The purpose of this research is to find out the surviving employees during a period of economic recession in 2009/2010 and jobs cut down in Pakistan. Present research paper finds out the relationship between employees who survived retrenchment/lay off during economic recession and job performance with mediating role of work load, work to family conflict and stress (work life balance). The main focus in this paper is workload and working hours that leads to work to family conflict and ultimately have an effect on job performance. In the study’s discussion, based on the empirical findings along with the supporting results of many previous researchers who have been contributing in this field, this study explores the results and future implications involving empirical evidences of 86 different first line employees from the different public and private banks in Pakistan. Results indicate that the survivors have more workload during recession time and work longer hours. Present research findings may help to redesign the job descriptions of employees during recession/restructuring to balance their work and family life.

Key words: Retrenchment, work life balance, job performance, recession.

INTRODUCTION

In economics, a recession is a general slowdown in economic activity over a long period of time, or a business cycle contraction. Year 2009 and 2010 are the years that faced crises due to recession. According to the Business Europe Employers Association, more than 5 million people lost their jobs due to recession in 2009. United States is considered one of those countries where jobs’ ratio is very good. And in the past two years (2009 to 2010), more than six hundred thousand were claimed as newly unemployed (Shukla, 2009). Recession always comes with bad news such as retrenchment/lay off and the people who stay in organizations have to face greater responsibility because jobs are usually shared and enlarged. In Pakistan, banking sector was considered a growing industry but at the time of recession, many banks restricted the hiring process and also started laying off employees. In Pakistan, banks were consider as a growing industry who absorbed not only fresh entrants but also created room for middle and management level jobs, but at the time of recession (2009/2010), many banks have banned new hiring with the lay off plans

Banking sector in Pakistan rapidly increased its business in Pakistan in a few years especially after 2001, and the increasing numbers of branch network and competition among private banks in market. This results in a heavy workload for employees. The normal public timings of banks in Pakistan is 9 am to 5 pm with no break, whereas, previously, the work timings were 8 h per day (9 to 5 pm) with 1 h lunch break and now, banks introduced non-stop banking across Pakistan with concept of continuous 8 h working without any break. Spurgeon et al. (1997) argue that long working hours may affect the physical condition of employees. The employees facing workload have a moderate level of stress in which work to family conflict rises. Workers in stress and having work to family conflict also have intention to quit the job because they are not performing their social roles efficiently. Noor and Maad (2008) argue that a positive relationship exists between work to family conflict, stress, and job turnover intentions. Research found that workload and work to family conflict also cause
job dissatisfaction. Job satisfaction in women and either sex of older people has been negatively affected by work to family conflict (Martins et al., 2002).

Workload in retrenchment extended and employees suffered, in that they have to stay longer hours to fulfill their jobs. Workload reveals the demands of work in long hours from employees in their jobs and thus, usually referred to as a job stressor (Spector et al., 1988). Employees having extra work in retrenchment lose the balance between family life and work. This thing leads to conflict situation in which stress level is high in employees. United States Navy physicians Holmes and Rahe (1967) have developed a scale to measure the amount of stress from life events in terms of life change units and they find mean value of 29 for change in responsibilities at work. When an employee does not fulfill and give proper time to his/her family, then conflict arises and it may be at work or home. Conflict situation occurs when two or more motives cannot be satisfied because they interfere with one another (Lahey, 2009), while the stress and conflict produce job dissatisfaction and also affects job performance.

Conflict managing among work and family role is a very critical issue not only for individuals but also for organizations. In today's world, employers want good performance from employees on whether they are focused on providing good culture or not, but employers have less concern for employees' workload. A significant research has been conducted on the subject of work-family conflict on the causes and consequences and shows that increase in workload affects employees' well-being and work family balance (Kossek and Ozeki, 1998).

In Pakistan, there is problem that employers are majorly concerned with less staff and as a result, the workload of employees is increasing. Mostly, employees of banks in Pakistan have increasing frustration due to heavy workload. Stress usually generates from workload and workload extends working hours on jobs which ultimately disturbs the incumbent's roles in the family and society as well, because a worker has to fulfill other roles in his life (Hammer et al., 2010). Conflict between work-family arises when demands from family and work are not compatible with each other (Greenhaus and Beutell, 1985). Conflict occurs as a result of one of these reasons 1) when time devoted to the requirements of one role makes it difficult to fulfill requirements of another; 2) strain from participation in one role makes it difficult to fulfill requirements of another and 3) specific behaviors required by one role makes it difficult to fulfill the requirements of another (Greenhaus and Beutell, 1985).

Research shows that role ambiguity comes from stress and work stress comes from workload.

According to the role theory, a person has different types of roles in the society and culture at the same time. So, every role requires its own time and demand (Goode, 1960). Perceived workload also cause stress, and stress level leads to family conflict and generates work dissatisfaction. Researchers argue that working hours have negative relationship with job satisfaction because in workload, tasks interfere with each other. It also shows that if one task difficulty level is higher than normal, the performance of other task will be low. Performance can be affected by workload being too high or too low (Nachreiner, 1995).

The balance between the work and family has gained importance as discussed in literature, and due to recession, it has caused disturbance on work-life balance (Naithani, 2010) and also work to family conflicts (Baltes et al., 1997). Present study highlights the survivors in the recession era (2009/2010), what problems they are facing while working in organizations and how they can maintain a balance between their work and other family/social roles. The main reason for choosing this topic is to dig out the reasons whether the continuous working and increase in workload during recession is caused to decrease the employee's job performance in Pakistani banking sector. Present study also finds out the work demand, and measures the effect of workload on job performance. This work would be helpful in addressing the fluctuations in human feelings, behavior and experiences during fulfilling one role and ignoring other role. This contribution also exclusively focuses on individual associations between individual (family/social) role and job role.

**LITERATURE REVIEW**

Retrenchment is the highly undesirable choice (Bax, 2009) for any organization. Retrenchment has been practiced widely in organizations especially in recession/restructuring periods (Gulati et al., 2010). However, there are many firms which did not follow this practice. According to a survey conducted by Cyber-Ark in 2008, on average, 56% of workers are worried about losing their jobs in recession. More than a third of workers across the sample confirmed that they would be prepared to work 80 h a week to keep their jobs and 25% would be prepared to take a salary cut (Cyber-Ark Inc., 2008). This is the indicator that shows people in retrenchment process are willing to work in longer hours and even expect to work at low salary that leads towards unbalancing work-family life. In recession, the reason of lay off from management is due to the organization's need to stay in market and earn profit. To maintain this vision, the management puts pressure on employees for better performance. Due to insecurity, pressure to perform and increasing workload, many workers are working longer hours (Sparks et al., 1997). Working in extra or longer hours can cause different problem for employees. Work overload, resulting in longer hours of work, has been linked with stress (Cooper et al., 1982) and indefinite
complaints (McCall, 1988). It is also observed in literature that employees who perceived that their workload has increased, their performance also reduces.

A Survey was conducted in Wales on teachers with a sample of 2,162 out of which 47% reported that workload has adversely affected their performance during the last 12 months (NASUWT, UK, November, 2005). Workfamily conflict arises when individual needs to perform multiple roles (Duxbury, 2003) such as worker, spouse/husband, parent, friend and a social being. Each role requires time, commitment and energy to be performed by incumbent (Duxbury, 2003). Kossek and Ozeki (1998) measured work to life and life satisfaction and found that they had strong negative relationship (-0.36). Daily workload on employees mainly affect different mental states, work to family conflict and behavior of employee at home (Ilies et al., 2007). Workload perceptions affected predicted work-to-family conflict over time (Ilies et al., 2007).

Noor and Maad (2008) argue that most workers who want to quit their job are facing work to life conflict and stress. Conflict theory also stated that roles performed in different situation require different requirements and norms (Evans and Bartolomé, 1984). The link between role and family are close and dynamic in nature (Judge and Ilies, 2004).

Attention to the balancing of work and family roles has traditionally focused on conflict or interference between these roles (Eby et al., 2005). Work-family conflict occurs when pressures from the work and family domains are mutually incompatible. Conflict exists when: a) time devoted to the requirements of one role makes it difficult to fulfill requirements of another; b) strain from participation in one role makes it difficult to fulfill requirements of another; and c) specific behaviors required by one role make it difficult to fulfill the requirements of another (Greenhaus and Beutell, 1985). Work-to-family conflict (Byron, 2005; Eby et al., 2005; kossek and Ozeki, 1998; Mesmer-Magnus and Viswesvaran, 2005) usually occurs when roles are not properly aligned. Netemeyer et al. (1996) found that work-to-family conflict is “inter-role conflict in which the general demands of, time devoted to, and strain created by the job, interfere with family-related responsibilities”. Recent meta-analyses on the consequences of work-to-family conflict for individuals and organizations (Kossek and Ozeki, 1998; Mesmer-Magnus and Viswesvaran, 2005) have shown that typical outcomes of work-to-family conflict causes lower family and career satisfaction, lower organizational attachment and commitment, greater hostility at home, and a variety of negative physiological health outcomes when conflict is high (Ilies et al., 2007; Eby at al., 2005). Workload, such as a number of hours spent at work or perception of role overload, have been among the most often studied predictors of work-to-family conflict (Ilies et al., 2007; Byron, 2005).

A medical research shows that if working hour extends, then fatigue reaction time reduces the response time of employee and increases error ratio (Johnson et al., 2008). In wall street journal (2000), a study was conducted in Harvard between the age of 20 and 39 years. The result was 82% in connection with work schedule. They say that work schedule is the most important part of a job. Past research has argued that if employee performs his/her one responsibility (work or family) a conflicting situation arises and its outcome is work to family conflict (Netemeyer et al., 1996).

Workload demands performance in job, whereas this term is referred to as job stressor (Spector et al., 1988). Effort-recovery model tells that workload by definition is not job stressor (Mejiman and Mulder, 1998) but several literatures reflect workload as job stressor associated with negative effect and outcomes. A high level of working effort to normalize work leads to mental strain that affects the well being. Positive relationship between negative affect and workload exist in past literature. Load reaction term is used in many previous literatures to show work to life conflict. Potter et al. (2002) conducted an extensive research of 12 weeks study of workplace and found employees related work load of each week at workplace has positive relationship with negative affectivity.

Edwards and Rothbard (2000) define spillover as work and family effect that produce similarities among two domains (work and Life). Workload generates the work to home interference and negative spillover affects the employees’ performance (Geurts et al., 2003). In a result of a study in which 198 door to door booksellers’ performance was evaluated, it was proved that the psychological strain negatively affects on performance due to heavy target assigned by company (Beehr et al., 2000). Furthermore, positive memories and thoughts generate positive energy and it is observed that positive mood and emotions at work place will decrease the spillover effect (Judge and Ilies, 2004). A research evidence shows that work to family spillover produce fatigue and stress (Williams and Alliger, 1994). In recession where employees’ have no or very less social activities due to extended working hours, Kahneman et al. (2004) found that individuals who are engaging in social activities like peers, friends, spouse, etc., have less negative affect and high level of positive affect. Past literature shows that if an individual affiliates with such social or family activities, then negative affectivity can be low. Kossek and Cynthia (1998) examined the relationship between work to family conflict, policies, and job and life satisfaction, and found the relationship less strong for family and work relationship. Figure 1 gives a schematic diagram.

Hypotheses

H1: Retrenchment has strong relationship on employee's
work-life balance, especially those who survive in organization during recession and those who work longer hours (Workload).

H2: Work life balance has strong relationship with mental stress and strain that ultimately results to decrease in job performance.

H3: Workload has strong relationship with work-to-family conflict that leads to decrease in job performance.

H4: Work life balance has strong relationship with job performance.

METHODOLOGY

Study type

Present study includes the correlational research in which the relationship between variable was evaluated and analyzed. This research adopted Fine Grained methodologies (Harrigan, 1983), which makes results more significant.

Population and sample

The population selected for this study was from the banking sector in Pakistan and more narrowly, the sample was collected from the first line staff (cashier, teller, operation officer, remittance officer, business development officer, branch sale officer, clearing officer, credit and risk officer, customer relationship officer, customer services officer, branch banking officer, trainee officer, etc.). The sampling technique used for this research is no-probability random survey convenience sampling (Kitchenham and Pfleeger, 2002). Total data collected was 102 respondents with various public and private banks situated in Lahore, Pakistan.

Data collection tools

Data was collected through questionnaire in which stress and workload were measured with the help of Holmes and Rahe stress scale (1967). In this scale, respondents were asked the change in responsibilities at work with reference to family life. The instrument of employee performance was taken from Tahir Masood’s employee performance scale (2010), the overall reliability of the instrument is 0.76 (Cronbach alpha). Data was collected in the region of Punjab (Lahore, City), randomly from different public and private banks in Pakistan.

Procedure

After preparing the copies of the questionnaire, they were given to persons in the selected sample to fill out carefully. The questionnaire was handed over by researchers to each respondent individually. The researcher gave instructions on how to fill the questionnaire. Filled questionnaires were collected by the researcher personally. After carefully examining the questionnaires, 16 questionnaires were discarded and not included in the data due to inappropriate or missing answers. A total of 86 respondents’ data was actually entered and analyzed.

Software and statistical tools

The following softwares were used for compiling and analyzing the research statistical results: Statistical Package for the Social Sciences; Microsoft Excel. For finding the relationship and significance among the variables in this research we applied the following statistical test: correlation analysis; regression analysis.

ANALYSES

Table 1 represents means, standard deviation and correlation. Result show that there is positive and significant contribution of workload in respect to employee performance (r = 0.20, p < 0.05, mean = 2.83, SD = 0.414), and work life balance(r = 0.19, p < 0.05, Mean = 4.16, SD, 0.19) on employee performance.

Table 2 shows the simple linear regression that the workload has insignificant relationship with employee performance. Whereas, Table 3 shows that work life balance partially mediates with workload and has an impact on employee performance.

DISCUSSION

Ilies et al. (2007) showed that the relationship between workload and work to family life conflict is strongly correlated. They took data from employee (r = 0.60, p = 0.01) and his/her spouses (r = 0.28, p = 0.01). Our results are also significant, showing the relationship between workload and work to family conflict, as Ilies et al. (2007) measured the daily self reports of work to family conflict in relation with spousal and find the result (r = 0.23, p = 0.05). Present study’s results are also consistent with the previous research conducted by Byron (2005). Whereas our research has shown little significant relationship in our model, the overall model is also significant due to significant value.

There are few findings from this research work that have
important managerial implications. One major finding of this study is the workload used as a forecaster for effective state (Ilies et al., 2007) and also in analyzing the work to family conflict. In previous research, by Byron (2005) and Geurts et al. (2003), the same result and link with workload was also found. Workload not only gave an impression for the long run, but the day to day workload perception affected employee performance and job satisfaction and also lead to work to family conflict. The managers must know that if employee have workload, then it may affect his mood and this leads and enhances the chances of work to family conflict.

We also found during our research survey that even perception of workload influences the mood of an employee and may also increase the work life conflict. Workload requires longer hours of time, and according to Greenhaus et al. (1985), one form of conflict is time conflict. This time conflict is based on employee strain that can affect work and family life negatively. The second implication for manager is that if employees are not under workload but working in longers hours, it may also cause employee psychological strain and may disturb the family life and decrease the job performance of employee. The psychological strain also leads to higher work to family conflict.

Thirdly, this research also indicates that workload is also caused by spillover effect between work life and family life. If an employee's experiences are negative or positive at work, it becomes part of his affective state and persist even when he goes home. This study found that workload causes disturbance in work life balance, which leaves a negative effect on moods, and as such, employees went home with that affective state. That result is consistent with that of the past empirical research (Ilies et al., 2007). If we look at the results of this research, then our findings regarding workload has a negative impact on work to family life which can also be attached with negative moods that can create work to family conflict.

**Conclusion**

The current study shows that there is positive relationship between workload and work life balance, while on the time of survey, general observation regarding workload and work life balance was interrelated in the context of employee performance. It is also noted during the survey that employees who have negative spillover between job and family due to extra work especially when they have heavy and extra work assignments, face higher work to family conflict and their performance is negatively affected. These discussion and managerial implications can direct the said industry to positive implication in the light of this research contribution.

This study can be helpful for the banking sector so that

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**Table 1.** Population variation of employee's performance, work load and work life balance. N = 86

<table>
<thead>
<tr>
<th>Variable</th>
<th>Mean</th>
<th>SD</th>
<th>Employee's performance, W</th>
<th>Work load</th>
<th>Work life balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee's performance</td>
<td>2.83</td>
<td>0.414</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Work load</td>
<td>4.22</td>
<td>0.259</td>
<td>0.020</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Work life balance</td>
<td>4.16</td>
<td>0.195</td>
<td>0.193 0.334**</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Table 2.** Linear regression table showing relationship workload impact on employee performance.

<table>
<thead>
<tr>
<th>Model</th>
<th>Un-standardized coefficient</th>
<th>Standardized coefficient</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Work load</td>
<td>0.032</td>
<td>0.020</td>
<td>0.178</td>
<td>0.01</td>
</tr>
</tbody>
</table>

**Table 3.** Simple linear regression with showing mediation in work life balance and workload on impact of employee performance

<table>
<thead>
<tr>
<th>Model</th>
<th>Un-standardized coefficients</th>
<th>Standardized coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Work life balance</td>
<td>0.445 0.252</td>
<td>0.209</td>
<td>1.765</td>
<td>0.04</td>
</tr>
<tr>
<td>Work load</td>
<td>-0.080 -0.050</td>
<td>-0.420</td>
<td>0.09</td>
<td></td>
</tr>
</tbody>
</table>
they can improve the employee’s performance during recession or restructuring period and also create a balance between work and life. If an employee has clear role in family and work, then he can avoid conflicting and stressful situations that ultimately maximizes the employee’s performance.

**LIMITATIONS AND FUTURE RESEARCH**

This research will be helpful for the banking sector to redesign employee’s job description in which workers can manage their working hours and avoid work-life conflict which ultimately leads to employee’s performance. This research also shows that during retrenchment, the workload increases the job stress that not only results to performance but also burnout or turnover intention. Current study describes the work life balance and workload relationship in context of employee performance.

With all these outcomes, this research has certain limitations as well. This research has been conducted on the banks in the territory of Lahore City, Pakistan. So, future research may be conducted with larger samples in the same or different industry or region. The future researchers may also attach his research in social contacts because workload affects the work life balance and it ultimately leads to work to family conflict. In this type of affective states when employees go home, their social interaction is less as compared to other individuals.

**REFERENCES**


ANNEXURE

Name: ______________ Contact no. ___________ Organization: ________

Questionnaire.

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
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<tbody>
<tr>
<td>My job keeps me away from my family too much</td>
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<tr>
<td>I feel I have more to do than I can handle comfortably</td>
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<tr>
<td>A I have a good balance between my job and my family time</td>
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<tr>
<td>I wish I had more time to do things for my family.</td>
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<tr>
<td>I feel physically drained when I get home from job</td>
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<tr>
<td>I feel emotionally drained when I get home from work</td>
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<tr>
<td>I feel I have to rush to get everything done each day</td>
<td></td>
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<td></td>
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<tr>
<td>My time off from work does not match other family members’ schedules well</td>
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<tr>
<td>I feel I don’t have enough time for myself</td>
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<tr>
<td>I worry that other people at work think my family interferes with my job</td>
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<tr>
<td>I feel more respected than I would if I didn’t have a job</td>
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<tr>
<td>I am not better parent/family member because I am not with my children/family all day</td>
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<tr>
<td>I find enough time for the children/family</td>
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<tr>
<td>I worry about how my kids/family members are when I am working</td>
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<tr>
<td>I have as much patience with my children/family as I would like</td>
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<tr>
<td>I am comfortable with the arrangements for my children while I am working</td>
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<tr>
<td>Making arrangements for my children/family while I work involves a lot of effort</td>
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<tr>
<td>I worry that other people feel I should spend more time with my children</td>
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<tr>
<td>Quantity of my work output has improved in last one year.</td>
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<tr>
<td>Coming up with new idea is appreciated in our organization.</td>
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<tr>
<td>I achieved organizational goal of last 5years.</td>
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<tr>
<td>Targets given to me are often met</td>
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<tr>
<td>Overall my target achievements have improved over the last 2 years</td>
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<tr>
<td>I feel happy to work in teams</td>
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<tr>
<td>I appreciate in my organization to make decision well.</td>
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<tr>
<td>My communication skills have improved in this organization</td>
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<tr>
<td>I gained competencies that are in line with the organizational operational and strategic goals</td>
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</tbody>
</table>

Please use this scale before choosing the appropriate option.