# Kwame Nkrumah University of Science and Technology - Kumasi

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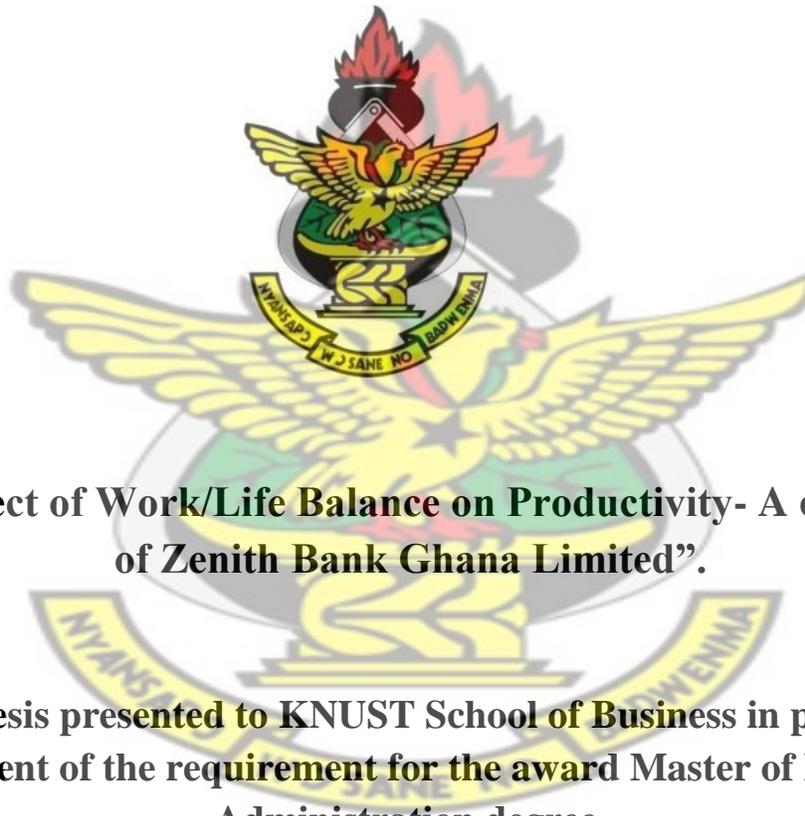
"The effect of Work/Life Balance on Productivity- A case study of Zenith Bank Ghana Limited".

A thesis presented to KNUST School of Business in partial fulfillment of the requirement for the award Master of Business Administration degree.

By:

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DECLARATION

I hereby declare that this submission is my own work towards the award of an MBA degree and that to the best of my knowledge , it contains no material previously published by another person nor material which has been accepted for the award of any degree of the University, except where due acknowledgement has been made in the text.

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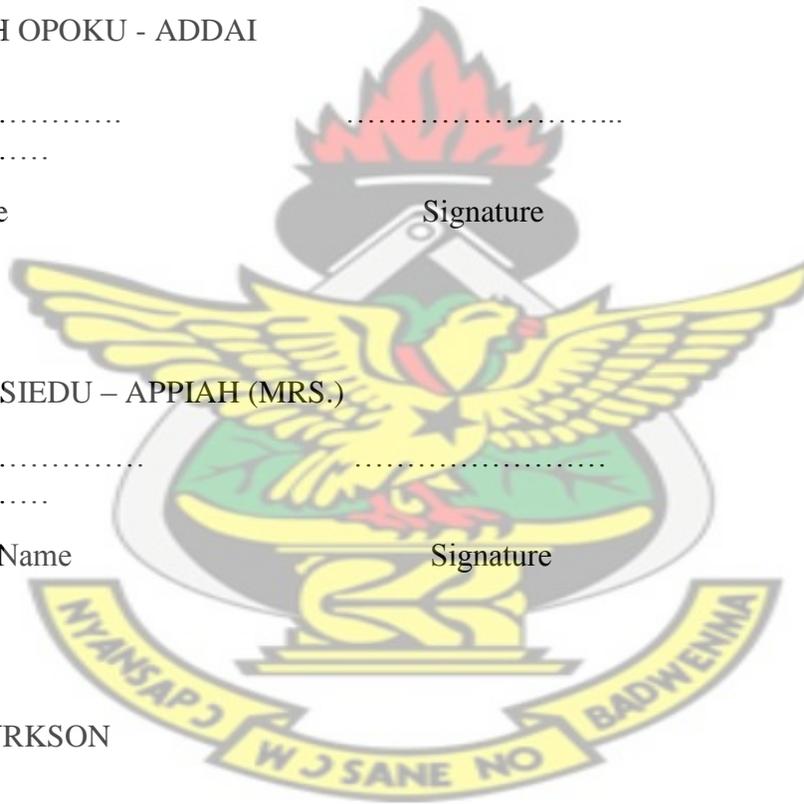
ABSTRACT

Work-life balance has always been a concern for those interested in the quality of working life and its relation to broader quality of life. The effective management of employees' work-life balance requires organizations to recognize and account for the array of non-work roles that impact on their working-lives. This study therefore examined the issue of Work-life balance at Zenith Bank and its effect on productivity. The case study was used as a strategy in conducting this research. Interviews and questionnaires were instruments used in gathering the needed data. A sample size of 100 respondents, made up of senior and junior staff was used. On the whole, respondents generally indicated that they are unable to maintain good balance of work and life. Most respondents indicated that work pressures often interfere with their personal life. It was also found that most bank staff usually find their job interfering with their personal priorities more than their personal priorities interfering with their job. On the level of stress experienced in the last six months, 78.3% indicated that they had experienced significant stress as a result of their job, suggesting an increasing stress on most staff of Zenith Bank. Most respondents only reported of the annual leave provisions which create some conditions for staff to balance work and life. There was no provision found limited to staff without children. Respondents indicated that there was not adequate support for parents to arrange child care. Although most staff indicated that supervisors generally show a sincere interest in employees' well-being, they reported that the bank does not actively support programmes that create effective work-life balance. Respondents also revealed that usually staff who seek to further their education have to contend with several challenges. The study recommended

that available work-life balance options are effectively communicated to staff. Also, there should be a deliberate policy to afford employees the opportunity to be involved in decisions that affect them.

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DEDICATION

This work is dedicated to Kingsley, Nana Yaa Safoa Nhyira and Yaw Owusu Nkunim

Opoku-Addai for being a great source of encouragement to me in the pursuit of this goal.

ACKNOWLEDGMENT

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CHAPTER ONE

INTRODUCTION

1.0 Introduction

This chapter presents a background to the study which focuses on the effects of work-life balance on productivity. Objectives of the study as well as the statement of problem are clearly stated in this chapter. The chapter further describes the scope of the study, methodology used as well as a justification and organization of the study.

1.1 Background to the Study

Despite the worldwide quest for Work-Life Balance, very few have found an acceptable definition of the concept. In the opinion of Boswell et al (2007) work-life balance is a concept that supports the efforts of employees to split their time and energy between work and the other important aspects of their lives. Williams et al (2010) considers work-life balance as a broad concept including proper prioritizing between "work" (career and ambition) on the one hand and "life" (Health, pleasure, leisure, family and spiritual development) on the other.

The work-leisure dichotomy was invented in the mid 1800s. In anthropology, a definition of happiness is to have as little separation as possible between one's work and one's play. Most recently, there has been a shift in the workplace including advances in technology. As Bowswell and Olson-Buchanan (20003) state, "increasingly sophisticated and affordable technologies have a made it more feasible for employees to stay connected to

work." Employees have available resources, such as email, computers and cell phones, which enable them to take their work beyond the physical boundaries of their office. Employees may respond to email or voice mail after hours or during the weekend, typically while not officially "on the job."

In the last several decades, some industries have failed to embrace flexible work styles or adopt work-life balance initiatives. One significant example is the banking industry. Recession-related layoffs are piling greater workloads upon workers and many are demanding a better work-life balance. The critical question has always been how this state of work-life balance affects productivity.

In the current economic environment, work-life balance now ranks as one of the most important workplace attributes - second only to compensation, according to a recent poll of more than 50,000 global workers. As companies compete for highly qualified employees, a sensible balance between the staff's personal well-being and family life on the one hand and the demands of the job on the other hand has become a major factor in securing qualified employees in the long term (King, 2008).

The significance of the banking industry is evidenced in the pivotal role it plays in every economy. Banks inject new capital into the economy through direct equity and also by helping other companies get credit. Due to the recapitalization drive by the bank of Ghana, banks total paid-up capital rose from GHC 446 Billion in 2008 to GHC 165 Billion in 2011

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(Governor Bank of Ghana, 2011). This provided new resources to aid in economic development. Banks also created new assets of about GHC 23 Billion in 2011 (Governor, BOG 2011) through credits offered to Ghanaian organizations, this credits went into productive activities which spurred economic development.

Some theorists have suggested that this blurred boundary of work and life is a result of technological control. How important is this statement? Researchers have found that employees that consider their work role to be an important component of their identity will be more likely to use communication technologies for work purposes while in their non-work domain (Cuddy, 2004). How do all these issues play out in relation to employee output, and by extension productivity? This forms the crust of the study.

The banking industry in Ghana is a thriving and dynamic one. Presently, there are about 26 banks and 8 savings and loans companies. The universal or commercial banks number 25. ARB Apex bank is the mother bank of all rural banks in Ghana: it is therefore the only non-universal bank in Ghana. Some of the banks in Ghana have local ownership, examples of which include: Ghana commercial Bank, National Investment Bank, The Trust Bank, HFC Bank. Examples of foreign owned banks in Ghana include Barclays Bank from the U.K., Standard Chartered bank from the U.S.A. Ecobank – a West African regional Bank, Stanbic Bank from South Africa (countries of origin), and Zenith bank from Nigeria (which is the case of this study). Bank of Ghana is the regulator of the banking industry in Ghana. Banks in Ghana did not use to open on weekends prior to the year 2005, also the

average bank closed to the public around 4 pm on weekdays (www.ghanaweb.com august, 2012). However with the entry of other banks from overseas in the mid 2000s all banks now open on Saturday, usually for half day, some banks such as fidelity bank know also open on Sundays in selected locations and also for selected services. This has intensified work for bankers and could result in more pressure and stress on Ghanaian bankers.

Some innovations within the field such as instant loans (for instance from UTBank) leads to the Shortening of the loan cycle and intense demands on staff to turnover customer requests within a short time span. Zenith Bank also aims to serve customers within 5minutes of entry into the banking hall, this provides a source of pressure on especially cashiers who will have to be extra fast to meet this service standard. The banking sector has also been a source of employment for many university graduates, reducing unemployment in the country.

It is important to undertake this study because bankers in Ghana are among the busiest people in the entire workforce of Ghana and it is therefore inevitable that their work interferes with their personal lives. This study will especially be beneficial to management and employers of banks in ensuring that their employees have a good work/life balance.

1.2 Problem Statement

Employee engagement has been identified as critical to competitive advantage in a labour market where skilled, committed people are increasingly hard to find and keep. Many of the factors that impact on employee engagement have been identified, or at least speculated on. Work-life balance is one such significant factor. Companies need fit healthy and happy employees in order to meet the growing challenges of the modern workplace.

Kastner (2009) has suggested that "What counts is not only the employees' performance, but also their well-being." Most workers are experiencing burnout due to overwork and increased stress. This condition is seen in nearly all occupations from blue collar workers to upper management. Over the past decade, a rise in workplace violence, an increase in levels of absenteeism as well as rising workers' compensation claims are all evidence of an unhealthy work life balance (Kastner, 2009). The study therefore looks at the effect of work-life balance on productivity, focusing on the banking industry, using Zenith Bank Ghana Limited as a case study.

1.3 Objectives of study

The objectives of the study are categorized into general and specific objectives.

1.3.1 General Objectives:

The general objective of the study is to examine the effect of work-life balance on employees' productivity at Zenith Bank.

1.3.2 Specific Objectives:

Following from the problem stated the following constitute the specific objectives of the study:

1. To examine the nature of work-life balance at Zenith Bank Ghana Limited.

2. To identify the policies and practices for ensuring work-life balance at Zenith Bank and its effects on employees.

3. To describe the nature of managerial support for work-life balance at Zenith Bank Ghana

4. To explain employee perception of work-life balance at Zenith Bank Ghana.

5. To investigate the challenges to effective work-life balance at Zenith Bank

1.4 Research Questions

The following forms the research questions to address the objectives:

1. What is the nature of work-life balance in Zenith Bank?

2. What are the policies and procedures for ensuring work-life balance in Zenith Bank?

3. To what extent does management support work-life balance at Zenith Bank, Ghana.

4. What are the perceptions of employees at Zenith Bank on work-life balance?

5. What are the challenges to the implementation of effective work-life balance at Zenith Bank?

1.5 Significance of the study

The study is aimed at determining the effect of work-life balance on productivity. This is

significant in several respects. In the first place it will help reveal and address the challenges of a better work-life balance in the banking industry. The study serves to inform policy decisions regarding healthy employee work life. Again, it is to drive the relevant discourse in the academia. It further serves as an addition to knowledge on issues regarding work-life balance in the banking industry. A study of this subject matter is also important because a good work-life balance is likely to affect the socio-economic development of Ghana positively through enhanced productivity among other things, the study delve deeper into this in chapter two.

1.6 Scope of the Study

The study looks at work-life balance in the banking industry. It focuses on Zenith bank, using it as a case study. Although the researcher would have loved expanding the focus, this became necessary due to the limited time available to the researcher. Of important consideration therefore was the factor of convenience and accessibility. The research will cover Zenith bank managers and employees in Kumasi-Ghana.

1.7 Overview of Research Methodology

The researcher used the case study as a strategy in conducting this research. The study used both primary and secondary sources of data. The researcher used questionnaire and interview as data gathering tools to effectively ascertain the needed primary data. The

secondary data was sourced from relevant institutional documents, relevant books, journal articles and web portals. A sample size of 100 respondents from selected branches of the bank was used. Findings and results were analyzed with the help of the SPSS.

1.8 Limitation of the Study

The researcher finds the scope of the study as a limitation. Findings would have been enriched if a wider scope was to be used. Again, the researcher believes that time constraints also in as a major limitation to the study. A longer time would have served to unearth more findings.

1.9 Organization of the study

The study comprises five chapters. Chapter one discusses the background, problem statement, scope, significance, and objectives for undertaking this research project. Chapter Two looks at existing literature related to the study to gain an understanding of the research topic. Chapter three consists of the research methodology that the researcher used to undertake the study. Chapter Four presents the findings to the study. Chapter five will summarize the findings of the study and also make recommendations that would contribute to solving the problem raised, as well as a recommendation for further study.

CHAPTER TWO

LITERATURE REVIEW

2.00 Introduction

This chapter reviews literature that is pertinent to the study. It examines the concept and definition of work-life balance, Work Family Conflict & work family enrichment, need and benefits of work life balance, the WLB, HR policy and role-conflict, productivity as a concept, work/life balance strategies that companies can adopt and consequences of Work-Life Balance. These set the framework for the current study.

2.01 The Concept of Work-Life Balance (WLB)

The changing economic conditions and social demands have changed the nature of work throughout the world. Originally, work was a matter of necessity and survival. Throughout the years, the role of "work" has evolved and the composition of the workforce has changed. Today, work is widely viewed as a source of personal satisfaction. A good balance in work and life can play a phenomenal role in the attainment of personal and professional goals (Collins, 2007).

Work-Life balance is at the core of issues central to human resource development (HRD). Grzywacz and Carlson (2008) provide evidence to the effect that, implicitly or explicitly, work-family balance is at the core of HRD's major functions and that it may be a powerful leverage point for promoting individual and organizational effectiveness.

Work-Life Balance (WLB) has been an issue of concern for the last few decades. The

current work scenario is marked by the fast pace of change, intense pressure, constant deadlines, changing demographics, increased use of technology and the co-existing virtual workplace. Juxtaposed with this, the increase in average income and rise in living standards have individuals striving for better work atmosphere, improved family and personal life.

The fundamental theory behind the concept of "work-life balance" is that individuals have varying, and sometimes mutually exclusive, demands on them due to the roles that they play in the different facets of their lives (for example, mother versus worker) (Ford, Heinen, & Langkamer, 2007; Kahn, Wolfe, Quinn, Snoek, & Rosenthal, 1964). As Shelton, Danes and Eisenman summarised, "meeting the demands from one domain reduces the time and energy available to function in the other domain and this tends to create conflict when individuals seek to function effectively in both domains" (2008, p. 318). Work-life balance practices therefore assist individuals to gain greater control over their circumstances, in order to manage their life effectively (Ruderman, Ohlott, Panzer, & King, 2002; Shelton, et al., 2008).

The impetus for research on WLB has been stimulated by the arrival of Generation X, a cohort of workers who give greater priority to seeking balance between work and the rest of life (Guest 2002). Klun (2008) suggested that "Generations X and Y are keeping the pressure on companies to devise flexible, innovative options that give high-performing

employees more choice and control in managing the competing demands of work and family".

Earlier research had found WLB to be positively related to both organizational and individual outcomes such as giving the employees flexibility, information, and financial assistance can improve the organization's financial performance and raise employee satisfaction and labour productivity (Perry-Smith & Blum 2000, Konrad & Mangel 2000), employee-organizational commitment and attachment (Wang & Walumbwa 2007) and organizational citizenship behaviour (Lambert 2000 cited in Wang & Verma 2009). Many employers continue to strive to create better WLB in order to: increase employee commitment and engagement, improve retention, and improve mental health and productivity (Gallinsky 2005).

Most of the work-life balance studies examine why work-life conflict occurs, what determines it, who is responsible for attaining balance, and how is it achieved (e.g., Critchley, 2002; Duxbury, Higgins & Coghill, 2003; Guest, 2002). The belief behind these studies is that work gets in the way of family relationships and thus one's life. Life and living are generally seen as separate from working.

The findings of the majority of the studies, as well as the ideas offered in the popular literature, focus predominantly on three issues — organizational practices, organizational culture and individual responsibilities (e.g., Duxbury, et al., 2003). The overarching goal

for organizations is to reduce the cost of absenteeism and unhealthy workers, so that they can remain competitive and increase profits.

The work-life balance literature asserts that organizations need to provide flexible work situations for their employees, such as child care and variability in work hours. These changes alone are seen as necessary but not sufficient for work-life balance. It is generally held that however much the company does to help out; the onus is on the individual to find and maintain work-life balance. Ideas such as the work/life ratio are offered to facilitate individual change.

In his opinion, Collins (2007) believes that Work-life balance has always been a concern of those interested in the quality of working life and its relation to broader quality of life. Work-life balance has come to the fore in contemporary debates largely because in affluent societies the excessive demands of work are perceived to present a distinctive issue that needs to be addressed. The effective management of employees' work-life balance (WLB) requires organisations to recognise and account for the array of non-work roles that impact on their working-lives (Higgins & Duxbury, 2005; Howard, D'Onofrio & Boles, 2004).

The definition of WLB lacks clarity; with some viewing it as a b alance between work and family and others pressing for the domain of personal space to be included as well. Together, family and the aspect of personal space form the domain of "life". WLB studies have grown leaps and bounds in the last few years, yet currently there is no conceptually

based scale for the measurement of work family balance directly (Grzywacz & Carlson 2007). A questionnaire to measure WLB (when seen as a balance between "work" and the "rest of life", including men and women, both single and married, with children and without) has now become critical.

2.02 Definition of Work-Life Balance

"Work" and "Life" have fuzzy definitions in literature (Guest 2002) where work is paid employment and life is everything outside of the formal employment but is usually used to connote the realm of family or home life. The concept is ambiguous and is seen to derive from sexual/gender division of labour and this renders WLB its narrow focus (Ransome 2007). Kossek and Ozeki (1998) highlighted that WLB is equally important for both men and women, and that men are equally burdened by the work and family responsibilities. His conceptualization still remains narrow in that though the earlier rhetoric of WLB for working mothers has been criticized, it still remains in the purview of work and family.

It is generally agreed in academic discourse however, that work-life balance is concerned with enabling individuals to achieve fulfilled lives through the attainment of greater personal "contro" (Ghazi, 2003; Harris, et al., 2005; Pocock, 2005; Walker, et al., 2008; Walker & Webster, 2007) or "management" of a their lives and work (Ang, 2008; Department of Labour, 2003; Harris & Pringle, 2007; McGregor, 2007). According to Guest (2002), the term Work-Life Balance is in itself a misnomer. Given the fluid nature of needs and responsibilities and their changing nature at different life stages, the division of

activity will neither be easy to measure nor equal, and therefore notions of negotiation, cooperation and compromise, reciprocity and complementarities might be better terms than balance (Ransome 2007).

The concept of work-life balance is defined in the popular media as anything from achieving a state of equilibrium between the demands of work and personal life, to finding meaningful daily achievement and enjoyment in all parts of one's life. Many researchers see work-life balance and work-life conflict as being on opposite ends of a work-life continuum (Collins, 2007).

Collins (2007) opines that the understanding of work-life balance has been predominantly influenced by the studies of organizational behaviourists and psychologists, sociologists and feminist researchers. Those who profess work-life balance principles believe that all individuals can achieve a state of balance to create a meaningful and fulfilling work and home life if they just apply the time and stress management techniques being offered.

Byron (2005) says that Work-life Balance is the idea that a good balance between one's occupation and private life can improve both the quality of life and productivity at work. This concept often gathers attention regarding the balance between work and child care due to the accelerating trends of declining birth rate and aging population issues. However, he notes that work-life balance also applies to various other areas, including family life or study, and work.

There is contention surrounding the term "work-life balance" however, as modern literature has criticised its ambiguity and misleading connotations (Crooker, et al., 2002; Harris & Pringle, 2007). Some hold that as a phrase it creates issues by juxtaposing "life" with "work" and therefore implying that "work" and "life" are two disconnected domains (Beatty & Torbert, 2003; Harris & Pringle, 2007; Jackson, 2002; Kanter, 1989).

A number of academics have suggested alternatives to the phrase, including "work-life integration" and "work-life mosaic" (de Bruin & Dupuis, 2004; Harris & Pringle, 2007; McPherson & Reed, 2007; Ransome, 2007). These alternatives (among others) have attempted to dispel the contrast between "work" and "life", in favour of integration. Therefore, it is evident that "work-life balance" is not a static term, but one which is evolving rapidly in order to be relevant for a greater number of people.

The term "balance" has also been criticised as some believe that it posits an ideal of equality between work and life that is not appropriate for a significant number of people (Jones, et al., 2006; Thompson & Bunderson, 2001). Harris, Lewis and Massey (2005) contested the "rhetoric of balance" (Harris, et al., 2005).

2.03 An occupational perspective of WLB

Collins (2007) points out that what appears to be missing from the work-life balance literature is an appreciation for the complexities of occupation, its individual meaning and purpose, its idiosyncratic nature and its centrality to life. The predominant focus on paid

work and the juxtapositioning of life and work would imply that work is a means to an end, the end being living. According to Gallinsky (2005) the occupational perspective draws no such artificial boundaries between paid work and unpaid work, or the occupations of the workplace and those of daily life. This view suggests that the meaning and purpose of people's occupations can only be completely understood when viewed in the context of their unfolding lives and the other occupations they perform. It recognizes that occupation is more complex than how it is portrayed in the work-life balance literature.

Achieving work-life balance, therefore, is not simply being more effective at time management or reorganizing our routines to meet competing demands; it is also about understanding the meaning and purpose attached to each of our occupations and making difficult choices. Further, it is about understanding the feeling of loss that results from not being able to do occupations that are meaningful to us (Gallinsky, 2005).

2.04 Work Family Conflict & Work Family Enrichment

Friedman and Greenhaus (2000) focused on the conflict-enrichment dimension of family and work life. Conflict shows the incompatibility between the two whereas enrichment reflects the compatibility between them. Friedman and Greenhaus (2000) argue that work-family conflict is an obstacle to achieving effectiveness and satisfaction in important life roles, they also are of the view that Work-family conflict represents the extent to which work and family roles are incompatible and interfere with one another.

There are two directions of work-family conflict that is, work-to-family conflict, in which work interferes with family life, and family-to-work conflict, in which family interferes with work life (Friedman and Greenhaus, 2000). Work-family conflict is an obstacle because when work interferes with family, satisfaction or effectiveness in family life is restricted, and when family interferes with work, satisfaction or effectiveness at work is restricted.

Therefore, a work-family conflict perspective views work and family as "enemies".

When it concerns Work family Enrichment, their findings indicate that work-family conflict is an obstacle to achieving effectiveness and satisfaction in important life roles. Conversely, work-family enrichment facilitates the achievement of effectiveness and satisfaction in important life roles. Work-family enrichment refers to the extent to which experiences in one role improve effectiveness and positive feelings in the other role.

There are two directions of work-family enrichment that is, work-to-family enrichment, in which work enriches family life, and family-to-work enrichment, in which family en-riches work life (Friedman and Greenhaus, 2000). Work-family enrichment is a facilitator because when work enriches family, satisfaction or effectiveness in family life is enhanced, and when family enriches work, satisfaction or effectiveness at work is enhanced. A work-family enrichment perspective views work and family as "allies" rather than "enemies."

In a similar vein, a Meta analytic review done by Byron (2005) focused on work family conflict as seen in work interference with family (WIF) and family interference with work (FIW). It was found that those with high job involvement tended to have higher WIF than FIW whereas those high on family involvement tended to have the same FIW (and WIF) than those who were low on family involvement. In another review of work family research between 1980 and 2002 it was found that there was an unfavorable relationship between work and family variables. Gender differences in the antecedents of WFC have also been reported.

Absolutely, a person can experience 'work-family balance', even though work 'weighs more' than family, and in a consistent way in the course of a whole lifetime. Each person experiences balance in a different way (Poelmans et al 2008, Muna & Mansour 2009). Moreover, one can have work life conflict and yet still have WLB depending on how Work-Life Balance is defined (Poelmans et al 2008). The feeling of whether there is a balance or not is perceived by the individual. It may not be there in objective terms, if one is to consider the number of hours one is working or the involvement/preoccupation with work even when one is at home. Still, the individual may experience a WLB. Thus, it becomes that particular individual's perception or experience of a balance. Nobody else can define the balance for him/her (Poelmans et al 2008).

The importance given to work and family in one's life seems to be a crucial determinant of the experience of WLB. Work family conflict is an intermediate state in a continuous

process of creating harmony between work, family and personal life (Poelmans et al 2008).
People strive for meaning and are then willing and capable of tolerating prolonged periods
of imbalance and disharmony. Poelmans et al conclude therefore that if people find
meaning and fulfillment in their work, WLB takes a backseat and no longer remains a
pertinent issue. In this sense then, centrality of work or of the rest of life will determine
how one perceives one's WLB and where the scale will tilt.

2.05 Need and Benefits of Work Life Balance

According to Tara et al (2010) to understand the need of work life balance, one first needs
to understand about work life imbalance, as with the understanding of the origin, causes
and effects of this imbalance, the balancing act becomes easier. The corporate world of
today is exceedingly demanding. The work culture varies from organization to
organization.

Today the deadlines are getting tighter and an individual's job is not only to match that
deadline but also to give quality output. Due to this work pressure it becomes exceedingly
difficult to maintain a family life. It becomes very difficult to have the engagement of mind
with the engagement of body. In every individual's life there are four stakeholders- own
personality, job, family and society (Gallinsky, 2005).

It is very important to give equal importance to all the stakeholders. A person who is a
workaholic and does not enjoy his family life cannot be termed a successful person. When

a life encounters such imbalance then the peace and harmony of life vanishes and there is an adverse effect of it on the work life too. To avoid such situation one should always try to avoid this imbalance in life. The transition from work life imbalance to work life balance has obvious benefits to an organization and its employees (Collins, 2007).

At the organizational level, balanced nature of work enables increase in productivity and efficiency of employees. Employees become more creative and they derive more satisfaction from work. Better teamwork and communication offer a conducive working environment. This leads to enjoyment at work and increased passion for it. Stress levels from the employee increase thereby helping an organization to inherently develop a strong value system (Lockwood et al, 2005).

Greenhaus et al (2006) believe that Work life balance on an individual level can bring phenomenal changes in his life and can also heavily impact a society. A balanced work life is of advantage to an employee's health. Stress levels decline drastically to healthy levels. Individuals derive more value from their work and from life that leads to greater satisfaction and is also seen as a mode of self-actualization.

The employee can better understand the nature of his work life balance as work life balance can vary among individuals. It is at this point of time that an employee starts resting immense trust in the organization and his commitment levels to the organization increase. On the social front, the individual gains when relationships improve. The

individual can now willingly devote more time and energy to his social commitments, which is also vital for a happy life (Greenhaus et al, 2006).

Thus, work-life balance can bring a huge transformation at the organizational and individual levels. It helps an organization to inherently build a strong value system, which is attributed to the work life balance enjoyed at the employee level. Consequently, the organization does not have to impose a formulated framework of organizational values because they now become intrinsic to it. Collins (2007) suggests that at the individual level Work life balance enjoys its success in addressing societal issues. It helps in healing a society off its problems such as increasing infertility among working people, increasing number of divorces and its adverse affect on children.

The benefits that are gained through individual's achievement of a work-life balance are also thought to extend to their organization. According to Harris and Pringle (2007, p. 10) work-life balance polices are paraded as a "magical solution" to work-family disharmony (Danes, 2006; Danes & Morgan, 2004; Danes, Zuiker, Kean, & Arbuthnot, 1999) which help workers achieve happier (Greenhaus & Beutell, 1985; Gutek, et al., 1991; Netemeyer, et al., 1996; Voydanoff, 1988) and healthier lives (Department of Labour, 2004; Harris, et al., 2005; Kim & Ling, 2001; Parasuraman & Simmers, 2001; Shelton, et al., 2008; Stoner, et al., 1990), and in turn assist a firm's performance and public image (Harris & Pringle, 2007). Tara et al (2010) discuss the following as benefits of any well-implemented work-life strategy.

2.06 Growth and profit impact

Accelerated on and off-the-job stresses and expectations are adversely affecting top and bottom-line growth, unnecessarily driving down productivity. A well-implemented work-life strategy greatly reduces both the real and perceived overwork and out-of-balance pressures that hamper productivity, producing a dramatic positive return on investment.

2.07 Full Engagement and customer service

A workforce that is out of balance, unnecessarily stressed, or disgruntled greatly reduces full engagement with external and internal customers. Conversely, commitment to the organization's objectives and clients' needs rises in direct proportion to the perception that the organization is committed to both the work *and* life success of each individual (Tara et al, 2010).

2.08 Competitive advantage for talent

Demanding baby boomers--and even more, the smaller pool of younger workers--have increased their expectations of a positive work-life culture. Employees expect their employers to recognize that in addition to having a job, they have a life. This is reflected by the fact that work-life balance issues with the boss or the company are the number-one reason that individuals quit their jobs.

2.09 Health-care cost solution

The rising organizational cost of health care is driving senior management to become more proactive about employee health. Senior managers view engaging employees in improving their own lifestyle behaviors and creating a healthier workplace as key components to the solution.

Further, WLB is also expected to have a positive impact on employee engagement. Employee engagement can make or break the business bottom line (Lockwood 2006). Martel (2003:30, 42) is of the opinion that, in order to obtain high performance in post-industrial, intangible work that demands innovation, flexibility, and speed, employers need to engage their employees. Engaging employees--especially by giving them participation, freedom, and trust--is the most comprehensive response to the ascendant post-industrial values of self-realization and self-actualization.

Performance data of the best companies in the US show that objectives are more easily met when employees are engaged and more likely to fall short when they are not. SHRM Conference (2006) reported the result of a new global employee engagement study showing a dramatic difference in bottom-line results in organizations with highly engaged employees when compared to organizations whose employees had low engagement scores (Bhatnagar 2007: 645).

According to De Bruin & Dupuis (2004), the importance of managing an employee's WLB has increased markedly over the past 20 years. There have been changes in several areas

that directly impact on this issue. Firstly, jobs have become more complex and employees have been put under pressure to produce quality results in shorter timeframes and with fewer resources (Hosie, Forster & Servatos, 2004) that has resulted in a redefinition of 'normal working hours'.

Secondly, the demographic make-up of the labour force (i.e. gender, ethnicity, dual career couples, religion, multi-generational workplaces etc), and thirdly the very nature of the employment contract has necessitated that organisations effectively manage their employee's wellbeing, stress and job satisfaction (Greenhaus & Powell, 2006).

Organisational interest in the management of the WLB derives from evidence that "there is little doubt any more that there is a clear connection between the way people are managed and organisational performance" (Purcell, 2002:1), and that with the onset of predicted skill-shortages, the ability to offer effective WLB employment opportunities may become a source of competitive advantage.

Ideally, the WLB concept requires organisations to effectively integrate employees' work and non-work roles such that levels of multiple-role conflict, and the associated stress and job-dissatisfaction, are minimised or avoided (De Bruin & Dupuis, 2004; Greenblatt, 2002). In attempts to achieve a WLB, however, western organisations have tended to adopt a limited set of policies such as on-site child-care facilities, on-site gymnasiums, telecommuting opportunities, and even on-site sleeping quarters for the employee and their

family (Hacker & Doolen, 2003; Hyman & Summers, 2004). Each has attempted to increase the flexibility by which employees can enact their work-roles whilst simultaneously enabling them to enact their family-based roles to the minimum extent necessary.

2.10 Roles and Responsibilities in a Work-Life Strategy

As organizations are basically the profit driven entities, they are rarely bothered about the personal life and work-satisfaction issues of the employees. Thus they are least concerned at their level with work life satisfaction. Organizations have the work force in plenitude and as far as the people are ready to work as three people instead of one, they don't bother about the consequences the employees may face with this stressful work atmosphere (Noe et al, 2001).

Clark (2000) points out that, individuals are equally responsible for creating work life imbalance, as the silence adopted by the individuals is a major factor responsible for work life imbalance. According to Clark, as people do not raise their voice against the unfair amount of work delegated upon them, they land up with unfair amount of work for themselves. Due to 'high ambitions' of individuals, they put themselves under much more pressure than they can handle. People tend to escape from making decisions and from taking stands. Work life imbalance is creating a different kind of lifestyle. People are having different professional and personal goals, which are often contradictory, and this is ultimately bringing imbalance in their lives.

2.11 The WLB, HR Policy and Role-Conflict

Collins (2007) recommends two strategies that involve a review of key HR policies and practices; specifically in the areas of job-analysis/job design, realistic job previews (RJP) and performance management processes. Firstly, he recommends the adoption of a Work-Life Balance Impact Audit system as part of an organization's job-analysis/job design function. Traditionally, the job-analysis function has served to define each position within an organization in terms of its tasks, duties, responsibilities and lines of authority and communication. In his opinion, what is needed to complete the WLB picture is a focus on the job size, level of intensity and the extent to which the job impacts on non-work time through intrusive communication channels (such as mobile phones and e-mail technology).

Whilst the focus on technical characteristics has served as a basis for defining a position's content and role-set, it has been less successful at underpinning a realistic job preview of the job's impact as recommended in contemporary HR literature (Buda & Charnov, 2003; Phillips, 1998). In order to better provide a realistic job preview, the Work-Life Balance Impact Audit would attempt to define how each organizational position impacts on the incumbent's non-work roles, and provide a more informative basis for understanding the requirements of the position itself.

In particular, Collins (2007) suggests that such an audit focus on both existing positions (using incumbent interviews) and for new positions yet to be filled (potentially using

external benchmarking data). Collins believes that HR managers adopt a proactive stance in managing their actual and potential employees' expectations, and therefore the manner in which they approach their 'role-taking' within an organization.

The second strategy would be to integrate the outcomes of the Work-Life Balance Impact Audit into the ongoing performance management function. This would place primary responsibility for the effective implementation of WLB (at the individual employee level) in the hands of their line manager. Line managers would then be better able to discuss the impact of performing the duties on WLB and visa-versa directly with each employee. For this to be given appropriate prominence, the key performance indicator for managers would be their approach and effectiveness in supporting the employee's WLB. A key focus is for organizations to take a strategic approach to removing the barriers and perceived disincentives for employees to take up WLB options (Waters & Bardoel, 2006). At the operational level, communication within workgroups and individual manager's attitudes are matters for attention.

Further making their point, Waters & Bardoe, (2006)say that the potential benefit of the Impact Audit is that by leveraging the positional expectations in the Position Description the organisation is able to increase the likelihood that the role-taking and role-consensus assumptions are being met, in turn reducing the likelihood of role-conflict.

Clark (2001) identifies the implications of a Work-Life Balance Impact Audit as being potentially four-fold. Firstly, it offers the organization an opportunity to improve their recruitment value proposition by having a program in place to avoid the dysfunctional consequences of role-conflict. Secondly, it allows the organization to realize time and cost savings by allowing potential candidates to self-select out of the recruitment process should they be unwilling to adopt the work-roles required of a vacant position. Thirdly, it provides a structured mechanism through its use in the performance management process for the monitoring of the level of effectiveness of WLB implementation for individual employees.

Fourthly, the implementation of such an audit requires checking the strategic congruence between WLB and corporate strategy, the impact of enacted culture on the implementation of a range of HR policy areas and obtaining feedback from employees (and prospective employees) on the structure and content of WLB and related polices. It raises the possibility of increased flexibility of HR policies to cater for greater diversity (more individual) in employee expectations of workplace flexibility that is more properly described as life and work rather than the current predominant focus on "family friendly" (Waters & Bardoel, 2006).

2.12 Work-Life Imbalance

Despite their best intentions, there remains considerable contention about the effectiveness of organisational WLB policies in delivering flexibility and reducing stress and job-dissatisfaction in the modern workplace (Eates, 2004; Kirrane & Buckley, 2004). Researchers have identified two empirical shortcomings within the WLB literature that have served to undermine its theoretical and practical usefulness. The first relates to the WLB literature's almost exclusive focus on the work-family interface at the expense of other important life-balance issues.

Buzzanell et al, (2005) notes that the WLB literature typically portrays role conflicts for white, married, professional and managerial women, with little reference to the many other demographics represented in the modern organisation. Shorthose (2004) and Wise and Bond (2003) go so far as to state that the WLB discipline is essentially flawed, as it is 'one-dimensional', assumes a unitary HR perspective, and that its underlying management has been one of maintaining the status-quo rather than the adoption of competitive and future-oriented HR policy.

The second relates to the literature's inability to clearly define the interaction of work and non-work roles that impact employees' working-life (i.e. stress, job satisfaction etc.). Elloy and Smith (2004) and Spinks (2004), for example, state that because an individual's non-work roles are inherently ambiguous and idiosyncratic, organisations are incapable of understanding how their enactment (or otherwise) impacts each individual. Spinks (2004),

in particular, suggests that organisations are either incapable (or unwilling) to understand their workforce in sufficient detail, and have instead defaulted to a 'one-size-fits-all' policy regime that has simply enabled employees to 'stay at work longer' rather than enable them to enact their important non-work roles.

The inadequacy of current WLB policy regimes is highlighted by Kiger's (2005) study that revealed that less than two percent of employees actually participate in available WLB programs. Dex and Smith (2002) cite two main causes for this low figure. The first relates to equity, with many employees reporting that they did not wish to appear a 'special case' or to require 'special treatment' to their colleagues. This is supported from the results of Waters & Bardoel's (2006) study that found a range of workplace cultural factors that reduced the willingness of Australian university staff to access WLB policy options. The second is that the wide range of policies adopted by organisations has been based on an ill-informed conceptualisation of contemporary WLB, and that this has led to its ineffective formalisation in HRM practices.

The consequence for organisations not taking a more holistic approach to WLB is increased issues in attraction and retention of employees in the context of skills shortages in significant occupational groups. The work expectations of Generation X (born 1965 to 1979) and generation Y (born 1980 onwards) (Mackay, 1997) place higher importance on WLB than previous generations and these employees will be attracted to and remain longer

with organisations that provide flexibility in accordance with individual employee expectations (Henry, 2005). There is evidence of an increase in women managers holding values and goals with greater emphasis on WLB who are opting to leave organisations and undertaking consulting or contracting work which can permit greater control of WLB conflict (Beck & Davis, 2005).

The contribution of the WLB literature, therefore, appears limited in its ability to provide a useful framework for both academics and practitioners alike (Hyman & Summers, 2004). Despite its name, the WLB literature has remained largely focused on the work-family interface and fails to accurately identify and define the array of work and non-roles that impact *inter alia* on an individual's stress levels and job satisfaction (Hacker & Doolen, 2003; Mellor, Mathieu, Barnes-Farrell & Rogelberg, 2001; Noor, 2004; Pocock, 2005).

In order to overcome these issues, Elloy and Smith (2003: 63) suggest that an effective conceptualisation of the WLB requires a holistic approach to human resource management, which implies a greater awareness of the total context of worker's daily lives, not just those hours they spend at work.

Guest (1987, 1997 & 2002) suggests for the WLB literature to incorporate a holistic approach to HR management and better inform organisational HR policy development, its design and implementation should adopt the following four criteria:

That the WLB literature maintains a focus on the integration of HR policies with the organisations vision, goals and strategy. Central to this point is the consistency between the organisations espoused culture and the context of its WLB approach;

That the implementation of WLB policies create a set of internally consistent employment polices intended to produce employee commitment, flexibility and quality – mutual flexibility and commitment being a cornerstone of the concept of a WLB programme;

That there is recognition of the importance of human resources and of the need to engage in practices which reflect this understanding. Therefore, managers internalising (and demonstrating by their behaviour) the importance of human resources is fundamental to the link between WLB goals and their achievement; and

That there is a response by employees to the WLB policies (that is, an 'up-take' of WLB opportunities by employees) and to the behaviour of the line managers (i.e. a recognition by employees that their superiors are committed to the achievement of a meaningful WLB).

Therefore, the degree to which employers can support the achievement (and benefits associated with) effective WLB/HR policy depends on two main considerations: the manner in which the WLB is defined and formalized within HR policy, and/or how

managers respond to employee requests for WLB relief. In terms of its formalization, organizations need to be aware of the extent to which WLB is operationalised– that is, whether it is to be regarded as a 'right', a 'right to request', or as a matter of managerial discretion.

In terms of managerial responses, organizations need to decide whether to apply an authoritarian approach ('hard HR'), a paternal approach ('benevolent'), or a commitment ('Soft HR') approach to employee requests for WLB relief. It is this intersection between corporate culture, as enacted, in rituals and practices modeled by organizational leaders that set the tone for employees' responses to WLB initiatives. Where leaders work very long hours, tend to take little annual leave and then in small amounts, demand travel at short notice (Sinclair, 2005) and require employee availability at the leader's whim and wears these sacrifices as 'badges on honor', it follows that employees are, at best, cautious in utilizing WLB.

2.13 Consequences of Work-Life Imbalance

There has been a much larger body of research on the consequences of forms of work-life imbalance and in particular various manifestations of work spillover and conflict. This has already been touched on in previous sections. In his review of the subject area, O'Driscoll (1996) identifies research on work and life satisfaction, on well-being, mental health and physical health and on individual performance in organizations. This reflects a set of

traditional outcomes of interest to W/O psychologists. Recent research has increasingly recognized the complexity of the issues.

More sophisticated research typically starts from a particular model of the family. For example, there is a large body of research on women's careers that explores the consequences of various types of family commitment. Similarly, there is extensive research on dual career families. Such studies usually take into account the demands and rewards in both the workplace and the home.

A fairly typical example can be found in the work of Mauno and Kinnunen (1999) who report a Finnish study of 215 dual earning couples in which they explored the impact of a range of work stressors on marital satisfaction. One of the stressors was work-family conflict. Using structural equation modeling, they found that most of the stressors spilled over into marital satisfaction via job exhaustion and its impact on psychosomatic health. Work-family conflict and time pressure had a stronger effect than other stressors such as leader relations and job insecurity. However this affected each partner independently and did not spill over into the marital satisfaction of the other partner. In other words the women partner may have experienced work-family conflict; this had an impact on exhaustion and health which in turn had a negative impact on her marital satisfaction but despite this work spillover, the study detected no marital spillover from the satisfaction of one partner to the other.

Vinokur, Pierce and Buck (1999) also provide evidence of the impact of work and family stressors and conflicts on the mental health and functioning of women in the US Air force. This goes a step further than the Finnish study by incorporating family as well as work stressors in the analysis. The study finds that marital and parental family roles had a different effect. They also found that high involvement in family and or work affected the outcome. Both job and marital distress and family-work conflict had adverse effects on mental health. High involvement in job and family had a beneficial impact on distress but a negative impact on work-family conflict.

2.14 Maintaining WLB in Employment

Commenting on WLB, Beck & Davis (2005) point out that the rhetoric on work-life balance focuses predominantly on time use – encouraging time management through more flexible work hours and finding time by getting rid of unimportant commitments. According to him, the concept of work-life balance is in transition to support people of all ages and both sexes to realize the balance between their occupation and private life, with "life" including raising children and family life as well as community activities, hobbies, education and various other elements.

Collins (22007) believes that the major concept of Work Life Balance in employment is that the employer gives the employee the ability to handle their responsibilities in and out of work while generating self worth. This can be done by a multitude of ways:

2.15 Flexibility

Although hard in many industries the company's structure should enable an employee to work flexible times so that they can satisfy their out of work obligations. This can include anything from leaving early to pick up their children from school to being allowed to work via the Internet when the employee is required to handle home problems.

2.16 Achievement

As this is a balance between life and work an employee must have the ability to succeed in their profession. The employee needs to be able to succeed in and out of work to achieve this. The structure of the person's professional life needs to allow for progression in accordance to performance. Through this the person can truly shape their own destiny generating self worth and in conjunction with other work life balance concepts they will be able achieve in home life as well.

2.17 Enjoyment

There are many employees who can be happy in any situation as long as they view it accordingly. Enjoying life is something that everyone can do and is integral to the work life balance. A person must be able to work in a setting that they can not only achieve but also enjoy their success. Tied in with the concept of flexibility a person needs to understand that in order to do well in work you need to be enjoying work and life. A happy person will be able to perform better through increased energy and drive which helps the organization maintain their competitive advantage.

2.18 Productivity

Labour productivity is defined as total output divided by labour inputs and is considered as a necessary, though not sufficient in itself, condition for long-term profitability and success (Guthrie, 2001).

A body of research supports a positive relationship between work-life balance and productivity. This includes individual case studies, research across a range of organisations and reviews of a number of studies.   However, some studies do not support a positive relationship between work-life balance and productivity, for example Bloom et al's (2003) study of 732 manufacturing organisations in the US, France , the UK and Germany found no direct relationship between work-life balance policies/initiatives and increased productivity. These studies can usually be analysed to find the confounding factor is workplace culture or management, or lack of implementation of work-life policies. For example, Bloom et al found management to be an intermediary factor, and they only measured having a work-life policy, not implementation or actual provisions.

2.19 Work-life programs and productivity

Work-life initiatives encompass a variety of practices that aid workers in balancing the demands of work and personal life (Lobel and Kossek, 1996). Many of these practices are aimed in particular at helping workers to deal with family obligations. Some pro-grams provide specific services such as on-site day-care for children or emergency day care,   where other programs provide flexibility in work hours and parental leaves. Though some programs may involve little cost on behalf of the organization, e. g., providing information   about local day care centers, many programs designed to significantly aid the worker are expensive. On-site child care centers can be quite costly to set up

and run, and implementing flexible hours may lead to problems with adjusting work schedules and changing managerial practices. Many have argued that work-life programs generate performance benefits for firms by enhancing recruitment and reducing absenteeism and turn-over (Greenhaus and Parasuraman, 1997, 1999 Hall and Parker, 1993; Lobel and Kossek, 1996; Lobel, 1999).

Tensions between job demands and family life may lead employees to reduce those tensions by expending less time and effort on their current jobs (Brett, 1997; Konek and Kitch, 1994), moving to a position that generates less work-family stress (Felmlee, 1995; Greenhaus et al., 1997), or leaving the workforce altogether (Klerman and Leibowitz, 1999; Oppenheim- Mason and Duberstein, 1992). Organizations can enhance their ability to recruit and retain a top-quality workforce if they provide employees with flexibility and resources to help them combine work and family more easily (Greenhaus and Parasuraman, 1999; Lobel, 1999). The relationship between work/life programs and productivity is discussed below.

2.20 Work-Life Balance Strategies

Just as defining balance is a very individual process, strategies for achieving work-life balance need to be customized to address personal challenges. The following subsections discuss some work-life balance strategies identified in the literature. The strategies are grouped under different categories: for Individuals, and in the workplace.

2.21 Work-Life Balance for individuals

According to Large (2005), an important starting place for finding that elusive work-life balance is to proactively watch for signs of burnout (e.g., chronic exhaustion, general dissatisfaction, unusual

irritability, inability to concentrate). Other preventative strategies include healthy eating, engaging in fitness activities, and getting sufficient sleep. Sleep deprivation may result from role overload for instance employees may stay up late or getting up early to fit everything in and has serious health and safety consequences (Hassen, 2004).

Scheduling a daily time for quiet reflection and regularly reassessing goals and priorities may also facilitate improved work-life balance as individuals become more realistic about what they can do and learn to say "no" to unrealistic demands on their time. According to Honore,(2004),individuals for example could leave some gaps in daily schedules, enjoying a daily technology-free break to sit quietly and reflect, making time for a hobby that requires a slower pace (e.g., reading, painting, gardening, or yoga), eating supper at the table, and consciously monitoring one's speed.

2.22 Work-Life Balance In the workplace

To facilitate wellness and balance at work, many individuals find it helpful to build in short fitness breaks throughout the day (e.g., a lunchtime walk or taking the stairs to the cafeteria). Communication and collaborative problem-solving seem to be helpful when considering such topics as realistic and satisfying goals, delegating tasks, and other workplace concerns (Large, 2004).

Although the temptation may be to eliminate holidays and work excessive overtime, individuals that spread their holidays throughout the year and clearly decide how much of their lives work is worth report better work-life balance. This fits with Limoges' (2003) maintenance philosophy of balancing holding on with letting go.

2.23 Usage of Work Life Balance Programs

In response to all of the attention from employees and the media, companies have begun to introduce many programs to help with work life balance. Some of these programs include, part-time work, job sharing, working from home both occasionally and full-time, and allowing leave for education or family matters (De Cieri, Holmes, Abbott & Pettit, 2005). Although many companies do now offer some work life balance programs, many of these benefits are not being used (Nord, Fox, Phoenix & Viano, 2002). While some of the reasons include poor communication about program availability and improper implementation (De Cieri et al., 2005), other factors include fear of how participation will affect an employee's career (Nord et al., 2002).

De Cieri et al. found that in 50% of the companies surveyed in Australia, fewer than 20% of the employees participated in work life balance programs. Providing vacation time is probably the most common and most traditional program that can assist work life balance and many employees do not even take full advantage of their vacation time. The Families and Work Institute (2005) found that while 79% of employees have paid vacation, 36% do not plan to take the full vacation time allotted to them. They also found that on average Americans take 14.6 vacations days annually (roughly 3 weeks).

Employees who find it difficult to miss more than 3 weeks during an entire year may be less likely to take advantage of a much longer family leave. Nord et al. (2002) interviewed employees of two consulting firms to understand some of the difficulties employees have with work life balance programs. They interviewed employees that were taking advantage of telecommuting and a reduced work schedule. Some of the comments they received from participants include concerns

that the programs are incompatible with the existing practices of assigning work and assessing performance; feelings of isolation while working at home; and lack of true support from their immediate manager. This last concern was experienced as subtle negative communication from managers and co-workers that reinforce the idea that participation in work life balance programs was counter to the organizational culture.

2.24 Conceptual Framework

Individuals are increasingly looking to balance their responsibilities at work and in their personal life. This describes the interactions among various life domains including their demands and responsibilities (see fig 2.1). In this sense, the problems of balancing life are thought to depend on how people *allocate their time* across various life domains (Senécal, Vallerand, &Guay, 2001; Seiwert, 2000). The term "balance" probably evokes the image of a scale for most people, suggesting that the amount of time spent in different activities such as at work, with family or friends, and doing sport should be equal, or at least no one activity should be tipping the scale. However, this suggestion of equal time goes against the reality that different activities require different amounts of time and energy and at different times.

The demands of life are not static either in day-to-day life or across the decades. The use of this term also implies that the amount of time spent in each life area is more important than the quality of that time, which is rarely the case. Living a balanced life represents connection with and attention to what is valued and given priority in life. In other words, a

balanced life represents something like a satisfying and productive life which integrates main life domains and expresses a person's unique wishes, interests, and values (Kofodimos, 1995).

Greenhausand Beutell (1985: 77) define a work-life conflict as 'a form of inter-role conflict in which the role pressures from the work and family domains are mutually incompatible in some respect'. Recently, the terms "work-life enrichment" and "work-life facilitation" have been introduced, which stress positive interdependencies between work and life. This means that work can benefit from private life, and private life can benefit from work (Greenhaus and Powell, 2006; Grzywacz and Marks, 2000).
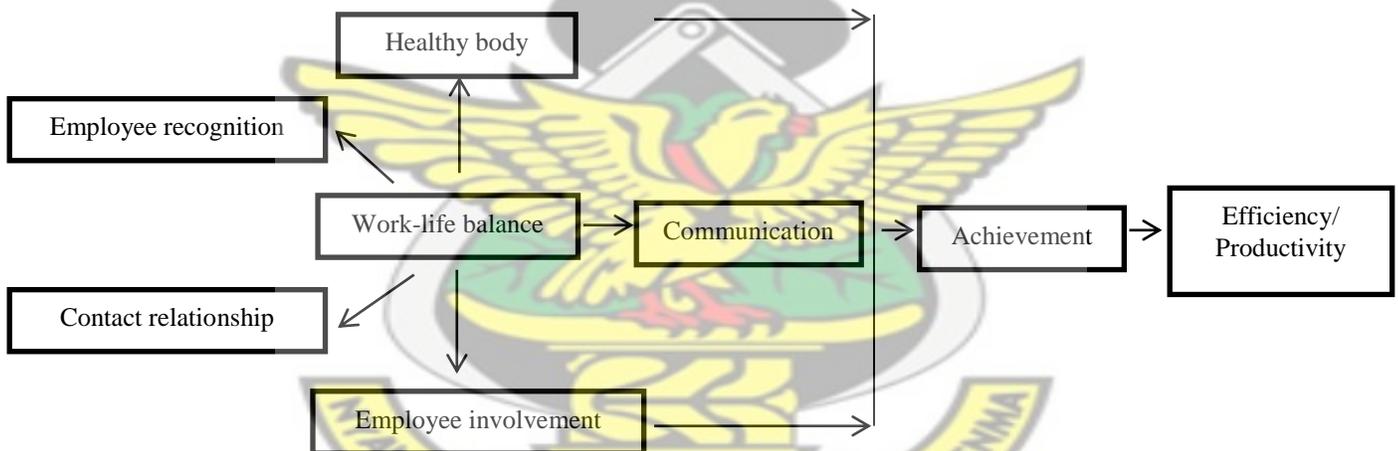
Fig 2.1 Conceptual Framework showing the relationship between Work-Life Balance and Employee Productivity

Source: author's own construct (2012)

"Conceptually the idea of Work Life Balance seems relatively simple. If one can maintain flexibility, achieve well and enjoy life you can add value to your life" (Holden and Renshaw, 2004, pg 91). This system gets complicated as employers try to help everyone who has similar responsibilities outside of work which creates a strain on the whole organization.

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CHAPTER THREE

RESEARCH METHODOLOGY AND ORGANISATIONAL PROFILE

3.0 Introduction

This chapter describes how the study was conducted. It defines the choice of study approach and design that was be used in undertaking the study. The chapter also defines

the population and sample size of the study, including the statistical techniques used to analyze the data.

3.1 Research Design

This study employs a case research design. This design was adopted out of several research designs for conducting a social science research which includes: surveys, experiments, histories and archival analysis. The researcher adopted the case study research design to stress the intensive examination of the setting (Malhotra 2007).

3.2 Research Strategy

Case studies frequently make use of qualitative data (Shaughnessy et al. 2009). Accordingly, the study was conducted using the qualitative approach. The qualitative method involves collecting, analyzing, and interpreting data by observing what people do and say. The researcher found this strategy appropriate because apart from answering the initial research questions, qualitative research can provide answers to further research questions.

3.2.1 Triangulation of methods

The study incorporates the use of both quantitative and qualitative methodology.

The dominant methodology is quantitative with qualitative analysis being used in a complementary role. The researcher found it useful to apply qualitative analysis to answer questions which bordered on employee productivity and managerial support for work-life

programs at Zenith bank Ghana Ltd.

The research will adopt a triangulation strategy and will therefore utilize both qualitative and quantitative methods of analysis. However, the quantitative methods will be dominant with qualitative analysis covering the management responses which were to open ended questionnaires bordering on productivity.

3.3 Population

Population refers to the whole group that the study focuses on. The study's population comprises of the total staff of Zenith Bank Ghana Limited in the Kumasi Metropolis. We intend to administer questionnaires to all members of the population. Below is a table showing the distribution of respondents across the various sites for the study.
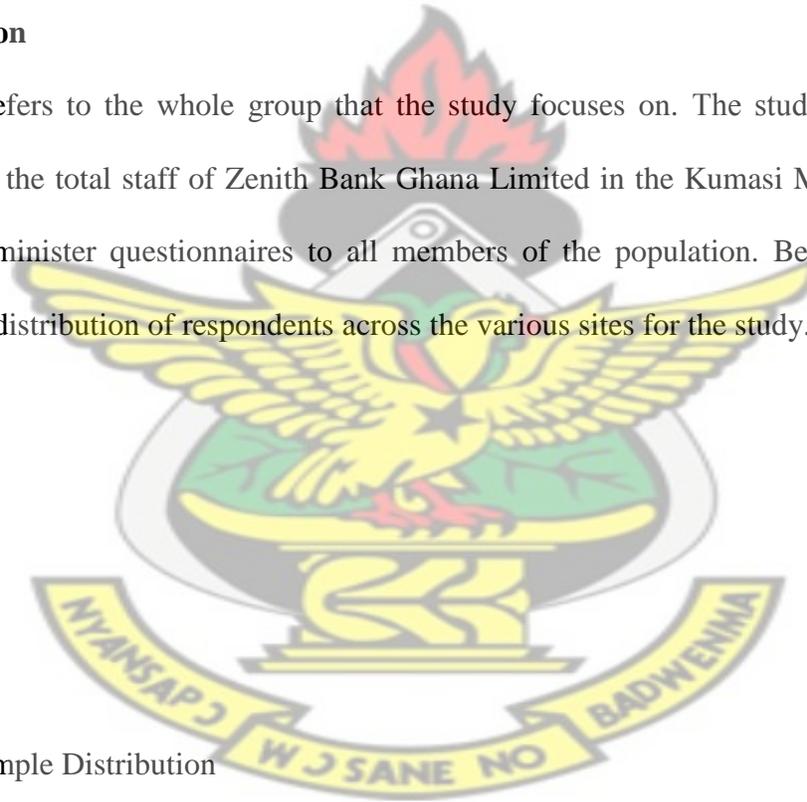
Table 3.1 Sample Distribution

Branch	Study population	Sample distribution
1. Kumasi-main	52	37
2. Adum	48	28
3 Suame	44	31

4.K-Poly Agency	4	4
Total	148	100

3.4 Sampling Procedure

Selection of sample was done bearing in mind the issue of representativeness. Hence, efforts were made to obtain a representation of respondents across the selected branches. The probability sampling technique was used in the selection of the participants so as to enable the researcher have a good representation and relatively easier access to the required number of responses across the selected branches and to be able to generalize the findings of this study to the population.

3.4.1 Sample size

Sample size determination is the act of choosing the number of observations to include in a statistical sample (Shaughnessy et al. 2009). As indicated in table 3.1 above, a sample size of 148 respondents drawn from a total of 4 branches of Zenith Bank will be used for the study.

3.5 Sources of Data

The researcher used both primary and secondary sources of data in undertaking this study. Primary data refers to data collected by the researcher primarily for the study, this refers to data generated and documented by the researcher during the data collection phase of this

study. Secondary data on the other hand refers to data already collected by a third party and which becomes useful for our study. Secondary data may be collected with other purpose in mind but useful also for our study.

3.5.1 Primary Data

This study collected primary data through administration of questionnaires to the selected samples. The researcher used questionnaires, formal and informal interviews with management and staff. It conducted in correlation with the theoretical framework which helped the researcher to ask questions that addressed the research problem.

3.5.2 Secondary Data

The secondary sources used in this research includes reports, published journal articles, and published books, company website among other secondary data sources. This is expected to raise the validity and reliability of the study. In the opinion of Ghauri & Gronhaug (2002), the advantages for using secondary data may include enormous saving in time and money because the researcher needs only to go to the library and locate and utilize the sources.

3.6 Data Collection Instruments

Data collection instruments enable the researcher gather the required data. Data collection instruments to be used for the study will include the questionnaire and the interview.

3.6.1 Questionnaire

The questions will be made up of open-ended and close-ended questions. Closed-ended questions will use the Likert type scale and the open-ended type questions to allow for free expression of views and comments. The questionnaires will be distributed to the sampled respondents who will be given some time to fill at their convenience.

3.7 Data Presentation & Analysis Procedure

This section introduces the analytical framework to be adopted for the study; we also briefly discuss the data presentation.

3.7.1 Analysis Structure

Analysis is the ability to break down data and to clarify the nature of the component parts and the relationship between them. The study will analyze data with Statistical Package for the Social Sciences (SPSS). Open-ended responses will be analyzed through data reduction, display, and conclusion creation, to be able to identify trends. The researcher analyzed open ended questions in a qualitative manner using interpretivsm (See Hopper and Powell, 1979)

3.7.2 Presentation Devices

Analysis will aim to obtain frequencies and percentages of closed end responses to assist in identifying trends that will appear from responses. This will be used to generate tables, pie charts and other relevant graphs.

3.8 Validity and Reliability

Validity and reliability describes how collection of the data or how the process of the analysis brings reliable findings (Saunders *et al.* 2009). The study will ensure validity by reducing subject or participant error, subject or participant bias, observer error and observer bias.

3.9 THE CASE ORGANISATION – ZENITH BANK GHANA LTD.

Zenith Bank (Ghana) Limited is a privately owned African bank incorporated in April 2005 under the Ghana Banking ACT 2004 (ACT 673) and a Subsidiary of Zenith Bank PLC to carry out the business of banking. The bank which originated from Nigeria now has a presence in five other countries; Ghana, Sierra Leone, the Gambia, South Africa and United Kingdom. In Nigeria, Zenith bank PLC is the largest bank in terms of asset base.

3.9.1Corporate profile

Zenith bank Ghana Limited has staff strength of about nine hundred (900) made up of both professional and support staff. The bank has a branch network of nineteen (19) with six (6) agencies which are located in all the major cities and regional capitals in Ghana.

It operates with the objective of making banking easier and better than anything customers have ever experienced. Among its most distinguishing traits is cutting edge ICT platform

which sets it apart from competitors, its passionate staff and its devotion to the development of systems and products to satisfy customer specifications.

3.9.2 Vision of Zenith Bank, Ghana

The bank seeks to become a leading, technology-driven, global financial institution, providing distinctively unique range of financial services. The overall vision of the bank is to make the Zenith brand a reputable international financial services network recognized for innovation, superior customer service and performance while creating premium value for all stakeholders. In Ghana, its vision is "to be a reference point in the provision of prompt, flawless and innovative banking services in the Ghanaian Banking industry".

3.9.3 Mission of Zenith Bank, Ghana

Zenith Bank set out to differentiate itself in the banking industry through its service quality, drive for a unique customer experience and the diverse caliber of its client base. Zenith Bank Ghana Limited as a one-stop financial institution is set "to continue to invest in the best people, technology and environment to underscore our commitment to achieving customer enthusiasm".

3.9.4 Correspondent Banks

Correspondent banks refers to banks that Zenith deals with on the international front in several markets such as the FX Market, Documentary Collections and international money transfers. Zenith Bank's correspondent banks include Citibank N.A., New York Citibank N.A., London, HSBC, South Africa, Ghana International Bank (GIB) London, Zenith Bank (UK) Limited, Bank of Beirut, Commerzbank, Germany and BNP, Paribas

3.9.5 Board of Directors

The Board of Directors of Zenith Bank (Ghana) limited is made up of seasoned individuals determined to deliver superior financial solutions to both businesses and individuals. The success of Zenith Bank stems from the experience, leadership, and vision of its staff. Zenith Bank (Ghana) limited leverages the talents of world-renowned legal and technology experts to advice on industry-leading solutions and services for its consumer and business customers.

The following constitute the members of the board of zenith bank Ghana Limited: Dr. Mrs. Mary Chinery Hesse – a retired international civil servant is the board chairman. The other members of the board include: Godwin Emefiele, (the Group's Managing Director / Chief Executive Officer (C.E.O.), Daniel Asiedu (the Managing Director / CEO of Zenith bank Ghana Limited), Mr. Henry Benyah (an experienced Business Transformation and IT professional with extensive international exposure) and Mr. Kwame Sarpong, an Economist and Financial Analyst.

The other members are Babatunde A. Adejuwon (an accomplished lawyer with thirty 30 years experience), Lawal Saani (a public administrator with rich experience in risk management, strategic human resources management and business marketing strategy) and Henry Oroh (an executive director of the bank with over eighteen 18 years' experience in the industry).

3.9.6 ORGANOGRAM OF ZENITH BANK GHANA LTD.

Zenith Bank's organizational structure is very elaborate, and functional in nature. Functional organizational structures are based on the functions that are performed in the organization; this is distinguished from other types of organizational structure such as a geographical organizational structure that is based on geographical arrangements of branches. The organizational structure is presented below in figure:
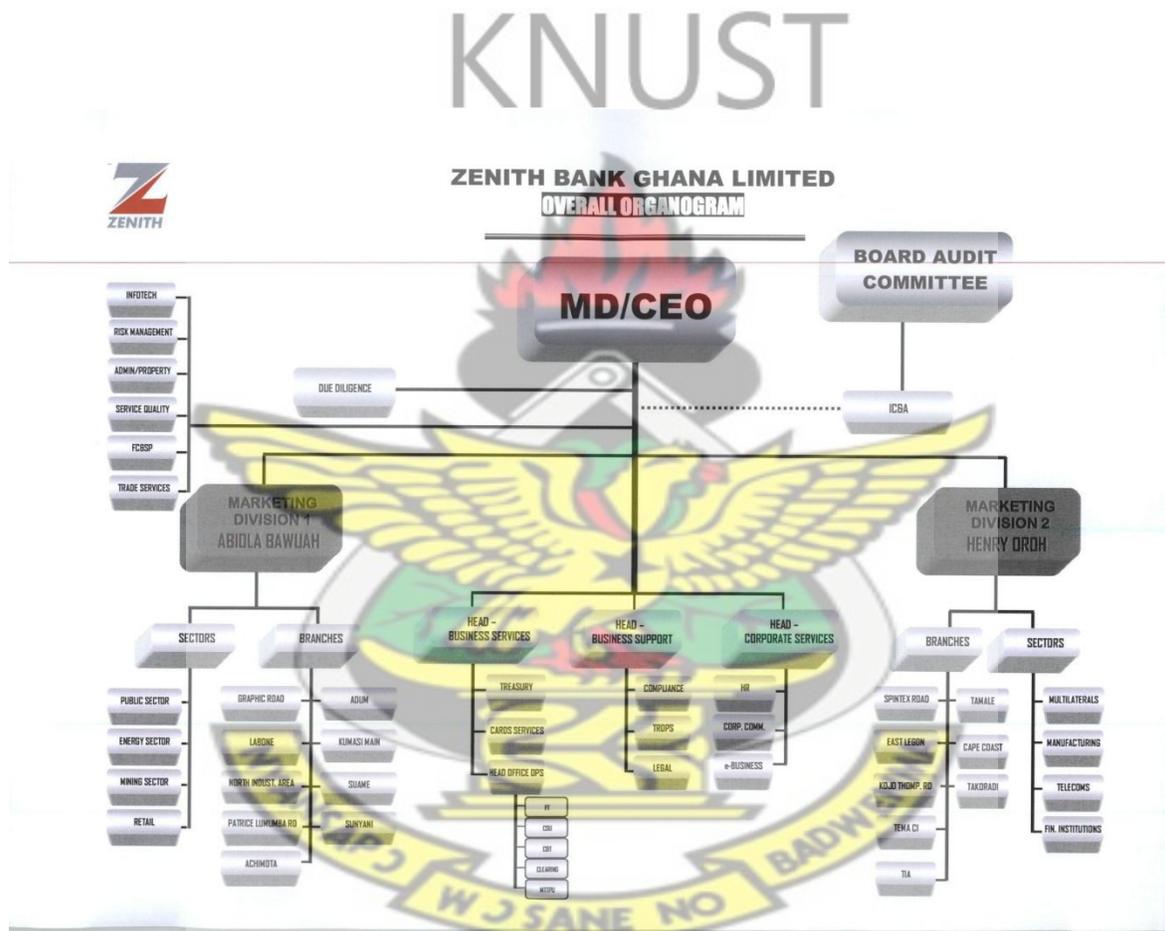
As can be seen above, the MD is the ultimate source of authority for the day-to-day running of the bank, this authority having been granted by the shareholders acting through the Board of Directors. The MD has direct dealings with all the in-house service centers

but deals with the branches through the heads in charge of marketing. The marketing divisional heads have the sector and branch heads reporting to them. The sectors heads are in charge of the various sub sectors, for instance: public sector and energy sector, whilst the branch heads manage the branches with the heads of operations who manage all operational work of the branches reporting to them.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND DISCUSSIONS

4.0 Introduction

Chapter four presents the findings from data gathered through the two instruments used – structured questionnaire and open-ended questionnaires, the open-ended questionnaires is similar to an interview . This chapter also presents the analysis of the data collected through the above methods. The findings are presented with the help of tables and figures to complement the interpretation of data collection. Analysis is based on the set objective which include; an examination of the nature of work-life balance at Zenith Bank; identification of the mechanisms for ensuring work-life balance at Zenith Bank; explanation of the perceptions of employees on work-life balance at Zenith Bank, a description of managerial support for work-life balance at Zenith Bank; and the challenges to effective work-life balance at Zenith Bank Ghana Limited.

4.1 Sample and Response Rate

The figure below depicts the total response and non-response rates of selected respondents who were staff of the case institution.
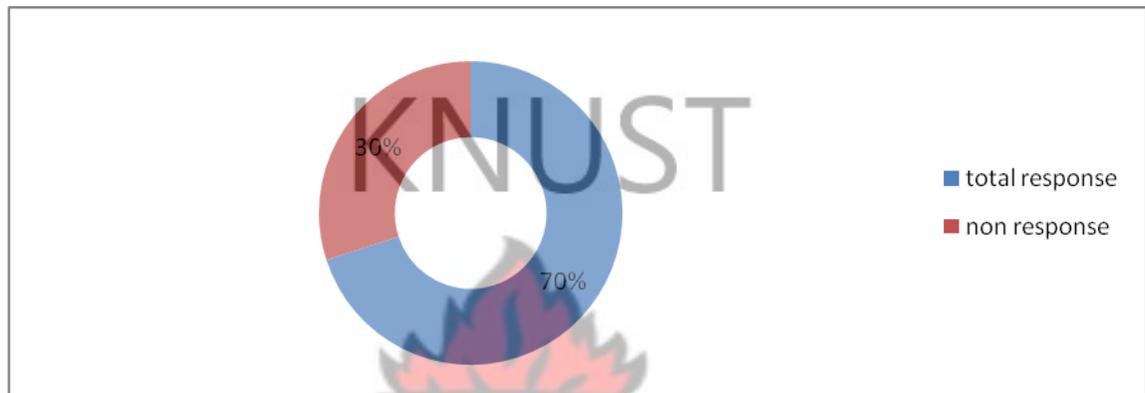
Fig 4.1Sample and Response Rate (%)
Source: field data (2012)

The figure above reveals a total response rate of 70%, implying that seventy (70) respondents out of the one hundred (100) sampled respondents returned their questionnaires.

4.2 Demographic Classification of Respondents

Variables of gender, age and years of association with the bank were inquired in the questionnaire to know the demographic and social features of the respondents. Creating a profile of the respondents would help better understand and address issues with respect to the subject matter. The demographic composition of the respondents showed the following picture:

4.2.1 Gender of Respondents

The gender distribution of the respondents is presented in this section. Figure 4.1 illustrates the results in the study.
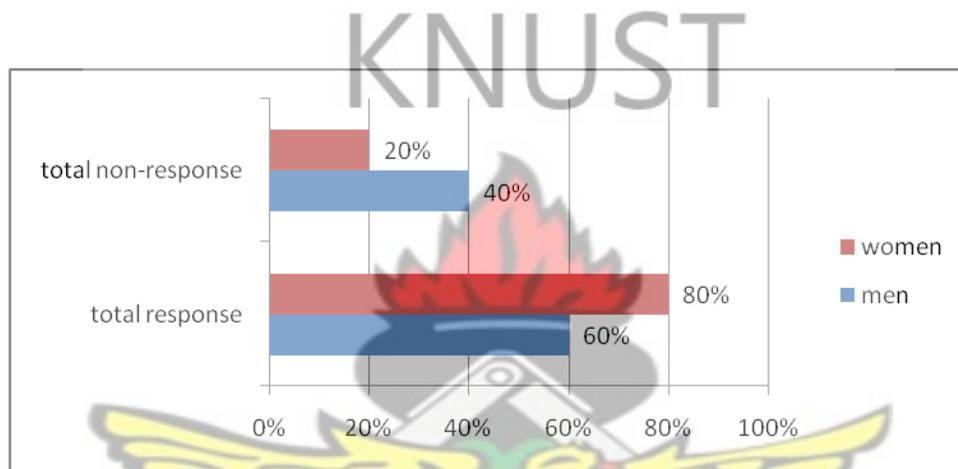
Fig 4.2 **Gender of respondents (%)**
Source: Field Data (2012)

A deliberate effort was made to distribute the questionnaires equally among women and men in the case institution. As can be observed form figure 4.2 above, about 40 of the women returned their questionnaires, implying an 80% response rate. The remaining 10 representing 20% either failed to respond to the questionnaire or could not get their questionnaire to the researcher at the time of the analysis. However, only 30 representing 60% of the men returned their questionnaires. Given the relatively high response rate on the part of the women, the researcher identified a high enthusiasm among female staff of Zenith Bank in the subject matter.

4.2.2 Age of the Respondents

The age of the respondents is also presented in this section. Table 4.3 illustrates the results.

Tables 4.3: Distribution by Age

Age group	Frequency	Percentage
21-30	25	35.7
31 – 40	23	32.8
41 – 50	19	27.1
Above 50yrs	3	4.2
Total	70	100

Source: Field work, 2012

The results indicate that 25 (35.7%) of the total number of respondents being in the majority were between the ages21yrs and 30.The next in terms of percentage were the age group 31-40 years which had 23 respondents or 32.8% being in this group. The age group 41-50 years recorded 19 respondents or 27.1% while only 3 respondents or 4.2% were above 50 years. Thus, it is evident that majority of respondents constituted the highly productive group of human resources in the bank. Since very few respondents were age 50 and above, the researcher observes that most of the respondents in that age group failed to respond to the questionnaires since efforts were made to ensure balance.

4.2.3 Number of Years Spent in Current Employment

The researcher found it necessary to ascertain the level of experience, in terms of the number of years respondents had been with their present job. Findings revealed that 27 of the respondents representing 38.5% had been in their current employment between 1-3yrs, 20 of them representing 28.5% had been in their current employment between 3-5yrs, the remaining 23 representing 32.8% had been in their current employment between 5-10 yrs. (see fig 4.3 below).
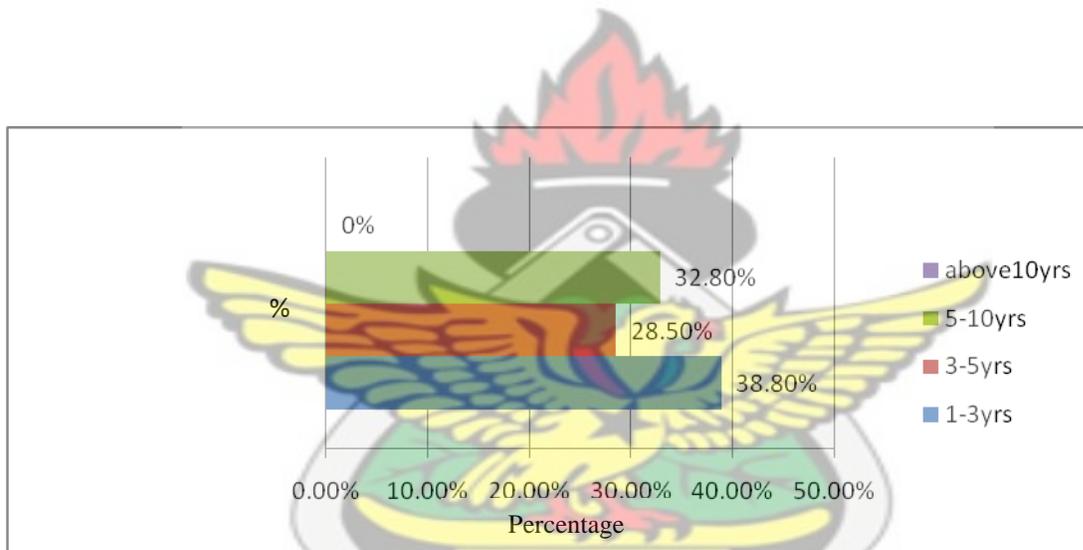
Fig 4.4 Number of Years Spent in current employment,
Source: Field work, 2012

4.3 Findings to Research Questions-Quantitative analysis

The main objective of the study was to investigate the effect of work-life balance and productivity in the banking environment. Specific questions were set to capture responses in connection with the set objectives.

Findings and discussions are presented under the following headings: "Conditions of work-life balance at Zenith Bank", "Mechanisms for ensuring work-life balance at Zenith", "Managerial Support to work-life balance", "challenges to effective work-life balance at Zenith", "Respondent's general perception on work-life balance", "effect of work-life balance programmes on employee productivity" and "Respondents' opinion of what would ensure effective work-life balance of staff".

4.3.1 Conditions of Work-Life Balance At Zenith Bank and its effects on employees' performance

This objective assessed the conditions of work-life balance at the bank. This was done through responses to statements posed to respondents that sought to bring out the conditions of work-life balance at the bank.

The first item under this objective inquired from respondents whether they are generally able to balance work and life priorities well. Respondents generally indicated that they are unable to maintain good balance of work and life. This was recorded when 65% disagreed to the statement "I am able to balance work and life priorities well", 25% indicated they agreed to the statement while the remaining 10% indicated they were not sure (see table 4.4 below).Williams et al (2010) considers work-life balance as a broad concept including proper prioritizing between "work" (career and ambition) on the one hand and "life" (Health, pleasure, leisure, family and spiritual development) on the other.

Asked whether respondents often took work home, 89.3% answered in the negative, 7.7% suggested they did while the remaining 3% gave a neutral answer (see table 4.4 below). This was expected given the nature of work respondents are engaged in. Most banking tasks cannot be carried to the house apart from few instances like report writing.

Table 4.4 Respondents' Opinion on the Conditions of Work-Life Balance at Zenith Bank

	1	2	3	4	5
I am able to balance work and life priorities well	11.2	13.8	10.0	40.0	25.0
I often bring work home	2.7	5.0	3.0	70.3	19.0
I often have to put extra hours at work	61.0	18.0	9.0	10.0	2.0
Work pressures often interferes with my personal life	55.0	21.0	7.0	9.0	8.0
Personal pressures often interfere with my work life	10.0	21	13.0	41.0	15.0
In the past six months, work has caused me significant stress	72.3	6.0	3.0	12.0	17.7
I have a high degree of control over how I do my work	50.0	23.1	3.9	11.0	12.0
I have a lot of control over managing my time at work	32.0	36.5	10.7	13.5	9.0

Key: 1-strongly agree, 2-agree, 3-not sure, 4-disagree, 5-strongly disagree

Source: field data (2012)

It was obvious that most workers have to put in extra hours at work. Respondents revealed this through their responses to the statement "I often have to put extra hours at work"

which saw 79% agreeing, 12% disagreeing and the remaining 9% indicating that they were not sure (see table 4.4 above).

Most respondents indicated that work pressures often interfere with their personal life. This was in response to the statement "Work pressures often interfere with my personal life" which gave the following breakdown: 55% strongly agreed, 21% agreed, 7% were not sure, 9% disagreed while the remaining 8% strongly disagreed. It can be inferred that most bank staff often sacrifice their social life for their job (see table 4.4 above).

A relatively lower percentage indicated that their personal pressures often interfere with their work life. Findings revealed that about 31% agreed to this, 13% were not sure while the remaining 56% disagreed (see table 4.4 above).This suggests that most bank staff usually find their job interfering with their personal priorities more than their personal priorities interfering with their job. On the level of stress experienced in the last six months, 78.3% (see table 4.4 above) indicate that they had experienced significant stress as a result of their job. This suggests an increasing stress on most staff of Zenith which can be attributed to recent job demands.

With respect to their work, 73.1% revealed that they had good control on their job. This was in response to the statement "I have a high degree of control over how I do my work". 23% were not sure they had very good control while the remaining 3.9% were emphatic that their control with respect to their job was weak (see table 4.4 above). The researcher

inferred from this finding that respondents with weak control were probably new recruits or staff who have been moved to new departments.

Findings in connection with respondents' ability to exercise control over managing their time revealed that most staff (representing 68.5%) are time conscious and are able to exercise control over their time. 22.8% however indicated that they were unable to exercise effective control over their time. The remaining 10.7% (see table 4.4 above) indicated that they were not sure about their time management ability. It was inferred from the results that the nature of service rendered by banks requires one to be efficient with time hence the high percentage who indicated their great control over their time.

4.3.2 Managerial Perceptions on effect of work-life balance

Impact of work-life balance programmes like any HR interventions have been varied whiles some report benefits, others show losses. These varied responses could be due to the different modes of implementation (see Toumela, 2005), different organizational contexts among other factors.

50% of management staff interviewed indicated that they could ascertain the impact that work-life balance programmes has had on employee performance or productivity, the other 50% reported that they did not see any improvements of performance from work-life balanced programmes. From this we could conclude that work-life balance has had no impact on performance from the point of view of respondents- several reasons could be

adduced for this; the main cause would be measurement defects. Those managers that answered that they could not ascertain the effect of the work-life balance programmes in place may not have the appropriate tools to measure this , this in itself does not mean that the investment in work-life balance programmes has been wasted but that appropriate attention has not been paid to monitor the impact.

It is therefore advisable for a system of measurement, evaluation and continuous improvement to be put in place in respect of employee work-life balance systems at Zenith Bank. A system of performance measurement could be both qualitative, continuously gathering qualitative data and compiling this at periodic intervals for top management action and employee information. It could also be quantitative within an IT supported framework. Whatever choice is made for a measurement framework for the work-life balance programmes , care ought to be taken that key objectives and goals are articulated for the programme, and that all elements are objectified and operationalized for easy measurement, there is more guidance on the design of performance measurement framework available in the literature which could be helpful for instance see Otley 1999 and Kaplan and Norton, 1991.

4.3.3 Mechanisms for Ensuring Work-Life Balance At Zenith Bank

The second objective examined the mechanisms in place that facilitated work-life balance of staff of the bank. The study measured responses to indicators that were used as part of

this assessment. This included the nature of job flexibility, parental support, and general welfare conditions.

Responses recorded did not identify 'job sharing' as an active practice at the bank. This was recorded when most respondents representing 71% disagreed to job sharing as a mechanism for ensuring work-life balance at Zenith. About 22% had experienced job sharing and so considered it as an existing mechanism whiles the remaining 7% indicated they were not sure (see table 4.5 below). The study draws from this finding that perhaps job sharing is not a policy, however some staff have the opportunity to engage in it.

Again, most respondents representing 69.3% did not agree that working arrangement gave them greater flexibility. 27% however, believed that there was some flexibility in working arrangements while the remaining 3.7% were not sure (see table 4.5 below).The conclusion can be drawn therefore that work conditions at the bank are not flexible enough at for staff.

Asked whether there was any provision for staff without children that gave them a little work relief as a compensation for parental provisions, respondents mostly disagreed (see table 4.5 below). Comments however only pointed to the annual leave provisions which cuts across and not limited to staff without children.

Table 4.5 respondents' Opinion on Existing Mechanisms for Ensuring Work-Life Balance at Zenith

Scale	1	2	3	4	5
Job sharing	12.0	10.0	7.0	50.0	21.0
Greater flexibility in working arrangements	--	27.0	3.7	41.0	28.3

Extending work-life balance options to those without children	12.0	21.0	10.0	33.0	24.0
Better pay and conditions	10.0	15.0	10.0	40.0	25.0
Better information about parental leave	73.0	21.0	2.0	4.0	-
More support for parents to arrange childcare	-	15.0	10.0	33.0	42.0
More support for parents to pay for childcare	45.0	31.0	3.3	11.0	9.7
Better maternity or paternity leave offerings	31.0	23.0	15.0	21.0	10.0

Key: 1-strongly agree, 2-agree, 3-not sure, 4-disagree, 5-strongly disagree

Source: field data (2012)

Most respondents could not relate to better pay conditions as an existing mechanism for ensuring work-life balance. 65% of respondents therefore disagreed to the point that better pay conditions exist as a mechanism for ensuring effective work-life balance. The remaining respondents also saw 25% agreeing while the remaining 10% indicated they were not sure (see table 4.5above). Kastner (2009) has suggested that "What counts is not only the employees' performance, but also their well-being."

Respondents were however quick to point out that better information about parental leave existed. A breakdown revealed the following: 73% strongly agreed, 21% agreed, 2% were not sure while the remaining 4% disagreed (see table 4.5above). It was evident therefore that the institution has in place a strong policy on parental leave.

Respondents however suggested that there was not adequate support for parents to arrange child care. This was recorded when the statement "More support for parents to arrange childcare" showed the following responses: 15% agreed, 10% were not sure, 33%

disagreed while the remaining 42% strongly disagreed. This suggests that beyond maternal leave, the bank has not instituted mechanisms to ensure adequate support for child care.

4.3.4 Managerial Support to Work-Life Balance

At any level, management should be seen to providing support to effective work-life balance for staff. It was therefore the third objective to assess the level of managerial support to staff work-life balance a Zenith bank.

The first item under this objective checked the level of staff involvement in decisions that affect them. Findings revealed that staff are not always involved in decisions that affect them. This was observed when responses to the statement "I have sufficient involvement in decisions that affect me" recorded the following: 12% strongly agreed, 21% agreed, 15% were not sure, 32% disagreed while the remaining 20% strongly disagreed (see table 4.6 below).

Table 4.6 Respondents Opinion on the level of Managerial Support to Work-Life Balance

Scale	1	2	3	4	5
I have sufficient involvement in decisions that affect me	12.0	21.0	15.0	32.0	20.0
I can deal with urgent family or personal issues without hassles or reprisals	17.0	11.0	16.0	22.0	34.0

My supervisor has a sincere interest in employees well-being	34.0	31.0	11.0	21.0	3.0
My supervisor makes every effort to keep stress to a minimum	26.0	29.0	19.0	22.0	4.0
This company actively supports work-life balance for employees	5.0	9.0	9.0	41.0	36.0
Employees with family commitments have equal career opportunities in the workplace	11.0	5.0	21.0	33.0	30.0
Part-time staff have equal access to career progression	21.0	13.0	14.0	32.0	20.0

Key: 1-strongly agree, 2-agree, 3-not sure, 4-disagree, 5-strongly disagree

Source: field data (2012)

Again, most staff reported that they are generally unable to deal with urgent family or personal issues without hassles or reprisals. This was revealed through responses which showed the following: 17% strongly agreed, 11% agreed, 16% were not sure, 22% disagreed while the remaining 34% strongly disagreed (see table 4.6above).

Most respondents however reported that their supervisors show a sincere interest in employees' well-being. This was recorded in responses to the statement ''My supervisor has a sincere interest in employees' well-being'' which had 34% strongly agreeing, 31% agreeing, 11% were not sure, 21% disagreed while the remaining 3% strongly disagreed (see table 4.6above). It can be inferred from this finding that most supervisors were only complying to policies and directives.

In the opinion of most respondents, the bank does not actively support programmes that create effective work-life balance. This was recorded in responses to the statement "This company actively supports work-life balance for employees" which showed the following results: 14% agreed, 9% were not sure, 41% disagreed while the remaining 36% strongly disagreed (see table 4.6above).

The relative high level of disagreement suggest that the bank is more customer driven and has therefore short-changed other issues that concerns employee welfare. The study further found that although it was reported that employees with family commitments have equal career opportunities in the workplace, staff did not have equal access to career progression.

4.3.5 Challenges to Effective Work-Life Balance At Zenith

As a key objective, the study attempted to identify the challenges to effective work-life balance at the bank.

Most respondents pointed to the tight nature of work schedules as one challenge to effective work-life balance. This suggests that work conditions are not flexible enough to allow employees to have adequate quality time on other personal priorities. 69% of respondents identified this challenge while 27% did not agree. The remaining 4% who did the researcher believed to be perhaps new recruits were not sure of this challenge (see table 4.7below).

Again, most respondents confirmed that the only visible work-life balance option was available to parents. This evidently referred to maternity leave for example. The breakdown to this response is indicated in table 4.7 below.

Respondents also identified the fact that usually, requests to change working patterns are not received positively by the employer (see table 4.7 below). This implies that if it is not a recommendation from the top, most staff are likely not to have their request for a job change approved.

Table 4.7 Respondents Opinion on the Challenges to Effective Work-Life Balance at Zenith

Scale	1	2	3	4	5
Tight nature of work schedules	41.0	28.0	4.0	27.0	0
Work-life balance options are only available to parents or careers	51.0	23.0	13.0	11.0	2.0
Requests to change working patterns are not received positively by the employer	33.0	23.0	13.0	20.0	11.0
The flexible working options on offer are restrictive	22.0	37.0	15.0	21.0	5.0
The employer doesn't do enough to enable people to pursue education or training opportunities	31.0	37.0	12.0	14.0	6.0

Key: 1-strongly agree, 2-agree, 3-not sure, 4-disagree, 5-strongly disagree

Source: field data (2012)

It was also evident that the flexible working options available to staff were usually restrictive. This was reported by most respondents (see table 4.7 above). Comments

revealed that flexible working options were usually available to non-core staff that had very little opportunity for progression and also some members in authority.

Respondents also revealed that usually staff who seek to further their training or education have to contend with several challenges. This was recorded through responses to the statement "The employer doesn't do enough to enable people to pursue education or training opportunities" which showed that 31% strongly agreed, 27% agreed, 13% were not sure, 12% disagreed whiles the remaining 17% strongly disagreed(see table 4.6above).

4.3.6 Respondent's General Perception of Work-Life Balance

The study also sought respondents' general perception of work-life balance. This was to identify respondent's level of appreciation of the work-life balance concept. Most respondents believed that People work best when they can balance their work and other aspects of their lives (see table 4.8 below).

Table 4.8 Respondent's General Perception on Work-Life Balance

Scale	1	2	3	4	5
People work best when they can balance their work and other aspects of their lives	22.0	39.0	10.0	14.0	15.0
Offering a good work-life balance to employees is beneficial for employers	33.0	43.0	4.0	11.0	9.0
Staff with a good work-life balance are better able to respond to the needs of customers or service users	26.0	41.0	12.0	17.0	4.0
Work-life balance is for those who don't take their careers seriously	12.0	16.0	10.0	33.0	29.0

Key: 1-strongly agree, 2-agree, 3-not sure, 4-disagree, 5-strongly disagree

Source: field data (2012)

Again, 76% of respondents suggested that offering a good work-life balance to employees is beneficial or employers. In their opinion, an employee who has a good work-life balance is likely to be more focused at both home and work. This in turn will positively affect his productivity.

The study further found that in the opinion of majority of respondents (about 67%), staff with a good work-life balance are better able to respond to the needs of customers or service users. However, 28% completely disagreed to this assertion but pointed out that in their opinion, competence and training are what will rather make an employee respond to service users more appropriately (see table 4.8 above).

4.3.7 Respondents' Opinion of What Would Ensure Effective Work-Life Balance of Staff

The study finally sought the opinion of respondents on what will ensure effective work-life balance of staff of Zenith Bank. The results are presented in table 4. Below which shows the various level of agreements to statement posed to respondents.

It was found that most respondents will want management to consider employees' suggestions for improvement in conditions (see table 4.9 below). The statement posed recorded the following responses: 25% strongly agreed, 31% agreed, 10% were not sure, 21% disagreed while the remaining 13% strongly disagreed. Respondents who disagreed believed that taking on board all employees' suggestions will compromise the bank's quality of service since most suggestions are likely to recommend greater flexibility which in their opinion will create room for less efficiency.

Respondents again suggested that any available work-life balance options should be effectively communicated to staff. This will enable employees explore the option to be able to utilize it.

Table 4.9 Respondents' Opinion of What Would Ensure Effective Work-Life Balance of Staff

Statement	1	2	3	4	5
Listen to and take on board employees' suggestions	41.0	36.0	9.0	11.0	3.0
Communicate better the work-life balance options available	23.0	36.0	19.0	9.0	13.0
Offer the option of part-time working during retirement	21.0	37.0	19.0	23.0	-
Make the process of applying for a new working pattern easier	33.0	39.0	16.0	7.0	5.0
Approve more requests for flexible working	31.0	26.0	11.0	21.0	11.0
Extend entitlement so more employees have the opportunity to take up flexible working options	23.0	41.0	20.0	10.0	6.0
Getting managers to model behaviors	21.0	38.0	19.0	12.0	10.0
Make current options more flexible, for example to	31.0	33.0	20.0	11.0	5.0

allow occasional working from home					
Extend the range of flexible working options	42.0	21.0	11.0	14.0	12.0

Key: 1-strongly agree, 2-agree, 3-not sure, 4-disagree, 5-strongly disagree

Source: field data (2012)

Most respondents also suggested that policy should consider the option of part-time working during retirement (see table 4.9 above). Respondents believed that while tapping their experience; more employees may opt to retire early to create room for more job creation. In addition, it will create some flexibility in the working environment since n their opinion there is too much stress on staff of banks.

78% of respondents also suggested that the process of applying for a new working pattern should be made easier. In other words, most respondents felt that to create a better condition for effective work-life balance, staff who want to shift tasks should be given the opportunity. The remaining 22% were hover not sure of father position on this item or completely disagreed (see table 4.9 above).

Again, most respondents reported that there should be policy to extend entitlement so that more employees have the opportunity to take up flexible working options. This suggestion to the challenge raised earlier that identified the fact that the level of flexibility seen were usually restrictive. The various levels of agreements are indicated in table 4.9 above.

4.4 Qualitative Analysis

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The analysis which follows is qualitative; it based on open ended questionnaires that were administered to management of Zenith Bank Ghana, which is the case for the study. The responses from the open-ended questionnaires were interpreted using a social-constructionist perspective as it is believed that reality is what people who experience it see it to be. Broad generalizations and inferences from respondent comments and responses were made to build a good understanding of the phenomenon.

4.4.1 The nature of work-life balance at Zenith Bank

Generally all respondents agree that there is a system of work-life balance at Zenith Bank, Ghana Ltd. Whiles this shows that the issue of work-life balance is imperative to have attracted top-management attention at Zenith, it does not specify whether the effort and resources channeled are adequate.

A Branch Head of Zenith Bank for instance indicated that the programme of work-life balance at Zenith Bank needs refinement. An Operations Manager also shares the same view; he believes that work-life programmes at zenith Bank needs a refinement. There were others who believed that the status of work-life balance system in place at Zenith Bank was satisfactory, no respondent praised the work-life system in place at Zenith Bank. A senior manager of the bank, for instance replied that he finds work-life balance systems in place at Zenith Bank to be satisfactory when he was asked to comment about the status of work-life balance at Zenith Bank. A respondent remarked that "I believe that there is a lot of room for improvement as far as work-life balance initiatives and execution is

concerned, employees should be actively involved in developing such initiatives", this sums up the overall impression of staff members of Zenith Bank. The overwhelming majority of respondents recommended refinements in the work-life balance systems in place at Zenith bank; this presupposes a faulty system of work-life balance system at Zenith Bank. We now look at some of the issues dealt with in the system of work-life balance at Zenith Bank.

4.4.2 Managerial Strategies for work-life balance at Zenith Bank

Respondents pointed out several mechanisms in place at Zenith Bank which promoted a work-life balance culture. A senior manager remarked that management has several policies such as study-leave without pay, overseas training and overtime allowance which enables an appropriate work-life balance. A head of operations also mentioned flexible working hours for nursing mothers, alternating weekend work schedules and compensatory leave arrangements as some of the exiting organizational arrangements that ensure an effective work-life balance at Zenith Bank.

Another respondent also mentioned per diem payments for attendance at trainings, overtime allowances, flexible working hours for nursing mothers and alternative weekend work schedules at some of the work-life balance policies in place at Zenith Bank. Additionally, a Branch Head mentioned family durbars as a work-life balance policy at Zenith Bank. He believes that the durbars provide opportunities for unwinding and socializing among staff members, a welcome balance to the hectic working environment.

It can be ascertained from the above that the work-life balance programmes at Zenith Bank is encompassing .giving employees a broad range of choices and added benefits. Whiles managers mention all the above, employees point out difficulties in implementation and administration of the work-life benefits. The researcher investigates some of the challenges encountered in the administration of work-life balance systems at Zenith Bank; this provides answers to the research question "What are the challenges to effective work-life balance at Zenith Bank?"

4.4 Challenges to effective work-life balance at Zenith Bank

Organizations encounter several challenges in the deployment of their work-life balance programmes. These challenges are myriad and encompassing ranging from resistance, lack of funding, lack of top management support, rough implementation, limited options, favoritism and poor awareness.

Whiles employees of Zenith are aware of work-life balance programmes; many point out to half-hearted administration of the schemes in place. Many respondents agreed to the fact that requests to make changes to working schedules are not dealt with expeditiously. Zenith Bank prides itself in being able to offer flexible working arrangements over weekends and for nursing mothers, however the process of granting such flexible working schedules seems slow and daunting for most employees. Majority of the respondents

(about 70%) show that there are bottlenecks in the granting of flexible working hours, of the remaining 30%, some respondent that they are indifferent as to whether bosses grant flexible working arrangements smoothly or not whiles the remaining 15% somewhat disagree. Furthermore respondents also generally agree that the flexible working hours available are restrictive, thus flexibility was within a narrow range of choices, this could be seen as half-hearted desire to grant flexible working options or rather a complexity within the industry as banks in Ghana do not work in the evenings, except with recent developments.

Another issue with the work-life balance programmes at Zenith Bank is that most employees feel that working arrangements are so tight, they cannot be said to be flexible. Many respondents (about 60%) reported that tight work schedules was one of their main challenges at Zenith Bank. This points in-part to the fact that the work schedule are very tasking, this phenomenon is common among Nigerian Banks in Ghana, we are unable to comment whether it represents a beneficial cultural shift in the Ghanaian workplace or is an instance of labour intensification for excessive profits.

4.4.4 Managerial Support to Work-life Balance at Zenith Bank

Top-management support for work-life programmes is important to ensure their continuity and effectiveness. Lack of appropriate attitude of top-management support could spell the demise of the work-life balance programmes at Zenith Bank. Whiles employees sought to

be part of the process of design and implementation of work-life balance programmes at Zenith Bank, from management is seen to operate a closed system without appropriate involvement of employees in the process which was evidenced from the responses of all the management respondents. . Lack of employee participation creates apathy and resistance (see Toumela et. Al., 2005), at Zenith Bank. Although employees did not show open apathy to the work-life programmes in vogue, they did emphasize their desire to be part of the process because when employees are part of a project, they invariably contribute to its success.

Employees remarked generally that their superiors showed a genuine concern in their work-life balance problems. It was however deduced from the management responses that whiles work-life balance receives personal and compassionate attention within the branches and departments, top-level managers do not show the same empathy and commitment towards staff, articulation of work-life policies is largely impersonalized by top-level management.

4.5 Effect of technology on work-life balance programmes at Zenith Bank

Whiles the impact of technology is widespread, it has also come with its associated problems and challenges. For instance technology makes work faster and sometimes fun, it could however lead to serious security problems and could be expensive to implement.

A respondent indicated that technology "… has replaced the cumbersome and time-consuming labor intensive nature of some tasks which prevailed sometime in the past.

Staff are therefore able to complete their tasks early enough and have time to attend to some other issues" , another respondent replied that "more work can be done within the space of time available through the use of technology in as much as communication and information sharing is easier; using the "lync" platform it also saves us distractions sometimes to work", a third participant commented that " technology helps employees to get large volumes of work done within a short period resulting in less stress, freeing time for other activities" these comments points out that technology has had a positive impact of work-life balance at Zenith Bank Ltd.

However employees also pointed out some of the drawbacks to the use of technology, a respondent mentioned that technology "draws people apart in terms of physical gatherings since a lot of work and communication is done via email, lync, phone etc." Another respondent commented that technology "has expanded the scope of work and the need for effective control by supervisors and managers. Issues like fraud, mis-postings etc. could be easily committed, and it would take the vigilance of a supervisor or manager to detect such practices "several respondents also pointed out that technologies such as "lync" which is an internal IT platform could pose distractions from work, thus having a negative impact on work-life balance.

Thus every effort should be put in place to ensure that technology does not distract work and also that avenues to fraudulently manipulate technology at Zenith are curtailed, this

would enhance the already beneficial impact the technology has had on work-life balance at Zenith Bank.

4.6 Impact of work-life balance programmes on productivity at Zenith Bank

Impact of work-life balance programmes like any HR interventions have been varied whiles some report benefits, others show losses. These varied responses could be due to the different modes of implementation (Toumela, 2005), different organizational contexts among other factors.

Some of management staff in their responses indicated that they could ascertain the impact that work-life balance programmes has had on employee performance or productivity, the others reported that they did not see any improvements of performance from work-life balanced programmes. From this we could conclude that work-life balance has had no impact on performance from the point of view of respondents- several reasons could be adduced for this; the main cause would be measurement defects. Those managers that answered that they could not ascertain the effect of the work-life balance programmes in place may not have the appropriate tools to measure; this in itself does not mean that the investment in work-life balance programmes has been wasted but that appropriate attention has not been paid to monitor the impact.

It is therefore advisable for a system of measurement, evaluation and continuous improvement to be put in place in respect of employee work-life balance systems at Zenith Bank. A system of performance measurement could be both qualitative, continuously gathering qualitative data and compiling this at periodic intervals for top management action and employee information. It could also be quantitative within an IT supported framework. Whatever choice is made for a measurement framework for the work-life balance programmes, care ought to be taken that key objectives and goals are articulated for the programme, and that all elements are objectified and operationalised for easy measurement, there is more guidance on the design of performance measurement framework available in the literature which could be helpful for instance see Otley and Fitzgerald, Neely et. Al and Kaplan and Norton, 1991.
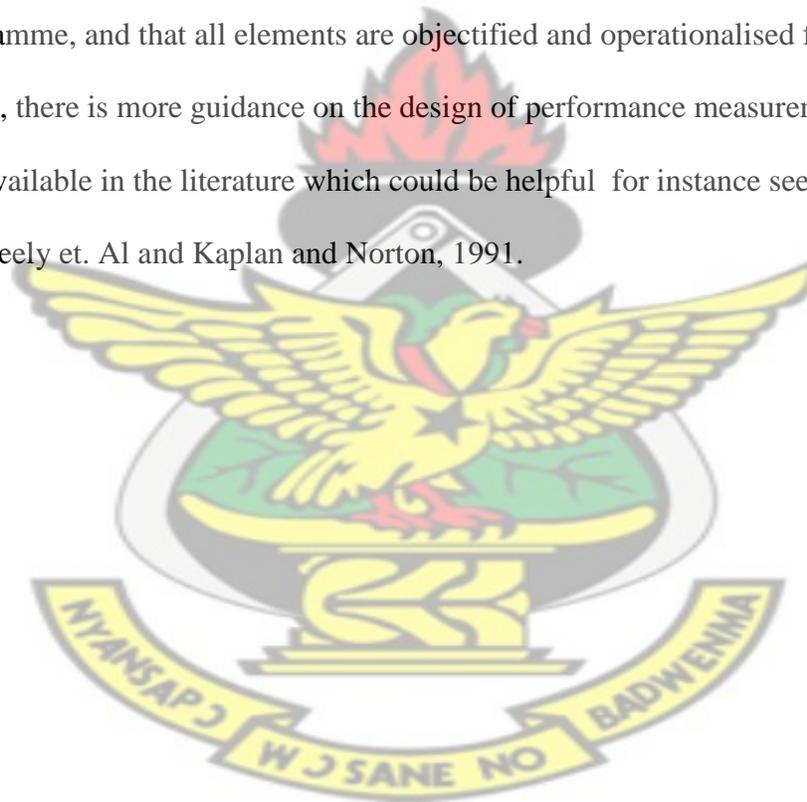
CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents a summary of the findings to the research objectives. The chapter further presents a conclusion and makes a recommendation on some weaknesses and challenges identified with regards to work-life balance at Zenith bank Ghana Limited.

5.2 Summary of Findings

Under this section, a summary of our findings is presented. The sections that follow immediately present summaries in relation to specific responses.

5.2.1 Demographic Classification of Respondents

There was high response rate on the part of the women, suggesting a high enthusiasm among female staff of Zenith Bank in the subject matter. Most respondents were in the age groups 21yrs and 30 and 31-40 years. The researcher therefore concluded that majority of respondents constituted the highly productive group of human resources in the bank. The study found that majority of respondents representing 38.5% had been in their current employment between 1-3yrs.

5.2.2 Conditions of Work-Life Balance at Zenith Bank

Respondents generally indicated that they are unable to maintain good balance of work and life. Asked whether respondents often took work home, 89.3% answered in the negative, mainly because banking tasks can generally not be carried to the house. Most respondents indicated that work pressures often interfere with their personal life. The researcher concluded that most bank staff often sacrifice their social life for their job.

It was also found that most bank staff usually find their job interfering with their personal priorities more than their personal priorities interfering with their job. On the level of stress experienced in the last six months, 78.3% indicated that they had experienced significant stress as a result of their job. This suggests an increasing stress on most staff of Zenith bank which the researcher attributed to recent job demands. About 73.1% of respondents reported good control on their job. Findings in connection with respondents' ability to exercise control over managing their time revealed that most staff (representing 68.5%) are time conscious and are able to exercise control over their time. This was attributed to the nature of service rendered by banks which required one to be efficient with time.

5.2.3 Mechanisms for Ensuring Work-Life Balance At Zenith Bank

Most respondents did not report job sharing as an active practice at the bank. It was concluded that job sharing was not a policy, regardless of its recognition as one mechanism that contributes to work-life balance.69.3% reported non-flexibility in working

arrangements which suggested that there was no mechanism to ensure flexibility in work conditions at the bank. Most respondents only reported of the annual leave provisions create some conditions for staff to balance work and life. There was no provision found limited to staff without children.

Most respondents could not relate to better pay conditions as an existing mechanism for ensuring work-life balance. 65% of respondents therefore disagreed to the point that better pay conditions exist as a mechanism for ensuring effective work-life balance. 73% of respondents were however quick to point out that better information about parental leave existed. It was evident therefore that the institution has in place a strong policy on parental leave. Respondents however suggested that there was not adequate support for parents to arrange child care. This suggests that beyond maternal leave, the bank has not instituted mechanisms to ensure adequate support for child care.

5.2.4 Managerial Support for Work-Life Balance at Zenith Bank

Findings revealed that staff are not always involved in decisions that affect them. Again, most staff reported that they are generally unable to deal with urgent family or personal issues without hassles or reprisals. There was however an indication that supervisors generally show a sincere interest in employees' well-being. Most respondents reported that the bank does not actively support programmes that create effective work-life balance. The study further found that although it was reported that employees with family commitments have equal career opportunities in the workplace, staff did not have equal access to career progression.

5.2.5 Challenges to Effective Work-Life Balance At Zenith Bank

69% of respondents pointed to the tight nature of work schedules as one challenge to effective work-life balance. Again, most respondents confirmed that the only visible work-life balance option was available to parents. This was in reference to maternity leave. Respondents also identified the fact that usually, requests to change working patterns are not received positively by the employer. This implies that if it is not a recommendation from the top, most staff are likely not to have their request for a job change approved.

It was also found that the flexible working options available to staff were usually restrictive. Comments also revealed that flexible working options were usually available to non-core staff that had very little opportunity for progression and also some members in authority. Respondents also revealed that usually staff who seek to further their training or education have to contend with several challenges.

5.2.6 Respondent's General Perception of Work-Life Balance

Most respondents believed that People work best when they can balance their work and other aspects of their lives. 76% of respondents suggested that offering a good work-life balance to employees is beneficial for employers. In their opinion, an employee who has a good work-life balance is likely to be more focused at both home and work. This in turn will positively affect his productivity. Respondents suggested that staff with a good work-life balance are better able to respond to the needs of customers or service users.

5.2.7 Respondents' Opinion on What Would Ensure Effective Work-Life Balance of Staff

Most respondents will want management to consider employees' suggestions for improvement in conditions. Respondents again suggested that any available work-life balance options should be effectively communicated to staff. This will enable employees explore the option to be able to utilize it. Most respondents also suggested that policy should consider the option of part-time working during retirement. Respondents believed that this will create some flexibility in the working environment since in their opinion there is too much stress on staff of banks.78% of respondents also suggested that the process of applying for a new working pattern should be made easier. Again, most respondents reported that there should be policy to extend entitlement so that more employees have the opportunity to take up flexible working options.

5.3 Conclusion

The study has examined nature and effectiveness of work-life balance mechanisms in the banking environment using Zenith Bank as a case study. The study identified several weaknesses in employee work-life balance in the case institution. This included the clear lack of managerial support for effective work-life balance.

The study revealed that employees are not involved in the design of work-life balance programmes at Zenith Bank, this could be one reason why the study also found that there is no direct relationship between work-life balance and productivity at Zenith Bank. The researcher found that there perception of employees on work-life balance at Zenith Bank is

indifferent- on the one hand employees mention several programmes that have been instituted by management to ensure work-life balance but they wished for some other techniques of work-life balance.

Work-life balance at Zenith Bank is bedeviled with a lot of challenges which threaten the effectiveness of such programmes. For instance benefits from work-life balance programmes are not evenly distributed among employees, some employees indeed complained about favoritism. Another significant challenge is the slow response rate to requests for certain reliefs by employees. The approval process for requests by employees is unduly long and time consuming; threatening the effectiveness of work-life balance programmes at Zenith Bank. As the adage goes justice delayed is justice denied, delays in receiving benefits of work-life initiatives is denial even if only for a short time.

One important condition that can contribute to a productive workforce is by creating an environment that enables effective work-life balance. It is therefore important that staff are kept as productive as possible. As Kastner (2009) has suggested, over the past decade, a rise in workplace violence, an increase in levels of absenteeism as well as rising workers' compensation claims are all evidence of an unhealthy work life balance.

5.4 Recommendations

Based on findings made, the study recommends the following to strengthen work-life balance at Zenith Bank and banks in general:

5.4.1. Effective Communication of WLB strategies

From the research findings, it was realized that only maternity leave policy is the WLB strategy that most staff are adequately aware of (73%). It is therefore recommended that Management should make sure that available work-life balance options are effectively communicated to staff.

5.4.2. Staff involvement in decision making

Findings revealed that about 55% disagreed that they had involvement in decisions that affected them, whilst 15% were indifferent. The recommendation in this respect is that there should be a deliberate policy to afford employees the opportunity to be involved in decisions that affect them. Management of the bank will thus benefit immensely from a participatory approach to work-life balance issues at Zenith Bank.

5.4.3. Job flexibility

Another recommendation is that whenever possible, technology should be employed to allow certain tasks to be performed even at home as findings showed that majority of the respondents (69.3%) believed that there was very little flexibility in their jobs.

Employees should be given the opportunity to enjoy some flexibility in order to reduce excessive stress. A reduced stress will boost employee productivity.

5.4.4 Supportive child care mechanisms

The research findings showed that though most staff members were aware and appreciative of the bank's policy on maternity leave, Respondents however suggested that there was not adequate support for parents to arrange child care. The researcher would also recommend that, there should be mechanisms to support parents in effective child care at all times.

5.4.5. Better working conditions

About 72.3% of staff responded that their job caused them significant stress. The recommendation here is that there should be better working conditions to enable employees enjoy some comfort that ultimately will increase productivity.

5.4.6. Interpersonal skills training for managers

The study revealed that 70% of the respondents found it difficult to relate to managers. It is therefore recommended that managers be given training in interpersonal skills so that they can relate better with staff who would in turn work better in a less restrictive atmosphere.

5.5 Suggestion for further research

Work/life balance is an important issue that many organizations are struggling to deal with (with respect to both management and staff). The researcher would like to suggest that further research is undertaken on the topic and the research findings made available so as to help organization to formulate suitable policies in that regard. Further studies could for

instance investigate the impact of culture on work-life balance strategies. During the research we realized that cultural values in Ghana is likely to have a strong influence on the effectiveness of particular work-life balance programmes. Hofstede (1980) for instance identifies several cultural types, a study which shows the link between the Ghanaian cultural type and the effectiveness of work-life balance strategies will be very useful.

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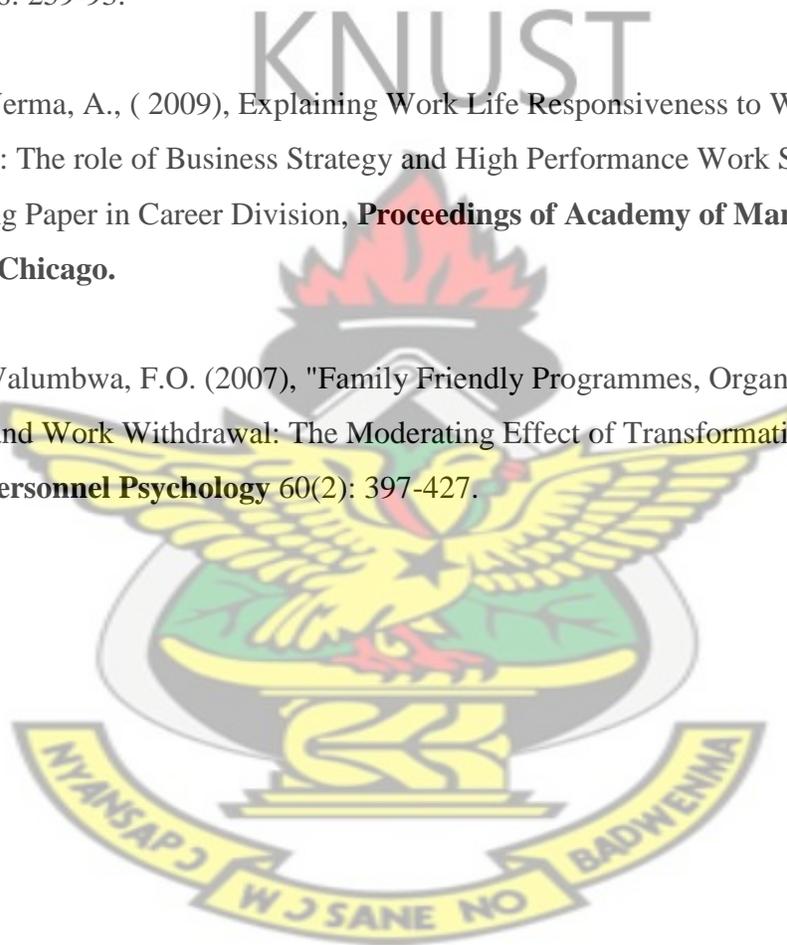
Appendix

Questionnaire (Staff)

This is a study that is aimed at assessing the effect of work-life Balance on productivity in the banking industry. Kindly indicate your preference among alternative answers for each question by ticking in the appropriate box. Where alternative answers are not provided, fill in the gaps provided. Thank you for your contribution. Respondents are assured of the confidentiality of this exercise because it will be solely used for academic purposes.

1. Background Information

a. Gender: Male ☐   Female ☐

b. Age: 20-30yrs ☐   30-40yrs ☐   40-50yrs ☐   above 50yrs ☐

c. Number of years spent in your current employment

1-5yrs ☐   6-10 ☐   1-15yrs ☐   above 15yrs ☐

2. To what extent do you agree with the following as conditions of work-life balance at Zenith Bank Ghana Limited

Key: 1-Strongly Agree   2-Agree   3-Neutral   4-Disagree   5-Strongly Disagree

Statement	1	2	3	4	5
I am able to balance work and life priorities well					
I often bring work home					
I often have to put extra hours at work					

Work pressures often interferes with my personal life					
Personal pressures often interfere with my work life					
In the past six months, work has caused me significant stress					
I have a high degree of control over howI do my work					
I have a lot of control over managing my time at work					
My job is stressful					

3.Which of the following are mechanisms for ensuring work-life balance at Zenith?

Statement	1	2	3	4	5
Job sharing					
Greater flexibility in working arrangements					
Extending work-life balance options to those without children					
Better pay and conditions					
Better information about parental leave					
More support for parents to arrange childcare					
More support for parents to pay for childcare					
Better maternity or paternity leave offerings					

4.Which of the following are challenges to effective work-life balance at Zenith Bank?

Statement	1	2	3	4	5
Tight nature of work schedules					
Work-life balance options are only available to parents or carers					
Requests to change working patterns are not received positively by the employer					
The flexible working options on offer are restrictive					
The employer doesn't do enough to enable people to pursue education or training opportunities					

5. Which of the following describe managerial support to Work-Life balance at Zenith?

Statement	1	2	3	4	5
I have sufficient involvement in decisions that affect me					

Statement					
I can deal with urgent family or personal issues without hassles or reprisals					
My supervisor has a sincere interest in employees well-being					
My supervisor makes every effort to keep stress to a minimum					
This company actively supports work-life balance for employees					
Employees with family commitments have equal career opportunities in the workplace					
Part-time staff have equal access to career progression					
All staff have access to flexible working arrangements					

6. How strongly do you agree or disagree with the following statements?

Statement	1	2	3	4	5
People work best when they can balance their work and other aspects of their lives					
Offering a good work-life balance to employees is beneficial for employers					
Staff with a good work-life balance are better able to respond to the needs of customers or service users					
Work-life balance is for those who don't take their careers seriously					

7. What initiatives would help better balance employees' lives a staff of Zenith?

Statement	1	2	3	4	5
Listen to and take on board employees' suggestions					
Communicate better the work-life balance options available					
Offer the option of part-time working during retirement					
Make the process of applying for a new working pattern easier					

Approve more requests for flexible working					
Extend entitlement so more employees have the opportunity to take up flexible working options					
Getting managers to model behaviors					
Make current options more flexible, e.g. to allow occasional working from home					
Extend the range of flexible working options					

KNUST

Interview Guide (Management)

This is a study that is aimed at assessing the effect of work-life Balance on productivity in the banking industry. Kindly answer to the best of your ability. Respondents are assured of the confidentiality of this exercise because it will be solely used for academic purpose.

1. As management of Zenith Bank, how will you describe employees' work-life balance issues?
2. What are the business interest and work-life issues of your employees?
3. What mechanisms have management put in place to ensure effective work-life balance of staff?
4. How effective have these mechanisms been?
5. What have been the challenges to effective work-life balance of employees?
6. What specific policies have been introduced to address these challenges?
7. How have employees responded to these policies?
8. What has been the effect of these work-life balance policies on employee performance?

KNUST