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Work-Life Balance As A Tool For Stress Management In Selected Banking Institutions In Ghana

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In Ghana, there is a growing concern of occupational stress, especially in the private sector, where some organizations saddle their employees with long working hours without consideration to other aspects of their lives. This study therefore sought to investigate into the policy and practice of work-life balance in selected banking institutions in Ghana and how these practices are able to help in managing the stress levels of employees. The study used quantitative method for collecting primary data, which were analysed using descriptive statistics. Findings from the study revealed that even though work-life balance is practiced in the selected banking institutions, some of the practices that connote an effective work-life balance culture are non-existent. It was also discovered that respondents held an almost polarized view of the effectiveness of work-life balance in managing their stress levels. Majority of respondents also agreed that work-life balance is effective in enhancing their performance at work and finally, female respondents demonstrated a greater need for work-life balance than their male counterparts. It is recommended that a review of existing work-life balance policies in the banking institutions are undertaken to ensure that policies regarding the concept are consistent with employees' actual experience. This can be achieved by making sure that employees across different levels of the organization have easy access to the use of work-life balance initiatives without suffering any adverse career consequences.

Keywords: Work-life balance, Stress, Stress Management and Banking Institutions

INTRODUCTION

Work and non-work lives are the domains from which most adults derive satisfaction in life; equally they are the common sources of stressful experiences. The working

environment continues to change with globalization of the world economy and economic rationalization driving job restructuring, greater part-time and contract work, and greater workload demands that commonly occur in a context of higher job insecurity. There is thus not an unreasonable perception in the community that work is increasingly the source of much of our stress and distress (Tennant, 2001). The implication of work – related stress include the effects on worker satisfaction and

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productivity, their mental and physical health, absenteeism and its economic cost, the wider impact on family function and finally, the potential for employer liability.

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. In the early days of the industrial revolution in Europe and today in some parts of the developing world a primary concern was with the impact of child labor. In times of recession and again today in parts of Europe, the concern is with lack of employment and its consequences, graphically illustrated in the early work by Jahoda (1992) at Marienthal and studied in many contexts up to the present day. Yet 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. For some time, it has been argued that achieving a 'balance' between home life and work life is increasingly a priority for many people. As long ago as the late 1980s, Scase and Goffee (1989) concluded that UK managers were becoming less interested in career success as it has been traditionally understood and more interested in a career that enhances personal lifestyles that are separate from, rather than subordinated to, work roles. This is supported by Schein's latest research findings which show that growing numbers of people are endorsing a 'lifestyle' career anchor (Schein, 1996). This implies that their primary career objective is to balance and integrate their personal needs, their family needs and the requirements of their career.

A growing aspiration to balance work with other aspects of life can doubtless be linked to the long hours that many individuals have to devote to work. It is acknowledged that UK organizations have contributed to this by encouraging a long hour's culture, to the extent that more than 20 per cent of the total workforce and a considerably higher proportion of managers and professionals work in excess of 48 hours a week (DTI, 2002). This culture is partly perceived to be the result of downsizing and the more demanding workloads with which those who remain in employment must contend (McGovern et al, 1998). There is good evidence to indicate that the intensity of work — reflected, among other things, in perceived workload — has increased in recent years, and that this increase in intensity has been greater in the UK than in other European countries (Green, 2001). It has been suggested that the relationship between work and non-work may be even more important to young employees than it is to other groups of workers. It is argued that, as a cohort, young people wish to develop and manage their careers on their own terms, with an important part of this career individualism being the achievement of balance between the work and non-work aspects of their lives (Loughlin and Barling, 2001).

This conclusion is supported by Lewis et al (2002) who, in a study of young peoples' values across four European countries including the UK, found evidence of a strong desire to lead a balanced lifestyle. In the USA Smola and Sutton (2002) concluded that younger people were less likely to feel that work should be an important part of life than those of the same age a generation earlier

Work-life balance has been defined as 'satisfaction and good functioning at work and at home with a minimum of role conflict' (Clark, 2000: 751). As such, it is sometimes characterized by 'the absence of unacceptable levels of conflict between work and non-work demands' (Greenblatt, 2002: 179). Thus, when demands from the work and non-work domains are mutually incompatible, conflict may occur. For this reason, a lack of balance between work and non-work is commonly conceptualized as work/family conflict or work/non-work conflict (Frone et al, 1997; Parasuraman et al, 1996). Such conflict can occur both when work roles interfere with non-work roles and vice versa. The pressures of work, for those in work, have been intensifying in recent decades. Factors such as the advances in information technology and information load, the need for speed of response, the importance attached to quality of customer service and its implications for constant availability and the pace of change with its resultant upheavals and adjustments all demand our time and can be sources of pressure. The evidence from the UK, which has the longest working hours in Europe (Guest, 2001), shows while the average number of hours worked has been steady for the past twenty years, the proportion working more than 48 hours has increased in the past decade. Also, people report an increase in the intensity of work. Comparative figures for Europe show that the rise in intensity in the 1990s was greatest in the UK closely followed by Ireland, France, Italy and the Netherlands. At the other extreme West (but not East) Germany reported almost no increase in the intensity of work. Intensity was measured through subjective responses to questions about the proportion of time spent working at very high speeds and to tight deadlines. As a result, so the argument goes, the demands of work begin to dominate life and a sense of work-life imbalance ensues.

In contemporary Ghana, there is a growing concern that the quality of home and community life is deteriorating. There are various explanations for this - affluence, urbanization, increased employment level of women, the growth of single parent families, the privatization of family life and the lack of local resources and facilities. In the urban societies, we live in an unparalleled era in that a higher proportion of women from all social classes are engaged in paid employment than ever before. In addition, the pressures and demands of work reflected both in longer hours, more exhaustion and the growth of evening and weekend work leave less scope for "quality" family time. The

consequences include increases in juvenile crime, more drug abuse, a reduction in care of the community and in community participation and less willingness to take responsibility for care of elderly relatives and for the disadvantaged. While steps to redress these concerns transcend work and employment, it is nevertheless argued that the demands of work contribute to a reduced participation in non-work activities resulting in an imbalance. We are all exposed to stress at various stages of our lives these days. It's become a fact of life. We talk about the reasons for our stress and we discuss various ways to alleviate it quite often, but how often do we talk about how it can upset the work life balance?

Stress can be defined as a mixture of psychological and physiological reactions of the human body. In many cases, stress is the emotional side effect of not feeling able to find enough time to do those things you know need to be done.(Andrew, 2001). The pressure of deadlines to be met and decisions to be made, a lack of cooperation and problems with fellow colleagues, the children who have to be picked up from school, a tense relationship at home, plus a high consumption of unhealthy food choices picked up in a rush on the way home from a busy day, all contribute to the reasons we can suffer from stress and stress related illnesses. Andrew (2001) suggests that stress management is about developing new perspectives in our lives and learning time management techniques. To help manage some of the stress generated from an unbalanced work life, there is the need to consider delegating some of one's extra work activities. In the alternative, work load could be addressed with employers by explaining the need for assistance with some tasks. These could serve as ways of creating a positive work-life balance which will help manage stress eventually.

Setting the agenda

It is evident that work-life balance could be an effective tool for managing stress among employees in modern societies and Ghana is no exception. Some organizations in Ghana are more aware of the importance of improving job satisfaction and reducing stress levels of their employees and therefore take into account the issue of work-life balance in their Human Resource policies. However, this is not the case in many workplaces. In Ghana, individuals and their organizations face a growing problem of managing stress at work but are hampered by lack of understanding the concept of work-life balance and how to use it as an effective tool in dealing with occupational stress. Stress at work is an increasingly common feature of modern life. A survey of 28,000 workers in 215 organizations in the United States linked stress at work to poor work performance, acute and chronic health problems and employee burnout

(Ivancevich, Matteson, Freedman and Phillips, 1990; Kohler and Kamp, 1992).In the United Kingdom, researchers have estimated that 360 million working days are lost through sickness each year at an estimated cost of £8 billion (\$12.8 billion) (Sigman, 1992). The U.K. Health and Safety Executive has estimated that at least half of these lost days are related to workplace stress (Bercussen and Dickens, 1996).

The need for organizations to be aware of the concept of work-life balance and its importance in managing workplace stress cannot be over-emphasized. Therefore, the purpose of the study is to investigate into work-life balance policies and practices in the selected institutions; make the appropriate recommendations concerning the concept and how it can be utilized to manage stress among employees in order to maximize their output.

The general objective of the study is to determine how work-life balance policies and practices are carried out as a tool for stress management in selected banking institutions in Ghana. The study therefore seeks to achieve the following specific objectives: to identify the various work-life balance practices in selected banking institutions in the Kumasi metropolis; to determine how stress is managed with the work-life balance practices among employees in the selected banking institutions; to ascertain the effect of work-life balance on employee performance in the selected banking institutions; to identify the gender differences in work-life balance needs among employees in the selected banking institutions and finally; to make appropriate recommendations on how to improve the work-life balance of employees in the various banking institutions.

The subject of how work-life balance can be achieved and enhanced has received significant attention from employers, workers, politicians, academics and the media. Many organizations are increasingly considering the benefits of ensuring their employees achieve 'work-life balance'. For future commercial sustainability, organizations need to ensure they not just encourage but mandate a practical and workable work-life balance policy, benefiting and meeting the needs of both the organization and its employees. An in-depth study into the subject of achieving work-life balance in Ghanaian organizations would therefore help create the awareness about the subject, especially in those institutions where little or no attention has been given to it. The inclusion of work-life balance in organizational policies would then be used as a tool in managing stress in the lives of employees and increase their productivity in their various workplaces. This would ultimately help the organizations build a happy and vibrant workforce who are ready to cooperate with management in achieving organizational goals.

The study included three major banks in the second largest city in Ghana. Every department in the selected banking institutions was represented in the data

collection and analysis. The banking system in Ghana has seen a wide range of policies implemented to keep up with the western world. The year 1989 saw the inception of the Ghana Stock Exchange, and Ghana has since worked with the International Monetary Fund (IMF) to develop new, progressive policies. The deregulation of financial services at the national level invariably opened up the industry to international competition due to globalization. Important changes in corporate behavior such as growing financial intermediation and increased emphasis on shareholder value are also part of the financial sector transformation. The total banking system assets at the end of October 2006 was GHS483.53million, representing an annual growth of 35.5%, as against 16.6% as of the end of October 2005 (Daily Graphic, December 19, 2006). The banking sector has emerged from severe financial and reputational damage resulting from economic recession and government debt in the 1980s and 90s, when Ghanaian banks and other financial institutions stopped lending to the private sector. The banking sector has seen major capital injection partly because of the political stability, attainment of micro and macroeconomic stability and the government's desire to make Ghana the "financial hub" of the Sub-region.

The Central bank has promoted the enforcement of statutory requirements, more stringent supervision and increasing capital requirements. It has also licensed twenty six [26] commercial banks to operate in the country. In addition to the 26 banks, the sector also comprises a range of non-bank financial institutions, including several community banks established to mobilize rural savings. The ARB Apex Bank is the umbrella bank for Rural Community Banks and supervises 123 of such banks throughout Ghana. A distinguishing feature of the sector is the level of ownership by the private sector, directly or through the capital market when compared with the level of state ownership seen in the financial sector in other African countries. Further, a large number of these new banks are owned and managed by Africans, and the sector boasts of a number of highly skilled and experienced bankers. In response to the hyper competition in the sector, there is growing introduction of new products by the banks onto the market. Also, banks that hitherto served the interest of the few elite and concentrated on investment banking, now facing an increasing competition from these new banks are now opening their doors to the middle to low income earners in the Ghanaian society. The new banks are now serving all sectors of the Ghanaian society and not an elite few. Several banks have already made determined effort to roll out the use of Internet banking, smartcard technology, mobile phone banking and the use of biometric technology to cover all their operational areas. In their bid to gain competitive advantage over their competitors

several of these banks engage their employees in long working hours. There is also immense pressure on employees to beat competition and meet hard to attain targets. This leaves most of the employees with less time for non-work activities which has a negative toll on the well-being and productivity of the employees.

Theoretical framework

The purpose of this study is to assess how work-life balance policies are used as a tool for stress management in selected banking institutions in the Kumasi Metropolis. This chapter would therefore look into the concept of work-life balance and stress in detail. Particular focus has been directed towards previous studies and literature in the area and these include work-life balance definitions and concept, stress, stress management, work-life balance policies and practices, categories/dimensions of work-life balance, benefits and challenges involved in implementing work-life balance policies. The main sources of literature are journals, books, reports and the internet.

Work-Life Balance Definitions and Concepts

WorldatWork (2008) defined Work-life balance as a specific set of organizational practices, policies, programs, plus a philosophy, which actively supports efforts to help employees achieve success at both work and home. Work-life programs encompass compensation, benefits and other HR programs, and together they address the key intersections of the worker, his or her family, the community and the workplace. Bird (2003) proposed a different approach to the concept of work-life balance. In his approach, he first defined what work-life balance is not. Bird stated that, "Work-Life Balance does not mean an equal balance. Trying to schedule an equal number of hours for each of your various work and personal activities is usually unrewarding and unrealistic. Life is and should be more fluid than that (Bird, 2003). In his article, Bird (2003) continued that one's best individual work-life balance would vary over time, often on a daily basis. The right balance for one person today will probably be different for the same person tomorrow. The right balance for a single person will be different when he/she marries, or if one has children; when a new career is started versus when one is nearing retirement. There is no perfect, one-size fit all, balance that should be strived for. The best work-life balance is different for everyone because we all have different priorities and different lives. However, at the core of an effective work-life balance definition are two key everyday concepts that are relevant to each of us. They are daily Achievement and Enjoyment, ideas

almost deceptive in their simplicity (Bird, 2003).

Similar to the explanation of work-life balance by Bird (2003) is that of Lockwood (2003), who in her article stated that: "The meaning of work-life balance has chameleon characteristics. It means different things to different groups, and the meaning often depends on the context of the conversation and the speaker's viewpoint." (Lockwood, 2003). The concept of work-life balance is based on the notion that paid work and personal life should be seen less as competing priorities than as complementary elements of a full life. The way to achieve this is to adopt an approach that is "conceptualized as a two way process involving a consideration of the needs of employees as well as those of employers" (Lewis, 2000). Work-life balance, in its broadest sense, is a satisfactory level of involvement or 'fit' between the multiple roles in a person's life. Although definitions and explanations vary, work-life balance is generally associated with equilibrium, or maintaining an overall sense of harmony in life. (Clarke et al, 2004). The study of work-life balance involves the examination of people's ability to manage simultaneously the multifaceted demands of life. Although work-life balance has traditionally been assumed to involve the devotion of equal amounts of time to paid work and non-work roles, more recently the concept has been recognized as more complex and has been developed to incorporate additional components (Greenhaus et al., 2003). Work-life balance reflects an individual's orientation across career roles and non-career life roles as an incompatible inter-role phenomenon (Duxbury and Higgins 2003; Greenhaus et al. 2002). According to Greenhaus and Beutell (1985), the balance of work and life is "a form of inter-role conflict in which the role pressures from the work and family domains are mutually incompatible in some respect" (p. 77, as quoted in Glass and Estes 1997). Greenhaus et al. (2002) explain that work-life balance contains three components: time balance, involvement balance and satisfaction balance. Time balance means devoting an appropriate amount of time to work and life roles. Involvement balance means deriving an equal level of psychological engagement in work and life roles. Satisfaction balance means deriving an equal level of satisfaction from work and life roles.

Stress Management

In everyday life we face pressures from many sources. These pressures will not have any adverse effect upon us if we think we can cope. At other times if we perceive that the situation is beyond our coping abilities then we say that we are under "stress". Stress is derived from the Latin word '*stringere*' which means to draw tight. It was used in the seventeenth century to describe hardships or affliction (Lim and Choon, 2002). Technically stress is the

adverse reaction an individual has to excessive pressure or other types of demand placed on them. In the workplace, the negative, damaging, effects of stress can arise at times when pressures are extreme, such as peak busy periods, but equally can be caused by continuous exposure to stressful conditions, such as being in an unsuitable job or being treated unfairly. Outside work, negative stress can be caused by major change events, such as a death in the family, but equally by continuous pressure of having a life constrained or dominated by the work situation (Williams, 2000).

Stress is personal in that stress affects individuals in different ways. In similar situations or conditions some people cope, even thrive, on the pressure, whilst others find it difficult to cope and suffer negative stress as a result. It is also personal in the sense that the amount of control that the individual has, over their work conditions, events, and work-life balance, will influence the amount of negative stress that they suffer from. Those individuals with greater control will tolerate and manage stress levels, or avoid them altogether, more successfully (Williams, 2000). Not all stress is harmful. In fact some stress is not only desirable but essential to life. Research has demonstrated that within certain limits, an individual's performance actually improves with increased level of stress. For example, an athlete is able to run faster under the stress of competition. A student studying for examinations is able to think quicker and stay alert because of the stress of impending examinations. Stress brings out the best potential in all of us. It helps us to be creative and gives us enthusiasm in what we do. (Lim and Choon, 2002).

The increased awareness of the importance of managing stress and work-life balance effectively has given rise to approaches such as time management, managing stress, achieving work-life balance, managing personal development, and related approaches such as coaching and mentoring. The tools and techniques within these approaches are valuable in helping individuals to manage stress and work-life balance more successfully. (Williams, 2000). According to Williams (2000), there are some well established, simple to implement, approaches that will help to identify and reduce the effects of negative stress and help to maintain an appropriate work-life balance. These include:

Poor health - headaches, upset stomach, sleep problems, change in appetite, tense muscles, indigestion, exhaustion, stomach, intestinal and skin problems, and heart attacks (extreme but not uncommon in severe cases).

Personal behavior - constantly worrying, irritated, feeling depressed, unable to cope and make decisions, being less creative, excessive smoking, excessive use of alcohol, not sleeping.

Unsatisfactory work situation - low job satisfaction, poor relationships with colleagues, focusing on unproductive

tasks, deadlines missed, performance level falling, opportunities missed, poor appraisal outcomes, feeling de-motivated.

Personal life –stopping social activities, being irritated and argumentative with family and friends, personal relationships deteriorating.

Many of these symptoms can be experienced in normal life, but become symptoms of stress when several are experienced at the same time, or when there is no obvious cause, or when one or more symptom becomes overwhelming. We need to remember, however, that whilst the symptoms often are more visible, and potentially damaging, in the workplace, they are not necessarily caused by workplace pressures. Many are, but not all and not always (Williams, 2000).

Work-Life Balance Policies and Practices

A range of public policies supporting work-life balance has been developed in response to economic and cultural trends, many of which focus on women's increased participation in paid employment. These trends include the long-term decline in fertility rates (Norris, 1996), and its impact on population and labor-force growth; the strong growth in women's labor-force participation by the child-bearing and rearing age group (15–45 years) and its impact on the demand for formal childcare; and the strong growth in participation in secondary and post-secondary education by women and its impact on career achievement (Russell & Bourke, 1999). Legislative reforms such as the International Labor Organization (ILO) Convention 156, Workers with Family Responsibilities 1981, antidiscrimination and affirmative action legislation and industrial relations changes have also lifted the profile of issues related to work-life balance and blurred the boundaries between public and private spheres. In Australia, these reforms have resulted in mandatory reporting of policies by organizations with more than 100 employees, the expansion of legal protections to include explicitly those with family responsibilities, and the availability, by agreement with the employer, of part-time work up to a child's second birthday. The Australian and New Zealand governments also encourage employers to provide childcare support for staff with families. (Russell & Bourke, 1999). Provided the contract of employment is not broken, employees in public and private sectors in both Australia and New Zealand are entitled to 12 months' unpaid maternity leave. After this time, they are entitled to return to the position held before the leave, or to a position of comparable status and salary. Unlike New Zealand, where employed women are entitled to 13 weeks' government-funded paid maternity leave, Australia has no statutory paid maternity leave. The New Zealand Government also supports and partly funds the Equal

Employment Opportunities Trust which, among other things, initiates annual Work and Life awards; tracks progress on work and family initiatives within organizations; and promotes the issue through conference speeches and press releases (Workplace, 2005).

The Department of Labor in New Zealand established a Work-Life Balance Project in the last half of 2003, which ran until the middle of 2004. Results from the project showed that many people perceived their work and non-work lives were out of balance. One recommendation was government assistance for employers to help them provide work-life balance initiative (Workplace, 2005). In addition to the development of public policies supporting responsibilities outside of paid employment, organizations have increasingly been developing formal policies that attempt to facilitate the work/life nexus. Work-life balance strategies enhance the autonomy of workers in coordinating and integrating the work and non-work aspects of their lives (Felstead et al, 2002). Morgan and Milliken (1992) identified three broad types of work-life strategies that have been created to help employees balance their work and non-work lives: flexible work options, specialized leave policies and dependent-care benefits. These include flexi time, work-at-home programs, and shorter work days for parents, bereavement leave, paid maternity leave, program for emergency care of ill dependents, relocation assistance among others. According to O'Driscoll et al. (2003), these interventions are generally aimed at facilitating flexibility, supporting employees with childcare (and more recently eldercare) obligations and alleviating the negative impact of interference between work and non-work commitments and responsibilities. Public and organizational policy issues are not mutually exclusive. Rather, many legislative requirements (e.g., equal opportunity) affect organizations, while organizations voice their preferences for public policy to government. In accordance with legislation and principles of equity, public and organizational policy provides equitable, rather than identical, treatment to its recipients. That is, the pursuit of 'equitable', rather than 'same' treatment is behind the efforts to enable all employees to perform well and compete effectively for employment opportunities as they arise (French, 2005).

Benefits of Work-Life Programs

In the past, the provision of flexible work options was often viewed by the management of organizations as an optional 'fringe benefit'. In the current demographic and economic climate however, policies and strategies that promote work-life balance for employees are becoming increasingly vital to commercial sustainability (European Industrial Relations Review, 2001). The government's

promotion of the work-life balance campaign is based on the evidence that there is a strong “business case” for adopting flexible working arrangements through their contribution to improved recruitment and retention of staff, employee satisfaction and work productivity (Manfredi, S. and Holliday, M., 2004).

A major study funded by the Joseph Rowntree Foundation and carried out on a nation-wide level by researchers at the University of Cambridge concluded that:

here are positive effects on employee commitment from having family-friendly policies; also, approximately nine out of every ten establishments with some experience of these policies found them cost effective; again, increase in performance was associated with having one or other family-friendly policy in the case of five out of six performance indicators (Dex and Smith, 2002). In addition there is a significant body of evidence provided by major UK and world-wide employers such as IBM, GlaxoSmithKline, BT, Lloyds TSB and others, which show that work life balance policies and practices can bring clear benefits to their business (The Business Case, DTI, 2001 and A Good Practice Guide, DFEE, 2000).

There is a wealth of information that outlines the advantages of offering flexible and special leave arrangements to employees in terms of improving staff recruitment, reducing turn-over, absenteeism and the costs associated with all this as well as increasing employee satisfaction and productivity. This is exemplified by Cannon's experience.

“There's a very clear business imperative for us, as what distinguishes us from our competitors is the quality of our people. Since we introduced Work Options, morale has improved among individuals working flexibly, leading to better productivity” (Cannon, 2001: p.32).

A long-term evaluation of the financial and health impact of a large-scale corporate health and wellness program for Johnson & Johnson showed that participating employees had significantly lower medical expenses and achieved overall improvements in several health risk categories, such as high cholesterol, hypertension and cigarette smoking. A financial analysis of medical insurance claims for 18,331 Johnson & Johnson domestic employees who participated from 1995 to 1999 resulted in a reduction in medical care costs of \$225 per employee annually. Johnson & Johnson's overall savings averaged \$8.5 million annually for a four-year period after the program began, primarily due to lower administrative and medical utilization costs (World at Work, 2008).

A 2001 General Services Administration study found that child-care subsidies offered to low-income workers helped a majority (55 percent) to better concentrate on work, a fifth (19 percent) experienced lower rates of absenteeism and 75 percent of recipients felt the subsidy

program had improved their job performance (World at Work, 2008).

A 2001 study of IBM employees by Brigham Young University researchers, showed that workers who believe they have flexibility are able to work eight hours more a week and still feel they have work-life balance. This study is unique in that it quantifies the relationship between flexibility and work-life balance (World at Work, 2008).

Furthermore the adoption of work-life balance policies and practices can improve an organization's ability to respond to customers' demands for increased access to services and deal with changes in a way that can be satisfactory to both employers and employees. This was the experience of Bristol City Council that was able to meet its customers' demands and extend the opening hours of public libraries to Sundays. As Kamaljit Poonia, Equality Team Leader for the Council, explained: *“We have been able to meet the two fundamental principles which underpin the project: to maintain and improve service delivery to the public, whilst meeting staff aspirations for a better work-life balance”* (cited in A Good Practice Guide for Employers, DFEE, 2000: p.16).

There is also evidence which suggests that employers who support a work-life balance ethos and offer flexible working arrangements are likely to have a competitive advantage in the labor market, in particular in relation to the new generation of employees. A survey carried out among 6,000 students in 44 universities shows that 'achieving a healthy work-life balance is the most important consideration for graduates when it comes to choosing an employer' (Personnel Today, 2002). In support of this, Manfredi and Holliday (2004) points out that this is an important factor when taken in the context of the estimate by the Employers' Forum on Age that by 2020, 50% of the workforce will be over 50 years old and that the competition for younger talent is expected to become increasingly fierce. This reinforces the conclusion from the other data that work-life balance policies and practices are an important, and perhaps essential, recruitment tool.

Challenges Involved in Work-Life Balance Practices

Despite an apparently widespread commitment to the principles of work-life balance, the reality for many employees is not always consistent with the rhetoric. Empirical studies show that the mere availability of extensive and generous work-life policies does not necessarily result in widespread utilization by employees or subsequent improvements in work-life balance and reductions in work-life conflict (Bond, 2004; Fried, 1998; Hochschild, 1997; McDonald et al, 2005; O'Driscoll et al, 2003). The low uptake in some organizations appears to be related to different organizational environments, also known as 'organizational work-life cultures', which affect

the extent to which flexible work options can be utilized and work-life balance achieved (McDonald et al., 2005). Managerial support is consistently emphasized in discussions and studies as a factor influencing work-life balance. Managers play an important role in the success of work-life programs because they are in a position to encourage or discourage employees' efforts to balance their work and family lives (Perlow, 1995; Thompson et al., 1992). Where supervisors enthusiastically support the integration of paid work and other responsibilities, employees will be more likely to take up available work-life programs. On the other hand, it has been suggested that even in 'family-friendly' organizations, managers may send negative signals indicating that the use of flexible benefits is a problem for them, their colleagues and the organization as a whole (Rapoport and Bailyn, 1996).

The second factor associated with work-life culture, and one that has been strongly associated with the under-utilization of work-life policies, is the perception of negative career consequences (Griffin, 2000; Kirby & Krone, 2002). The most significant example of this problem is the part-time work option. Schwartz (1989) was one of the first to identify the career disadvantages inherent in part-time employment and described women who returned to their jobs part-time following a birth as being 'mommy track' workers. She argued that part-time women received less training, were paid less and advanced more slowly because employers attach a higher risk to investing in them. In other studies, both male and female part-time workers were worse off, in terms of promotion prospects and entitlement to fringe benefits, than those who worked more hours a week (Kirby & Krone, 2002; Tam, 1997). These findings are echoed across other industries and sectors. Allen and Russell (1999) found that the allocation of fewer organizational rewards, including advancement opportunities and salary increases, resulted from perceptions of decreased organizational commitment by employees who used family-friendly policies. Such perceptions suggest compelling reasons why part-time employment tends to be underused by men, single workers and career-oriented mothers (Bailyn, et al., 1997; Whitehouse & Zetlin, 1999).

A supportive work-life culture in terms of organizational time expectations has been found to reduce work-family conflict, improve job satisfaction and increase productivity (Solomon, 1996). In several studies, however, long working hours have been identified as a signal of commitment, productivity and motivation for advancement (Clarkberg and Moen, 2001; Pocock, et al., 2001). Known as 'face time', being visible at the workplace during long working hours has been seen as a major barrier to achieving work-life balance (Perlow, 1995). One study, based on interviews with engineers in a Fortune 100 company in the US, concluded: "If one is to succeed, one has to be at work, one has to be there for

long hours, and one has to continuously commit to work as a top priority. To be perceived as making a significant contribution, productivity alone is not enough. One has to maintain a continual presence at work" (Perlow, 1995). Working long hours though, hinders the ability of employees to meet conflicting responsibilities, and subsequently forces some employees to choose between achieving balanced roles and progressing in their careers (Bailyn, 1993)

Although the language of organizational work-life policies is generally gender-neutral and non-discriminatory, these policies have revolved historically around facilitating the working conditions of women. Men's uptake of alternative work options has tended to be extremely low. Perceptions that work-life policies are developed only for women are another factor related to their use (Charlesworth, 1997; Strachan & Burgess, 1998). A recent review of men's use of family-friendly employment provisions argues that barriers to men's use arise from three major sources. First, the organization of the workplace is said to be problematic, in that the culture of many workplaces casts doubt on the legitimacy of men's claims to family responsibilities. Also, in situations where men's use of work-life policies is novel or unusual, a snowballing situation may eventuate which deters other men from using the policies. Second, the business environment, imposing competitive pressures to maintain market share and increase earnings, is thought to deter men from using work-life options. Third, the domestic organization in employees' own homes often precludes men from taking up available work-life options, focusing on the centrality of the father's rather than the mother's career (Bittman, et al., 2004).

Disparate utilization rates by men and women may have far-reaching consequences. They entrench women's place as primary carers, reinforcing the strongly gendered way in which employment and care giving is combined in western societies (Strachan and Burgess, 1998). For example, the extension and continuance of gender inequality has been attributed to working arrangements in neo-traditional families in which the woman continues to perform most unpaid work in the household and holds a subordinate and/or part-time position in the labor market (Moen and Yu, 2000). Some work-life provisions, such as paternity leave, are intended specifically for men and aim to foster a greater sharing of responsibilities between men and women. However, European evidence suggests that offers of longer periods of parental leave have little appeal to male employees (International Labour Review, 1997).

It seems, paradoxically, that devotion to one's job is both a sign of financial commitment to fatherhood (that is, providing for one's family) and an activity that detracts from the time a father spends with his children. Thus, encouraging more men to use opportunities for flexible work is important but clearly this requires a supportive

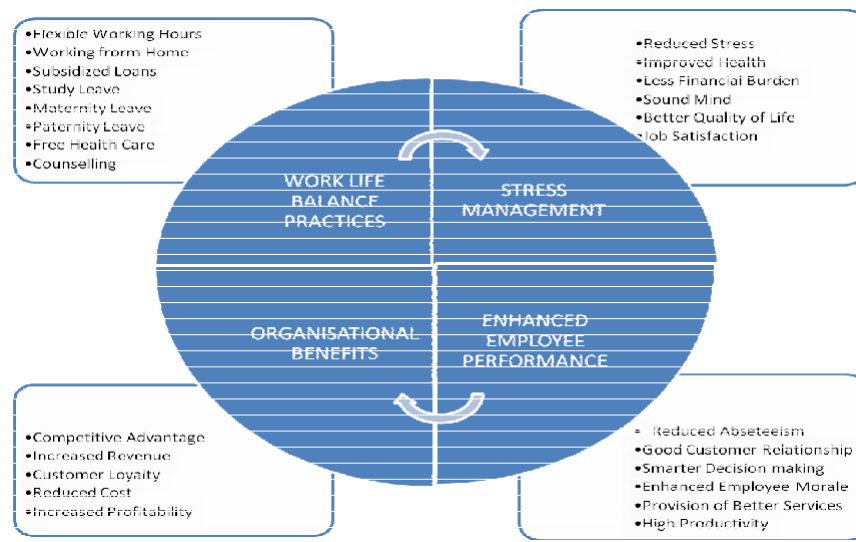


Figure 2.1 Conceptual Framework of Work-Life Balance Practices and Stress Management
 Source: Authors' Own Construct, 2012

work environment as well as changes in attitudes and expectations in the wider community (Townsend, 2002). Another factor that may contribute to the achievement of work-life balance is co-worker support. There is some evidence, for example, of a 'backlash' movement, characterized by some employees' resentment of those using flexible arrangements, thereby contributing to a work environment where the utilization of available opportunities is not encouraged (Haar and Spell, 2003). Kirby and Krone (2002), for example, explored the views of employees in a finance organization about the implementation and utilization of work-life balance policies. They found that attitudes expressed by co-workers illustrated how the construction of work-life benefits was affected by factors such as expectations of business travel for employees with and without family responsibilities; orientations of individualism and meritocracy; and traditional separations between public and private spheres. Thus, employees who utilized work-life policies felt resentment from co-workers and recognized the need to balance 'use' and 'abuse' so as not to be seen, and treated, as a less committed worker.

Conceptual Framework of Work-Life Balance Practices and Stress Management

The issues associated with balancing work and family are of paramount importance to individuals, their employers, their families and the community as a whole. In a narrower sense work-life balance should be a partnership between individuals and the organization that employs

them because both parties stand to gain from its effective implementation.

In the workplace stress is one hazard that employers and employees are now explicitly required to take all reasonable steps to eliminate, isolate or minimize. Work-life balance policies can be an effective way of minimizing employee's stress levels and can be an important part of any stress management system. Work-life balance policies are useful tools for creating a healthy workplace and can enhance employee performance, reduce employer's liability and in the long run lead to organisational effectiveness. The framework in figure 2.1 represents the relationship between work-life balance practices, stress management, employee performance and organizational benefits.

From figure 2.1, work-life balance practices create work environment in which stress can be managed or minimized. This conditions employees to be in the right frame of mind, and therefore perform their roles to the expectation of their employers. The ultimate result are the benefits the organization derive to enable it compete effectively in that particular industry. A central belief in most of the literature that promote work-life balance is that people perform better when they are physically, socially and emotionally able to work, this leads to higher performance and productivity, which can lead to higher profits. The effectiveness of human resource depends on the organizational climate and relationships as well as strategies put in place to ensure the well being of employees and to achieve this, the crucial role of an effective and thriving work life balance policy cannot be ruled out.

RESEARCH METHODOLOGY

This section describes the various methods and techniques used to collect and analyze the data for the study. The reason for this research is to investigate into how work-life balance policies and practices are used as a tool for stress management in selected banking institutions in the Kumasi Metropolis. The methodology for this is therefore carefully chosen to answer the research questions and achieve the objectives of the study and the sections include: the research design, sources of data, research population, sample size, data collection tools and data analysis.

The research design chosen for the study was the exploratory design. According to Robson (2002), an exploratory study involves finding out what is happening; seeking new insights; asking questions and assessing phenomena in a new light. This approach was therefore chosen because the research questions and objectives of the study suggest that this is an investigative research and thus the exploratory design would be most appropriate. The study also involved the collection of quantitative data that can be easily analyzed using descriptive statistics.

Relevant information for the study was obtained from both primary and secondary sources. Primary data is data collected specifically for the research project being undertaken. Questionnaire was the main tool for gathering information from the different categories of employees being managers, officers and clerks of the selected banking institutions. Questionnaire was structured using closed-ended questions to make analysis easier. Secondary data is data used for a research project that were originally collected for some other purpose. Secondary sources of data such as periodicals, journals, reports, publications and unpublished thesis were also consulted to supplement the primary data. The target population for this study was employees of major commercial banks in Ghana.

The stratified sampling technique and the convenience sampling technique were used to select the sample for the study. The stratified sampling was used to make it easier to achieve the objective of gender differences in the subject under study. The simple random technique was chosen so that each case in each stratum will have an equal chance of being selected. A sample size of one hundred (100) drawn from the selected banks was used for the study and this included fifty (50) males and fifty (50) females. It also includes different categories of employees being managers, officers and clerks.

The main data collection instrument is questionnaire. The questionnaire was designed and administered to obtain data on work-life balance policies and practices, stress management and gender differences in work-life balance needs of employees in the selected banking

institutions.

The aim of the questionnaire was to generate reliable and valid data from the selected sample within a reasonable time period at a minimum cost. The use of a questionnaire is relatively cheap and is a quick way of obtaining information. The questionnaire was structured with closed ended questions which were designed in such a manner that responses would be consistent and not conflict with each other. This was done to ensure the reliability of the data collection instrument. Also, the closed ended questions aided in the coding and analysis of responses. Questionnaires were personally administered by the researcher.

Before the data was analyzed, the collected data was processed by editing and coding to eliminate all errors. Since the main data collection instrument was questionnaire, the quantitative technique of data analysis was adopted. The data was collated and presented in the form of tables and figures using Statistical Package for Social Scientists (SPSS version 16). Also, Vassar Stats, which is an online data analysis instrument, was used as a check for consistency of results. Research requires not only expertise and diligence but also honesty and integrity. Ethics in research refers to the norms for conduct that distinguish between acceptable and unacceptable behavior (David and Resnik, 2010). This is done to protect the rights of respondents. To ensure this, the rights to anonymity, confidentiality and informed consent of respondents were observed. Permission was also sought from the managers of the various banking institutions as well as employees. Respondents were well informed about the purpose of the study and were assured that there would be no potential risks or costs associated with the exercise.

DATA PRESENTATION, ANALYSIS AND DISCUSSION

Introduction

This chapter captures the findings of the study and presents them in a format that answers the research objectives and questions. The chapter presents findings on respondents' profile; work-life balance policies and practices; the effects of work-life balance on stress management; the effects of work life balance on performance and gender differences in work life balance needs. In order to rationalize the findings of the study, the chapter also discusses these findings in the light of relevant literature.

The study achieved a response rate of 100%. The response rate can be described as remarkable and was to a large extent due to the manner in which the questionnaire was designed, which according to the

respondents was easy, simple and convenient to respond to. Also the relatively small sample size of one hundred (100) selected made it very easy to follow them up and retrieve.

Respondent's Profile

Age of Respondents

Majority of the respondents were within the age range of 30-39. Forty six respondents, representing 46% of the respondents fell within the age range of 30-39. Thirty three of the respondents (33%) were within the range of 20-29 years, 17 respondents, and being (17%) were 40-49 years and the least were those in the 50-60 year range which represents only 4% of the respondents. It was observed that a majority of the respondents are in the prime of their life, that is, most of the respondents are between the ages of 20-39. The implication of this is that their work-life balance needs may also differ. As observed by Bird, (2003), work-life balance is experienced by individuals in different ways and age is one important factor that could determine an individual's particular need. From this finding, it could mean that a majority of the respondents would relatively have a more pressing need for a balance between work and non-work roles than those nearing retirement.

Gender of Respondents

The stratified random sampling method used in the study ensured that an equal number of males and females were selected. Respondents were therefore asked to indicate their gender in order to confirm this. The study was made up of 50 males (50%) and 50 females (50%).

Marital Status of Respondents

On marital status, 55 respondents, representing 55% indicated that they were married and 45 (45%) were single. Interestingly, none of the respondents indicated that they were widowed or divorced, even though these options were given in the questionnaire.

It is possible that some of the respondents are either widowed or divorced. However, there is a label or stigma that is attached to these two categories and this could explain why none of the respondents indicated they were in any of the two groups. Marriage relatively gives a person more responsibilities than single life. This is because there is at least one more person other than oneself to be accountable to. Regarding work-life

balance, therefore, it can be said from the findings with reference to marital status that, almost half of the respondents have a different need for work-life balance than the others. This again re-echoes Bird's (2003) assertion that the right balance for a single person will be different when he/she marries.

Position of Respondents in Organization

Sixty four (64) of the respondents were officers. This represents 64% of sample. Next to this modal category are those who indicated their position as clerks and this group represents 30% of the respondents. The least in this category were those in management position. These were only 6 respondents, representing 6%. Different stages of one's career require different roles and responsibilities. For instance management positions require a greater level of risk and responsibility than that of an officer or clerk, which is usually more operational and routine. This could therefore have different work-life balance implications for the respondents who are at different stages of their career development.

Number of Children of Respondents

Quite a number of the respondents have no children. This represents 40% of the sample. Twenty eight respondents (28%) have only one child; twenty one (21%) have two children; seven (7%) have three children; three (3%) have four children and one (1%) has six children. It is evident from the data collected that a majority of the respondents (60%) have at least one child. With 45% being married, it implies that some of the respondents who indicated that they are single could also have childcare responsibilities. It should however be noted that there could also be some married respondents with no children. The point here is that, childcare responsibilities imply that there are different work-life balance priorities for 60% of the respondents, which require a different combination of the work-life provisions by their organization.

From the observations made from the profile of the respondents above, it is very clear that the respondents would have different views of what work-life balance is and this means that their priorities and preferences would be different when it comes to what combination of work-life provisions they must take advantage of. This is in consonance with Lockwood's (2003) statement that: "The meaning of work-life balance has chameleon characteristics. It means different things to different groups, and the meaning often depends on the context of the conversation and the speaker's viewpoint."

Table 4.1 Work-Life Balance Policies and Practices

Work-Life Balance Practices	Excellent	Good	Satisfactory	Poor	Not Practiced at All	Total
	Percentage	Percentage	Percentage	Percentage	Percentage	Percentage
Flexible Working Hours	-	25	46	25	4	100
Working from Home	-	4	-	-	96	100
Maternity Leave	8	49	41	2	-	100
Paternity Leave	-	-	-	-	100	100
Paid Child Education	-	5	3	61	31	100
Subsidized Loans	21	70	9	-	-	100
Study Leave	-	-	2	32	66	100
Free Health Screening/Care	-	19	47	34	-	100
Bereavement Leave	-	20	51	29	-	100
Caring for Dependents	-	-	-	40	60	100
Sponsored Fitness/Gym	2	15	44	39	-	100
Free Counselling Facilities	-	16	43	41	-	100
Other Work-Life Balance Practices	-	-	-	-	-	-
Total	31	223	286	303	357	1200

Source: Field Report, 2012

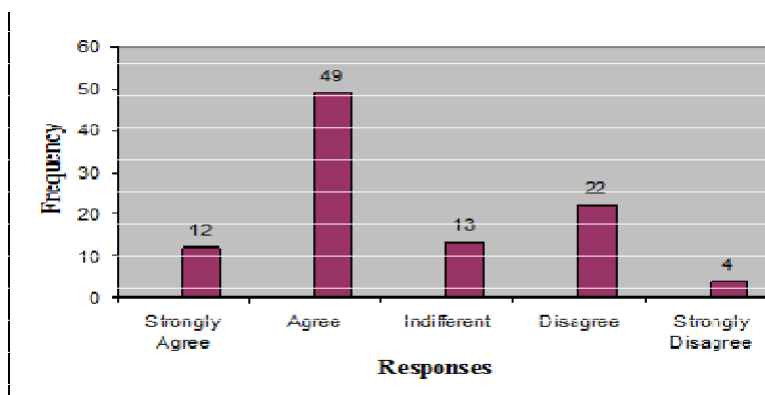


Figure 4.1 Ease of Access to Work-Life Balance Practices

Source: Field Report, 2012

Work-Life Balance Policies and Practices

In order to ascertain how work-life balance is recognized and practiced in the selected banking institutions, various factors that have been found to depict work-life balance policies and practices were presented in the questionnaire. The respondents were asked to rate their organizations' practice of these factors as excellent, good, satisfactory, poor or not practiced at all. The study found that a majority of 46% of respondents rated flexible working hours as satisfactory, 96% indicated that working

from home is not practiced at all by their organization, 49% rated maternity leave as good but all of the respondents (100%) indicated that paternity leave is not practiced at all in their organization. Furthermore, 61% rated paid child education as poor, 70% rated subsidized loans as good, 66% indicated that study leave is not practiced, 47% rated free health screening/care as satisfactory, 51% rated bereavement leave as satisfactory, while 60% indicated that caring for dependents is not practiced. Also, 44% rated sponsored fitness/gym as satisfactory and 43% rated free

Table 4.2 Effects of Work-Life Balance on Stress Management.

Work-Life Balance Practices	Frequency	Percentage (%)	Rank
Flexible Working Hours	56	15.1	1 st
Subsidized Loans	33	8.9	2 nd
Maternity Leave	24	6.5	3 rd
Working from Home	19	5.1	4 th
Free Health Screening/ Care	27	7.3	5 th
Paid Child Education	26	7.2	6 th
Study Leave	22	5.9	7 th
Bereavement Leave	29	7.8	8 th
Free Counseling Facilities	33	8.9	9 th
Caring for Dependents	28	7.6	10 th
Paternity Leave	39	10.5	11 th
Sponsored Fitness/Gym	34	9.2	12 th
Total	370	100	

Source: Field Report, 2012

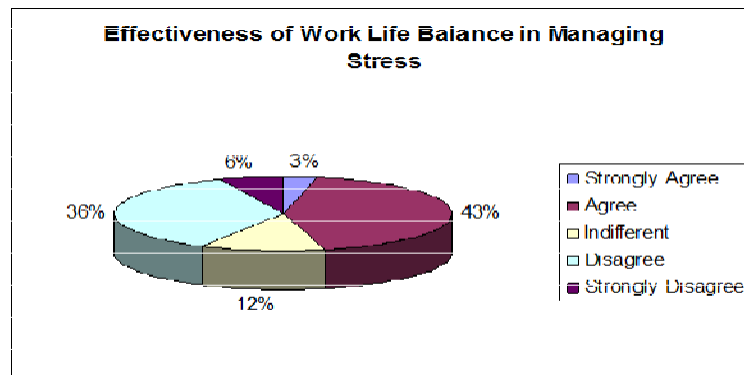


Figure 4.2. Effectiveness of Work-Life Balance in Managing Stress
Source: Field Report,2012

counseling facilities as satisfactory. Table 4.2 shows the ratings in detail. When respondents were asked to indicate their level of agreement with the statement ‘the work-life balance practices offered by my organization are easily accessible to me’, 49% of respondents agreed with the statement. Figure 4.1 shows the responses in detail.

From table 4.2 and figure 4.5 above, it can be observed that the respondent’s have a varied opinion about how their organization practices work-life balance. This could be due to a gap between policy and practice or the employees’ awareness of them are limited and therefore are not able to take advantage of them. This is in consonance with O’Driscoll et al. (2003) position that the mere availability of extensive and generous work-life policies does not necessarily result in widespread utilization by employees or subsequent improvements in work-life balance and reductions in work-life conflict.

It could however be that the employees are aware of them but utilizing them could give employees a label, that in the opinion of Griffin (2000), could have negative

career consequences such as low promotion prospects, less pay and less training as identified by Schwartz (1989), who indicated that part-time women received less training, were paid less and advanced more slowly because employers attach a higher risk to investing in them.

Effects of Work-Life Balance on Stress Management

To determine how stress is managed through work-life balance practices, respondents were first asked to rank twelve given work-life balance practices on their effectiveness in managing their stress levels. It was discovered that, 56 respondents, making 15.1% of responses out of 370 responses, selected flexible working hours as the most effective work-life balance practice that could help them manage their stress levels, this is followed by subsidized loans, maternity leave, working from home, free health screening/care, paid child education, study leave, bereavement leave, free

Table 4.3. Effects of Work-Life Balance on Performance

Performance Indicators	Strongly Agree	Agree	Indifferent	Disagree	Strongly Disagree	Total
	Percentage	Percentage	Percentage	Percentage	Percentage	Percentage
Competitive Advantage Increased Revenue	8	39	26	19	8	100
Build Better Products	5	54	16	21	4	100
Build Customer Relationship/Loyalty	23	57	11	9	-	100
Provide Better Services	27	52	9	9	3	100
Streamline Operations	26	63	7	3	1	100
Reduced Costs	4	51	11	31	3	100
Make Smarter Decisions	25	51	9	15	-	100
Increased Productivity	3	56	9	29	3	100
Reduced Absenteeism	25	52	9	14	-	100
Others	25	51	6	14	4	100
Others	-	-	-	-	-	-
Total	171	526	113	164	23	1000

Source: Field Report, 2012

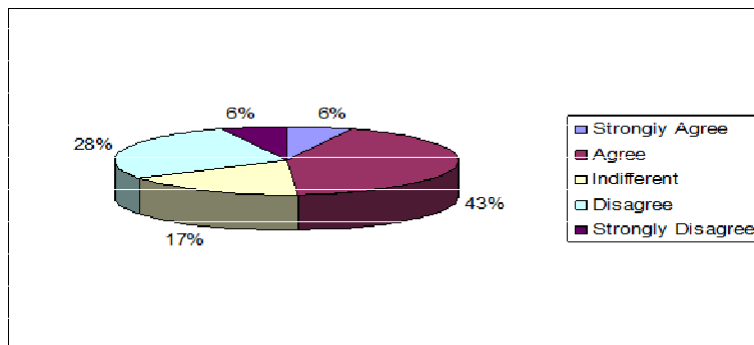


Figure 4.3 Effectiveness of Work-Life Balance in Enhancing Performance
Source: Field Report, 2012

counseling facilities, caring for dependents, paternity leave and sponsored fitness/gym. It should be noted that the responses given are the number of people who gave particular practices as their first, second up to twelfth priority. Therefore the figures representing lower priorities seeming bigger than those representing top priorities should not be confused. Table 4.2 indicates the responses in detail.

Respondents were also asked to indicate their level of agreement with the statement that the work-life balance practices offered by their organization are generally effective in managing their stress level. It was observed

that 3 respondents, representing 3% strongly agreed with the statement; 43 respondents (43%) agreed; 12 respondents (12%) were indifferent, 36 respondents (36%) disagreed and 6 respondents (6%) strongly disagreed with the statement. Figure 4.2 depicts the given responses in detail.

From the figure above, it can be observed that 43% of respondents agree that work-life balance is effective in managing their stress level whilst 36% disagree to the statement. This suggests that there is almost a polarized opinion among the respondents regarding the effectiveness of work-life balance in managing stress.

Table 4.4. Work-Life Balance Needs Among Males

Work-Life Balance Practices	Frequency	Percentage (%)	Rank
Flexible Working Hours	25	12.6	1 st
Subsidized Loans	18	9.1	2 nd
Working from Home	16	8.1	3 rd
Study Leave	14	7.1	4 th
Paid Child Education	15	7.5	5 th
Paternity Leave	14	7.1	6 th
Sponsored Fitness/Gym	16	8.1	7 th
Free Health Screening/ Care	17	8.5	8 th
Bereavement Leave	27	13.6	9 th
Caring for Dependents	10	5.1	10 th
Maternity Leave	12	6.1	11 th
Free Counseling Facilities	14	7.1	12 th
Total	198	100	

Source: Field Report July 2011

Table 4.5. Work-Life Balance Needs Among Females

Work-Life Balance Practices	Frequency	Percentage (%)	Rank
Flexible Working Hours	28	13.1	1 st
Maternity Leave	26	12.1	2 nd
Subsidized Loans	12	5.6	3 rd
Paternity Leave	22	10.3	4 th
Free Health Screening/ Care	19	8.9	5 th
Study Leave	17	7.9	6 th
Bereavement Leave	16	7.5	7 th
Paid Child Education	15	7.1	8 th
Free Counseling Facilities	14	6.5	9 th
Caring for Dependents	22	10.3	10 th
Working from Home	12	5.6	11 th
Sponsored Fitness/Gym	11	5.1	12 th
Total	214	100	

Source: Field Report, 2012

This observation was made by Williams (2000) when he held the position that's stress is personal, in that stress affects individuals in different ways. In similar situations or conditions some people cope, or even thrive on the pressure, whilst others find it difficult to cope and suffer negative stress as a result. He continued that stress is personal in the sense that the amount of control that the individual has, over their work conditions, events, and work-life balance, will influence the amount of negative stress that they suffer from. Those individuals with greater control will tolerate and manage stress levels, or avoid them altogether, more successfully.

Effects of Work-Life Balance on Performance

To ascertain the effect of work-life balance on employee performance in the selected banking institutions, respondents were asked to indicate their level of

agreement with the statement that work-life balance has enhanced their individual and overall organizational performance under ten standard performance indicators. Findings were that 39% of respondents agreed that work-life balance policies enabled their organization to gain a competitive advantage, 54% agreed to increased revenue, 57% agreed to building better products, and 52% agreed to building customer relationship and loyalty due to work-life balance practices. Furthermore, 63% agreed to providing better services, 51% agreed to streamline operations, 51% agreed to reduced costs and 56% agreed to making smarter decisions. Lastly, 52% agreed to increased productivity and 51% agreed to reduced absenteeism as a result of work-life balance practices in their organization. These findings are displayed in table 4.3 in detail.

When asked to indicate their level of agreement with the effectiveness of work-life balance practices in enhancing their overall job performance, 43 of the

Table 4.6. Frequency of Use of Work-Life Balance Practices

Use of Work-Life Balance Options	Male		Female	
	Frequency	Percentage (%)	Frequency	Percentage (%)
Very Often	6	12.0	2	4.0
Occasionally	33	66.0	42	84.0
Never	11	22.0	6	12.0
Total	50	100.0	50	100.0

Source: Field Report, 2012

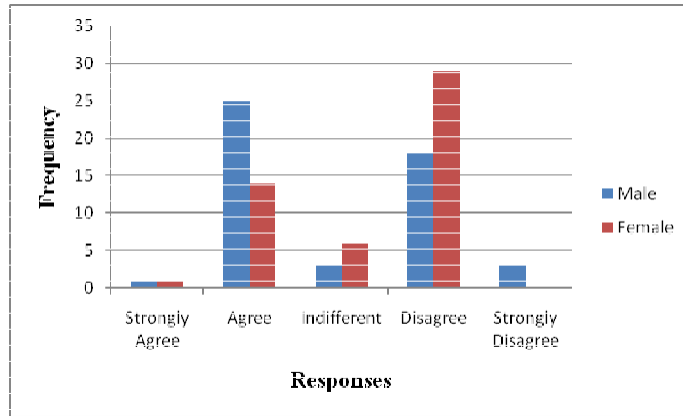


Figure 4.4. Adequacy of Work Life Balance in Meeting Needs
Source: Field Report, 2012

respondents, representing, 43% agreed that work-life balance practices were effective in this regard. Details of the responses are indicated in figure 4.3 below.

From the above findings regarding work-life balance and job performance, it is evident that the practice of work-life balance by organizations indeed enhances the performance of most of the employees. This observation is in consonance with Dex and Smiths' (2002) assertion that there are positive effects on employee commitment from having family-friendly policies in organizations. They observed that approximately nine out of every ten establishments with some experience of these policies found them cost effective. Again, increase in performance was associated with having one or other family-friendly policy in the case of five out of six performance indicators.

A similar observation was made by World at Work (2008) in their report of a 2001 General Services Administration study which found that child-care subsidies offered to low-income workers helped a majority (55 percent) to better concentrate on work, a fifth (19 percent) experienced lower rates of absenteeism and 75 percent of recipients felt the subsidy program had improved their job performance.

Gender Differences in Work-Life Balance Needs

Gender differences in work-life balance needs among the respondents was assessed by asking respondents to rank the given work-life balance practices according to their degree of importance to them. A careful observation of the results reveals that both male and female respondents chose flexible working hours as their first priority when it comes to work-life balance needs. However, differences in priority began to manifest from the second to the twelfth work-life balance practice. For example, as shown in the table below, one very remarkable difference can be observed with regard to maternity and paternity leave. Whilst female respondents chose maternity leave as their second priority, male respondents chose paternity leave as their sixth priority. Ironically, females rather chose paternity leave as their fourth priority whilst males chose paternity leave as their sixth priority.

The logical explanation for this could be that females need their male counterparts to be there for them and support them during the early days of their motherhood, more than the need for males to be there to support their wives. This is because societal values require the male

figure to be the provider for the home, and therefore, the need for him to be at work in order to meet this expectation is paramount, while the female is tasked with more caring and nurturing responsibilities. This is in consonance with the assertion made by the International Labour Review (1997) that, though work-life provisions such as paternity leave, are intended specifically for men and aim to foster a greater sharing of responsibilities between men and women, European evidence suggests that offers of longer periods of parental leave have little appeal to male employees.

According to Townsend (2002), it seems that for males, devotion to one's job is both a sign of financial commitment to fatherhood (i.e., providing for one's family) and an activity that detracts from the time a father spends with his children. This could be the reason why men may prefer to be able to work and provide for their families instead of their physical presence in the home to support their families.

Frequency of Use of Work-Life Balance Practices

Another thing respondents were asked to do in order to identify the gender differences in their work-life balance needs was to indicate how often they have used the work-life balance practices offered by their organization. From the results it was discovered that, 12% of males and 4% of females have very often taken advantage of the work-life balance practices in their organization, 66% of males and 84% of females have occasionally used them; and 22% of males as against 12% of females have never used the work-life balance practices offered by their organization. Table 4.6 explains the results in detail.

From table 4.6 above, it can be observed that, a majority of both male and female respondents have only used work-life balance practices occasionally, whilst a second majority of respondents have never used them. This, again could be due to a gap between the policy and actual practice of work life balance in the banking institutions under study.

In the opinion of McDonald et al. (2005) the low uptake of work-life balance in some organizations appears to be related to different organizational environments, also known as 'organizational work-life cultures', which affect the extent to which flexible work options can be utilized and work-life balance achieved. This is not far from the truth since banking institutions are noted for long working hours which seems to be some kind cultural practice in these institutions. Employees who are able to stay longer are usually perceived as hard working, get promoted more quickly and get fat bonuses at the end of the year. The use of work-life balance opportunities is therefore not very appealing where career advancement and

achievement is the main focus of employees.

Adequacy of Work Life Balance in Meeting Needs

The respondents were also asked to indicate how well they agree with the statement that work-life balance practices are adequate in meeting their personal needs. Findings were that 2% of males and 2% of females strongly agreed to the statement that work-life balance practices in their organization are adequate in meeting their personal needs. Furthermore, 50% of males and 28% of females agreed to the statement, 6% of males and 12% of females were indifferent to the statement, 36% of males and 58% of females disagreed and 6% of males with 0% of females strongly disagreed to the statement. Figure 4.4 depicts the responses given by both males and females in detail.

From figure 4.4 above, it is evident that work-life balance practices in the banking institutions under study are more adequate for males than for females. This is because a greater percentage of males than females agree that these practices are adequate in meeting their personal needs whilst a greater percentage of females than males disagree to this. These findings suggest that females have a greater need for work-life balance than males and the reason given by Strachan and Burgess (1998) for this is that work-life practices entrench women's place as primary carers, reinforcing the strongly gendered way in which employment and care giving to females is combined in western societies.

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

Introduction

This last chapter outlines a summary of the key findings obtained from the data analysis. A conclusion is then drawn from the findings and the appropriate recommendations for future research and organizational policy regarding work-life balance are made.

Summary of Findings

This study sought to investigate into the work-life balance policies and practices in selected banking institutions in the Kumasi metropolis and how these practices are used as a tool for stress management among employees in the banking institutions. The findings from the study are summarized according to the objectives based on which this research was conducted.

Work-Life Balance Policies and Practices

The outcome of the study shows that majority of employees in the banking institutions rated flexible working hours as satisfactory, whilst a whopping 96% indicated that working from home is not practiced at all by their organization. Maternity leave was rated by 49% of respondents as good, whereas a 100% indicated that paternity leave is not practiced at all. Paid child education was rated by 61% as poor, 70% rated subsidized loans as good, 66% indicated that study leave is not practiced, 47% rated free health screening/care as satisfactory, 51% rated bereavement leave as satisfactory, while 60% indicated that caring for dependents is not practiced. Also, 44% rated sponsored fitness/gym as satisfactory and 43% rated free counseling facilities as satisfactory.

Forty nine percent of respondents agreed that work-life balance practices offered by their organization are easily accessible to them, though 22% disagreed to the statement.

Effect of Work-Life Balance on Stress Management

The study revealed that flexible working hours was the most effective work-life balance practice in managing the stress level of the respondents. Subsidized loans was rated as the second most effective practice, maternity leave was third, working from home was fourth, free health screening/care was fifth, paid child education was sixth, study leave was seventh, bereavement leave was eighth, free counseling facilities was ninth, caring for dependents was tenth, paternity leave was eleventh and sponsored fitness/gym was twelfth. It should however be noted that though some of the practices may be non-existent in the banking institutions studied, the rationale for asking respondents to rank these practices was based on the assumption that the existence of these practices will contribute to effectively managing the stress of employees?

Generally, a majority of the respondents (43%) agreed that the work-life balance practices offered by their organization are effective in managing their level of stress. However, 36% of respondents disagreed that these practices were effective in managing stress. This reflects an almost polarized opinion among the respondents with regard to the effectiveness of work-life balance in managing stress. The cause for this may be that work-life balance practices are not well structured or integrated into the employees' conditions of service and so their awareness of them is based on the individual's own point of view.

Effect of Work-Life Balance on Performance

The study discovered that a majority of the respondents agreed that work-life balance practices enhance their individual and overall organizational performance by enabling them gain increased revenue (54%), build better products (57%), build customer relationship and loyalty (52%), provide better services (63%), streamline operations (51%), reduce costs (51%) make smarter decisions (56%), increase productivity(52%)and reduce absenteeism (51%). However, only 39% of the respondents agree that work-life balance improves or enables the organization to gain competitive advantage.

Gender Differences in Work-Life Balance Needs

The results of the study revealed that both male and female respondents prefer flexible working hours to the all other work-life balance practices. However, differences in priority became evident from the second to the twelfth work-life balance practice. For example, one very significant difference was observed with regard to maternity and paternity leave. Whilst female respondents chose maternity leave as their second priority, male respondents chose paternity leave as their sixth priority.

Furthermore, 12% of males and 4% of females reported that they have very often taken advantage of work-life balance practices offered by their organization, a majority of both genders (66% of males and 84%) indicated that they only utilize work-life balance practices occasionally and quite a number of them (22% of males and 12 % of females) have never used work-life balance practices.

Lastly, findings showed that 2% of males and 2% of females strongly agreed to the statement that work-life balance practices in their organization are adequate in meeting their personal needs, 50% of males and 28% of females agreed to the statement, 6% of males and 12% of females were indifferent to the statement, 36% of males and 58% of females disagreed and 6% of males with 0% of females strongly disagreed to the statement.

Limitations of the study

The factors that militated against the course of the research were accessibility to information, difficulty in reaching the target sample during working hours, due to the busy nature of their operations, delays in retrieving questionnaire from respondents, inability to use a larger sample size due to time and resource constraints and

unwillingness of employees to pour out their grievances in order to save the face of their organization and avoid victimization, though respondents were assured of confidentiality. Also the busy nature of the banking environment did not make one-on-one interviews with the workers, especially with managers, a convenient approach. This limited the method of gathering data to only questionnaire with closed ended questions.

CONCLUSION

In conclusion, it can be said that work-life balance is practiced sufficiently in the banking institutions studied, at least to a level that enables employees to meet their employers' minimum expectations. However, not all these practices exist and a few of them are enjoyed by only some categories of employees who are believed to be at the managerial level. This confirmed available literature from chapter two that there is sometimes a gap between the policy and practice of work-life balance.

The study again discovered that there is almost a polarized view among respondents regarding the effectiveness of work-life balance in managing stress. It was also confirmed by a majority of respondents that work-life balance practices has enhanced both their individual and overall organizational performance.

Lastly, findings showed that significant gender differences in work-life balance needs exist among respondents. This is because males and females differ in their non-work and family responsibilities and this influences which of the work-life balance practices are important to them.

RECOMMENDATIONS

In order to improve employees' experience of work-life balance in the banking institutions studied, to better respond to some of their needs and concerns, and to contribute to improving organisational performance, the following are recommended:

Work-Life Balance Policy and Practice

From the findings of the study, it was discovered that though work-life balance exists in the banking institutions, not all the employees are satisfied with its effectiveness in their daily lives. The following recommendations would serve as a remedy to bridge the gap between the policy and practice of work-life balance in the banking institutions.

First of all a review of existing relevant policies should be undertaken in order to clarify meanings and remove ambiguities where needed. It is also recommended, in

the light of this study's results that a more inclusive notion of work-life balance for all should be promoted and the scope of policies should be extended wherever appropriate.

It is suggested that in order to achieve a successful work-life balance, policy formulators must ensure that formal work-life balance policies are consistent with employees' actual experience. To ensure this, a look at the access to the policies should be taken across different levels of the organogram in these organizations.

Again, the unsupportive work-life cultures such as long working hours that exist in these organizations should be discouraged.

Policy formulators must also ensure that employees using work-life policies are not overlooked when promotion opportunities arise. This issue is often linked with the misconception that physical presence equates to commitment. Therefore employees who are productive, but not necessarily always visible should be given the same career opportunities as others.

Gender Differences in Work-life Balance Needs

From the findings of the study, it was observed that female respondents have more need of work-life balance practices than males. It is therefore suggested that special considerations should be given to female employees when policies are reviewed from time to time.

Suggestions for Future Research

Lastly, it is recommended that future research on the concept of work-life balance should focus on other corporate sectors in order to understand and appreciate their own peculiar differences from that of the banking sector.

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