

Work-Life Balance, Perceived Stress, & Locus of control: A Chain of Interrelated Predicaments

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Abstract

This study aims at verifying whether a lower level of perceived stress combined with a high level of control predict a higher level of perceived work life balance for employees in the Lebanese banking sector. Primary data was collected using 195 surveys that were distributed in several commercial banks in Lebanon. Correlations and regression were performed to test the suggested hypotheses. According to the result of this study, work life balance is positively affected by an increased level of control as well as a decreased level of perceived stress. Thus, organizations should make sure that their employees are experiencing a “fair” level of work life balance to ensure a maximized level of job performance, job satisfaction, and maximum organizational efficiency and productivity. Moreover, locus of control should be taken into consideration during the screening process of potential employees. Further research should concentrate more on women with an internal locus of control, on employees in other work sectors in Lebanon, on men working in banks, and on the role that employees’ work involvement and commitment levels play in affecting their perceived levels of stress and work life balance.

Keywords: work-life balance, gender, perceived stress, locus of control

Introduction

Balancing work and family demands is a struggle that almost all employees deal with on a daily basis, thus making the concept of work-life balance a vital issue that is thoroughly investigated at home as well as the workplace. In light of the importance of this issue and the crucial role that it plays in the quality of not only work life but also family life and overall employee satisfaction and mental well-being, it has drawn the attention of many researchers.

Work-life problems for employees as well as for organizations worldwide are continuously increasing and this might be possibly linked to high levels of job stress. As a result of the major role that job-related stress plays in creating various types of work-related conflicts for employees, work-related stress has been acknowledged as being one of the largest problems in the European Union working environment (Bell et al., 2012).

Furthermore, work and family demands were both viewed as major negative precursors of work-life balance, where the main struggle lies in finding the sufficient time to deal with work and family demands (Brough et al., 2014). Brough et al. (2014) have also proven that achieving a healthy level of work-life balance will lead to job and family satisfaction, and will help employees avoid psychological strain and turnover intentions. In addition to that, Moore (2007) argues that organizations who invest in offering long-term work-life balance cultures for their employees will ultimately enjoy high levels of employee loyalty and positive employee attitudes.

Background

Due to recent changes in the workforce composition, the concept of work-life balance has become a major research implication (Ehrhart et al., 2012). As more women are getting employed and as the shift from families with a single breadwinner to dual income families is becoming more common, the concept of conflict and/or balance between family and work life emerged. The recent attention that has been given to work-life balance can also be linked to reasons ranging from demographic reasons such as concern about fertility rates and dependency ratios in aging societies to economic ones such as concern about labor shortages or raising the employment rate (Gregory et al., 2013).

In light of the Industrial Revolution and the resulting shift to manufacturing work, employers started requiring their workers to complete longer hours than before; some workers were required to complete up to 14 to 16 hours a day, six to seven days a week, and these long hours had a significant effect on stress levels, general health, and family life (Tandon, 2012). Based on the latter, most employers nowadays are focusing on designing attractive and suitable flex-time schedules, child care, maternity and paternity leaves, and other forms of work-life support as a way to retain their employees and successfully compete in the marketplace (Sullivan, 2014). It has also been proven that most organizations implement work-life balance policies as a means to recruit and retain employees (Ehrhart et al., 2012).

According to the fifth European Working Conditions survey which was carried out in 2010, 83% of male respondents and 87% of female respondents were satisfied with their work-life balance, and this satisfaction was linked to fewer and more flexible working hours as compared to earlier working conditions (Gregory et al., 2013). Likewise, the state of being “too tired to fulfill family responsibilities” increased significantly where working hours exceeded 40 hours of paid employment per week (Gregory et al., 2013). This triggered many countries to form some sort of limit to the working hours per week, where most developed countries nowadays mandate a maximum of 40-46 hours per week, in addition to a minimum of two vacation weeks per year (Tandon, 2012). Accordingly, it can be said that the work-life balance concept has been crucial in improving the quality of work life for employees (Tandon, 2012).

According to Barnett & Hyde (2001), “one of the most dramatic makers of the late 20th and early 21st centuries is the astonishingly fast pace of change in the work and family roles of women and men in the United States” (p.781). Also, many researchers pointed out the importance of the economy in creating a necessity for having two breadwinners in almost all families (Ford et al., 2007). In addition to the increasing number of dual earner families (Brannen, 2000), the declining fertility rates and the increase in life expectancy, we are expected to be heading towards an aging European population in the next 20-30 years, according to the “social situation in the European Union report” (The European Commission, 2001). This obviously means that employees will continue to have more elderly and childcare responsibilities that they need to take care of, and therefore more focus should be directed towards work life balance practices and strategies to avoid work life conflicts.

The concept of work-to-family conflict (WFC) was also discussed by Michel et al., (2011), where it was defined as the “degree to which participation in the family role is made more difficult from participation in the work role”. Michel et al., (2011) have also confirmed that WFC (work-to-family conflict) depends on several factors including work role stressors (role conflict and time demands), work role involvement (work interest or centrality), work characteristics (family-friendly organization, task variety), and personality (internal locus of

control); whereas the precursors to FWC (family-to-work conflict) include family role stressors, family social support, family characteristics, and personality.

The newly introduced concept “work-life balance” was defined by many researchers. For instance, Bell et al., (2012) defined work-life balance as “the degree to which an individual can simultaneously balance the emotional, behavioral and time demands of paid work, family and personal duties”. Moreover, according to Brough et al., (2014), work-life balance is defined as “an individual’s subjective appraisal of the accord between his/her work and non-work activities and life more generally.

Gender Implications

Men and women tend to handle work and family demands differently, where domestic responsibility and caring duties are mainly preserved to women (Wattis et al., 2013). Women were also generally known to face more emotional conflicts, where they viewed themselves as “inadequate mothers who were unable to perform what they perceived as a sufficient caring role” (Wattis et al., 2013).

According to Emslie and Hunt (2009), it is being recognized that domestic identities and responsibilities are finding their way into the workplace while organizational identities and responsibilities are interfering with domestic life, and although we can notice many signs of “growing gender convergence”, gender equity is still not seen. Moreover, the results of their study reported that: while the presence of children created a lack of work-life balance for both men and women, these difficulties were more permanent and complicated for women (Emslie & Hunt, 2009).

Lyness & Judiesch’s (2013) findings show that supervisors in low egalitarian countries had more negative perceptions of females’ work-life balance as compared to male subordinates, in addition to having a more negative perception of female’s work-life balance in low egalitarian cultures as compared to female’s work-life balance in high egalitarian cultures. Achieving work life balance is generally seen as a more puzzling task for women that it is for men. This is clearly seen in Mescher et al.’s (2010) study, where it was found that WLB (work-life balance) arrangements were mainly used to meet childcare demands, which is generally known as a “female issue”. Furthermore, while women reap the benefits of economic participation, many work-life balance debates shed light on the inadequacies of work structure and formal care provision, in addition to their contribution to gender inequality and unequal labor market position (Wattis et al., 2013). No adequate literature concerning work-life balance issues for men was found; however, Evans et al., (2013) claimed that societal and personal expectations concerning men’s career, their role within their families, and their relationships tend to make work-life balance issues more difficult for them.

In an attempt to compare male and female behaviors when it comes to juggling work and family demands, Murphy and Doherty (2011) confirmed that most of the female respondents who were at a senior level seemed to successfully balance their work and family demands by making the necessary childcare arrangements and dealing with the burdens of home and work life, as compared to male seniors who seemed less occupied with childcare responsibilities and hence were able to work for longer time periods. Moreover, Forson (2013) claimed that women tend to rely on power relations and social interactions between and within cultural, structural, and “agentive” dimensions of small business ownership, when managing their work-life balance.

Locus of Control

The term “locus of control” was first introduced by Rotter, who identified two types of personality traits: internal locus of control and external locus of control, and he claimed that individuals with an internal locus of control considers the incidents that occur in their lives as a result of their own behaviors, decisions, and effort, whereas those with an external locus of control believe that their lives are merely a result fate, power, luck or any other factors that are not subject to their control (Rotter, 1996).

The concept was further developed by Spector (1988) who introduced the work locus of control (WLOC) which deals or measures the degree of an individual’s personal perception of the control in an organizational environment which is known as the job specific locus of control. The term “locus of control” was also defined by Cheng et al., (2013), where it was referred to as “the subjective appraisal of factors that account for the occurrence of events and outcomes”. Furthermore, work family conflict or balance was thoroughly explored in relation to the situational variables, such as supportive practice and benefits (Anderson et al., 2002). Nevertheless, other recent researchers have focused on studying the link between individual differences or personality traits and work family link (or conflict). For instance, Michel et al. (2011) proved that individuals who are characterized with a high internal locus of control should be able to effectively balance their work and family demands, as opposed to individuals who are characterized with high levels of negative affectivity/neuroticism who generally experience more psychological distress and dissatisfaction with their work-family domains. However, it is worth mentioning that April et al. (2012) has shown that individuals experience maximized happiness levels when they achieve a balanced locus of control expectancy, i.e. “a mix of internal and external locus of control”.

Within the same scope of literature, Dijkstra et al. (2011) conveyed that employees’ internal locus of control does not act as a moderator between work conflict and psychological strain; however, employees who enjoy high levels of internal locus of control tend to rely on a “problem-solving conflict management strategy” and hence face less psychological strain when dealing with workplace conflicts. External locus of control was also directly attributed to low levels of satisfaction, happiness, and well-being (April et al., 2012). In addition to that, according to a model designed by Sur and Ng (2014), it was proposed that lower levels of perceived job stress were attained by individuals with higher levels of internal locus of control.

According to Ngah et al. (2009), work life balance partially mediates the relationship between the locus of control and job satisfaction, where more control meant less conflict and more satisfaction; also, women employees who experience higher control levels were believed to encounter less work conflict and seemed more satisfied in their occupations. It is also worth mentioning a study conducted by Andreassi & Thompson (2007), stating that there exists a negative relationship between internal locus of control and work family conflict, where internal locus of control is positively related to positive spillover; this study also confirmed that job autonomy and family work conflict are positively linked, where the internal locus of control and a lower level of family work conflict is not mediated by perceived autonomy. Similarly, internal locus of control was also considered to aid individuals in avoiding conflicts between work and family demands (Allen et al., 2012). The positive outcomes of high levels of internal locus of control were also demonstrated in a study done by Hung and Hsu (2011), which indicated that higher levels of internal locus of control lead to high levels of employee commitment in the company. On the contrary, April et al., (2012) found that internals often face high levels of

stress because of the high level of responsibility that they perceive by linking various outcomes to their own actions instead of considering other external factors that may have been the cause.

Importance of locus of control is obvious in the above mentioned studies, which confirmed that an internal locus of control reduced women's perception of conflict and lead to higher levels of job satisfaction.

Perceived Stress

Nowadays, not only are employees being overloaded with demanding and complex job tasks and duties, but they are also experiencing high levels of job insecurity which comes hand in hand with high cognitive and emotional demands; hence, they need to have the ideal physical and psychological states to provide them with the necessary focus and energy to cope with these demands (Sonnetag & Fritz, 2014).

In general, any physical or psychological reaction to a stimulus (known as a stressor) that causes tension is considered as "stress" (Voydanoff, 2004). Sonnetag and Frese (2012) identified some job stressor categories such as physical stressors, task-related stressors, stressful change processes, and traumatic events. Stress is generally considered as a commonly used term: however, distress is considered a more scientific term that includes all the negative sides of stress, i.e. stress causing negative outcomes that can affect an individual's well-being. Moreover, there exists another related term which is "Eustress" or "good stress", and this is mainly the stress that has positive outcomes on an individual's well-being (Edwards & Cooper, 1988).

The importance of a achieving a healthy level of work-life balance is directly related to an individual's overall stress levels, where workers who claim that they are able to balance their work and personal lives experience lower stress levels than those who lack this balance (Ross & Vasantha, 2014). Likewise, a strong positive relationship between work-life imbalance/conflict and psychological distress was identified, where higher levels of conflict lead to higher levels of psychological distress (Brough et al., 2014).

Moreover, psychological strain was shown to be a basic result of work conflict; where the ability to cope with work conflict through effective problem solving skills weakened the "conflict-psychological strain" relationship (Dijkstra et al., 2011). According to Chen and Silverthorne (2008), a higher internal locus of control contributed to lower job stress levels, when discussing dispositional characteristics; this can be linked to the fact that internals are less likely to be bothered by work stress and therefore can cope more effectively with stressful events or circumstances as opposed to externals who believe that fate or luck controls their life outcomes (Gray-Stanley et al., 2010).

We now come to the concept that is related to the purpose of this study, and it is perceived stress. Perceived stress is known as the degree of how much a situation is viewed or perceived as stressful, and it is strongly affected by an individual's environment, character, life events, and his/her coping ability (Cohen et al., 1983). Usually, an individual's coping ability with stressful situations is generally influenced by his/her locus of control (Wang et al., 2010). Sur and Ng (2014) also stated that an individual's personality significantly contributes to the explanation of perceived job stress.

In fact, Sonnetag and Fritz (2014) confirmed that there exists a positive relationship between job stressors and poor well-being, with psychological detachment from work during non-work time acting as both a mediator and moderator. Similarly, a study done by Gray-Stanley et al. (2010) showed that stressed employees were at a higher risk for depression. Work stress was also linked to cardiovascular illnesses and high death rates (Backé et

al., 2012). As an attempt to determine the antecedents of job stress, Cheng et al., (2013) argued that a general lack of control over one's events and outcomes is positively related to high levels of psychological distress. Additionally, a high level of internal locus of control was positively linked to higher motivation levels where employees started acquiring more valued resources such as employment deals and broader social networks, and were therefore able to prevent stressful events from occurring (Ng & Feldman, 2011).

Work life balance, perceived stress & locus of control

This study aims at verifying whether a lower level perceived stress combined with a high level of control predict a higher level of perceived work life balance in banking sector female employees in Lebanon.

The research questions were:

- What is the effect of gender on work life balance in banks?
- Which of the following factors: perceived stress, locus of control, induce work life conflict amongst bankers?

Following the secondary data gathered above and the proposed research questions, six hypotheses were formed:

H1: Lower level of control is negatively related to Work life balance

H2: External Locus of control is negatively related to Work life balance

H3: Internal Locus of control is positively related to Work life balance

H4: Perceived stress is negatively related to Work life balance

H5: Lower level of control is positively related to perceived stress

H6: Work life balance is negatively related to perceived stress and lower level of control

Subjects and Methods

Primary data was collected using surveys; surveys were distributed in many commercial banks in Lebanon. Anonymity for the respondents was assured and the purpose of the research was stated at the beginning of the questionnaire. The data collection took place between August 2009 and November 2009. In total, 195 questionnaires were distributed, 163 questionnaires were filled out. Three questionnaires were accidentally filled out by men; consequently they were omitted leading to a 160 effective questionnaires. The average response rate is thus 83.56%. A sample of the questionnaire is available at the end of this chapter. Questionnaires were distributed by hand to female employees working in the banking sectors.

A purposive non random sampling method was used in this research; the judgmental sampling method enabled the researcher to make sure that all respondents were women and were working in the banking sector. In fact, the banking sector is one of the most vital sectors in Lebanon.

Three different scales were used in the questionnaire to account for control level, perceived stress level and work life balance level.

Locus of control at the workplace was measured using Spector's work locus of control scale, it is made of 16 questions (questions 1-16), where employee's opinions about the origins of their actions, behavior, and thoughts are assessed. This scale has shown a good internal reliability and concurrent validity according to Furnham and Steele (1993) and others. A five point Likert scale was used ranging from strongly disagree to strongly agree.

Half of the questions were reverse coded following the author’s request. Lower scores on this scale represent higher levels of control (internal locus of control), whereas higher scores represent lower levels of control (external locus of control). Data analysis was performed for the whole sample, followed by further analysis for individuals with internal locus of control and external locus of control respectively.

It has been shown that there has been little development of stress measurement instruments over the years (Monroe and Kelley, 1995). In this research, the level of perceived stress was assessed with the help of the four items found in the perceived stress scales developed by Cohen, Karmarck, and Mermelstein in 1983. This scale aims to measure how stressful an individual’s life is rather than how does an individual react to a certain stressor (Cohen et al., 1983). It is notable to mention that the higher scores represent higher levels of perceived stress. The second and third questions in the scale (questions 18 and 19 of the questionnaire) were reverse coded.

In this context, the work life balance quiz developed by the Canadian mental health association was adopted. Half of the questions (21, 23, 24, 28, and 30) were recorded for a better reliability. A five point Likert scale ranging from “strongly disagree” to “strongly agree” was used as part of the original scale, instead of the “agree/disagree” answer choices; this was done to achieve further comprehensive results.

The data was analyzed using the predictive analysis software “PASW” which is the new version of the well-known “SPSS” software. Descriptive statistics were performed for the demographics questions. Correlation and regression were also performed to test the suggested hypotheses.

Results

Descriptive statistics

A five point Likert scale was used in the distributed questionnaires, where 1 refers to strongly disagree, 2 to disagree, 3 to undecided, 4 to agree, and 5 to strongly agree. The respective descriptive statistics for the different variables measured in this study are represented in the table below:

	Mean	Median	Standard deviation	Variation
Work life balance	3.109	2.75	0.508	0.258
Locus of control	46.968	47	8.373	70.105
Perceived stress	2.845	2.75	0.798	0.637

Demographic analysis

The survey included five demographic questions at the beginning. The first question was the respondent’s age; four age ranges were available: 20-31, 31-40, 41-50, and greater than 50. The second question was about the respondent’s gender. Since this study was restricted to female employees only, the purpose of this question was to omit any questionnaires accidentally filled out by male employees. The third question was about the respondent’s educational level; respondent Bachelor of Science (BS) / Bachelor of Arts (BA) / Master’s degree

MS/MA/MBA/ Post graduate degree, Ph.D. The fourth question was about the years of experience; the ranges provided included: 1-3, 4-6, 7-9, and 10 or more. The last demographic question was about the respondent's marital status, where the answer choices provided were: married, divorced and single. Finally, respondents were asked to identify the number of their children.

The results of this study show that nearly half of the respondents, who are all female employees in the Lebanese banking sector, are single, aged between 20 and 30 years, and holding a Bachelor's degree. Similarly, the majority of the respondents indicated that they have between one to three years of experience. Since the majorities are single, they had no children (64.4%). The second highest percentage (16.9%) corresponds to women who had only two children.

Statistical Analysis

$$\text{Equation 1: Work life balance} = 3.946 - 0.294 \text{ Perceived stress}$$

The analysis shows a coefficient of determination (R^2) = 0.214 and a high significance $F = 42.945$. Perceived stress is said to negatively predict work life balance. As Perceived stress scores increase by 1 unit (i.e. more perceived stress), work life balance decreases by 0.294 units. Thus, hypothesis H4 is supported: Perceived stress is negatively related to Work life balance.

$$\text{Equation 2: Work life balance} = 4.096 - 0.021 \text{ Locus of control}$$

The analysis shows a coefficient of determination (R^2) = 0.187 and a high significance $F = 21.529$. A Lower level of control is said to negatively predict work life balance. As locus of control scores increase by 1 unit (i.e. less control), work life balance decreases by 0.021 units. Hence, hypothesis H1 is supported: Lower level of control is negatively related to Work life balance.

$$\text{Equation 3: Work life balance} = 4.308 - 0.011 \text{ Locus of control} - 0.245 \text{ Perceived stress}$$

The analysis shows a coefficient of determination (R^2) = 0.239 and a high significance $F = 24.623$. Lower levels of control and perceived stress are said to negatively predict work life balance. As Locus of control scores increase by 1 unit (i.e. less control level), work life balance decreases by 0.011 units. Moreover, as perceived stress levels increase by 1 unit, work life balance decreases by 0.245 units. Therefore, hypotheses H1, H4, and H6 are supported:

H1: Lower level of control is negatively related to Work life balance

H4: Perceived stress is negatively related to Work life balance

H6: Work life balance is negatively related to perceived stress and lower level of control

$$\text{Equation 4: Work life balance} = 4.348 - 0.015 \text{ LOC (external)} - 0.179 \text{ Perceived stress}$$

The data analysis shows a coefficient of determination (R^2) = 0.161 and high significance of $F = 11.799$. External locus of control is said to negatively predict work life balance by 0.015 units. Similarly, perceived stress in individuals with external locus of control is said to negatively predict work life balance by 0.179 units. Work life balance was shown to decrease by 0.015 units each time external locus of control increases by 1 unit and to decrease by 0.179 units each time perceived stress increases by 1 unit. Thus, hypothesis H2 is confirmed, and hypothesis H4 is reconfirmed:

H2: External Locus of control is negatively related to Work life balance

H4: Perceived stress is negatively related to Work life balance

$$\text{Equation 5: Work life balance (internals)} = 4.351 - 0.431 \text{ Perceived Stress}$$

The analysis shows a coefficient of determination (R^2) = 0.452 and a high significance $F= 26.369$. Perceived stress is said to negatively predict the work life balance of individuals with internal locus of control. Work life balance was shown to increase by 0.431 units each time perceived stress decreases by 1 unit. Thus, H3 is not supported while H4 is again reconfirmed: Perceived stress is negatively related to Work life balance

$$\text{Equation 6: Perceived stress} = 0.866 + 0.042 \text{ Locus of control}$$

The analysis shows a coefficient of determination (R^2) = 0.195 and a high significance $F= 38.344$. Locus of control is said to positively predict perceived stress. Each time locus of control increases by 1 unit (i.e. less control level), perceived stress increases by 0.042 units. Thus, H5 is supported: Lower level of control is positively related to perceived stress

Discussion

The data analysis showed that five out of the six hypotheses of this research were supported. The first hypothesis, H1: Lower level of control is negatively related to Work life balance, was supported two times in this study. Hence, the results were coherent with the literature where many articles have confirmed that high levels of control enabled the individual to cope more effectively with stressors and thus experience less work family conflict (Dijkstra et al., 2011). Based on the latter, it can be deduced that it is highly crucial for organizations to take the control level or the control type (internal or external) into consideration while recruiting employees. Recruiting employees having a high level of control will help them to break away from or at least to decrease the impact of work life balance conflicts on their health and overall wellbeing.

The second hypothesis, H2: External Locus of control is negatively related to Work life balance, was also supported. In fact, the literature has addressed special attention to differences between individuals with external vs. internal locus of control. The belief was mainly that having an external locus of control changes the way an individual copes with challenging circumstances and therefore contributes to higher stress levels, which in turn acts as a precursor for work life conflict (Gray-Stanley et al., 2010). However, no research, to the knowledge of the researcher, has investigated the relationship between work life balance and locus of control. This study comes to fill this gap. The findings can be of great importance for the organizations as well as the employee. Organizations should work to increase the control level of their employees and/or recruit potential employees with high level of control. Similarly, employees should enhance their perception of control in order to avoid the negative outcomes resulting from a decreased work life balance.

The third hypothesis H3: Internal Locus of control is positively related to Work life balance, was not supported in this research. This may be due to many reasons. First of all, when the questionnaires that were filled by respondents having an internal locus of control were filtered and analyzed, their sample turned out to be only 34 out of the total 160 respondents. This relatively small sample number could have caused the lack of correlation between internal locus of control and work life balance. Moreover, cultural differences might have also played a role in this result. In fact, no research was conducted in Lebanese organizations or more specifically in the Lebanese banking sector.

The fourth hypothesis, H4: Perceived stress is negatively related to Work life balance, was supported. This result also came in harmony with the literature. Hence, based on results, it is advisable that organizations avoid

confronting their employees with stressful events. In fact, studies have confirmed that high levels of perceived stress were associated with depression, cardiovascular illnesses, high death rates, and most importantly poor well-being (Gray-Stanley, 2010; Backé et al., 2012; Sonnentag & Fritz, 2014).

The fifth hypothesis, H5: Lower level of control is positively related to perceived stress, was supported. Lower levels of job stress were associated with a higher level of control (Chen and Silverstone, 2008). In fact, the study confirmed the findings of previous researches by validating that the lower the level of control, the higher the level of perceived stress.

The last and most comprehensive hypothesis in this study, H6: Work life balance is negatively related to perceived stress and lower level of control, was supported. In fact, a combination of lower level of perceived stress and a higher level of control were both shown to have a positive effect on work life balance. It is remarkable to mention that the lack of work-life balance has been proven to lead to many undesirable outcomes such as low job and family satisfaction, psychological strain, and turnover intentions (Brough et al., 2014). Thus, organizations should take those findings into consideration while recruiting and retaining employees. Recruiting employees with high level of control, as well as reducing stressors at work while retaining them, is essential for the overall health and productivity of the employees and the organization as a whole.

This research aimed at verifying whether a relationship exists between work life balance, locus of control and perceived stress. In fact, the research confirmed that work life balance is related to locus of control and perceived stress. According to the findings of this study, work life balance is positively affected by an increased level of control and a decreased level of perceived stress.

As the authors explained throughout the study, decreased levels of work life balance can have severe negative effects on employees and organizations. In order to avoid the latter, organizations should make sure that their employees are experiencing a “fair” level of work life balance. Moreover, based on the results of this study, locus of control should be taken into consideration during the screening process of potential employees. Organizations can also aid current employees in the enhancement of their control level by providing suitable training programs and workshops.

In addition to that, the level of perceived stress has also been proved to be negatively related to work life balance. Therefore, providing employees with effective strategies and techniques that might help them reduce their levels of perceived stress in the workplace, as well as manage their stress levels successfully will have a beneficial effect on their job performance, job satisfaction and more importantly their achievement of a healthy level of work-life balance.

It is noteworthy to say that achieving the perfect work life balance could be an unrealistic goal. We can definitely relate what was previously stated to Caproni's (2004) saying about work-life balance: “It is built on an individualistic, achievement oriented model that assumes that people have choice and control over their lives”. Not only will achieving a “reasonable” and healthy level of work-life balance affect employees' overall wellbeing and job performance positively, but it will also help in improving the overall organization's productivity levels and efficiency.

As for further research, more focus should be directed towards women showing an internal locus of control (as their number was small in this study), on employees in other working sectors in Lebanon, on men working in the

Lebanese banking sector, and on the effect of other variables such as employees' work involvement and levels of organizational commitment on their levels of perceived stress and work life balance.

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