

IMPACT OF LONG WORKING HOURS ON WOMEN'S SOCIO-ECONOMIC EMPOWERMENT



IMPACTO DE LARGAS HORAS DE TRABAJO EN EL EMPODERAMIENTO SOCIOECONÓMICO DE LAS MUJERES

IMPACT DES NOMBREUSES HEURES DE TRAVAIL SUR LE RENFORCEMENT DU POUVOIR SOCIO-ÉCONOMIQUE DES FEMMES

IMPACTO DAS HORAS LONGAS DE TRABALHO NO EMPODERAMENTO SOCIOECONÔMICO DAS MULHERES

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Resumen: Debido a los continuos y rápidos cambios tecnológicos, culturales y económicos en el sector bancario en particular, la necesidad de trabajar durante largas horas se ha incrementado dramáticamente entre los bancarios, especialmente después de la crisis económica del 2008, que puso a los bancarios bajo estrés al tener que hacer frente a estos cambios, obligándolos a experimentar implicancias asociadas a largas horas de trabajo.

La investigación intenta identificar el impacto de las largas horas de trabajo en mujeres y los costos ocultos generados por la búsqueda de empleo (más de 40 horas por semana). También examina la relación entre las largas horas de trabajo y el equilibrio con la vida laboral y los costos ocultos asociados a esto. Sobre la base del trabajo existente referido a las implicancias de largas jornadas laborales, este estudio plantea la siguiente pregunta: ¿qué medidas debería tomar el banco para reducir las largas horas de trabajo y mantener armoniosamente su desarrollo sostenible junto con el equilibrio entre la vida laboral y personal de sus empleados de manera armoniosa?

Basado en la revisión de la literatura y las principales teorías que abordan el equilibrio entre la vida laboral y personal, se eligió la metodología de intervención e investigación SEAM, utilizando el enfoque *Qualimetrics* (Saville, 2018), que incluye análisis cualitativo, cuantitativo y financiero. Los datos se recogieron mediante entrevistas semiestructuradas y se dividieron entre horizontal y vertical utilizando el método HORIVERT. En consecuencia, el análisis de los resultados muestra que las largas horas de trabajo están asociadas a una miríada de cuestiones, entre ellas: conflicto entre el trabajo y la vida personal, ausentismo elevado con licencias falsas, problemas

de salud, menor productividad, alta tasa de rotación y menor empoderamiento socioeconómico.

Con base en los resultados de la intervención, llegamos a la conclusión de que las largas horas de trabajo tienen un impacto en el equilibrio entre el trabajo y la vida personal y da lugar a muchas repercusiones que afectan a los empleados y en consecuencia al rendimiento general del banco. Por lo tanto, recomendamos que el banco se centre en las necesidades de los empleados y mejore el equilibrio entre el tiempo dedicado al trabajo y aquel fuera de él, de modo de garantizar su desarrollo sostenible a través del empoderamiento socioeconómico.

JEL: M12, M50, M14.

Palabras clave: largas horas de trabajo, equilibrio entre la vida laboral y personal, empoderamiento socioeconómico de la mujer, desarrollo sustentable, costos ocultos.

Abstract: Due to continuous and rapid technological, cultural, and economic changes in the banking sector in specific, the need of working for long hours has increased dramatically among bankers especially after the economic crisis of 2008, which put bankers under stress in coping with these changes and obliged them to experience many implications of long working hours.

This research attempts to identify the impact of long working hours on women and the hidden costs generated from pursuing their jobs (more than 40 hours per week). It also examines the relationship between long working hours and work life balance, and the hidden costs that are associated with them. Building on existing work on the implications of long working hours, this study raises this question: what steps should the bank decide to reduce long working hours' consequences while preserving its sustainable development along with employees' work-life balance harmoniously?

Based on the review of literature and the main theories that tackle work-life balance, «SEAM Intervention-Research methodology» was chosen, using Qualimetrics approach (Saville, 2018), which involves qualitative, quantitative and financial analysis. Data was collected via semi-structured interviews and divided between horizontal and vertical using HORIVERT method. Accordingly, analysis of the results shows that long working hours is associated with a myriad of issues including: work-life conflict, high absenteeism with false sick leaves, health problems, lower productivity, high turnover rate and lower socio-economic empowerment.

Based on the intervention's results, we conclude that long working hours does have impact on work-life balance and results in many repercussions that affect employees and the bank's overall performance. Hence, we recommend that the bank should focus on employees' needs and enhance their work-life balance to ensure its sustainable development through socio-economic empowerment.

JEL: M12, M50, M14.

Keywords: long-working hours, work-life balance, women socio-economic empowerment, sustainable development and hidden costs.

Résumé: Suite aux changements technologiques, culturels et économiques continus et rapides dans le secteur bancaire en particulier, le besoin de travailler pendant de nombreuses heures a augmenté de façon dramatique chez les employés de banque, surtout suite à la crise économique de 2008. Cela a causé énormément de stress chez ce collectif, devant affronter ces changements et les obligeant à assumer les conséquences de cette longue durée de travail.

La recherche prétend identifier l'impact de ces nombreuses heures de travail chez les femmes et les coûts cachés provoqués par la recherche d'un emploi (plus de 40 heures par semaine). Est aussi évalué le rapport entre les nombres heures de travail et l'équilibre avec la vie du travail y les coûts cachés associés à cela. Sur la base du travail existant sur les conséquences des longues journées de travail, cette étude se pose la question suivante: Quelles mesures devraient prendre la banque afin de réduire les journées de travail tout en maintenant l'évolution durable et harmonieuse et l'équilibre entre la vie professionnelle et la vie privée de son personnel?

Suite à la révision de la littérature existante et les principales théories qui abordent l'équilibre entre la vie professionnelle et la vie privée, nous avons choisi la méthodologie d'intervention et de recherche SEAM, en appliquant l'approche Qualimetrics (Saville, 2018) comprenant l'analyse qualitative, quantitative et financière. Les données ont été recueillies à partir d'entretiens semi-structurés et divisés entre horizontal et vertical selon la méthode HORIVERT. L'analyse des résultats montre donc que les nombreuses heures de travail sont associées à de nombreuses questions, entre autres: conflit entre le travail y la vie personnelle, un fort absentéisme basé sur de faux arrêts, des problèmes de santé, une moindre productivité, un taux de rotation élevé et un renforcement réduit du pouvoir socio-économique.

Sur la base des résultats de l'intervention, nous sommes arrivés à la conclusion que les nombreuses heures de travail ont un impact sur l'équilibre entre le travail et la vie personnelle ce qui provoque de nombreuses répercussions affectant les effectifs et donc, le rendement général de la banque. Pour autant donc, nous recommandons que la banque se centre sur les besoins de ses effectifs et améliore l'équilibre entre le temps consacré au travail et le temps passé hors de celui-ci, de façon à assurer un développement durable de par le renforcement du pouvoir socio-économique.

JEL: M12, M50, M14.

Mots clés: nombreuses heures de travail, équilibre entre la vie professionnelles et privée, renforcement socio-économique du pouvoir de la femme, développement durable, coûts cachés.

Resumo: Devido às contínuas e rápidas mudanças tecnológicas, culturais e econômicas no setor bancário em particular, a necessidade de trabalhar por longas horas aumentou dramaticamente entre os bancos, especialmente após a crise econômica de 2008, que colocou os funcionários bancários sob o estresse de ter que lidar com essas mudanças, forçando-os a cumprir longas horas de trabalho.

A pesquisa tenta identificar o impacto das longas horas de trabalho nas mulheres e os custos ocultos gerados pela busca de emprego (mais de 40 horas por semana). Também examina a

relação entre as longas horas de trabalho e o equilíbrio com a vida profissional e os custos ocultos associados. Com base no trabalho existente referente às implicações das longas horas de trabalho, este estudo analisa a seguinte questão: Que medidas o banco deve adotar para reduzir longas horas de trabalho e manter harmoniosamente seu desenvolvimento sustentável além do equilíbrio entre os aspectos profissionais e pessoais da vida dos funcionários harmoniosamente?

Com base na revisão da literatura e nas principais teorias que abordam o equilíbrio entre a vida profissional e pessoal, foi escolhida a metodologia de intervenção e pesquisa SEAM, utilizando a abordagem Qualimetrics (Saville, 2018), que inclui análises qualitativas, quantitativas e financeiras. Os dados foram coletados por meio de entrevista semiestruturada e divididos em horizontal e vertical pelo método HORIVERT. Consequentemente, a análise dos resultados mostra que longas horas de trabalho estão associadas a uma infinidade de questões, incluindo: conflito entre trabalho e vida pessoal, alto absentismo com licenças falsas, problemas de saúde, menor produtividade, alta taxa de rotação e menor desenvolvimento socioeconômico. Com base nos resultados da intervenção, concluímos que longas horas de trabalho têm um impacto no equilíbrio entre trabalho e vida pessoal e resultam em muitas repercussões que afetam os funcionários e, porém, no desempenho geral do Banco. Portanto, recomendamos que o banco se concentre nas necessidades dos funcionários e melhore o equilíbrio entre o tempo gasto em trabalho e o tempo fora dele, a fim de garantir seu desenvolvimento sustentável por meio do fortalecimento socioeconômico.

JEL: M12, M50, M14.

Palavras-chave: longas horas de trabalho, equilíbrio entre trabalho e vida pessoal, desenvolvimento socioeconômico das mulheres, desenvolvimento sustentável, custos ocultos.

1. INTRODUCTION

Globalization, severe competition, and fatal economic crisis have put banks under tough challenges to ensure their survival and achieve economic development. This fierce competition forced some of Alpha banks in Lebanon to take fateful decisions to ensure their sustainability in the financial market. As a result, extension of working hours was born and became the heir of their adopted decisions. However, the adoption of 9 and a half hours a day at the Lebanese bank, created many consequences and questioned both women's socio-economic empowerment and the whole organizational sustainable development.

Despite the massive increase in the engagement of women in the workforce, and a significant growth of resources and policies found to support and encourage women to develop their own competencies and achieve managerial positions in the organization, working for long hours hinder them from preserving their work-life balance, which results in a persisting gender gap. While women help in the national welfare contributing to improving the living standards of their families, many challenges forced them to create flexible conditions that balance their work development and family obligations.

Notably, the emergence of continuous and rapid technological and economic changes in the banking sector pushed the banks to increase their awareness about fostering growth and stability and having their competitive advantage especially after the economic crisis of 2008, in order to avoid any massive depression.

Moreover, since all banks are heading towards digital banking systems and providing almost similar products and services, extending the daily operations for an extra 3 and a half hours a day was a shocking decision for employees and especially for working mothers. Accordingly, it put bankers under stress in coping with these challenges and obliged them to experience many implications of extending working hours resulting in many consequences related to their personal lives and their professional ones. Hence, working for a long schedule has become a burden for women and a new challenge for them in keeping such balance.

1.1. Problem Statement

Due to continuous and rapid technological, cultural, and economic changes, the trend of long working hours has grown increasingly common among the workforce and has become a necessity for most industries. However, in order to cope with challenging market needs and maintain competitiveness, the Lebanese Bank adopted «the extension of working schedule» to maintain its competitive advantage in the market.

As a result, a conflict of interest that has been created between the bank and the bankers, put them under stress in coping with such challenges and forced them to experience many implications resulted in health problems, reduced productivity, increased absenteeism, increased turnover and increased work-life conflicts. Hence, the primary purpose of this intervention was to investigate the relationship between long-working hours and the challenges facing both the Lebanese bank and its employees.

This research aims to investigate the repercussions of long working hours on both; organizations' sustainable development and employees' socio-economic empowerment. The objective of the study is to carry out the intervention research in the Lebanese bank using the socio-economic methods and tools. The results of this intervention will help the bank to determine how the working schedule can be improved and to mitigate the negative consequences of long working on employees' productivity along with work-life conflict and organizational performance. Thus, they will enable the bank to formulate different baskets of improvements to reduce the hidden costs generated from dysfunctions and transform them into value-added ones.

1.2. Research Questions and Hypothesis

There are significant consequences of working consistently for long hours on employees and especially on women socio-economic empowerment. The main drivers and challenges for women to work for long hours raises the following question: *What steps should the bank decide to reduce long working hours' consequences while preserving its sustainable development along with employees' work-life balance harmoniously?*

Core hypothesis: Consistent long working hours negatively affect employees' productivity and the Bank's competitiveness because of its repercussions on work-life balance, health and safety as well as the overall organizational performance.

1.3. Theoretical Framework

This theoretical part will give the reader a general comparison between the working hours in different countries and the working hours in the Lebanese public, private and banking sector. Different theories related to long working hours have been chosen and linked to the intervention results. Some of these theories were related to work-life balance like the *Spill over theory* (Edwards & Rothbard, 2000), while others were related to absenteeism like *socio-organizational psychological theory* (Steers & Rhodes, 1978), and turnover like the *Nicholson's «Attachment» Theory* (Nicholson, 1977) as well as *SEAM theory* (Savall & Zardet, 2011) that covers all the dysfunctions and the repercussions of long working hours.

1.4. Methodology

The chosen methodology for the intervention is SEAM Research methodology (The Socio-Economic Approach to Management) which is defined as a change process pioneered at ISEOR in Lyon, France that addresses both organizational social (people) and economic (financials) aspects (Conbere & Heorhiadi, 2011). SEAM approach uses both qualitative and quantitative methods of data collection in addition to financial costs analysis (Qualimetrics). SEAM intervention flows two ways: Top-down and Bottom-up using «HORIVERT» process (Horizontal and Vertical). SEAM intervention is divided into four phases: the diagnostic phase, the project phase, the implementation phase and the evaluation phase.

1.5. Research Field

The banking sector is considered as the underpinning of the economy of each country, which is devoted to hold the financial assets for public, lending part of them to clients, accepting deposits from clients with a promise of profits generation through agreed interests and invest in those assets to serve their clients with financial products and services.

The Lebanese banking sector is considered as the backbone of the Lebanese economy powered by its strong financial stability, and which provides job opportunities for over 26,000 employees with an annual net profits with about 1.8 Billion Dollars. Hence, choosing to intervene in this sector is worthwhile and the importance of this sector obliged me as a member of Lebanese bank to conduct the intervention in it.

Lebanese Bank is considered as a leading bank and one of the biggest banks in Lebanon and the Arab World with a highly reputable institution in terms of ethics, transparency and service quality. It has been always at the foreground among the Lebanese banks and remains one of the main pillars of the Lebanese banking industry and has been awarded for being a solid financial position. Also, it has been selected as the Best Bank in Lebanon for many years, and ranked as one of the best banks in Lebanon in terms of profits, outstanding service and proficiency. Lebanese bank is considered as the only bank who serves its clientele with 1700 hours per year more than other banks. Lebanese bank has over 2300 knowledgably, highly skilled and qualified employees in Lebanon only.

1.6. Research Design

The first part of this paper presented the theoretical framework related to the Intervention Research. It defined the problem statement, aims, the formulation of the research questions and core hypothesis followed by the methodology used and the field of research. In Part 2, the theoretical framework and main theories related to long working hours will be tackled based on what is found in data collection. This review of the relevant literature will bridge the gap between practice and theory. Part 3 is more practical as it deals with the application of the research-intervention methodology and its effects on the organization. In part 4 the results from the diagnostic phase and the project phase at the Lebanese bank will be discussed. Part 5 tackles the discussion of the main results. Finally, Part 6 takes us back to the field in order to evaluate and study the results of the Intervention Research.

2. THEORETICAL FRAMEWORKS RELATED TO LONG WORKING HOURS AND THEIR IMPACTS

There is no unified definition of Long working hours and this exposed the definition of long working hours to be questioned and subject to debate. Hence, what we can define here is the «standard working

hours». Standard working hours are defined as the total number of hours actually worked by employees' in compliance with the collective labor agreement that limits the working hours to eight hours per day and 40 hours per week over 52 weeks per year. It can be defined in reference to daily hours, weekly, monthly or yearly hours worked^[1]. The standard working hours worldwide is ranged from 40 to 44 hours weekly. Hence, working hours can be defined as the time spent by an employee at the workforce. Consequently, for the purpose of this research, long working hours can be defined as the number of hours spent at work that exceeds 40 hours per week. Therefore, in the next section we are going to explore the historical view of working hours over the decades.

The present literature highlights the tremendous effects of long working hours on employees' well being and on organizational sustainable development. Hence, to explore these effects, a journey around long working hours' negative aspects will be covered in this section.

2.1. Long working hours and Health effects

Working for long hours put employee's health under the scope of many physical and mental health problems and increases the risk of developing tremendous health problems in the long run including chronic diseases (Dembe, 2016). Although few studies examined the association between long working hours and health issues, more studies focused on the association between shiftwork schedules and health aspects instead of focusing on the number of hours worked (Cooper, 1997). In Europe, most studies focused on the positive relationship between high job strains and health problems development. In Japan, researchers focused more on the association between long working schedule and the risk of developing cardiovascular diseases, which causes sudden death from overwork called «Karoshi» (Johnson & Nishiyama, 1997).

Since the association between long working hours and cardiovascular diseases was limited by five published studies made on 15,000 employees, a large study took place in 2015 on 600,000 employees in Europe, USA and Australia showed that excessive work by putting more than 55 hours per week, could pose a serious risk to your health and increases the risk of stroke by 33% and developing heart diseases by 13% compared to people who worked between 35 and 40 hours per week (Kivimäki, 2015). Moreover, many researchers shed light on the strong association between long working hours and health problems including work depression, anxiety, cardiovascular disease and high blood pressure (Karasek, 1979), smoking, weight gain, fatigue, irritability and obesity (Hellerstedt and Jeffery, 1997).

A research study took place between 1991 and 2004 on 85000 participants (men and women), showed the strong association between long working hours and the risk of developing an irregular heart rhythm called atrial fibrillation (Kivimäki, 2017). This study classified participants based on working hours' ranges as less than 35 working hours per week, between 35-40 hours per week, 41 to 48 hours per week, 49 to 54 hours per week and 55 hours and above per week. Where the normal full time working schedule was between 35 and 40 hours per week. All the participants were free of atrial fibrillation. Professor Mika Kivimäki, director of the Whitehall II Study, from the Department of Epidemiology at University College London (UK), who led the research found that Atrial fibrillation triggers the development of stroke, heart attacks, and stroke-related dementia among people. According to Prof Kivimäki, the study showed that people who work for long hours had the risk 1.4 times of developing atrial fibrillation than those who worked less hours (Kivimäki, 2017).

Another large research took place at Ohio State University found that women and especially women who have to struggle different roles and who work for 40 hours or more per week are more likely to pay a steep price and showed a triple risk of having illness, diabetes, heart diseases and all types of cancer except for skin cancer (due to work and family pressures) (Dembe, 2016). Also employees who work above 40 hours per week have a higher risk of getting stroke compared to those worked between 35 and 40 hours a week, while the percentage of risk increases with the increase in the number of working hours and might reach 27% of

higher risk when people work between 49 and 54 hours a week. For a while, when people spend more than 50 hours a week at their work, they feel anxious and stressed to get their work done, all these symptoms play a role in increasing adrenaline and cortisol hormones that affect people's blood pressure and blood glucose, and increases the risk of stroke (Narula, 2015). On the contrary, the same study showed that men do not show chronic disease as much as women, and the reason goes far beyond gender biological nature. It is because women juggle more than one role and this affects them on the long run (Dembe, 2016). On the other hand, another study made on 116,462 employees from both genders found that there is no clear evidence between the association of long working hours and cancer incidence. However, this study only showed the association between working for 45 hours and breast cancer only (Nielsen *et al.*, 2008). Working for long hours might also be associated with other behavioral risk factors including excessive alcohol consumption, smoking, and lack of physical activities (Virtanen *et al.*, 2015, Angrave *et al.*, 2015), which ends up with many indirect costs like: increased absenteeism and turnover rate, lower productivity, and increased insurance and health care costs in addition to error and mistakes costs (Pencavel, 2015).

Although many studies proved that working for long hours harms your health, another contradictory study showed that going to work early and leaving late is the heaven of some people (Staples, 2015). Where being present at work improves employees' wellbeing and protects them from the hard thinking of losing their jobs. It also protects their hearts and mental health from the worry of redundancy and being unsecured (Cooper, 2015). However, the same study shed light on the capacity level of each person, where some people may have more capacity and ability to work for long hours than others, and working for long hours for a long period will end people up with illness and sickness (Cooper, 2015).

2.2. Long working hours and absenteeism

Absenteeism is defined by Swarnalatha and Sureshkrishna (2013) as the «failure to report to work». While defined by Cascio (2003) as «any failure of an employee to report for or to remain at work as scheduled, regardless of the reason». Milkovich and Boudreau (2004) defined absenteeism from an organization's perspective as «the frequency and/or duration of work time lost when employees do not come to work». Absenteeism therefore implies «an unplanned, disruptive incident; but more specifically, it can be seen as non-attendance when an employee is scheduled for work» (Miller & Van der Merwe, 1988).

The concept of absenteeism can be traced back to the period between 1980's and 1990's, through where, three major theories that approached absenteeism have been developed: the value-expectancy theory, equity theory, and the exchange theory (Drenth, 1998). However, the main influential theory linked to absenteeism was the socio-organizational psychological theory that developed in 1978 by Steers and Rhodes. This theory found that employees' absenteeism is affected by both internal and external factors. These factors include Job Situation, employees' ability to attend, employees' values, personal characteristics, job satisfaction, level of pressure on employees to attend, motivation, etc...

Absenteeism is perceived as very expensive to the enterprise that is highly affected by organizational norms and that would differ from sector to sector (Allen and Higgins, 1979). Absenteeism has both direct and indirect costs that affect the production of an organization (Savall & Zardet, 2008). Direct costs occur when employers pay employees' compensations for non-attending days and the non-direct costs related to the loss of production that resulted from employees' absenteeism (Brown, 2010; Cappelletti, 2005; Harvey & Nicholson, 1999; Martinez, 1995; Savall & Zardet, 2008; Shelly, 1993). What matters is therefore, the way to control absenteeism by turning these hidden costs into value added ones and increasing employees' productivity and financial performance (Savall & Zardet, 2008). As for the socio-economic theory, hidden costs generated from absenteeism are related to three major factors (Savall, 1974): The absenteeism rate, the motive for absence and the cost of regulation modes.

- A) The absenteeism rate is calculated based on the following formula:
$$\text{Absenteeism Rate} = \frac{\text{\# of hours of absence}}{\text{\# of hours or days anticipated over a given period of time}}$$
- B) The motive of absenteeism: partially compressible absenteeism, absenteeism related to the enterprise's social climate and absenteeism related to external factors.
- C) The cost of regulation modes in terms of compensation paid to the absent employee and the cost of regulating the absence (Bonnet & Labaume, 1982).

A recent model about absenteeism was developed in 2008 by Lokke Nielsen. This model focused on three approaches that lead to absenteeism which are: the individual approach, the socio-psychological approach and the economic approach. *The individual approach* suggests that employees' attendance is either affected by personal characteristics (gender, age, marital status, etc.) or by employees' response to the organizational culture and situation (Mathiesen & El-Salanti, 2000). *The socio-psychological approach* is related to employees' social and psychological circumstances (Rentsch & Steel, 2003). *The economic approach* focuses more on the value of leisure time that employee may experience at the expense of work time (Kaiser, 1998).

2.3. Long working hours and Work- Life balance

Clark (2000) claimed that no standard definition could define the term work-life balance, others added that till today the term work-life balance still lacks the consistency in the way it should be defined, measured and researched (Grzywacz & Carlson, 2007, Rantanen *et al.*, 2010). Initially, work-life balance was demonstrated by the term work-family balance, where the orientation was on keeping equilibrium between work and family (Greenhaus *et al.*, 2003). Before defining work-life balance, it is important to differentiate between work-life balance and work-family balance. While work-family balance is defined by Clark (2000) as «satisfaction and good functioning at work and at home, with a minimum of role conflict», work-life balance is defined as «satisfaction with fulfilling the personal goals in both the work and life domain, by being able to use appropriate means» (Clark, 2000). *Work Life Balance* (WLB) is also defined by Clarke *et al.* (2004) as an «equilibrium or maintaining overall sense of harmony in life». On the other hand, Grady *et al.* (2008) defined 'work-life balance' as a more comprehensive and it includes «family, community, recreation and personal time». Duxbury (2004) added another definition to work life balance, which refers to the involvement of role overload, work to family interference and family to work interference.

The importance of the concept «work-life balance» can be traced back to 1970s, after the integration of women into the workforce and the introduction of EAP programs (Employees' Assistant Programs) in the 1970s (Harrington, 2007), where the awareness to take actions towards preserving work-life balance among employees, researchers and authors has been raised (Devi & Rani, 2013), and became the primary concern of healthcare researchers (Haddon, Hedde, & Whiteoak, 2009; Hall & Richter, 1988). In like manner, during the last decade, and after the drastic changes that took place in the economic, cultural, and technological spheres, the emergence of dual incomes has increased dramatically (Lazar, 2009). Consequently, more women have become overwhelmed in keeping the balance between their workforce involvement and their personal lives, and they ended up with work-family conflict (Hudson, 2005). This type of battle harms their productivity, health, social life as well as on the organizational performance (Pencavel, 2015).

According to Hewlet & Luce (2006), working for long hours is favorable & challengeable for many executives for achieving their targets and the feel of satisfaction derived from that, affect the quality of their social life positively (Barnett, 1988). Another study also reveals that the overlap between work and family roles might result in conflict as the outcome of poor social life's quality. However, the family role is more influential than the work role and it either affects positively or adversely affect the outcome of the work (Beutell & Wittig-Berman, 2008).

According to Clark (2000), when work-life imbalance occurs, dissatisfaction and stress strike both domains of life (work and life). Hence, maintaining harmony between work and life and allocate time and

energy based on each domain's needs, result in lower work-life conflict (Clarke *et al.*, 2004) and better work-life balance Clark (2002). Moreover, the more support women gain from their families, the more quality of work-life balance they gain (Carlson *et al.*, 2006).

To summarize, there is no agreed definition given to the complex phenomenon «work-life balance». However, most authors and researches linked work-life balance to working hours, and other researchers agreed that working for long hours is not an obstacle for women in managing their dual roles, but rather consistent long working schedule is the real obstacle that hinders women from preserving the work-family balance (Khan, 2014). Hence, for the purpose of this study, we proposed that work-life balance is a phenomenon which is perceived differently by each individual based on their work and life needs (Gropel & Kuhl, 2009; Guest, 2002).

2.4. Working Hours, Productivity and Sustainable Development

Employers want their employees to donate their times and hours respond to their job requests 24/7 workdays without looking at their own social life (Schawbel, 2014). However, there is another psychological version in which working for long hours resulted from a combination of negative and positive inner drivers including the desire to climb the career ladder, motivation to get promoted, anxiety, ambition, being greedy for getting economic incentives, enjoyment, and self-satisfaction^[2]. Other researchers found that, for some employees, work is heaven and less stressful and anxious than their homes (Nguyen, 2015). Consequently, long working hours leaves employees suffering from burnout syndrome, fatigue, exhaustion, stress, lack of efficacy and sickness (Marin, 2014). Moreover, working for shorter hours does not necessarily create a less stressful environment, but rather working in a limited time frame creates challenges and put employees under risk of finishing a particular mission and may end up with more errors and mistakes due to the limited framework.

Working overtime is also associated with a lower output rate, based on the study of a composite panel for 18 different industries in the US, where a 10% increase in overtime is associated with 2.45% decrease in productivity measured by hourly output (Clifton & Shepard, 2000). A study made on 18 countries members of OECD showed that, as the number of years working hours exceeds the threshold (1,925 hours) by 1%, a decrease of similar percentage will affect the productivity rate (2,025 hours) (Cette *et al.*, 2011).

According to the International Labor Organization assessment for over twenty years about the impact of the reduction of long working hours on productivity, four types of hourly reduction were assessed based on the accompanying conditions. These four types are the reduction in excessive hours, the gradual decrease in standard working hours, the accelerated decline of standard hours and the individualized options for reducing working hours (White, 1987).

On the other hand, White found that the Standard labor demand theory suggests that an increase in employees hourly is more valuable than lengthening the hours worked. This improvement in labor productivity may come as the reason for either physiological benefits of lower working hours or shocking improvement in time utilization such as allowing flexible working time or wait (White, 1987). Hence, putting into long working hours would only generate lower productivity and lower job performance. While working extra hours is considered as job commitment from employees towards workplace, the extent of long working hours will put employees under risk of many health issues and would adversely affect employees' performance and generates work-life conflict. According to Barnett and Hall (2001), a recent research put focus on the importance of allowing flexible working schedule and reduced working schedule in retaining talented employees, where other benefits come along adopting lower hours like improving self-assessed performance as well as improved organizational performance (Lee & Lee, 2008).

A recent study conducted by Mackenzie found that people aged 40 and above are with the best performance when they work three days a week^[3]. It also showed that people who work up to 25 hours a

week was the maximum working hours that resulted with the best performance and an increased cognitive function and those who worked more than 25 hours a week showed week performance along with decreased cognitive function.

2.5. Long working hours and turnover

Staff turnover is defined by Loquercio *et al.* (2006) as the number of employees quitting their job before the end of their job contracts, and it took the attention of many organizations and became a significant concern for their long term successful performance. Employees' turnover takes two forms either voluntary or involuntary: voluntary turnover is referred to the employees who quit the job, and it usually occurs for various reasons like workload, stress, low salaries, work-life conflict, poor working conditions, job dissatisfaction, and long working schedule; involuntary turnover takes place when the management takes the initiative to terminate employees.

Many studies revealed that job satisfaction is the primary indicator of employees' turnover. Highly satisfied employees are more eager to work harder than dissatisfied employees who blame the organization for their low commitment and accuse them as the reason behind quitting their jobs (Mudor & Tooksoon, 2011). Employees' commitment has also been associated with employees' turnover, where highly committed employees are willing to experience a lower level of turnover while employees with low commitment are more likely to quit the company (Lacity, 2008; Tang *et al.*, 2004). Griffeth *et al.* (2000) and Elangovan (2001) opined that employees level of commitment is a better predictor of employees' turnover than job satisfaction.

Other researchers found other factors associated with employees' turnover, including poor working conditions, work-life conflict, long working hours, lack of fair promoting system, lack of compensation and reward system, etc. (O'Leary & Deegan, 2005; Stalcup & Pearson, 2001). Stalcup and Pearson (2001) shed light on the negative impact of long working hours on employees' turnover, and they argued that the primary concern of employees was not only due to the long working schedule but also due to lack of time to spend with their families. However, Poulston (2008) studied the negative impact of management style and supervision on staff turnover, and they linked poor oversight along with low salaries to high turnover intention among employees. On the contrary, other researchers examined the importance of a certain level of staff turnover that encourages new ideas and decreases employees' demotivation (Loquercio *et al.*, 2006).

3. METHODOLOGY

The Socio-Economic Approach to Management is a holistic approach that focuses on both the economic aspects as well as the social aspects (Savall *et al.*, 2008). SEAM intervention is divided into four phases: the diagnostic, the project phase, the implementation phase and the evaluation phase. In this study, only the first two phases will be completed where, dysfunctions generated from long working hours that affect the organizational performance of the Lebanese bank and its employees work-life balance will be identified. All employees at all level will be involved in order to detect the hidden costs using the HORIVERT method (Horizontal & Vertical) as well as the assessment of the five hidden costs indicators. Accordingly, a negotiation was required between me as an intervener-researcher and the Head of the HR Department in order to get access to the bank's financial data before the intervention research takes place.

3.1. Negotiation Phase

The first step in the negotiation process started by sending a detailed email about the general intervention process to the head of HR department of the Lebanese bank, requesting the permission to conduct the first

interviews with the board of directors. Accordingly, an approval email attached with a list of interviewees' names and their contacts including my contact number was received. Consequently, the first meeting was held with the Head of HR at the Lebanese Bank. The aim of that meeting was to introduce SEAM intervention process and its objectives that target economic performance along with creation of value added and to minimize the hidden costs that have been generated as a result of the dysfunctions inside the bank along with the adopting methodology.

3.2. The Socio-Economic Diagnostic Phase

The first stage of the intervention research process (Diagnostic phase) starts with semi-structured qualitative interviews at both vertical and horizontal level in order to identify the main dysfunctions that threaten the organizational performance.

3.2.1. *The HORIVERT Improvement Process*

The HORIVERT improvement process starts the intervention with the top management and cascades down until it covers all the bank's staff. This process is divided into two parts the Horizontal and the Vertical one (top-down and bottom-up) (Savall & Zardet, 1987). Hence, the word «HORIVERT» stemmed from the urge and the importance of involving all actors in the intervention for best results and continuous progress in both the short run and the long run. Three guiding principles of HORIVERT process were adopted:

1. Launching the intervention: Two clusters were formulated horizontally and vertically to ensure the link between the socio-economic intervention and the company's strategy. In the horizontal cluster (CLUSTER A), the top management and executives of the company have been interviewed while in the vertical cluster (CLUSTER B), the intervention carried out among the organizational departments and employees.
2. Promoting the internal dissemination of the intervention through training about the management tools.
3. Involve more actors over shorter time periods. Hence, our main aim was to conduct the intervention for the Lebanese bank's branches only since the extension of working hours was applied only on branches. However, we insisted to meet with the head of departments in order to compare the dysfunctions generated from departments with the ones from branches.

Figure 1. Illustrates Cluster A at the Lebanese Bank

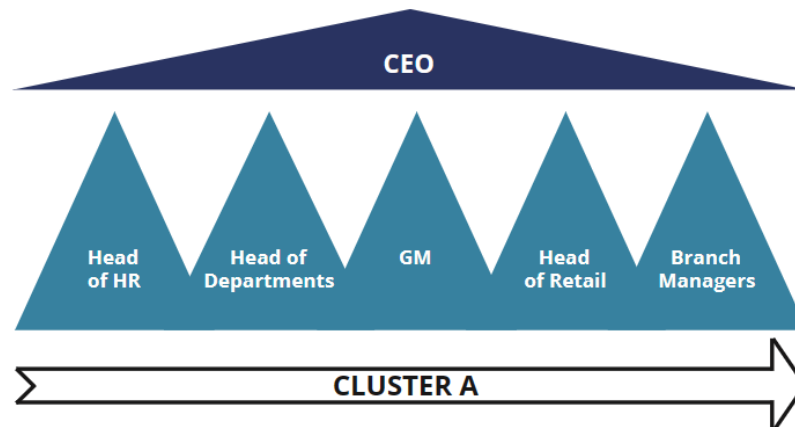


FIGURA 1
Illustrates Cluster A at the Lebanese Bank

Source: Own elaboration.

At the horizontal level, all leaders including head of departments and CEO were interviewed about the main dysfunctions inside the organization. We started to contact interviewees where appointments have been taken from them during the operating working hours. All interviews were semi-directive, anonymous, objective and each interview took between 1h and 1.30 hrs. The main aim of the semi-directive interviews was to take exhaustive notes, to prepare then the field-note quotes from the words of the actors for their representative character. 17 Horizontal semi-directive interviews were conducted and analyzed with (Cluster A) which consists of: CEO, General Manager, Head of HR, Head of Retail Banking, Head of SME department, Head of Financial Institutions, Head of Purchasing Department, Head of Risk Management and 9 Branch managers.

At the vertical level, qualitative interviews were conducted via both focus groups and individual ones, 10 Focus groups of 5 employees each were conducted at the Vertical diagnosis phase and 20 interviews with the assistant branch managers and the senior head sections were conducted after. The main aim of the vertical diagnosis was to go in depth in the branches. Cluster B consists of: head of main departments (credit, finance, etc.), branch managers, and employees (secretaries, office boys, tellers, customer service officers, credit officers, teller controller, customer service controller, compliance officer, assistant managers).

Analyzing interviews took its place just right away after conducting all the interviews at the Lebanese bank. Afterward, all interviews have been transcribed, coded using a coding-categorizing technique and then analyzed. Dysfunctions were classified under «the six domains of dysfunctions»; included: working condition, work organization, Time management, communication-coordination-cooperation, Integrated training and strategic implementation.

These qualitative data have been entered into SEGESE software system, an expert system software developed by ISEOR, in order to facilitate the process of analysis and to enhance the quality of categorizing the data. Then, *themes* were broken down into *sub-themes*, formulating subthemes into *key-ideas* and finally breaking down the key ideas into *field-note quotes*. Another type of interviews (Hidden costs interviews) were needed for the purpose of calculation hidden costs. Accordingly, 3 directive interviews were conducted with the CEO, HR manager and top executives in order to calculate the hidden costs, where the frequency and modes of dysfunctions have been pointed out in reference with the notes that have been taken from the qualitative interviews. Hidden costs are defined as costs generated from the gap between expected performance and actual performance (Savall, 1979). Hidden costs and performance are derived from the

structure of the company and the behavior of employees. The purpose of calculating hidden costs is to upgrade the bank's management and its potential.

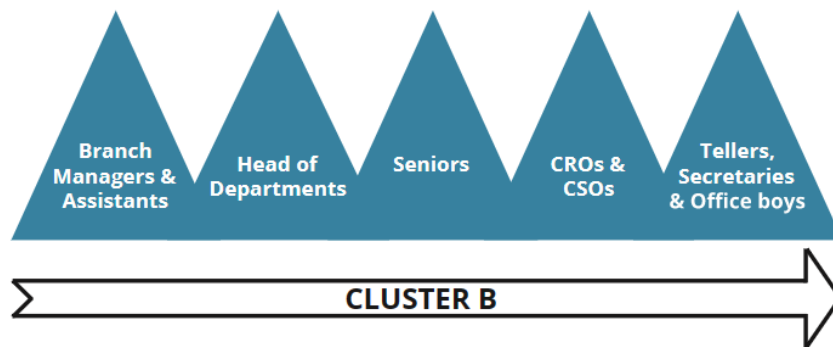


FIGURE 2
Illustrates Cluster B at the Lebanese Bank
Source: own elaboration.

4. RESULTS

This part covers the statistical results generated from the diagnostic phase at the Lebanese bank. The interviews were categorized under the main categories of dysfunctions and then divided into themes, subthemes, key ideas and field note quotes. Their frequencies were recorded to identify the most repeated dysfunctions observed during the intervention.

TABLE 1
Statistical Representation of Interviews for All Actors at the Lebanese Bank

#of Interviews	Themes	Subthemes	Key Ideas	Field Note Quotes	Relative Frequency
87	Working Conditions	11	27	75	28%
	Work Organization	11	17	28	11%
	3 Cs	9	11	14	5%
	Time Management	9	14	28	11%
	Integrated Training	5	11	18	7%
	Strategic Implementation	12	42	101	38%
Total		57	122	264	100%

Source: own elaboration.

As per Table 1, Strategic Implementation scored the highest percentage in generating dysfunctions at the Lebanese Bank among other categories, which scored 38%, followed by Working Conditions which reached 28%. The third ranked dysfunctions were related to Time management and Work Organization that reached 11%, then by Integrated Training that reached 7% and lastly by Integrated Training that reached 5%. Hence, two main themes have been constructed from the results of the intervention: Productivity and Work-life Balance that were highly affected by working conditions and strategic implementation.

4.1. Lack of productivity due to long working schedule

The first theme is related to Productivity includes (Sustainable Development & the Lack of Productivity).

TABLE 2
Nonquality and increased errors and mistakes at The Lebanese Bank

Descriptive Hypothesis	Explicative Hypothesis (to be linked to expert opinion)	Theme	Sub-Theme
Working excessive hours creates a stressful environment which in turns affects employees' productivity and performance.	A conflict between desired and actual outcomes due to consistent long working hours that slows down employees' productivity over time and absorbs their energy.	Working Conditions	Work Hours
	Loss of concentration due to long working hours resulted in an inefficient work and fatigue symptoms overwhelm them.		
Excessive errors and mistakes increases risk of losing clients.	Due to shortage in staff and workload in the legal department, the risk of errors and mistakes increased obviously in the legal contracts which increases the cost and redundancy of efforts and affect adversely the quality of customer service.	Strategic Implementation	Personnel management

Source: own elaboration.

Table 2 links the dysfunctions that are related to *Non-quality and increased errors and mistakes at The Lebanese Bank* with the Descriptive and Explicative Hypotheses, Themes and sub-themes. Table 3 represents the main key ideas and field note quotes related to Non-quality and increased errors and mistakes generated from the diagnostic phase.

TABLE 3
Represents the main key ideas and field note quotes

Key Idea	Field Note Quotes
Inefficient Work Due to Long Working Hours	«During afternoon work, the errors and mistakes increase over time».
	«Productivity decreases due to lack of energy, performance is questionable».
	«Sometimes, I repeat a certain job more than 3 times, because they do not understand that we have certain capabilities and we got tired after 2pm».
	«I can be neither efficient nor productive during afternoon where my body and mind become exhausted».
Insufficiency of human resources	«The workload and shortage of legal staff lead administrative staff to lack of competency if following up with the contract without reviewing the terms and conditions case per case».
	«All of the cited errors lead to delay in serving customers and leave them dissatisfied about the bank services».

Source: own elaboration.

4.2. The Lack of Work-Life Balance due to long working schedule

Table 4 links the dysfunctions that are related to lack of Women's empowerment, Increased absenteeism and Turnover rate at the Lebanese bank *with* the Hypotheses, Themes and sub-themes. Table 5 represents the main key ideas and field note quotes related to lack of Women's empowerment, Increased absenteeism and Turnover generated from the diagnostic phase at The Lebanese Bank.

TABLE 4

Lack of Women's empowerment, Increased absenteeism and Turnover rate at the Lebanese bank

Descriptive Hypothesis	Explicative Hypothesis	Theme	Sub-Theme
Consistent long working hours increases the risk of illness and health problems among employees and leads to increased fake sick absence.	Employees lack transparency in employees' sick absence due to the low number of annual leave days and low salaries to avoid unpaid leaves.	Working Conditions	Work Hours
	Employees have shown some health problems including backache, headache and vision issues due to continues use of their computers.	Working Conditions	Work Layout
Lack of work-life balance lowers performance and in turn threatens organizational sustainable development.	Employees are being mentally absent at work due to Lack of work-life balance and due to the repercussions generated from the bank's culture that doesn't take into account employees needs and in turns affect its sustainable development.	Working Conditions	Work Hours
Conflict of working hours' preferences between management and staff resulted in high turnover rate especially among working mothers.	High turnover rate especially among working mothers who are in the middle level due to long working schedule and to negligible social life.	Strategic plementation	Personnel management

Source: own elaboration.

TABLE 5
Represents the main key ideas and field note quotes

Key Idea	Field Note Quotes
The absenteeism rate is high due to health aspects	«Our bodies are getting tired due to the long hours spent at work for this reason I have one to two employees absent daily with medical reports».
Increased health problems	Most of the employees wearing glasses due to the continuous use of computers.
Employees feel frustration and display fatigue symptoms	«We feel fatigue due to emotional pressures from work time line which increases anxiety among employees».
Employees have no social life and they live the work-life conflict.	«Our social life has become much limited; we do not have the sufficient time to spend with our families nor visit our relatives».
	«Instead of judging us on the time we spend at work, they can encourage us to be more productive».
	«The bank's culture does not take into consideration the work-life balance».
Excessive Turnover Among the Personnel	«We have a high turnover resulted in loss of knowhow and expertise».

Source: own elaboration.

4.3. The link between productivity and work-life balance to answer the core hypothesis

Table 6 illustrates the Link between Productivity and work Life balance. As seen in this table, Non-Quality from the Productivity along with the women socio-economic empowerment from the Work-Life balance scored the highest percentage which reached 27%, followed by Sustainable development related to Productivity that reached 18% followed by turnover that reached 14% and lastly by absenteeism that scored 13%.

TABLE 6
Represents the link between productivity and workLife balance

Theme		# of Field Note Quotes	Frequency (%)
Productivity	Non-Quality	36	27%
	Sustainable Development	24	18%
Work Life Balance	Absenteeism	17	13%
	Turnover	19	14%
	Women Socio-Economic Empowerment	36	27%
Total		132	100%

Source: own elaboration.

4.4. Hidden Costs calculation

By calculating the hidden costs, the difference between desired and actual efficiency will be obtained, and most importantly finding the best solutions to increase the company's effectiveness and efficiency will be formulated (Savall & Zardet, 2008). Hidden costs calculation has both short-term and long-term objectives. The first focuses on increasing the company's profitability while the latter focuses more on achieving its sustainable development and the company's survival via increasing its effectiveness and competitiveness. Hidden costs (that are neither recorded in the financial nor in the profit & loss for organization) that represents around 40% of financial issues based on HCVAVC (Hourly contribution to value added variable cost) to identify loss of value-add within the organization. In order to be able to calculate the unitary Price, the following table 7 shows how the number of working hours calculated before and after extending the working schedule at the Lebanese Bank.

$$\text{HCVAVC} = \frac{\text{Revenues} - \text{Variable costs}}{\text{Yearly Working Hours}}$$

The hourly contribution to the margin on variable costs is mainly used to calculate the costs linked to overtime and non-production costs. The main aim behind calculating the hidden costs is to raise the bank's top executives' awareness on how reducing hidden costs can affect positively the bank's overall performance and its impact on the bank's financials.

TABLE 7
Calculation of HCVAVC

Years	2008	2009	2010	2011	2012	2013	2014	2015	2016
Revenues	\$900M	\$926M	\$1,026M	\$1,076 M	\$1,145M	\$1,209M	\$1,264M	\$1,303M	\$1,815M
Variable Costs	\$541M	\$600M	\$627M	\$659M	\$719M	\$780M	\$816M	\$846M	\$1,261M
Average Daily Working Hours	6	6	6	6	7.5	7.5	7.5	7.5	7.5
# of Yearly Working Days	279	279	279	279	279	279	279	279	279
Total # of Employees	1583	1701	1870	1878	1978	2078	2158	2251	2386
# of Yearly Working Hours for All Employees	2649942	2847474	3130380	3143772	3311172	4348215	4515615	4710217	4992705
HCVAVC	\$135	\$114	\$127	\$132	\$128	\$98	\$99	\$96	\$110

Source: own elaboration.

4.5. The Overall Evaluation of Hidden Costs by indicators and components at the Lebanese Bank

The hidden costs related to the intervention at the Lebanese bank have been summarized in the table 8 below:

TABLE 8
Represents the overview of the results generated from dysfunction at the Lebanese Bank

	Over-salary	Overtime (Lost Time)	Over-Consumption	Non-Production	Non-Creation of potential	Risks	Total
Absenteeism	\$1.4M	\$1.2M		\$6.9M	N/E	N/E	\$9.6M
Occupational Injuries & Diseases	N/E	N/E	N/E	N/E	N/E	N/E	N/E
Staff Turnover	N/E	\$216000	\$474000	\$11.9M	N/E	N/E	\$12.5M
Non-Quality	N/E	\$2.9M	N/E	\$2.4M	\$5.3M	N/E	\$10.6M
Direct Productivity Gap	N/E	\$2M	\$113,000	\$24.7M	N/E	N/E	\$26.9M
Total Costs	\$1.4M	\$6.3M	\$588,000	\$46M	\$5.3M	N/E	\$59.8M
Average Yearly Cost Per Employee							\$45,900

Source: own elaboration.

Table 8 illustrates the overall results generated from dysfunctions at the Lebanese Bank, which indicate that the most affected cost generated was related to the non-production costs that was estimated at \$46M and was highly affected by the direct productivity gap component, followed by staff turnover rate, personnel absenteeism and lastly by the non-quality component. As for the second ranked cost generated from dysfunctions, it was related to overtime cost that was estimated at \$6M and was highly affected by non-quality component, followed by direct productivity gap, personnel absenteeism and lastly by staff turnover. The third ranked cost was related to the non-creation of potential that was estimated at \$5M and was only affected by the non-quality of employees' performance at the bank. The fourth ranked cost was related to over-salary that was estimated at \$1.5M and was only affected by the absenteeism rate of employees. The last ranked cost was related to the overconsumption that was estimated at \$580,000 and was only affected by staff turnover.

4.5.1. Sample of results relate to the evaluation of Hidden Costs related to Absenteeism

Hidden costs generated from absenteeism is related to three major factors: The absenteeism rate, the motive for absence and the cost of regulation modes.

Table 9 shows that in 2012, the year where the working hours extended, the number of absent days reached 3,810 days with medical reports distributed per gender where females scored 2,360 sick leave days and men scored 1,450 sick leave days. Moreover, as we see in the same table, the number of sick leave days was increasing year after year, reaching 7,703 sick leave days in branches only. Hence, the number of absent days with medical reports increased significantly by 3893 days within 4 years meanwhile the total number of employees increased only by 226 employees. The number of absence days increased by 145% from the year 2008 to the year 2012 (from 1,555 absence days in 2008 to reach 3,840 absence days in 2012). Meanwhile, the total number of employees increased only by 35% from the year 2008 to the year 2012 (from 786 employees in year 2008 to 1,077 employees in 2012).

The number of absence days increased by 102% from year the year 2012 till the year 2016 (from 3,840 absence days in 2012 to reach 7,703 absence days in 2016). On the other hand, the total number of employees increased only by 17% from the year 2012 to the year 2016 (from 1,077 employees in year 2008 to 1,303 employees in 2012). Hence, the number of absence days increased from by 395% between the year 2008 and 2016 (from 1,555 absence days in year 2008 to reach 7,703 absence days in 2016). Meanwhile, the total number of employees increased only by 66% from the year 2008 to the year 2016 (from 786 employees in year 2008 to 1,303 employees in 2012). To summarize, if we compare the results before and after extending the working hours, we can conclude that the extension of the working hours at the Lebanese bank facilitated the increase in absence days among employees.

TABLE 9
Absenteeism Rate at Lebanese Bank from 2008 till 2016

Years	2008	2009	2010	2011	2012	2013	2014	2015	2016
Total # of Employees	786	844	921	1029	1077	1128	1184	1242	1303
% of increase in the number of employees	-	7%	9%	12%	5%	5%	5%	5%	5%
# of Absent Days									
Females	1,037	1,547	1,699	2,026	2,360	3,241	3,475	3,970	4,852
Males	518	822	935	1,205	1,450	2,069	1,944	2,247	2,851
Total	1,555	2,369	2,634	3,231	3,810	5,310	5,419	6,217	7,703
% of increase of absent days	-	52%	11%	23%	18%	39%	2%	15%	24%

Source: Own elaboration.

Table 10 represents a sample of hidden costs' evaluation related to absenteeism at the Lebanese bank. It also links the dysfunctions that are related to the Increased absenteeism with medical reports with the reasons of dysfunction and their frequencies.

TABLE 10
Evaluation of Hidden Costs Related to Absenteeism at The Lebanese Bank

Evaluation of Hidden Costs (Absenteeism)				Effect on Costs			
Dysfunction Cost Observed	Reasons for Dysfunction	Frequency	Detailed Calculation	Overtime (Lost Time)	Non-Production	Non-Creation of Potential	Total
High rate of absenteeism leads to work disruption and delay in granting loans for clients.	Due to low salaries and an inappropriate reward spread among employees (Strategic lementation).	Absenteeism rate of 5.91%	3 hours per week spent by 1 supervisor allocating tasks to other employee * 79 Branch* 46.5 weeks/year *110.9 (hcvavc)	\$ 1.222.173		Loss of loans interests (N/E)	\$ 1.222.173

Source: own elaboration.

4.6. The Mirror effect and the expert opinion

The feedback about the results of the diagnostic phase are then shared with top management and then with all actors involved in the intervention process via two different sessions: the first one is the «Mirror effect» and the second one is the «Expert Opinion». The mirror effect was presented along with the hidden costs assessment via 3 sessions each session took about 1 hour. The first session was presented to the CEO and then to the Head of HR and the Top Management aiming at shocking them with the results, in order to take actions against the dysfunctions that are hindering the bank from achieving its sustainable development and performance, and to observe their own opinion regarding those dysfunctions and a kind of reconfirmation on their own words that have been reported during the interviews conducted. Another 5 sessions were presented to employees and branch managers in 5 different branches. As a result, the findings have made all the participants more aware of the need to prevent or minimize dysfunctions instead of repairing them once they occur.

The expert opinion is the report that was prepared by the intervener and then given to the steering committee and the groups of both horizontal and vertical levels of the Lebanese bank, followed by an oral presentation about the results of the diagnostic phase including interviews synthesis, hidden costs evaluation and the job training given. The expert opinion report consists of two parts: the first one is related to the selection and the arrangement of the major key ideas that have been selected based on its importance from the intervener's perspective. The second part of the expert opinion was related to the unvoiced comments that have not been explicitly said by the actors but have been identified through direct observation, informal interviews and knowledge about the bank.

4.7. The main results of the Project phase

This part consists of the themes that were used in formulating the baskets of solutions by the project group, with the support of the intervener researcher based on the results of the intervention that took place in Lebanese Bank. In addition, the economic balance for each proposed solution was developed, where costs

of implementing the proposed solutions have been weighted to decide whether it ends with profit earnings or profits depletion. The intervention that was held at the Lebanese bank pointed out four main negative points related to: long working hours' consequences, high number of absence days with medical reports, high turnover rate, stressful environment, and employees' dissatisfaction and demotivation.

4.8. Proposed Solution for Long Working Hours Consequences on Lebanese Bank's Employees

The proposed solutions started by individual efforts, where the Head of HR had his own proposed solutions based on his wide experience in the field of managing personnel. Moreover, branch managers were more aware about employees' satisfactions and motive factors with the support of their assistants and seniors, they proposed some solutions related to employees' competencies and working conditions. Accordingly, the CEO along with the Head of HR department as well as the branch managers were involved in proposing the best solutions that fit the dysfunctions related to the long working schedule.

Concerning working hours, the CEO of the bank was highly convinced of finding proper solutions for limiting working hours especially for working mothers, he also agreed on the importance of keeping healthy working conditions for employees and he was so aware about the health issues especially the chronic and fatal diseases that are affecting the bank's employees. Moreover, considering quarterly incentives program for non-absent employees was a very interested option to the CEO especially after comparing its costs with the cost of dysfunctions generated from the absenteeism with medical reports. Noting that the solutions were formulated with the assistance of branch managers, top executives as well as actors in the Lebanese bank.

The first proposed solution was related to the long working hours' consequences on employees' productivity, work-life balance and the health problems. The main suggested solution was to assign a special schedule specifically for working mothers. Its main focus was to shorten the working schedule for working mothers by 1 and a half hours each day for four working days in addition to 2 Saturday leaves per month instead of one Saturday leave for month. In this case, the working mothers' weekly schedule will be 38 hours for two weeks per month in addition to 43 hours for the other each two weeks of the month instead of 49 hours for each of the three weeks of the month. The working schedule for the Lebanese bank's working mothers will become 162 hours per four weeks instead of 191 hours. The proposed solution also suggests to apply the flex-time schedule (between half to one hour per day) for all the bank employees in coordination with the branch's team to keep compliance with the operating hours schedule for their customer service. The second proposed solution was related to the quarterly incentives to be paid for all non-absent employees with medical report. The main objective of this solution is to minimize the number of fake medical reports as much as possible. The third proposed solution was related to the annual increase in salaries based on annual evaluation and performance for employees. It suggested that, employees with «A» performance (excellent grade) will benefit from a 200\$ annual raise on their salaries, while those with grade «B» (Good) will benefit from annual raise of \$100 on their salaries and the main aim from increasing the annual salaries especially for those with Grade «B» is to encourage them to increase their performance and motivate them towards self-development and the remaining employees with lower grades will benefit from the minimum annual raise on salaries which doesn't exceed 3%. The fourth proposed solution was related to the promoting system and employees' dissatisfaction, the HR manager along with the support of her assistant started to visit branches and encourage employees to speak up about their concerns and their problems and they started even to ask them about their evaluation regarding their superiors. Hence, taking employees' opinions regarding the whole system has becoming a new norm in the Lebanese bank's culture.

Hence, implementing such solution should come up with many benefits. At the social level, employees could enjoy better health and wellness status, better work-life balance and family cohesion, lower stressed

life, lower risks of experiencing physical and mental problems and better environment, healthy working conditions, Positive and happier environment. The most important but valuable benefit from shortening working hours is «Time», the only factor that can not be made up especially for working mothers who might miss the opportunities of seeing their kids in their first step walk, first stand, hearing the first word etc. At the economic level, the bank will have many benefits on different aspects, starting from increased productivity, better performance, lower absenteeism and turnover, lower instability rate among employees, increased profits through better customer service and lower recruitment and replacement costs, and greater organizational commitment and loyalty. Employees who enjoy work-life balance should be able to cope with market changes happening at the organizational level and contributes to achieve organizational stability and continuous progress.

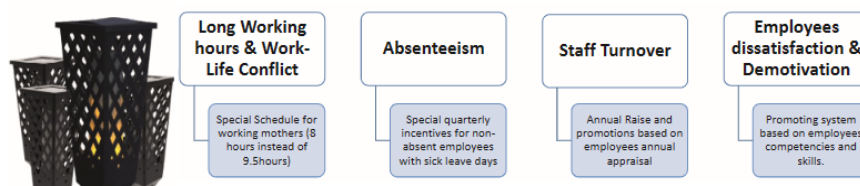


FIGURE 3

Represents The Main Dysfunctions Generated from Long Working Hours Along With The Solution

Source: Own elaboration.

4.9. The Total Impact of Reduction in Hidden Costs

Hence, implementing all the proposed solutions will cost the bank around \$6.023M, while the cost of dysfunctions was estimated at \$26.430M, where the total impact of reduction in hidden costs was estimated at \$20.407M.

TABLE 11
Total Impact of Reduction in Hidden Costs

Economic Balance	Total Cost of Solutions
Total Cost of Solutions	\$6M
Costs of Dysfunctions	\$26M
Total Impact of Reduction in Hidden Costs	\$20M

Source: own elaboration.

10. DISCUSSION

The aim of this research was to investigate the repercussions of long working hours on both organizations' sustainable development and employees' socio-economic empowerment. The research also endeavored to determine whether there is a relationship between Long working hours and health problems, absenteeism, lower Productivity, staff turnover, and work-life conflict.

The results from the intervention that was held at the Lebanese bank supported previous studies in that extending the working hours did not give any added value for the employees nor an enriching results for their progress. Instead, it comes up with further encumbrances on both the bank's sustainable development

and progress as well as on the employees' social life. As a result, further costs were generated by extending the working hours affecting both domains of life. Due to the lack of work-life balance, employees are becoming mentally busy at work thinking about personal issues which affects directly quality in serving clients. This also resulted in more repercussions on their social lives. Spill over theory emphasizes the influence of an individual's experience in one domain of life on other domains (Zedeck, 1992). The burden on women for juggling multiple roles, saddled with the brunt of domestic duties, balancing their work and social life roles and forgetting to take care of their health (Dr. Nieca Goldberg, 2016). Moreover, Conflict theory argues that commitment in one domain of life leads to sacrifice in the other domain. Hence, the findings of the current study suggest that what does matter is the equity and not equality in distributing time between life and work domains. Therefore, it is very important to highlight the issue of keeping the balance between the domain of life.

The findings also demonstrated that there was a significant relationship between long working hours and health problems. Employees endured a lot of stress and pressure and they lacked the transparency in their absence leaves due to the low number of their annual leave days. The branch managers claimed that most of the medical reports are fake. Moreover, employees endured several health problems including: obesity, back-pain, neck-pain, leg cramps and vision problems. However, the most hazardous issue is the stress factor that affect employees and their personal lives as well. Employees felt frustrated and displayed fatigue symptoms due to emotional pressures from work time line which increases anxiety among them. The tribulations of working for long hours might put employees' health under the risk of generating different mental and physical problems and increased the potential of developing tremendous health issues including chronic diseases like heart problems, cardio vascular diseases, high pressure and diabetes.

In like manner, the intervention suggested a strong association between long working hours and absenteeism especially those with sick leaves. It also confirmed on previous studies in that absenteeism has both direct and indirect costs that affect the production of an organization (Allen and Higgins, 1979). Moreover, employees' absenteeism is affected by both internal and external factors (Steers & Rhodes, 1978). It further, pinpointed the correlation between the extension of working hours and the turnover among working mothers especially in 2013 after the extension of working schedule. Furthermore, it uncovered the furtive glance behind the extension of working hours which was «the shortage of staff» that drove the steering committee towards stretching the working schedule instead of employing new staff. The Lebanese bank faced excessive turnover among the personnel due to the fact that, employees are no longer satisfied with their working schedule, salaries, bonuses nor with the promoting system. Which in turn generated various costs including turnover costs, replacement costs including training costs and non-productivity costs. Employees felt dissatisfied and demotivated due to low and negligible incentives, therefore affect the whole organizational goals and sustainable development.

The Promotion system is based on favuourism rather than on competency and performance which lead employees to look for better job opportunities in other competitive banks which in turn led to **the cost of losing expertise and knowhow** of well trained and experienced employees. This supported previous studies completed by Manu *et al.* (2004), which stated that employees quit their job due to economic reasons. It also gave more evidence to other researchers like Trevor (2001) who revealed that the main cause of staff turnover is related to job satisfaction factor and job stressor and role ambiguity can be major cause of staff turnover. Moreover, it gave more enrichment to previous findings which revealed that other factors associated with employees' turnover, including poor working conditions, work-life conflict, long working hours, lack of fair promoting system, lack of compensation and reward system, etc. (O'Leary & Deegan, 2005; Stalcup & Pearson, 2001). However, it added another costs generated from excessive turnover, which are the costs related to the loss of clients.

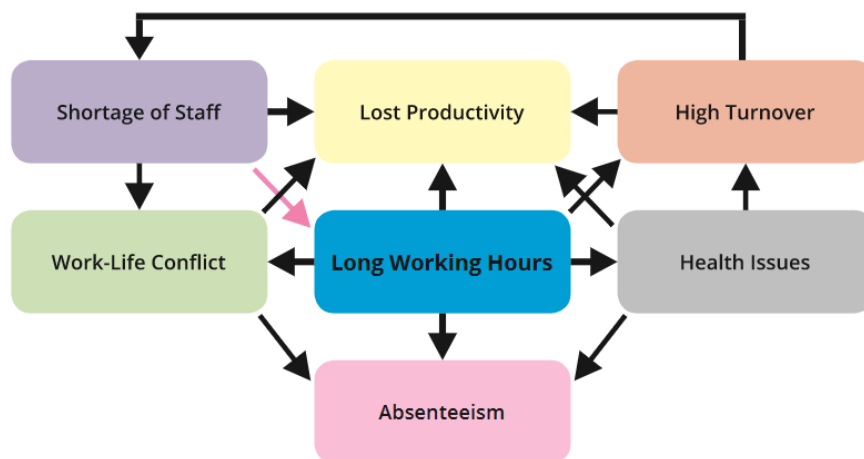


FIGURE 4
The main implications of long working hours
Source: own elaboration.

Hence, the below figure 4 illustrates the main implications of long working hours including: lost productivity, high turnover rate, work-life conflict, absenteeism and health problems and the main root cause being the strategic decision that has been taken by the top management towards extending the working hours till by three and a half hours.

Therefore, in order to answer the main research question, the following prescriptive hypotheses along with the proposed solutions that have been linked previously with theories will help in finding the practical answers based on the intervention's findings at the Lebanese bank: *what steps should the bank take in order to reduce long working hours' consequences whilst preserving its sustainable development along with employees' work-life balance harmoniously?*

Since the Lebanese banking sector is facing a real crisis since 2018, the Lebanese bank's CEO and the bank's committee were very busy finding solutions related to the drop in currency and the exchange to foreign currencies issue. Moreover, the vast increase in the credit interest rates put the banking sector under the risk of a fall in the local currency value and the competition between the Lebanese banks in increasing the credit interest rates in order to increase their deposits. Moreover, since that period, the debit interest rates were affected negatively and increased steadily in parallel with the credit interest rates. Accordingly, the implementation of the baskets of solutions that should be implemented by June 2018, have been postponed until the currency and the interest rate issues got solved.

11. THE MAIN CONTRIBUTIONS OF THE STUDY

There seems no single research on the implications of long working hours on any aspect in Lebanon in general and in the banking sector in specific. Many studies have been taken place on this topic in Europe, USA, Australia, and other developed countries, however raising the awareness of the implications of long working hours did not take any place in Lebanon.

Since the importance of work-life balance is becoming a demand for every person and any conflict in one of these domains will negatively affect the other domain, the findings of this study will contribute in raising the awareness of the importance of ensuring a balance between work and life for the whole society in general and the working mothers in the Lebanese bank in specific. While the Lebanese bank (where the intervention took place) will benefit from the results of this study that will contribute in minimizing the hidden costs generated from the long working schedule. Consequently, this research will contribute to the understanding of the

importance of the consequences of long working hours and its effect on a myriad of issues including work-life balance, organizational sustainable development, productivity, turnover, socio-economic empowerment and especially on the absenteeism with fake medical reports in the Lebanese Bank where the intervention took place.

On the other hand, this study will help the researcher in uncovering the areas that have not been studied by others and will give him/her the opportunity to come up with new policies that possibly contributes to minimize absenteeism with medical reports along with improving bankers' working conditions and in return achieving work-life balance and higher performance. Accordingly, we have concluded from this intervention that work-life balance does not mean to divide time equally between the two domain of life, but rather giving the sufficient time for each aspect would save the individual from reaching the state of work-life conflict. Moreover, the state of interests and priorities differ between the employers and the employees and the balance between them would create work-life balance. Hence, this study ended up with:

- It analyzed the trend in the increase of sick leave days among employees.
- It focused on the lack of competency among seniors and how it affects the customer service level.
- It opened the eyes on the importance of keeping balance between the two domain of life work and personal life.
- It determined the costs generated from errors and mistakes generated from long working schedule.
- It pointed out the importance of evaluating turnover among employees and identify the risky loss of qualified employees' know how and expertise that lead to untapped costs followed by costs of losing clients and in turn affecting the bank's performance.
- The tensed environment and the pressure the employees are passing through.
- It highlighted the importance of shortening working hours that affect employees' health and in return generate costs including productivity and other costs.
- It shed the light on the urge of installing separations between desks to preserve clients' information and protect the bank from being exposed to any suit law.

12. CONCLUSION

Working in the banking sector used to be the most secure and prestigious job for Lebanese people. Nowadays, with the severe economic conditions and the chronic changes in the global market, working in the banking sector is not as attractive as it used to be 15 years ago and it has become a very stressful job with almost no sustainability and low pay. Hence, working in such an industry along with long working hours has just become the knockout for Lebanese bank's employees. Therefore, winning the battle for a secured job is no longer dependent on the banking position any longer.

Employees as well as managers are enduring a lot of whipsaw by clients' demands and are crushed by work out of their control. While coping with these changes was pyrrhic victory from the bank's perspective, working for long hours has become a burden on employees' shoulders with an expensive price paid from their own personal life pockets.

Accordingly, the results from the intervention that was held at the Lebanese bank were that, extending the working hours did not give any added value for the employees nor an edifying results for their progress. Instead, it comes up with further encumbrances on both the bank's sustainable development and progress as well as on the employees' social life. As a result, further costs have been generated by extending the working hours affecting both domains of life. Working for long hours became a major driver behind quitting the job and searching for other vacancies at other banks with lower working hours, especially for working mothers.

Thus, the tribulations of working for long hours put employees' health under the risk of generating different mental and physical problems and increases the potential of developing tremendous health issues including chronic diseases like heart problems, cardio vascular diseases, high pressure and diabetes.

In like manner, the intervention resulted in a strong association between long working hours and absenteeism especially those with sick leaves. It further, pinpointed the correlation between the extension of working hours and the turnover among working mothers especially in 2013 after the extension of working schedule. Furthermore, it uncovered the furtive glance behind the extension of working hours which was «the shortage of staff» that drove the steering committee towards stretching the working schedule instead of employing new staff.

Equally important the association between long working hours and productivity and sustainable development along with its short term as well as long term consequences on employees' performance that targets the organizational sustainable development.

Most importantly, the hidden factor that have not been targeted previously by the management of the Lebanese bank, the strong association between long working hours and work life balance that can circle the whole process of the intervention and triggers absenteeism, turnover, productivity, and women's socio-economic empowerment.

To sum up, ensuring work-life balance would definitely ensure the balance between the Bank's targets and employees' needs which in turn would affect the whole process of work-life domains and end up with a win-win situation for both parties.

Hence, the following part will cover the limitations that faced us during the intervention research journey that held at the Lebanese bank.

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