



**WORKING HOURS AND JOB SECURITY:  
AN ANALYSIS OF THEIR RELATIONSHIP WITH  
COMMERCIAL BANK WORKERS WELL-BEING AND  
PERFORMANCE IN CROSS RIVER STATE, NIGERIA**

**Iji, M. Eru<sup>1</sup>,**

**Angioha P. Unim<sup>1i</sup>,**

**Okpa, J. Thompson<sup>2</sup>**

<sup>1</sup>Institute of Public Policy and Administration,

University of Calabar, Nigeria

<sup>2</sup>Department of Sociology,

University of Calabar, Nigeria

**Abstract:**

The study seeks to examine the relationship between working hours, job security and their relationship with commercial bank workers wellbeing and performance in Cross River State, Nigeria. Two research objectives were raised for the study, which led to the formulation of two research hypotheses which were stated in null form; Working hours do not significantly relate to commercial bank workers wellbeing and performance in Cross River State, Nigeria. There is no significant relationship between Job security and commercial bank workers wellbeing and performance in Cross River State, Nigeria. Literature was reviewed according to the variables of the study. The survey research design was utilised for the study. 232 samples were selected from five banks and their branches in Cross River State using the purposive and proportional sampling technique. The instrument of data collection was the questionnaire. Data gathered from the field were coded and analyzed using the appropriate frequency distribution, tables, charts and Pearson Product Moment Correlation at 0.05 confidence level. Out of the 232 instrument distributed only 213 were return without missing items or mutilation and these number were used for analysis. Results revealed that there is statistical considerable relationship between working hours and commercial bank workers wellbeing and performance in Cross River State, Nigeria and there is no significant relationship between Job security and commercial bank workers wellbeing and performance in Cross River State, Nigeria. The study thereby recommends among others that Bank management should put in place adjustable and working hours for employees in order to make them more comfortable.

---

<sup>i</sup> Correspondence: email [angiohapius@unical.edu.ng](mailto:angiohapius@unical.edu.ng)

**JEL:** J81, J83, J28, M51

**Keywords:** working hours, job security, wellbeing, performance, employees

## 1. Introduction

One of the most robust and competitive sectors on the Nigerian economy is the banking sector, over the years, this sector has witnessed tremendous growth, and this has led to increased competition among the players in the industry (Nwachukwu, 2004). Banks like other business organizations have come to realize that, in order to achieve their set goals in a highly competitive environment and hostile economic situation in the country today, the bank worker must be effective in the performance of their duties. Hence, a lot of pressures are put on employees by managements of banks to perform to their optimum so that the banks can achieve its goal and be competitive in such an environment.

Most of the work conditions that bank workers face are inappropriate and unhealthy. There is no job security in banking sector in Nigeria. The bank recapitalization that took place and is still ongoing has worsen the situation as workers can just wake up and find themselves relieved of their jobs without proper notification process. Adebayo and Lucky (2012) and reported that majority of the banks in the country, in an attempt to restructure their workforce as a result of the recapitalization, are letting go of some of their staff. The staff that are affected are given their sack letters unannounced. For example, in 2008, Diamond Bank PLC downsized its workforce by 500; First Bank has also relieved 500 staff of their jobs (Adigun, 2009). Bank workers are faced with long working hours, poorly and inadequate fringe benefits, too much workload, insufficient safety measures in fire emergencies and lack of personal protective equipment. People working in such environment are prone to occupational disease and it affects their effectiveness (Ipole, Agba & Okpa, 2018; Igbe, Okpa & Aniah, 2017). Thus, productivity is decreased due to the kind of environment they find themselves.

It is in view of this peculiar problem in the banking sector in general and commercial banks in Cross river state, that this study is aimed at investigating the impact of working hours and job security on commercial bank workers wellbeing and performance in Cross River State, Nigeria. Consequently, the following research questions are raise to guide this study:

- 1) To what extent does working hours relates to commercial bank workers wellbeing and performance in Cross River State, Nigeria?
- 2) What is the relationship between Job security and commercial bank workers wellbeing and performance in Cross River State, Nigeria?

### **1.1 Study Objectives**

- 1) To examine if working hours relates to commercial bank workers wellbeing and performance in Cross River State, Nigeria.
- 2) To examine the relationship between Job security and commercial bank workers wellbeing and performance in Cross River State, Nigeria.

### **1.2 Study Hypotheses**

- 1) Working hours do not significantly relate to commercial bank workers wellbeing and performance in Cross River State, Nigeria.
- 2) There is no significant relationship between Job security and commercial bank workers wellbeing and performance in Cross River State, Nigeria.

### **1.3 Scope of the Study**

The content scope of this study is limited to working hours and job security: an analysis of their relationship with commercial bank workers wellbeing and performance in cross river state, Nigeria. The organisational scope of the study is limited to commercial banks in Cross River State. This study will therefore be limited to First Bank, Zenith bank, Access Bank, United Bank for Africa and guarantee Bank, all in Cross River State, Nigeria. Specifically the study will be limited to First bank Branches in Calabar (Calabar main, Ndidem Iso and Main Avenue), Ikom, Obudu; Zenith Bank Mary Slessor, highway and Chambley; Access Bank Mary Slessor and Calabar road branches, United Bank for Africa Calabar road branches and Guaranty Trust bank Calabar road. The geographical scope of the study is limited to Cross River State, Nigeria.

## **2. Literature Review and Theoretical Framework**

### **2.1 Literature Review**

#### **2.1.1 Working hours and workers wellbeing and performance**

Working late, working in long shift, and the issue of overworking are common problem in today's organisational world. People are pushed to work extra hours to meet organisational objectives and cost saving. Other causes include poverty, inflation, and the threat of getting fired, to get financial benefits and workload. Akerstedt and Nilsson (2003) maintained that pitiable performance by employees negatively increase productivity cost and produces cheap quality of goods and services. Medical studies have showed that there is a severe impact on immune and endocrine system of workers who suffer from lack of sleep and extreme fatigue due to too much workload (Akerstedt & Nilsson, 2003). Leonard, Fanning, Attwood and Buckley (1998) argues that extended working hours especially in medical resident employees who are engaged on 24 hours shift result in decline in alertness, attention and incessant loss of concentration that results in medical errors and poor diagnosis of results. A report by Hamington (2001) states that 1 in 20 Africans work extended hours. Extended hours here generally means more than 78 hours a week. It is agreed then that employees are working longer hours

because of an increase in workload, job demands, job security, and performance standard and pressure from management or supervisors (Sparks, Cooper, Fried & Shirom, 1997).

Wooden and Warren (2003) in a survey, using household income and labour dynamics, found that job satisfaction and operational efforts decline as working hours increased. Boyar, Maertz, Pearson and Keogh (2003), investigated 248 united Auto workers working day and evening shifts and discovered poor performance after doing such shifts in over a period of time. Fredrickson, Alfredsson, Koster, Thorbjornsson, Toomings, Torgen and Kilborn (1999) investigated the influence of long working hour on employees from different occupation in Sweden and found that long working hours increases the cumulative incidence or performance risk of disorder and affects the performance of employees. Sheppard and Clifton (2000) in an empirical research of aggregate panel data for indigenous manufacturing companies in the United State found that manufacturing productivity does not necessary increase when the amount of time employee work is extended. They argued that the use of overtime normally lowers average productivity for almost all the organisations in the study sample, a ten (10) per cent increase in overtime result in a 2.4 per cent decline in productivity, when measured by homely output. They further argued that in most of the organisations analysed, shorter working hours is associated with high rate of output per hour.

Cettle, Chang, and Konte (2011) in an investigation of 18 European members of the Organisation for Economic Cooperation Development (OECD) examined the extent at which longer annual hours have been associated with per hour productivity. Findings revealed that the responsiveness of per hour productivity for a given increase in working time is always negative. Not only is there decrease return on added time of work, the return in the form of added production diminishes more rapidly for extended working hours. Their findings further revealed that, when annual time of work increases above a threshold of 1925 hour, a 1 per cent increase in the time of work leads to a decrease in productivity. In a finding made by Bond and Galinsky (2006) maintained that while additional working hours may reflect on employees commitment and work ethics in an organisation, at some point, extended working hours begins to create risk and time conflict that interferes not just with the employees non-work life, but also in his performance at workplace.

Also, extant literature have shown that reduction in working time, which involves a reduction in workload or hours with a commensurate pay reduction improved productivity (Barnett & Hall, 2001; Kossek & Lee, 2008; Beauregard & Henry, 2009). In a recent study by Kossek and Lee (2008), shows that while organisations reduce working hours for their mostly professional employee, so as to retain talent, they found that reduced working hours improves employees self-report performance on the jobs. Meyer, Mukerjee, and Sestero (2001) in an empirical statistical study investigated the rate at which employees use flexible work schedule, including job sharing, flexible time, compressed work week, found that this arrangement affect an organisation's profit rate, which their findings also revealed that when an employee is given the

option of time off when a family member is sick or to work from home were associated with firms profit and the input of such employees.

### **2.1.2 Job security and the effectiveness of employees**

In the last few years, research has gathered momentum and empirical evidence about the impact of job security or loss on a number of issues as it relates to employees socio-economic wellbeing and organization's functioning (Burke & Cooper, 2000; Adebayo & Lucky, 2012). The idea of job security denotes protection against the loss of an employee's job. According to Mondy and Noe (2005), job security refers to security of a job within a particular firm or organization. Adebayo and Lucky (2012) maintain that it is concerned with the probability or possibility of an individual keeping his or her job. Job security is an employee's assurance or confidence that they will keep their current job for a longer period as they so wish (Simon 2011).

Job security is and remains the hallmark of employment relations in all industry including the banking industry. Research on job security have provided consistent evidence across firms, industries and countries that decline job security level is associated with negative employees attitudes, behaviours and health which in turn affects work performance (Sverke, Hellgren & Naswell, 2002; Agba & Ushie, 2010; Angioha, Nwagboso, Ironbar, & Ishie, 2018; Iji, Ojong & Angioha, 2018). KPMG (2010) conducted a survey on Job security as their first priority when searching for a job. Another study conducted by the centre for education of women (2010) in the University of Michigan, the study findings showed that lecturers such as professors desire greater job security and that job security will help them to balance work and their personal life and reduce the stress level.

Studies have been carried out on Job security and employee effectiveness and performance (Farber, 2010). Khan, Nawaz, Aleem and Hamed (2012) in the study on the impact of job satisfaction on employee performance and empirical study of autonomous medical institutions of Pakistan, using a sample of two hundred doctors, nurses, accounting staff and administrators that job security significantly relates to employee commitment, effectiveness and performance. Abdullah and Ramasy (2012) in the findings of their study discovered that a positive significant relationship exist between an employee's job security and organizational commitment. This study indicates that job security induces employee effectiveness and commitment. Blanch flower and Oswald (1999) carried out a study on the relationship between job satisfaction, job security and mental wellbeing, the study applied and used across section information from three sources. The international social survey programme (1989), the Eurobar meter survey (1995-1996) and the US general survey (GSS) data findings from the study revealed that expectation of possible job loss have a positive effect on Job satisfaction. Hartley, Jacobson, Klandermus and van Vuuren (1991) in their study discovered that when employee job insecurity is negative; they start to show a lower level of commitment, interest in carrying out task and less dedication to their work. Probst

(2005) in his study discovered that job insecurity was related to less co-worker satisfactory lower supervision, satisfaction and more turnover intention.

In a field study done in Turkey by Senol (2011), a relationship was found between external motivational factors, such as employee relations and organizational culture, and job security, but this study did not include performance evaluations as a construct. Comparatively, Cullen, Edwards, Casper and Gue (2013) found a relationship in change related uncertainty and employee's performance and satisfaction with organizational support as a mediator. Therefore, it is hypothesized that employees who receive performance evaluations will have higher job security than those who do not receive performance evaluations in the workplace. According to Brockner, Tyler, and Schneider (1992) and De Witte and Naswall (2003) an insecure workforce can pose problems for firms since insecurity may well cause employees to identify less with corporate objectives and may impact adversely on motivation and willingness to innovate and hence on their individual productivity. As pointed by Ashford, Lee and Bobko (1989) perception of job insecurity has a direct link with employee's pronounced turnover intention most especially when many viable opportunities exists outside the firm.

Further, Greenhalgh and Rosenblatt (1984) admitted that such situation of increased intent to quit results in a situation, whereby the most productive employee ends up being the first to quit because of their high employability which, in addition to reduced motivation, can also jeopardize a company's productivity and competitiveness. The research by Størseth (2007) uncovered that job insecurity was associated with increased risk taking and rule breaking behaviour on the job. They found that such association is being mediated by lower job satisfaction and decreased job motivation implying that a higher perceived job insecurity will lead to lower job motivation and decreased satisfaction with the job, which will consequently lead to various form organizational rebellious behaviour.

### **3. Methodology**

#### **3.1 Research Design**

The survey design was adopted for this study. The design according to Agba, Mbotto, and Agba (2013) and Iji, Ojong and Angioha (2018) is appropriate and commonly used to collect data from a specific sample population and typically utilises a questionnaire or an interview as the survey instrument.

#### **3.2 Population of the Study**

From the information provided by the banks selected for this study, the overall population of the selected banks stands at five hundred and eighty four (584). A comprehensive breakdown of the population is shown in table below. The population consists of all core and non-core staff from the front office and marketing/retail departments of the selected banks.

**Table 1:** Comprehensive breakdown of the population

S/N	Banks selected	Population
1	First Bank	308
2	Zenith bank	148
3	Access Bank	37
4	United Bank for Africa (UBA)	54
5	Guarantee Trust Bank (GTB)	37
Total		584

**Source:** Fieldwork, 2019.

### 3.3 Sample Size

The sample used for this study is two hundred and thirty two (232). The Survey Monkey sample determination technique was used to select the sample size for the study. It involve imputing the total population of the selected bank into a survey monkey software at a confidence level of 95 Per cent and at a margin of error of 5 per cent., the result displayed a sample size of 232.

### 3.4 Sampling Technique

This research study adopted the purposive and proportional sampling technique.. The purposive sampling technique was used in selecting the five banks that was used in the study. The purposive sampling technique was used because most of the banks have limited branches and area of coverage in cross-river state. The proportional sampling technique was used in selecting the number of samples from each bank that will be used in the study. The proportional sampling technique was also used in selecting the number of staff that were used from each bank branch in Cross River state. The simple random sampling technique was used to select sample (staff) that the questionnaire was given to elicit information on the topic under investigation.

### 3.5 Instrument of data collection

The instrument of data collection for this study is the questionnaire based on the variables raised for the study.

### 3.6 Method of data analysis

Information gathered from the field were collated and checked for missing vales and mutilation and that all copies were attended to. The gathered data were coded item by item and analysed using statistical tool like Frequency distribution, simple per cent ages, as well as Pearson product moment correlation coefficient. The analysis was presented hypothesis by hypothesis; testing done at 0.05 confidence level. Out of the 232 administered questionnaire for this study, only 213 respondents representing 91.8 per cent returned questionnaire were properly filled without missing values and mutilation, therefore the said number was used for the data analysis.

## 4. Results

### 4.1 Presentation of Results

**Research question one:** To what extent does working hours affect the commercial bank workers wellbeing and performance in Cross River State, Nigeria?

Frequency and percentages were used to answer this research question and reported in Table 2. For reporting purposes, yes was reported as agreed while no was reported as disagreed. As presented in Table 1, out of the 213 respondents used in this study, more than half (50 per cent) of the respondents agreed to 2 items out of the 5 items, these items are item 1 “Do you work beyond the stipulated time in your contract” and item 4 which states that “Does your hours has any effect on your output”.

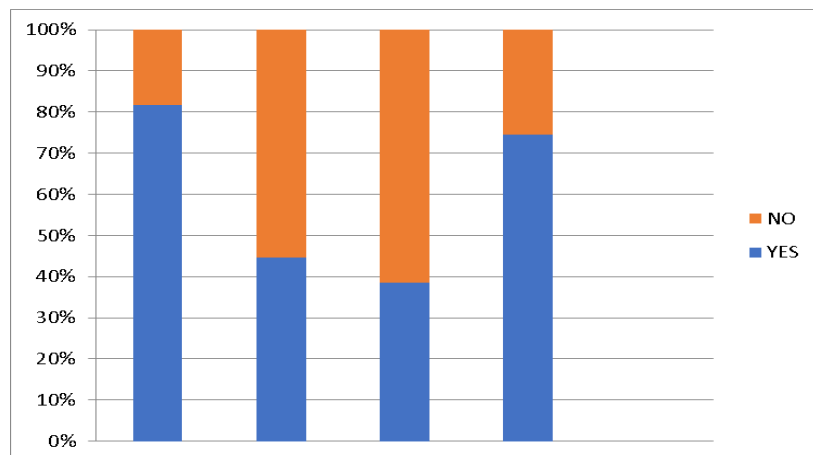
While the result was so, more than half (50 per cent) of the respondents disagreed to 3 items; item 2; 3 and 5. These items states that, “Working extra hours in the Bank, is mandatory”; “Are you being paid for the extra hours you put in” and “Is the overtime pay commensurate to the extra hours you put in” From the response of respondents to the statements on Table 2 we could conclude that, working hours affect employees of commercial bank effectiveness in Cross River State, Nigeria.

**Table 2:** Responses on working hours

S/N	Statement	Yes	No
1	Do you work beyond the stipulated time in your contract	174 (81.7)	39 (18.3)
2	Working extra hours in the Bank, is mandatory	95 (44.6)	118 (55.4)
3	Are you being paid for the extra hours you put in	82 (38.5)	131 (61.5)
4	Does your hours has any effect on your output	159 (74.6)	54 (25.4)
5	Is the overtime pay commensurate to the extra hours you put in	22 (10.3)	191 (89.7)

\*percentages are written in parentheses

**Source:** Field survey, 2019



**Figure 1:** Graphical Representation of Response on working Hour  
 (Source: Field survey, 2019)



**Research question two:** To what extent does job security affect commercial bank workers wellbeing and performance in Cross River State, Nigeria?

Frequency and percentages were first used to answer this research question and reported in Table 3. For reporting purposes, yes was reported as agreed while no was reported as disagreed. As presented in Table 3, out of the 213 respondents used in this study, more than half (50 per cent) of the respondents agreed to 5 items out of the 6 items, these items are items: 1; 3; 4; 5 and 6. Item 1 “There is no job security in the banking sector”; item 3 “Bank employees do not have to meet a predetermined target for their jobs to be safe”; “Employees live in fear of been fired from their job”; “The lack of job security in the bank has an impact of the effectiveness of employees” and item 6 which states that “Bank management do it to keep employees on their toes”.

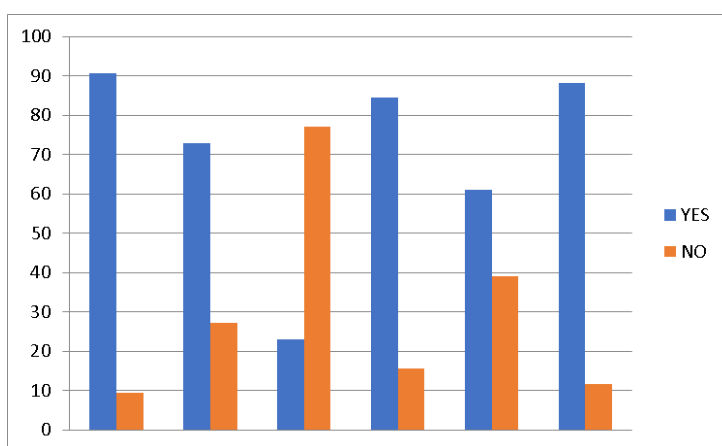
While the result was so, more than half (50 per cent) of the respondents disagreed to 1 item, item 3: “Bank employees do not have to meet a predetermined target for their jobs to be safe” “you being paid for the extra hours you put in” and “Is the overtime pay commensurate to the extra hours you put in” From the response of respondents to the statements in this table we could conclude that, Job Security does not affect employees of commercial bank effectiveness in Cross River State, Nigeria.

**Table 3:** Responses on job security

S/N	Statement	Yes	No
1	There is no job security in the banking sector	193 (90.6)	20 (9.4)
2	The job insecurity affects every department and unit in the bank	155 (72.8)	58 (27.2)
3	Bank employees do not have to meet a predetermined target for their jobs to be safe	49 (23.0)	164 (77.0)
4	Employees live in fear of been fired from their job	180 (84.5)	33 (15.5)
5	The lack of job security in the bank has an impact of the effectiveness of employees	130 (61.0)	83 (39.0)
6	Bank management do it to keep employees on their toes	188 (88.3)	25 (11.7)

\*percentages are written in parenthesis

Source: Fieldwork, 2019



**Figure 2:** Graphical Representation of Response on job Security  
 (Source: Field survey, 2019)

## 4.2 Test of Hypotheses

**Hypothesis One:** Working hours do not significantly relate to the commercial bank workers wellbeing and performance in Cross River State, Nigeria.

The independent variable in this hypothesis is working hours while the dependent variable is wellbeing and performance of employee. Pearson product moment correlation coefficient was used to test this hypothesis at 0.05 level of significance and the result is presented in Table 4

**Table 4:** Pearson product moment correlation of working hours and workers wellbeing and performance

Variable	N	Mean	SD	r-value	Sig.
Working hours	213	7.50	1.18	0.147*	.032
Workers wellbeing and performance	213	14.49	2.64		

\*significant at 0.05 level; df = 211 critical r value = 0.098

**Source:** Field survey, 2019

The result in Table 4 revealed that the calculated r – value of 0.147\* is greater than the critical r-value of 0.098 at 0.05 level of significance with 211 degrees of freedom. By this result, the null hypothesis which states that, working hours do not significantly relate to commercial bank workers wellbeing and performance in Cross River State, Nigeria is rejected while the alternate hypothesis is accepted. The correlation coefficient is a standardized measure of an observed effect, it is a commonly used measure of the size of an effect and that values of  $\pm 0.1$  represent a small effect,  $\pm 0.3$  is a medium effect and  $\pm 0.5$  is a large effect

The squared correlation (0.147)<sup>2</sup> which is a measure of effect size indicates the proportion of explained variance on the dependent variable. Therefore, 2.1 per cent of the variance in the wellbeing and performance of employee is accounted for by working hours. The magnitude of effect is small. Therefore, we can conclude that, there is statistical considerable relationship between working hours and commercial bank workers wellbeing and performance in Cross River State, Nigeria.

**Hypothesis Two:** There is no significant relationship between Job security and the commercial bank workers wellbeing and performance in Cross River State, Nigeria.

The independent variable in this hypothesis is job security while the dependent variable is workers wellbeing and performance. Pearson product moment correlation coefficient was used to test this hypothesis at 0.05 level of significance and the result is presented in Table 5.

**Table 5:** Pearson product moment correlation of job security and workers wellbeing and performances

Variable	N	Mean	SD	r-value	Sig.
Job security	213	7.79	1.11		
Workers wellbeing and performance	213	14.49	2.64	0.061	.376

\*significant at 0.05 level; df = 211 critical r value = 0.098

Source: Field survey, 2019.

The result in Table 5. revealed that the calculated r – value of 0.61 is less than the critical r-value of 0.098 at 0.05 level of significance with 211 degrees of freedom. By this result, the null hypothesis which states that, there is no significant relationship between Job security and commercial bank workers wellbeing and performance in Cross River State, Nigeria is retained while the alternate hypothesis is rejected. The correlation coefficient is a standardized measure of an observed effect, it is a commonly used measure of the size of an effect and that values of  $\pm 0.1$  represent a small effect,  $\pm 0.3$  is a medium effect and  $\pm 0.5$  is a large effect. Therefore, we can conclude that, there is no significant relationship between Job security and commercial bank workers wellbeing and performance in Cross River State, Nigeria. This result is so because the banking sector of recent time has retrenched her staff more frequently due to economic recession and the global economic meltdown.

## 5. Conclusion and Recommendation

The result of the study has revealed that there is statistical considerable relationship between working hours and commercial bank workers wellbeing and performance in Cross River State, Nigeria. This result implies that the number of working hours workers spend on the job has considerable impact on wellbeing and performance. This is to say that when employees spend more time than the normal time, the more ineffective they become and it affects their general wellbeing. The result from the analysis of hypothesis also reveals that there is no statistical significant relationship between Job security and commercial bank workers wellbeing and performance in Cross River State, Nigeria. This finding implies that job security has no influence of the performance and wellbeing of employees in commercial banks. This result is so because the banking sector of recent time have retrenched her staff more frequently due to economic recession and the global economic meltdown, and so employees of banks see it as normal as it been retrenched can affects anyone.

The study thereby recommends that;

- 1) Bank management should put in place adjustable and flexible working hours for employees in order to make them more comfortable. This in the end keeps the employees healthy.
- 2) Employer in the banking sector should employ the required number of workers they are capable of providing and taking care of. This will eliminate persistent turnover rate in most Nigerian banks.

## References

- Abdullah, A. & Ramay, M. I. (2012). Antecedents of organizational commitment of Banking sector employees in Pakistan. *Serbian Journal of Management*. 7(1), 89-102.
- Adebayo, O. I. & Lucky, O. E. (2012). *Entrepreneurship development and national job security*. Proceedings of the LASPOTTECH SM National Conference on National Job Security Main Auditorium, June 25-26, 2012, Isolo Campus, Lagos, Nigeria
- Adigun, O. (2009). Spring bank sacks 300 staff. Online available at: <http://www.effizee.com/news/fullindex.asp?newsid=1160>
- Agba, A. M. O., Mbotto, W. A. & Agba, M. S. (2013). Wages or other conditions: A critical assessment of factors in workers performance in Nigeria. *International Journal of Academic Research in Business and Social Sciences*, Vol. 3, No. 7, Pp. 489-505
- Agba, A. M. O. & Ushie, E. M. (2010). Motivational incentives and staff turnover in the hospitality industry in Cross River State, Nigeria. *Global Journal of Management and Business Research*, Vol. 10, Issue 8 Version 1.0, Pp. 18-28.
- Agba, A. M. O., Agba, M. S., Ushie, E. M., & Nkpoyen, F. (2010). Privatization, job security and performance efficiency of privatized enterprises in Nigeria: A critical reassessment. *Researchers World - Journal of Arts, Science & Commerce*, Vol.1, Issue 1. (India).
- Åkerstedt, T. & Nilsson, P. M. (2003). Sleep as restitution: an introduction. *J Intern Med.*, 54, 6-12.
- Angioha, P. U., Nwagboso, S. N., Ironbar, A. E. & Ishie, E. U. (2018). Underemployment: A Sociological and Policy Analysis of Workers Well-Being in Hospitality Industry in Calabar, Cross River State, Nigeria. *IOSR Journal of Humanities and Social Science (IOSR-JHSS)*, Volume 23, Issue 6, Ver. 5 (June. 2018) PP 57-66.
- Ashford, S. J., Lee, C. & Bobko, P. (1989). Content, cause, and consequences of job insecurity: A theory-based measure and substantive test. *Academy of Management Journal*, 32, 803- 829.
- Barnett, R. C. & Hall, D. T. (2001). How to use reduced hours to win the war for talent. *Organizational Dynamics*, 29(3), 192-211.
- Beauregard, T. A. & Henry, L. C. (2009). Making the link between work-life balance practices and organizational performance. *Human Resource Management Review*, 19, 9-22.
- Bond, J. T. & Galinsky, E. (2006). *How can employers increase the productivity and retention of entry-level, hourly employees?* New York, NY: Families and Work Institute.
- Boyar, S. L., Maertz, C. P., Pearson, A. W. & Keogh, S. (2003). Work-family conflict: A model of between work and family domain variables and turnover intentions. *Journal of Management Issues*, 15(2).
- Brockner, J., Tyler, T. R., and Cooper- Schneider, R. (1992). The Influence of Prior Commitment to an Institution on Reactions to Perceived Unfairness. *The Higher They Are, The Harder The Fall. Administrative Science Quarterly*, 37, 241-261.

- Burke, R. J. & Cooper, C. L. (Eds.). (2000). *The organization in crisis; Downsizing, restructuring, and privatization*. Oxford: Blackwell
- Cettle, G., Chang, S. & Konte, M. (2011). The decreasing returns on working time: An empirical analysis on panel country data. *Applied Economics Letters*, 18(17), 1677-1682.
- Cullen, K. L., Edwards, B. D., Casper, W. C., & Gue, K. R. (2014). Employees' Adaptability and Perceptions of Change-Related Uncertainty: Implications for Perceived Organizational Support, Job Satisfaction, and Performance. *Journal Of Business And Psychology*, (2), 269.
- De Witte, H. & Näswall, K. (2003). "Objective" vs. "Subjective" Job Insecurity: Consequences of Temporary Work for Job Satisfaction and Organizational Commitment in four European Countries. *Economic and Industrial Democracy*, 24, 209-312.
- Fredriksson, K., Alfredsson, L. Köster, M., Thorbjörnsson, C. B., Toomingas, A., Torgén, M. & Kilbom, A. (1999). Risk factors for neck and upper limb disorders: Results from 24 years of follow up. *Occup Environ Med.*, 56(1), 59-66.
- Greenhalgh, L. & Rosenblatt, Z. (1984). Job insecurity: Toward conceptual clarity. *Academy of management review*, 9 (3), 438-448.
- Harrington, J. M. (2001). Health effects of shift work and extended hours of work. *Occupational and Environmental Medicine*, 58, 68-72.
- Hartley, J.; Jacobson, D.; Klandermans, B. & Van Vuuren, T. (1991). *Job Insecurity: Coping with Jobs at Risk*. London: Sage.
- Iji, M. E., Ojong, F. & Angioha, P. U. (2018). Microfinance Credit Programmes: Implications on Poverty Reduction in Southern Senatorial District of Cross River State, Nigeria. *IOSR Journal Of Humanities And Social Science (IOSR-JHSS)* Volume 23, Issue 6, Ver. 6 (June. 2018) PP 38-45.
- Igbe, I. J., Okpa, J. T. & Aniah, E. A. (2017). Working conditions and deviant behaviour of employees in the University of Calabar, Cross River State, Nigeria. *IOSR Journal of Humanities and Social Science (IOSR-JHSS)* 22 (7), 74-83
- Ipole, P. A., Agba, A. O. & Okpa, J. T. (2018). [Existing working conditions and labour unions agitations in cross river state civil service, Nigeria](#). *Global Journal of Social Sciences Studies* 4 (1), 39-51
- Khan, A. H. K., Nawaz, M. M., Aleem, M., & Hamed, W. (2012). Impact of job satisfaction on employee performance: An empirical study of autonomous Medical Institutions of Pakistan. *African Journal of Business Management*, 6 (7), 2697-2705
- Kossek, E. & Lee, M. D. (2008). Implementing a reduced-workload arrangement to retain high talent: A case study. *The Psychologist-Manager Journal*, 11, 49-64.
- KPMG, (2010). Recent study reveals job security more important than pay and benefits for university students. <http://staceybrandall.wordpress.com/2010/04/06/april-2010-recent-study-reveals-job-security-more-important-than-pay-and-benefits-for-university-students/>

- Leonard, C., Fanning, N., Attwood, J. & Buckley, M. (1998). The effect of fatigue, sleep deprivation and onerous working hours on the physical and mental wellbeing of pre-registration house officers. *Ir J Med Sci.*, 167, 22–5.
- Meyer, C. S., Mukerjee, S. & Sestero, A. (2001). Work-family benefits: Which ones maximize profits? *Journal of Managerial Issues*, 13(1), 28-44.
- Mondy, R. W. & Noe, M. R. (2005). *Human resource management*. Pearson Education Ltd.
- Nwachukwu, C. C (2004). Effective leadership and productivity. Evidence from a national survey of Banks. *African Journal for the Study of Social Issues*, 1, 38-46.
- Probst, T. (2005). "Countering the Negative Effects of Job Insecurity through Participative Decision Making: Lessons from the Demand–Control Model". *Journal of Occupational Health Psychology*, 10 (4), 320–329.
- Şenol, F. (2011). The Effect of Job Security on the Perception of External Motivational Tools: A Study in Hotel Businesses. *Journal of Economic & Social Studies (JECOSS)*, 1(2), 33-67
- Shepard, E. & Clifton, T. (2000). Are longer hours reducing productivity in manufacturing? *International Journal of Manpower*, 21(7), 540-552.
- Simon, T. (2011). What is job security (and does it really exist?). <http://www.simonstapleton.com/wordpress/2011/02/12/what-is-job-security-and-does-it-really-exist/>
- Storseth, F. (2007). Affective job insecurity and risk taking at work. *International Journal of Risk Assessment and Management*, 7,189-204
- Wooden, M. & Warren, D. (2003). *The characteristics of casual and fixed-term employment: Evidence from the HILDA survey*. Melbourne Institute Working Paper No. 15/03, June, University of Melbourne, Melbourne

Creative Commons licensing terms

Authors will retain copyright to their published articles agreeing that a Creative Commons Attribution 4.0 International License (CC BY 4.0) terms will be applied to their work. Under the terms of this license, no permission is required from the author(s) or publisher for members of the community to copy, distribute, transmit or adapt the article content, providing a proper, prominent and unambiguous attribution to the authors in a manner that makes clear that the materials are being reused under permission of a Creative Commons License. Views, opinions and conclusions expressed in this research article are views, opinions and conclusions of the author(s). Open Access Publishing Group and European Journal of Economic and Financial Research shall not be responsible or answerable for any loss, damage or liability caused in relation to/arising out of conflict of interests, copyright violations and inappropriate or inaccurate use of any kind content related or integrated on the research work. All the published works are meeting the Open Access Publishing requirements and can be freely accessed, shared, modified, distributed and used in educational, commercial and non-commercial purposes under a [Creative Commons Attribution 4.0 International License \(CC BY 4.0\)](https://creativecommons.org/licenses/by/4.0/).