work domains, such that there is a finite amount of personal resources to be expended and more activity in one domain, by definition, takes away resources that could be expended in the other domain

Job Satisfaction

Job satisfaction is the personal feeling of contentment or a compound of various attitudes, mental and emotional which a worker has and exhibits towards his work situation. It is a function of the discrepancy or congruence between when he expects or thinks he should get or what he actually experiences in the work situation. Job satisfaction is a broad-

based concept which is viewed, explained and approached by many different scholars and authors from different angles or perspectives. Job satisfaction is a psychological concept that could be defined as a pleasurable emotional state resulting from the appraisal of one's job, an effective reaction or an attitude towards one's job. In other words, job satisfaction implies the extent to which people like their job and dislike it.

Weiss (2002) argues that job satisfaction is an attitude; it refers to how content an individual is with his or her job. Job satisfaction is very crucial to the long-term growth of any organization. Job satisfaction is closely related to efficacy, and, it has been identified that many teachers lose or fail to develop self-efficacy within educational settings (Dweck, 1999). Various researches have been carried out on factors that could influence bankers' job satisfaction (Evans, 1998). Those factors include: availability of material resources, working environment, and organization culture, prompt payment of salary, and feelings of successful in the organization among others. Interestingly, bankers have different factors that could influence their job satisfaction. For instance, prompt payment of salary might be an influencing factor, while a conducive environment might be an influencing factor to another. Job satisfaction has been demonstrated to be closely related to organizational commitment, turnover, job performance and productivity (Cooper & Kelly, 1993). Ajayi (1983) affirmed that satisfaction cause performance. He worked on the theory that production should increase monotonically with increase job satisfaction. Vroom (1964) offers his motivational theory as a logical basis for explaining the relationship between job satisfaction and job turnover.

It follows from Vroom model that, the more satisfied the worker, the stronger the force to remain in his work. Decisions to either go to work or be absent from work are dependent on the relative strength of the forces urging the worker to do so. The level of satisfaction is a combination of returns from the environment, Satisfaction exists when these two factors are in line and job dissatisfaction exists when the returns from the environment is much less than the need of the individual.

Factors that Enhances Job Satisfaction

The satisfaction of employees needs must be provided through the work itself. Basically no matter how innovative an organization is in terms of products, technology or attitudes towards employees, a boring job will be boring and non-motivating. Therefore, any attempt to improve the employees attitude and performance without affecting the work itself could results in missing the mark and probably not leading to long term motivation and productivity. This suggest that, turning people on to work, through motivational incentives requires a combination of efforts and strategies or creating the right situations where workers will meet their low-level needs and high-orders needs to enhance their satisfaction. McGregor summarizes these as follows that man is a wanting animal as soon as one of his needs is met, another appears in its place. This process is intending, it continues from birth to death. This goes to explain that the individual workers needs at each level or cadres from lower need grades have to be met sequentially and gradually to the high order needs. This is to be able to ensure the harmonious cooperation of all cadres of workers within an organization for effective productivity and for achieving the cooperation goods and enhance workers satisfaction.

This indicates that, workers will usually demonstrate their gratitude for receiving a satisfactory reward, by been committed and hence increase the output. One may therefore conclude that men do not work only for money. It was been found more significantly that needs for achievement, self fulfillment and job security are important factors that can enhance job satisfaction and commitment (putting in their very best to work process). It has empirically been observed that workers are committed to the goals of their organization when these incentives and conditions are available.

Promotion is another factor that enhances job satisfaction, even though not always accepted when accompanied with transfers because families, friends and relations may be separated due to the worker being transferred to out station offices. Hawler & Porter (1967) Bonye & Hondson (1976) opined that job satisfaction is a

result rather than cause of high productivity. Their major argument was that good performance leads to rewards which are seen by the individual as equitable, high satisfaction will result.

Organizational commitment

Organization Commitment subsumes three constructs, affective, continuance and normative has been said to be engendered as a result of internalized normative beliefs and these beliefs comprised of two distinct beliefs. In the first instance the individual may hold belief that he has moral obligations to engage in a mode in all social situations in which he has a significant personal involvement. There is tendency for such an individual to believe that it is tendency for such an individual to believe that it is right to be loyal to this family, country, friends and quite likely the organization. Becker (1992) stated that there are different foci of commitment, for example individual can feel committed to the organization, top management, supervisors or the work group. Most researchers have postulated that the ability to accept the organization goals and values and integrating them into a system of personal goals and values as organizational identification. This organizational identification is regarded as organizational commitment. Organizational socialization is another important factor of organizational commitment. It should be noted that generalized values of loyalty and duty cannot be significantly modified by organizational interventions the second factor or determinant of individual organization value congruency can be modified by organizational socialization.

Another important factor in organizational commitment is personal predisposition. The normative approach explicitly recognizes that some people are more likely to develop commitment toward a particular organization than some other people. This predisposition is brought about by the particular configuration of loyalty and duty and value congruency before entering into the organization. As a result of individual differences in organizational commitment,

recruitment and selection play important role in deterring the ultimate level of member's commitment recruitment that are carried out with the purpose of selecting those workers that would be committed to the organization relies nearly on expressive communications and appeals to value and beliefs.

Determinants of organizational Commitment

Organizational commitment of the employees has been recognized as being influenced by the organizational factor, when employees perceived an organization's adherence to career oriented employment practices their psychological attachment to the organization increases (Gaetner & Nollen, 1989). Actual career practices includes a wide range of methods and vary significantly according to companies, this made it difficult to measure and directly compare the effect of the practice on the psychological aspect of employees. It has been shown that employees are committed to an organization when they believe that the company pursues promotion from within policy, they would feel less uncertainly regarding the future of the career in the company, becoming more motivated to commit themselves. Also, some companies providing training may also affect the psychological state of the companies thereby leading to conflict. Organizational commitment may be seen as part of a larger cluster of construct describing the individual organizational identification, job, loyalty, job attachment and job involvement (Scott, Common & Cheney, 1998).

Psychologists recognize that need have a certain priority. As the more basic needs are satisfied a person seeks to fulfill the higher level of needs. According to this theory, man has hierarchy of needs like food, clothing and shelter through to safety needs, social acceptance needs and self esteem to the highest order needs which is self-actualization or self fulfillment. All these needs constitute man's motivational set in all human endeavors including job satisfaction. Thus a worker will be committed to these duties in the work place if he is sure that the rewards obtained will satisfy these needs and hence adjust to his work. For example a man who cannot satisfy his psychological need of

hunger and thirst cannot be committed to job so also safety needs inform of security love and belongings inform of acceptance as a result of contributing to the social upliftment will help a worker to contribute his maximum to the advancement and attainment of lies establishment policies and goal.

Hypotheses

There is significant relationship between work-family conflict and job satisfaction of bankers in southwestern Nigeria

There is significant relationship between work-family conflict and organizational commitment of bankers in southwestern Nigeria

Methodology

Design

This study adopted a survey research design that utilized the ex post facto research type in which questionnaires were used to collect data from the respondents

Participants

The sample for the study consists of 500 bank workers (male=240 48.42%) females 260 (51.5%) randomly selected from five banks in southwestern Ibadan metropolis, Oyo state. Stratified random sampling technique was adopted to ensure equal number of participation of the participants. Of the 510 distributed questionnaires, 500 were properly filled and used in the analysis, while 10 were incompletely filled and discarded.

The mean age of the bankers was 36.7 years with standard deviation of 4.30 and age range of 21.34 years, level of education of the bankers were, first degree holders (285-47.55%), second degree -(120 - 25%) and professional qualification (95- 20%) the working experience ranged from 5 to 18 years.

Instruments

Work - family conflict

Work -family conflict was measured using the (WFCS) by Hassan (2004). The scale assessed the extent to which work-related roles interfere with family responsibilities in the organization .the scale is ranked on a five point -likert scale ranging from 5- strongly agree to strongly disagree -1 to rate the extent to which they -participants or disagree with items on the scale. The coefficient alpha for the scale was .088. The scale correlates highly with the work-family scale of Netemeyer, Boles &Mcmurian (1996)

Organizational commitment

Organizational commitment was measured by the organization commitment questionnaire (OCQ) by Mowday, Steers and Porter (1998) the scale has 15 items that describes the individual's identification and involvement in a particular organization. The scale is on 5-ponit likert type response scale used to measure responses, it has an internal consistency of cronbach's alpha ranging from .082 to .093

Job satisfaction scale

Job satisfaction was measured with job satisfaction scale developed by Brown (2007) the scale is made up of 15 items and it is ranked on a four point likert scale ranging from4-strongly agree to 1-strongly disagree. The coefficient alpha for the JSS was .73

Procedure

The three instruments - WFCS, OCQ and JSC were administered to the bankers in the banks involved in this study by the researcher and the four researches assistant who was postgraduate's students. The consents of the bankers and the management of the organization were

obtained and the purpose of the study was explained to the Participants before distributing the instruments.

Data analysis

The data for study were analyzed using correlation analysis for the set hypotheses of the study.

Results

Table 1: means, standard deviation and relationship between work –conflict and organizational commitment of bankers in southwestern

| Variables | N | Mean | Std. Dev. | r | Df | P |
|---------------------------|-----|-------|-----------|------|-----|------|
| Work-family conflict | 250 | 39.19 | 8.40 | 0.67 | 498 | 0.00 |
| Organizational commitment | 250 | 47.86 | 10.20 | | | |

Table 1 present the results of the correlation analysis of the hypothesis. The result shows that there is positive correlation between work-family conflict and job satisfaction of the banks workers in southwest Nigeria. $P < .05$.

Table 2: Mean, standard deviation and relationship between work-family conflict and job organizational commitment of bank workers in southwestern Nigeria

| Variables | N | Mean | Std. Dev. | r | Df | P |
|---------------------------|-----|-------|-----------|------|-----|------|
| Work-family conflict | 250 | 39.19 | 8.40 | 0.47 | 498 | 0.00 |
| Organizational commitment | 250 | 46.21 | 9.61 | | | |

Table 2 presents the results of the correlation analysis which Shows a significant positive relationship between work-family

conflict and organizational commitment of bank workers in southwestern Nigeria $P < .05$.

Discussion

The findings of this study show that there is composite influence of work- family conflict on job satisfaction and organizational commitment of bank workers in southwestern Nigeria. The study revealed that work-family conflict has negative impact on the bankers attitude in the organization. However, the results is not consistent with Slattery & Rajan (2005) work on employees, that job satisfaction is negatively related to turnover and work-family conflict. But it is in tandem with Lindsey (2007) who identifies in his study, that job satisfaction is one of the factors that could contribute to better performance and commitment in an organization.

Slattery & Rajan (2005) suggest that job satisfaction is a more distant cause than organizational commitment. Also the study shows that work-family conflict is negatively related to organizational commitment and job satisfaction of the bankers.

These results corroborate the findings of earlier researchers who reported that individuals with high low self-efficacy were not able to resolve work –family conflicts and this affect their job and commitment in the organization (Carmeli, 2003, Cinamon, 2005)

Implications of the findings

The results of the present study demonstrated that work –family conflict which are influenced by series of factors in the organization has negative impact on bankers job satisfaction and organizational commitment. The implication of these findings is that job satisfaction and commitment in the organization, which has overall impact on performance can only be enhanced only if work-family conflict is minimized or reduced to the barest level in the organization. Organizational management need to put in place factors that can help workers going through this trend, so as to have stable state of mind to carry out task in the organization.

Recommendations

Organizations should ensure that work load is in line with workers capabilities and resources. Workers should be given opportunities to participate in decisions and actions affecting their jobs, give constructive criticisms rather than destructive criticisms. These will make the office homely and welcoming to the workers. Employers should be sensitive to the needs of the workforce by motivating them to action but motivation is not just simple encouragement, rather, it should be done through observing, interviewing and saying thank you to employees when necessary. This will boost their ego and diffuse conflicts that may want to extend to their official work.

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