UNIVERSITY OF CAPE COAST

WORK-LIFE MANAGEMENT OF EMPLOYEES OF BANKS IN CAPE

COAST METROPOLIS

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COAST METROPOLIS

BY

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DECLARATION

Candidate's Declaration

I hereby declare that this dissertation is the result of my own original research and that no part of it has been presented for another degree in this university or elsewhere.

Candidate's Signature: ……………………… Date: ………………….…….

Name: Diana Ama Kissi

Supervisor's Declaration

I hereby declare that the preparation and presentation of the dissertation were supervised in accordance with the guidelines on supervision of dissertation laid down by the University of Cape Coast.

Supervisor's Signature: ……………………………… Date: …………………….

Name: Dr. James Attah Peprah

ABSTRACT

The study aimed at assessing work-life management of employees of banks in Cape Coast Metropolis with specific focus on the relative degree of stressfulness and work-life conflict, work-life management policies and strategies put in place in the banks as well as the extent to which issues related to work-life management are of concern to males and females working in the banks.

The study was a cross-sectional survey which used self-developed questionnaires in collecting data from 109 employees of seven banks in the metropolis. Statistical Product and Services Solution (SPSS) version 21 was used to process data collected. Frequencies and percentages were used in presenting of the data. Chi-square statistics was also used in analyzing relationships between variables.

The study revealed that employees of the various banks work throughout the five working days. They however work on weekends in addition to working over-time for an average of three hours on every working day. The participants generally start work at either 8:00 or 8:30 am and close officially at 4:00pm or 5:00pm. They actually however leave the workplace at 8:00pm. They therefore feel much stressed after work. The bankers as such, were unable to effectively combine their works with personal/family life as they devote more time to their work than personal life. The study showed that there were policies at the various banks studied, which were meant to enable workers effectively manage their work and personal life which include annual leave, casual leave, sick leave and study leave and off days. Issues related to work-life management were found to be of more concern to females than to males. More labour should be hired by banks to ease pressure on existing ones, aside accommodating them close to the banks.

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DEDICATION

To Mr. James Mawuli Dogbatse. You have been a pillar in my life

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CHAPTER ONE

INTRODUCTION

Background to the Study

People are inevitably the fundamental resources of any institution or organisation (Butler & Walton, 2013). The way in which these human resources are treated and managed determines the success or failure of these organisations. Institutions are non-functional without workers and an institution is only as functional as the human resources who work within it. In this global, dynamic and competitive environment, it is imperative to ensure that institutions are structured in a way that enables employees to achieve their desired satisfaction at work and to effectively balance their work and personal life (Adeloka, 2012).

The nature of work as noted by Mullins (2010) is being redefined and this has created strong pressures for greater flexibility in patterns of work organisations. Employers therefore acknowledge the prudence of introducing working arrangements that are flexible in nature to enable their human resources to achieve a desirable work-life balance. Mullins examined the need for work life balance and flexible working. The report according to Mullins, pointed out that the hours and times people work have always been subject to change, but the pace of this change is now more rapid than ever, since clients expect to have goods and services outside traditional working hours.

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Organisations want to match their business needs with the way their employees work and individuals want to achieve a more effective balance between work and personal life. There is therefore the tendency for conflict to arise between work and personal life. Thus, the individual finds it difficult to adequately attend to issues of their homes and work place simultaneously. While some workers may end up giving more attention to the work, others may end up devoting greater attention to their work. The effect of difficulty in work-life management is chronic stress that many workers develop which even affects both work and home respectively and even their cardio-vascular and cerebro-vascular systems (Anderson & Kjeldsen, 2013).

Over the years, work and family roles are observed to be impacting on each other (Caillier, 2013). Although work and family are regarded as different fields, it is important to see the impact of work on the social life of individuals such as family, community activities, voluntary work, personal development and leisure and recreation and how this influence the relationships amongst family members and friends. Work-family conflict is defined as a form of friction in which role pressures from work and family domains are mutually incompatible in some respects (Greenhaus & Singh, 2003). Khan, Razi, Ali and Asghar (2011) indicated that the amount of time dedicated to family responsibilities greatly depends on the amount of hours people worked. Due to competition, globalisation and restructuring of organisations the amount of hours employees spend at work is likely to increase. Family obligations do not decrease over this period and this can create imbalance between work and family roles.

Recently, the management theory on work-life balance has received much attention. According to Greenhaus and Singh (2003), work-life balance is the extent to which individuals are equally involved in and equally contented with their work role and their family role. The issue of work-life balance has emerged as a major theme during the last two decades, which witnessed a substantial intensification of work caused by economic uncertainty, organisational restructuring, and increase in business competition (Millward, Bryson & Forth, 2000; Green, 2001; Anderson & Kjeldsen, 2013). To respond to the new conditions, organisations demand higher performance and commitment from their employees, which is translated into expectations for working longer and for prioritising work over personal life (Simpson, 2000; Perrons, 2003; Anderson & Kjeldsen, 2013).

In recent times, the most popular expression that banks in Ghana often use is 'work, customers and profit'. This popular expression makes people confused as to whether the Ghanaian banker really enjoys life or able to take care of family responsibilities apart from the work that they do. Indeed, recent survey data suggest that the pressure on employees to work longer hours under inflexible work schedules is ever increasing (Department of Trade and Industry, UK, 2002). The literature suggest that lack of balance between work and non-work activities leads to reduce psychological and physical well-being (Felstead, Jewson, Phizacklea & Walter, 2002; Hyman, Baldry, Scholarios & Bunzel, 2003). For example, recent empirical research in the UK (Broeck, Lens, De-Witte & Coillie, 2013) indicated that intrusion of work demands into personal life (working during the week-end) was related with reports of heightened stress and emotional exhaustion for employees.

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Majority of the working population of Ghana consider issues of work-life management as very paramount to them as these workers are generally people who have varying career and personal life expectations. Work life management policies and programs at work places are therefore important in enabling workers to achieve their personal and professional goals at the work place. It is against this background that this study on work-life management of employees of banks in Cape Coast Metropolis was conducted.

Statement of the Problem

The banking industry, after the Structural Adjustment Program (SAP) and the Economic Recovery Program (ERP) of Ghana, in 1983, has undergone rapid transformation. The increasing rate of new banks operating in Ghana with resultant increases in new branches has led to increase competition. Competition has reached an all-time high to attract the few customers and the numerous unbanked citizens in the country. Indeed, this has put enormous stress on employees of the banks to work extra hours and at times late into the night with little attention to family issues.

The current increase in competition in the banking sector has affected the structure of work and the demands made on workers. Quite worrying is the fact that globalization has brought in its wake the need for women to support their husbands financially in their family upkeep. However, the culture and the traditional roles of the female been restricted to the kitchen and fending for the children and the entire household still persist. This phenomenon makes it difficult for effective work-life management in the banking sector.

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Much research has been conducted on work-life management of workers globally, with much of these studies being conducted in more developed countries (Felstead, Jewson, Phizacklea & Walter, 2002; Hyman, Baldry, Scholarios & Bunzel, 2003; Komaki, 2003; Lee, Lee & Wu, 2010; Khan, Razi, Ali & Asghar, 2011; Broeck, Lens, De-Witte & Coillie, 2013). Little attention has however been paid to the work-life management of employees of corporate institutions in Ghana and in the Cape Coast Metropolis. This study therefore sought to examine work-life management issues among employees of public and private sector banks in the Cape Coast Metropolitan Assembly.

Objectives of the Study

The general objective of the study was to examine work-life management among employees of banks in the Cape Coast Metropolitan Assembly. Specifically, the study sought to:

1. Examine the level of stress and conflict associated with managing work and personal/family life among employees of banks;

2. Identify work-life management policies put in place in the banks; and

3. Examine the extent to which issues related to work-life management are of concern to females and males working at the banks.

Research Questions

In light of the above stated objectives, the following research questions guided the study;

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1. What is level of stress and conflict associated with managing work and personal/family life among employees of banks?

2. What work-life management measures are put in place in the banks?

3. To what extent are issues related to work-life management of concern to males and females employees

Significance of the Study

In order for the growing number of banks operating to survive and remain competitive, it is critical among other factors that they attract and keep the best employees. The efficiency and performance of employees and their affective commitment depends on how well they are managed and the extent to which they are satisfied with the work they do. It has been observed that employees in the banking sector face major challenges including stress (Department of Trade and Industry, UK, 2002). Employers therefore need to make sure that they create a balance between employees work and life and help them achieve this balance.

This study is expected to help employers of various banks in the country to come out with policies and programs that work well for their employees especially females, in helping reduce stress and conflict issues in the workplace particularly with regards to their private lives. Literature on work-life management in Ghana and particularly, in the banking sector among employees of such institutions is inadequate. This study therefore adds up to the existing literature and thereby bringing the gap that prior to this study, existed in the literature on work-life management of employees of banks.

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Delimitation of the Study

This study was delimited to work-life management of employees of public and private sector banks in Cape Coast Metropolitan Assembly. The goal of this research was to have deeper understanding of the area under study to provide baseline knowledge for people who intend to enter the banking industry.

Organisation of the Study

Chapter Two reviewed literature relevant to the study. Chapter Three dealt with the research methodology. Chapter Four presented results and conducted discussions based on data collected from respondents surveyed while Chapter Five summarized major findings of the study and drew conclusions based on the findings in addition to recommendations.

CHAPTER TWO

REVIEW OF RELEVANT LITERATURE

Overview

This chapter reviews literature relevant to the study. The literature review is divided into empirical and theoretical as well as conceptual frameworks. The empirical literature consists of literature on the objectives of the study, in addition to concept of work, types of work, work-related stress, work-life management, family-friendly institutional policies. The theoretical literature comprises gender theory, trait and factor theory, bio psychosocial model and Donald Super's theory of work. Pred's Behavioural Matrix is however adapted as the conceptual framework to underpin the study.

Level of stress and conflict associated with managing work and personal/ family life

According to Blewett et al. (2006), stress may be defined as negative reactions that people exhibit towards aspects of their environment as they perceive it. Stress therefore is a direct response to stimuli and involves a sense of inability to cope. Blewett et al. (2006) also described work-related stress as harmful physical and emotional responses that occur when the requirements of work do not match the capabilities, resources, or needs of a worker. European foundation for the improvement of living and working conditions (2007)

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however argued that work-related stress is a pattern of reactions that occur when workers are presented with work demands that are not matched to their knowledge, skills or abilities and which challenge their ability to cope.

Stressors according to Michie and Williams (2003), may be physical or psychosocial in origin. Both types can affect physical and psychological health and may interact with each other. Michie and Williams indicated that physical stressors of an individual worker may be biomechanical, biological, radiological or chemical. Psychosocial hazards (stressors) are those aspects of work design and the organisation and management of work, and their social and environmental contexts, which have the potential for causing psychological, social or physical harm to the worker (Michie & Williams, 2003).

Rosenstock (2005) however identified key stressors of workers. These include demands of work, emotional demands which also include violence from clients, low control, which comprises low skill discretion and low participation in decision making, imbalance between efforts expended and rewards received from work, low support particularly from superiors at work, unclear role issues and interpersonal conflict. These stressors as noted by Blewett et al. (2006) are in turn associated with various negative effects for workers both in the short and long terms in the psychological (psychological distress, emotional exhaustion, anxiety, burnout and depression), physiological (cardiovascular disease, physical health symptoms, tiredness and protracted neuroendocrine reactions) and behavioural domains in the form of absenteeism. These outcomes affect organisational performance through

energy depletion and motivational processes through job dissatisfaction, lowered morale and mistakes (Russell & Roach, 2002).

Good communication coupled with face-to-face discussion with emphasis on clarity as argued by the European foundation for the improvement of living and working conditions (2007) can however reduce stressful situations without any other intervention. Workplaces which have good communications, respectful relations and healthy systems of work are therefore according to Rosenstock (2005) essential in helping people to recognise and manage work-related stress which may have debilitative effects on their health. Such workplaces as noted by Mullins (2010), tend to derive the best results in achieving healthy and productive workforce.

Workers who do not get paid for overtime, managers, those who belong to professional associations, and workers with high annual incomes are significantly more inclined than others to cite their work as the most significant contributor to their work-life imbalance and associated stress (Thompson & Phua, 2012). Of all age groups, workers aged 35 to 44 were most likely to report that work-life balance had become more difficult to achieve, resulting in feelings of stress. In other respects, workers who have experienced more difficulty in this regard fit the profile of the knowledge workers, more likely to be managers or professionals, university graduates, and high income earners (Laar, Edwards & Easton, 2007). Workers who are not compensated for overtime are most likely to say that the work-life balance has become stressful over the past few years. The level of work-life imbalance and stress also is more pronounced among workers in large organizations, compared to medium-sized and small organizations. In contrast, the groups most likely to be finding

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it easier to balance work and personal life are older workers, the self-employed, those who work less than 25 hours weekly, and those working no overtime (Easton & Laar, 2013).

The best available trend data on work-life imbalance are from Statistics Canada's General Social Survey (GSS) in 1991, 1995 and 2001 (Thompson & Phua, 2012). The GSS show that the proportion of workers feeling somewhat or very stressed with work–life balance rose from 16.7 percent to 20 percent over this period. The 2001 GSS also asked workers who reported feeling stressed with work–life balance the main reason why they felt this way. The most frequent reasons given were time related: not enough time for family/spouse/partner/children (46 percent cited this reason), and too much time spent on the job (cited by 42 percent) (Thompson & Phua, 2012).

Rounding out this picture of work-life balance trends, our worker survey finds considerable variation in workers' personal experience of work–life balance, offering a more muted interpretation of changes in work–life balance or conflict in the early 21st century. One in three (34 percent) of the 2002 workers surveyed in late 2004 reported that it had become harder for them to achieve work–life balance over the past few years due to excessive stress from work, while 29 percent had found it easier to achieve. The largest group of workers surveyed (37 percent) experienced no change. For those who found it harder to balance work–life due to stress, 62 percent attributed this to work-related factors. Far fewer attributed the increased imbalance to family or personal factors (27 percent) or a combination of these and work factors (11 percent) (Edwards, Laar & Easton, 2009).

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Work-life management measures are put in place for workers

The growing awareness of the central importance of the issue resulted in major growth in attempted work-life solutions during this decade (Nanjundeswaraswamy & Swamy, 2013). Numerous studies have shown that the generations from baby boomers to new college graduates were making job choices based on their own work-life issues and employers' cultures. Unfortunately, although companies were adopting family-friendly policies, employees and managers were not implementing them. Many of the policies put into place in the 1980s failed to have a significant impact on most managers' and employees' real-world work-life balance results (Hayman, 2009).

Flexitime is an important policy which allows workers to effectively manage work and personal/family life (Matuska, 2009). Flexitime allows employees to choose, within set limits, when to begin and end work. Employees are required to work during core times and must work an agreed number of hours during a settlement or accounting period (typically four weeks). Outside the core times, at the beginning or end of each day, are flexible bands when employees may choose whether to be at work. For example: lunch breaks – start and finish times and the maximum and minimum lunch period that can be taken. Hours of attendance are recorded and added up at the end of each settlement period. Within limits, employees can carry over any excess or deficit in the number of hours they are required to work (typically a day to a day and a half a month). Some schemes allow employees to take excess hours as additional leave, known as flexi-leave (Hoobler, Wayne & Lemmon, 2009).

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Policies of business establishments which help employees to adequately mange work and family/personal life also include those policies which; ensure that all employees are able to receive telephone calls or messages from family members at work, have suitable contact arrangements to receive messages and access to a telephone to remain contactable with their family during working hours, particularly for emergencies or to relieve anxiety about care arrangements etc. (Tahmincioglu, 2010). Some business establishments also schedule meetings, training and planning sessions taking into account employees' requirements to drop off and pick up children from day care or school, and those balancing their working hours with those of their spouse or partner and the needs of their children and family. They also provide assistance to employees, such as a work life balance advocate, to help employees negotiate and achieve greater access to flexible work arrangements and a better work life balance (Tahmincioglu, 2010).

Businesses also provide organised opportunities for families and children to visit the workplace to see where the employee works, establish a clean and private breastfeeding room or "Mothers' Room" in the workplace and provide access to two 30-minute lactation breaks in each 8-hour work day to enable employees to continue to breastfeed their babies or express milk when they return to work from parental leave, establish a "Care Room" in the workplace to assist employees when normal care arrangements have broken down or are not available due to a minor illness of the dependent or pupil free days and put in place appropriate activities in the room to occupy the family member to enable the employee to continue to work productively (Thorne, 2011).

Parent and carer support mechanisms are also established to assist new parents, carers and parents in general cope with problems with children or other family members (Easton & Laar, 2013).. For example, informal parent or carer lunchtime discussion groups, access to professional counsellors (internal or external). Lunchtime presentations are also organised with guest speakers to talk about career planning, work life balance issues, flexible working practices, or a specific family issue, such as single parenting, grand parenting, and coping with difficult children, teenagers, drugs, ageing parents and children with disabilities (Easton & Laar, 2013).

Relevant parenting programs are also run by run by some of the institutions or other professionals, which are conducted in-house on an 'as needs' basis for interested employees who are parents, grandparents or carers to assist them in dealing with child behaviour problems. Other policies which enable employees to manage work and personal/family life include the provision of access to literature and other resources on the benefits and options for employees and employers in creating a work life balance environment to all staff, supervisors and managers (Nanjundeswaraswamy & Swamy, (2013). There is also improvements on in-house support mechanisms such as counselling and de-briefings for staff following critical incidences to minimise post-traumatic stress syndrome and to assist staff in learning how to react more efficiently and effectively in stressful and emergency situations (Thorne, 2011).

Extent to which issues related to work-life management of concern to males and females

Male employees are more concerned with managing work and personal life effectively than female employees. For many employees today—both male and female—lives are becoming more consumed with a host of family and other personal responsibilities and interests in addition to demands of the workplace (Hoobler et al., 2009). There is therefore, a perceived imbalance between the demands of current lives and people's abilities to adequately cope with them, and this may lead to an experience of stress. According to Matuska (2009), work life balance is about the efforts of employees to split their time and energy between work and the other important aspects of their lives. Work life balance is a daily effort in managing competing roles and responsibilities at work, at home and in the community.

The neglect of one or more areas may lead to stress and threaten the development and wellbeing of both the individual (both male and female) and. For Employers, Work life balance is about creating and maintaining supportive and healthy work environments for both males and females, which will enable employees to have balance between work and personal responsibilities and thus strengthen employee loyalty and productivity. The work life balance concern is not limited to a specific group of employees, as research in industrialized countries has shown that employees of both sexes, of different organizational levels and with different family structures are concerned with being able to effectively manage work and personal life (Tahmincioglu, 2010).

Thompson and Phua (2012) noted that work life conflict is gender specific. According to Thompson and Phua, 90 percent of working mothers

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and 95 percent of working fathers report work family conflict. More men are realizing that work is not their only primary source of fulfillment from life. A study on fatherhood (Tahmincioglu, 2010), showed that more men are looking for alternatives to their 40-hour work week in order to spend more time with their family. Though working less means a smaller pay check and higher stress levels, men are looking for flexibility just as much as women. However, because of the social norms surrounding each gender role, and how the organization views its ideal worker, men and women handle the work life balance conflict differently (Laar, Edwards & Easton, 2007).

Concept of Work

Prior to the industrial revolution, work was organised in a non-scientific manner. People, as noted by Morin (2004) were then treated as though they were extensions of machinery and expendable spare parts. They were thus asked to exert simple and limited skills, with their performance being closely monitored. Work has however greatly evolved since the industrial revolution of the 1800s (Morin, 2004; Wrzesniewski, Dutton & Debebe, 2003). Thus, with the industrialization of societies, work began to be organized in a scientific manner, employing modern technologies in doing work. Morin (2004) argues that due to the progress of science and technology, major transformations occurred in the organizational structure and culture, with their consequences on how work is organized.

Ciulla (2000) indicates that if workers of the modern era were considered overworked, then those of the post-modern period are not only overworked but also over managed with employers appearing to be eager in

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trying all avenues to improve performance of their organisations. Morin (2004) noted that globalization, with its outsourcing and off-shoring, has added complexity to the problem of work. It has however also created numerous opportunities to change human mentality of work and to restore the meaning of work for humans. Thus, as people get connected through globalisation, they share more problems of work and solutions alike (Morin, 2004).

Work, according to Wrzesniewski and Dutton (2001) has several meanings. All these meanings however share the idea of work being a purposeful activity. Work may therefore be contextualized as generally referring to the expending of energy through a set of coordinated activities aimed at producing something useful (Morin, 2004). Wrzesniewski and Dutton argued that work may be unpleasant or pleasant and may also not be associated with any monetary exchanges. Wrzesniewski et al. (2003) however noted that work does not have to be necessarily accomplished in the context of a job and argued that there are generally three patterns of work; a job, a career and a call.

While most people work for money, Morin (2004) identifies other reasons why people work. These include recognition, prestige and a sense of personal worth. Thus, priorities regarding work have changed over time. Expectations of younger workers from their occupations for instance are lower and emphasis on personal growth is high among them (Morin, 2004). Work serves as a tool for some individuals as their personal identity which helps to boost their self-esteem. When people do meaningful works, Morin (2004) suggests that they develop a sense of worth, identity and dignity. By achieving meaningful results, people actually achieve themselves, grow and even actualize their full potentials. Somehow, Wrzesniewski and Dutton (2001)

noted that people have an opportunity to become who they are and to contribute to the improvement of their living conditions and that of their communities through work. Work according to Morin (2004), however becomes problematic when individuals cannot relate to their works efficiently. This experience is termed alienation.

When people think of work, Wrzesniewski et al. (2003) indicated that they often think of a job. Work is however far more than a job (Morin, 2004). Although it certainly provides for basic needs and decent living conditions for people, subsistence is not the only function of work. Thus, above all, work is an activity through which individuals fit into the world, create new relations, use their talents, learn and grow, develop their identities and a sense of belonging. Work is therefore a meaningful way of improving the existence of people (Wrzesniewski et al., 2003; Morin, 2004).

Types of Work

Types of work according to Rynes, Colbert and Brown (2002) include unpaid work, income-producing work, home-based work, blue collar work, white collar work, pink collar work and gold collar work. These types of work are reviewed by this study. Unpaid work according to Ryan, Chan, Ployhart and Slade (2001) is also known as household work. Not all works bring monetary reward (Rynes, Colbert & Brown, 2002).

Some works according to Ryan et al. (2001), are done simply for the well-being of people. The work a family or an individual does in the home in order to keep up with day-to-day living is household work. Even though

people seldom get paid for household work, Rynes et al. (2002) argued that such work is mostly of volume appreciation (Cropanzano & Rupp, 2003).

Income-producing work has been described by Komaki (2003) work as work that provides money for needs. Most often, the work is referred to as job that requires a commitment of time during the week. The amount of time that people must devote to this type of work varies (Mitchell & Daniels, 2002). While one person may put in a forty-hour work a week, another may have to spend far more than this (Komaki, 2003).

An important type of work is home-based work. Most people according to Mowday and Colwell (2003) are of the view of work as one which takes place outside the home. A great number of the workforce is however self-employed, many though not all, of which work from home. Although more old retirees are starting home-based businesses, Mowday and Colwell stated that parents with children at home are doing so as well. In Ghana, a number of people who engage in home-based work are employed in provision stores as tele-workers for major telecommunication networks such as MTN, Vodafone and Tigo. One advantage of home-based employment according to Taylor and Buku (2003) is to knit neighbours together in that as at home, neighbours interfere frequently and take more interest in their communities.

Steers and Sanchez-Runde (2001) described blue collar work as manual or technical labour such as factory work, technical or maintenance trade. People who work in this category of work are described by Steers and Sanchez-Runde as members of the working class who perform manual labour and earn hourly wages. The term blue collar, according to Stajkovic and Luthans (2004) is derived from uniform dress codes of industrial work places.

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Industrial and manual workers who wear durable clothing that can be soiled or scrapped at work. A popular element of such clothes has been, and still is light or navy blue work shirt. Blue is also a popular colour for coveralls and frequently includes a name tag of the establishment on one side and the individuals' name on the other (Stajkovic & Luthans, 2004)

Stajkovic and Luthans (2004) described white collar work as job of a salaried professional or a person whose job is clerical in nature. White collar workers according to Porter, Bigley and Steers (2003) do work that is expectedly less laborious but typically more highly paid than blue-collar jobs. White collar posts are seen in the medical, legal, administrative and clerical fields. The name comes from the use of traditional white, formal shirts that workers wear in offices or places of work (Porter, Bigley & Steers, 2003).

The term 'white collar' as argued by Stajkovic and Luthans (2004), was first used by Upton Sinclair in relation to modern clerical, administrative and management workers in the 1930s. Sinclair's usage is related to the fact that during most of the nineteenth and twentieth centuries, male office workers in European and American countries almost always had to wear dresses and shirts which had collar and were usually white. Additionally, in the factory system of the twentieth century in English speaking countries, the colour of overalls or coveralls indicted occupational status; blue for labourers, brown for foreman and white for professional staff such as engineers (Porter, Bigley & Steers, 2003).

Pink collar work according to Porter et al. (2003), refers to typically female jobs. These occupations as argued by Khan, Razi, Ali and Asghar (2011), are relatively safe, clean and traditionally held by females and are not

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considered as well-paid or prestigious as white-collar jobs. Pink collar works require the same kind of professional training as white-collar jobs. Examples of Pink collar work as noted by Porter et al., (2003) are waitress, florist, nurse or medical assistant, secretary, receptionist, tutor, maid, nanny, cosmetologist and other low level positions in the service industry.

Gold collar work according to Morrel-Samuels (2002) is a rarely used term that refers mainly to marketing. A typical instance portrays people who have acquired an education beyond high school. Adeloka (2012) however argues that some of these people do not actually graduate or may not even hold a high school diploma. Gold collar workers range in age from 18 to 25 years and hold full time or part time jobs. Because they do not have the same tuition or debt loads as college students, Adeloka noted that they may actually have more disposable income than college students. But in the long run however, Morrel-Samuels, (2002) indicated that gold collar incomes turn out to be much lower than the incomes of college graduates

Work-life Management

In people's efforts to maintain their works and also see to their social and personal lives, Adeloka (2012) and Bloom, Kretschmer and Reenen (2009) observed that they are forced to strike a balance between work and social/personal life which includes family life. This therefore gives rise to the term, work-life management. Bloom, et al. (2009) indicated that while some people are able to effectively manage their social/personal life and work, others are unable to do so. Management of work and social/personal life

therefore substantially results in a spill-over (Mennino, Rubin, & Brayfield, 2005; Khan, Razi & Asghar, 2011).

Work-life management spillover according to Frone, Yardley and Markel (1997) represents the process by which moods, behaviours, stress and emotions from one aspect of life affect those in another and vice versa. While spillover can be positive, the most common form of spill-over is negative spillover, where there are conflicts between work and personal/social/family life, which results from inability of people to adequately manage the relationship between work and personal/social/family life (Grzywacz, Almeida & McDonald, 2002; Mennino, et al., 2005).

Schieman, McBrier and Gundy (2003) also noted that negative spillover occurs when demands from job and home compete for an individual's energy, time and attention. A worker whose child or elderly parent is ill for instance, may be less able to concentrate on his/her work. On the other hand, a worker who faces a tight deadline at work might have less time to help his/child to do assignments (Schieman, McBrier & Gundy, 2003).

Effective work-life management according to Rubin and Brody (2002) has therefore become increasingly difficult for employees as companies/organisations attempt to maintain profitability in the competitive global economy and have therefore become more of greedy institutions. Workplaces extensively impinge into the lives of workers while offering them minimal occupational and financial stability. This life, as noted by Grzywacz et al. (2002), aggravates employment-related problems such as turnover, stress, and reduced commitment as the employees struggle to reconcile increasing

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demands with diminishing resources of time, coupled with their inability to attend to family demands as a consequence of workload (Bloom et al., 2009).

Family-friendly Institutional Policies

Several organizations as noted by Pryor, Taneja, Humphreys, Anderson and Singleton (2008) strive to appear more family-friendly, usually in order to increase the productivity of their employee and to reduce their turnover costs. To this end, employers according to Caillier (2013) put in place policies that include support for dependent care in the form of cash subsidies, pre-tax salaries and child care centers. Temporal and spatial structures of work also reflect a company's potential family-friendliness. Flexible working arrangements including job-sharing, flex-time and work-at-home initiatives are some of the policies that both employees and employers consider to be family-friendly (Pryor, Anderson, Toombs & Humphreys, 2007; Kelly, 1999).

Flexible employment policies according to Mennino, Rubin & Brayfield (2005), are often mainly about facilitating flexible deployment of labour by employers as they are also about facilitating flexible use of time by employees. Institutions therefore use temporary or part-time employment to increase their competitiveness and create flexibility regardless of employees' preferences. When it takes this form, flexibility often increases the problem of resolving the tension between demands of family and work as irregular work schedules make resolving the pressure between family and work very difficult (Martin, 2003).

Notwithstanding these arguments, Roehling, Roehling and Moen (2001) described family-friendly institutional policies as mutually beneficial to

both employees and their employers. Employees of institutions which offer attractive benefits and flexible working options as argued by Roehling et al. (2001) exhibit lower tardiness and absenteeism rates, higher job satisfaction, higher morale, lower turnover and higher loyalty to employers.

Gender Theory and Work-life Management

Propounded by Kanter (1977), gender theory debunked the myth of separate spheres for work and family. The origin of gender structure according to Kanter, lies in the division of labour in society that has been heavily gendered. With the advent of industrialization, Kanter argues that work has not only became divided into the separate spheres of market work for men and domestic work for women, but has also became hierarchically arranged, with male market work taking precedence over female domestic work.

Gender theory according to Martin (2003) illustrates how private and public spheres of work are gendered in that they are ideologically separate and unequal irrespective of the gender of the role incumbents. Because market work is masculinised and the fact that masculinity commands greater societal value than femininity, Martin (2003) and Kelly (1999) argue that market work is valued over domestic work. Individuals who realize the highest work place success are for instance, those who practice masculinity not only by engaging in behaviours and practices culturally associated with maleness, but also by placing higher value on market work compared to domestic work (Martin, 2003; Pryor, Taneja, Humphreys, Anderson & Singleton, 2008).

Gender theory as noted by Martin (2003) appreciates the social structure of gender by separating the gender of specific social roles from the

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gender of occupants of such roles and by separating the gender of each work sphere from the gender of the participants in those spheres (Gerstel & Clawson, 2001). Realizing work-family integration therefore requires collective shift away from gendered separate spheres and an understanding of the mechanisms that influence job-to-home spillover is a step in that direction (Glass, 2000). While men are more likely to receive cultural support for solving the conflict between work and family by giving precedence to work. Lee, Lee and Wu (2010) argued that women are more likely to resolve the work-family conflict by giving precedence to family. For women, the traditional care givers, managing the dual role outside employment and care giving is often highly stressful. Again for women, some role conflicts arise from structural ambiguities in which institutionalized and agreed-upon arrangements for integrating work and family are not yet available (Khan et al., 2011).

Trait and Factor Theory

Originally propounded by Frank Parsons in 1909, Trait and Factor Theory asserts that people seek out works with requirements that are consistent with their personality traits, which comprise aptitudes, intellect and interest (Taylor & Buku, 2003). According to Taylor and Buku (2003), the cornerstone for Trait and Factor Theory is based on a three-part model of career guidance advocated by Parsons as the basis of occupational choice. The models are personal analysis, job analysis and matching through scientific advising. To be more precise, Parsons advocated; that individuals gain a full understanding of their attributes, including both strengths and weaknesses (personal analysis);

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that individual's gain through understanding of the conditions for success in given occupations as well as information about compensation mobility (job analysis); and that individual applies true reasoning based on the information at hand (Matching through scientific advising).

The strength of this theory is that it helps individuals to know their abilities and interests toward their vocation. It helps one to have fair knowledge of the vocation one is seeking for. The weakness in this theory is however the fact that, it fails to address the need of illiterates who do not have any information about work. The theory is however considered relevant in explaining how personal analysis, job analysis and matching through scientific advising, interact to influence the work-life management of employees of banks in the Cape Coast Metropolis.

Donald Super's Theory of Work

Donald Super's theory of 1969, 1975, 1980, maintains that occupational choices are influenced mostly by the self-concept. Super argued that people select particular careers of vocations that best expresses their self-concepts. This theory suggests the presence of five stages of vocational development, with each stage reflecting predictable charges in the self-concept as one vocational choice is seen more or less successful than the other (Super, 1980). Super viewed an individual's occupational choice as an attempt to implement a self-concept of that individual. This implies that the individual at certain stages of life translates his or her idea of him/herself into occupation terms and then seeks to prepare for and pursue an occupation (Taylor & Buku, 2003). To Super, occupational choice is seen as more or less developmental

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process from adolescence to old age, with the person making modifications, reassessments and redirection throughout the life span as self-concept.

Super's theory has been criticized for its narrow focus or self-concept as the prime factor responsible for occupational choice. He largely ignores the role of factors such as social class, education, family and chance. This theory implies that most young adults are articulate, mature and reflective individuals and are able to reason, evaluate, and rationally compare alternative career path ways. Such assumptions have not been fully tested empirically and rarely are characteristic of women's career development.

The theory is however considered relevant to this study as it explains how occupational choice, considered as a developmental process from adolescence to old age influences the relationship between work and life and sometimes resulting in a spill over. As the individual makes modifications, reassessments and redirections throughout the life span based on the self-concept, the relationship that exists between work and life (including family) also changes.

Biopsychosocial Theory

The Bio psychosocial theory was propounded by George Engel in 1977. Engel argued that to understand and respond adequately to sufferings of patients and give them a sense of being understood, healthcare providers needed to simultaneously attend to the psychological, biological and social dimensions of illness (Engel, 1977). The term biopsychosocial therefore refers to the idea that problems are at once biological, psychological and social. The theory stipulates that there are no biological problems without psychological

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and social dimensions and that no psychosocial problems also occur without biological dimensions (Quill, Frankel & McDaniel, 2002). Applying the theory to work-life management means that instead of conceptualising work-life management as only being a biological issue, leading to a spill over, bio-psychosocial theory posits that there is a psychological as well as social dimension of the issue (Bartz, 1999).

The biological component of the theory is an instance of a purely medical position of interrogating infertility. This does however not seek to downplay the importance of social and psychological aspects of understanding work-life management. Thus, although there may be simple or complex biological reasons to explain work-life management, psychosocial factors, such as familial, gender and culture also impact and influence one's interpretation of the work-life management experience. Biopsychosocial theory as noted by Komaki, (2003) therefore provides a framework for understanding the complex interactions between all the systems affected by work. If emotional or psychological problems are deemed to result from work-life spill-over, the medical model identifies these instances as mental illnesses (Quill, Frankel & McDaniel, 2002; Bartz, 1999).

Work-life management as argued by Mennino, Rubin and Brayfield (2005), is therefore not just an issue which requires physical interventions for instance by the introduction of family-friendly work policies as for most workers and their families, it is a life crisis with serious psychological and social dimensions. The emotional reactions which develop as a result of realizing one's inability to adequately manage work and personal/family life could be very devastating to the individual. The model will therefore be

adopted to help explain the psychological, biological and social dimensions of work-life management. Figure 1 is the Bio psychosocial model.
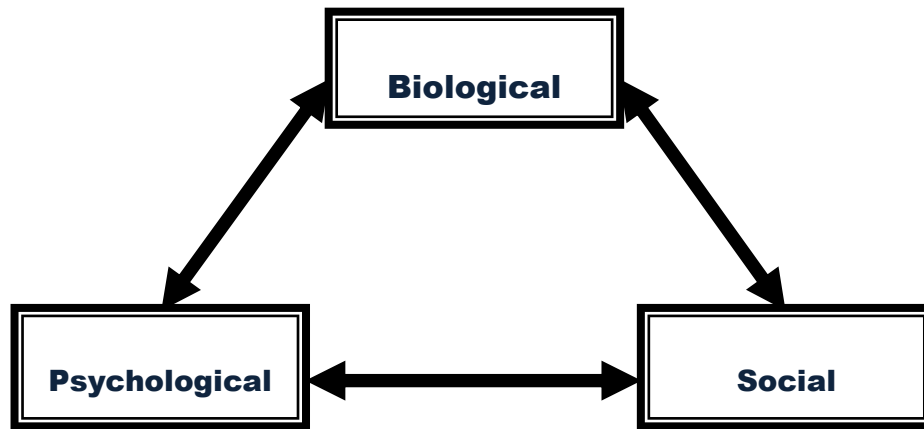
Figure 1: Biopsychosocial Model

Source: Engel (1977)

Conceptual Framework (Pred's Behavioural Matrix)

Pred's Behavioural Matrix was used to conceptualize the study. The Behavioural Matrix was propounded by Pred in 1967 in order to determine how an innovation diffuses or reaches people with regards to availability of information to them. Thus, ability of people to use any healthcare services depends on the quality and quantity of information available to them. The behavioural approach to health services use according to Pred, considers that decision makers (workers) are not entirely rational since they do not have access to all the information they will need to make an optimal decision. In addition, each worker does not have the same ability to use the information on hand to effectively manage the relationship between work and their personal/social/family life (Pred, 1967).

The theory indicates the available information and the capacity to use it. This construct takes into consideration the fact that even if policies are

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available at work places, they may not be necessarily used properly or could even be analyzed incorrectly by workers to deal with work-life management. Some workers are thus better than others with regards to management of the relationship between work and personal life. The theory also indicates the fact that the more people are engaged at their work places, the more spill-over occurs in management of the relationship between work and persona/family life (Pred, 1967).

The purpose for adopting this study was to help understand the extent to which employees are able to manage the relationship between these two spheres (work and personal/family life). The theory was therefore relevant in indicating that work-life management policies and strategies put in place in the banks do affect the level to which workers are able to manage work and their personal/family life. Also, the higher an individual's responsibilities at work place, the more difficult it becomes for the individual to strive and achieve a fair balance between work and family/personal life.

Summary

This chapter reviewed both empirical and theoretical literature relevant to the study, including objectives of the study. Pred's Behavioural Matrix was however adapted as the conceptual framework underpinning the study. To address challenges workers face with regards to work-life management which often leads to spill-overs, more employee-friendly workplace policies need to be instituted to address their personal needs as banks strive to make the highest profit margins they can achieve through utilisation of the labour of their employees

CHAPTER THREE

METHODOLOGY

Overview

This chapter describes the research design, study setting, data sources, research instrument and pre-testing of research instruments. It also discusses the sample and sampling procedure, ethical issues, data collection procedure and data analysis procedure.

Research Design

The study used cross-sectional survey of employees of banks in the Cape Coast Metropolis which was descriptive in nature. This design mainly deals with assessing a situation as it is on the ground in the area of investigation. The study was cross-sectional because it was carried out at a point in time (once) among employees of banks in the Cape Coast Metropolis. According to Osuala (1991), descriptive survey is versatile and practical since it points to present needs.

Osuala (1991) further indicated that descriptive research is basic for all types of research in assessing the situation as a pre-requisite for conclusions and generalizations. The descriptive survey was therefore considered the most appropriate design for this study as it afforded the researcher the opportunity to study employees of banks in the Cape Coast Metropolis and then make generalizations from the study of surveyed employees of such banks.

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Study Setting

The setting of the study was the Cape Coast Metropolis. Cape Coast Metropolis lies within latitudes 50°07' North and 50°20' North of the Equator and between longitudes 1°11' West and 1°41' West of the Greenwich Meridian. The metropolis is bounded on the south by the Gulf of Guinea, west by the Komenda/Edina/Eguafo/Abrem Municipality, east by the Abura/Asebu/Kwamankese District and to the north by the Twifu/Hemang/Lower Denkyira District. There are 84 communities in the Metropolis. The metropolis covers an area of 122 square kilometres (Cape Coast Metropolitan Assembly (CCMA), 2013). The capital, Cape Coast, is also the capital of the Central Region. According to the 2010 population and housing census of Ghana, the total population of Cape Coast Metropolis is 169,894 out of which 82,810 are males and 87,084 are females. The population of the Metropolis is largely youthful with those under 15 years accounting for about 42.2% of the total population (GSS, 2012).

There is a mix of both government and private health institutions in the Cape Coast Metropolis. The Metropolis is served by the metropolitan hospital with the regional hospital as a referral hospital. The University of Cape Coast hospital supplements the efforts of the metropolitan hospital. To improve access to health services, the metropolis has been divided into five sub-districts namely; Adisadel, UCC, Ewim, RCH/Central and Efutu sub-districts. There are eleven private clinics and one private maternity home. At the community level there are 67 trained traditional birth attendants (TBAs) and 82 community based surveillance volunteers in 104 communities (CCMA, 2013).

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The Cape Coast Metropolis is located in the littoral anomalous zone of Ghana which makes the municipality experience high temperatures all year round. The hottest months are February and March while the coolest months are June and August. The invariability in climate in the metropolis is influenced more by rainfall than temperature. Cape Coast experiences relatively high temperatures throughout the year and is humid. Natural vegetation consists of shrubs, grasses and a few scattered trees (CCMA, 2013) (CCMA, 2013).

Data Source

The main source of data for this study was information provided by respondents during the data collection process. Other sources of data for the study however comprised journals, books and scholarly articles.

Population

The target population of this study were employees of banks in the Cape Coast Metropolis. There are thirteen banks in the metropolis. However, only seven of them were included in the study because the remaining six banks indicated that it is against their institutional policies to allow research to be conducted in their facilities and with their employees as respondents. The study excluded non-banking staff of the banks such as drivers, messengers and cleaners, as they are not directly involved with banking. The study therefore included only bankers of the various banks in the Cape Coast Metropolis.

Sample and Sampling Procedure

There were 137 employees of the seven banks which met the inclusion criteria of this study. Due to the small nature of the population size all the employees targeted were included in the study. No sampling was therefore done to select respondents but rather, a census of all the employees who met the inclusion criteria were included. Out of the 137 respondents who were served with the instrument for data collection, only 109 were returned. These therefore formed the basis for data analysis. Employees of both public and private banks were included in the study. Employees of the public banks included in the study were 50 (Ghana Commercial Bank and Agricultural Development Bank), while those of the private banks were 69.

Instrumentation

Semi-structured questionnaires were used as the data collection instrument. A questionnaire is a set of questions or statements given to a person or group of people in a written form to elicit response (Sarantakos, 2005). The questions or statements usually relate to the aims and research questions to be verified and answered. Questionnaire was considered appropriate as a way of reducing cost and completing the study within a relatively short period of time. It finally ensured that respondents were able to respond to the questions at their own convenience, since they were bankers and do not have a lot of time particularly during working hours. Questionnaire therefore allowed them to take the instruments home and respond to them.

The fact that the questionnaire was semi-structured meant that while some questions were close-ended, others were open-ended. The questionnaire

was divided into four sections. Section A focused on socio-demographic characteristics of respondents, Section B focused on level of stress and conflict associated with managing work and personal/family life among employees of banks, Section C was based on work-life management policies put in place in the banks while Section D dealt with the extent to which issues related to work-life management are of concern to females and males in the various banks.

Pretesting

Pre-testing refers to small tests of single elements of the research instruments and is predominantly used to check eventual problems of the instruments (Sarantakos, 2005). This means pretesting is an essential and integral part of research work. In order to validate and test the reliability of the semi-structured questionnaire, a pilot test of the instrument was conducted among employees of two banks in the Komenda/Edina/Eguafo/Abrem Municipality. These banks were chosen because they have similar characteristics with those in study setting; they are all banks with policies and have employees with work-life management decisions.

When the instrument was pre-tested, it helped the researcher to estimate the duration and cost of the main study. It also exposed the researcher to ambiguities and poorly constructed questions. When these pitfalls were noticed, the researcher then re-constructed the instrument appropriately. One of the most commonly used indicators of internal consistency is Cronbach's alpha coefficient. A Cronbach Alpha generated for the study was .73. Ideally,

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the Cronbach alpha coefficient of a scale should be above .7. In this case is .73. The scale was therefore considered very reliable.

Data Collection Procedure

All respondents were literate. The questionnaires were therefore given to them to fill at their convenient times within a period of seven days. Thus, the respondents were allowed to take the instruments home and respond to them. This enabled them ample time to adequately respond to the instruments. Data was collected in April 2014 at the premises of the various banks included in the study. Some of the respondents were unable to return the instruments within a week. The period of data collection therefore extended to a whole month; the whole of April, 2014.

Ethical Issues

Ethical issues according to Jamrozik (2004), are procedures that are followed to protect the rights of institutions and participants in a research and to ensure scientific integrity. Institutional approval was obtained from the banks before data was collected from their workers. Consent was sought from respondents before including them in the study. This was achieved by explaining the purpose of the study to them. Study participants were made aware that they had the right to discontinue the process should they feel so and not to respond to questions that infringed upon their privacy.

Respondents were also made aware that information provided was going to be confidentially kept and not disclosed to individuals or groups who were not expected to have access to them but specifically used only for the

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study. They were also made aware that their names and other characteristics which personally identify them were not going to be included in the study, ensuring their anonymity.

Data Analysis

Data collected from respondents was processed using Statistical Product and Service Solutions (SPSS) version 21. Results of the study's findings were however presented using frequencies and percentages. Cross tabulations was conducted with regards to comparison of variables. Multinomial logistic regression analysis was also conducted to determine relationships between variables.

CHAPTER FOUR

RESULTS AND DISCUSSION

Introduction

This chapter presents findings of the study and conducts discussions based on the findings. The findings and discussions are mainly based on objectives of the study in addition to socio-demographic characteristics of respondents surveyed.

Socio-demographic Characteristics

The study sought responses from employees of seven banks in the Cape Coast Metropolis. These banks and the number of employees surveyed from them are presented in Table 1.

Table 1: Banks and number of employees surveyed

Name of bank	Frequency	Percentage (%)
Agricultural Development Bank (ADB)	27	24.8
Barclays Bank	18	16.5
First National Bank (1st National)	7	6.4
Ghana Commercial Bank (GCB)	23	21.1
National Investment Bank (NIB)	9	8.3
Societe Generale-Social Security Bank	10	9.2
Unique Trust Bank (UTB)	15	13.8
Total	**109**	**100.0**

Source: Field work, 2014

From Table 1, Agriculture Development Bank had the highest representation with 24.8%. This was followed by Ghana Commercial Bank with 21.1% and then Barclays Bank with 16.5%. First National Bank however had the least representation with 6.4% out of the 109 employees of the seven banks surveyed from the Cape Coast Metropolis.

The study also collected information on age, sex, marital status, completed level of education, religion, ethnicity and number of years respondents had worked with their respective banks. The results are presented in Table 2

Table 2: Socio-demographic characteristics of respondents   N=109

Characteristic	Frequency	Percentage (%)
Sex		
Male	57	52.3
Female	52	47.7
Age		
20-29	49	45.0
30-39	44	40.4
40-49	13	11.9
50-59	3	2.8
Marital status		
Never married	51	46.8
Married	57	52.3
Separated	1	0.9
Completed level of education		

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Table 2 Continued

JHS	1	0.9
SHS/0' Level/ A' Level	2	1.8
Diploma/HND	20	18.3
First degree	73	67.0
Post-graduate degree	13	11.9
Religion		
Christianity	102	93.6
Islam	5	4.6
African traditional	2	1.8
Ethnicity		
Akan	60	55.0
Ewe	27	24.8
Guan	3	2.8
Mole-Dagbani	6	5.5
Ga-Adangme	13	11.9
Duration of working with the bank		
Less than a year	13	11.9
1-5yrs	61	56.0
6-10yrs	20	18.3
11-15yrs	5	4.6
16-20yrs	5	4.6
21-25yrs	3	2.8
26-30yrs	2	1.8

Source: Field work, 2014

From Table 2, while males formed 52.3% of the total sample size of the study, females constituted 47.7%. Majority of the respondents as shown by Table 2, were aged from 20 to 39 years. This constitutes 45% of those aged 20 to 29 and 40.4% for that those aged 30 to 39. Respondents aged 50 to 59 years old were however the least with 2.8%. While majority of the respondents (52.3%) indicated that they were married, 46.8% said they had never been married at the time of data collection for this study. Only 0.9% of the respondents were however separated from their partners. Majority of the respondents (67%) said they had completed their first degree while 0.9% said he/she had completed Junior High School.

From Table 2, Christians formed majority of respondents surveyed with regards to religion with 93.6% while Muslims were only 4.6. African traditionalists however had the least representation with 1.8%. With regards to ethnicity, majority of the respondents (55%) were Akans, followed by Ewes with 24.8%. The Mole-Dagbani were however the least represented with 5.5%. While some respondents had been working with their respective banks for just less than a year (11.9%), others had been working with their banks for 26 to30 years.

Level of Stress and Conflict associated with Managing Work and Personal/Family Life

To examine the level of stress and conflict associated with managing work and personal/family life among employees of banks in the Cape Coast Metropolis, various questions were posed. These included, the general stressfulness of their works, effective combination of work with

personal/family life and the workers having enough time for their personal needs and level of stress they experience after work.

Respondents were for instance asked to indicate the general stressfulness of their work. This was cross-tabulated with their various banks they work for and a Pearson chi-square statistic generated from the relationship. The idea was to examine the inter-bank dimensions of stressfulness expressed by respondents. The results are presented in Table 3.

Table 3: General Stressfulness of work   N=109

Bank	General stressfulness of work (%)			Total (%)	X^2	P-value
	Not stressful	Stressful	Very stressful			
ADB	-	8.3	16.5	24.8		
Barclays	-	1.8	14.7	16.5		
First National	0.9	1.8	3.7	6.4		
GCB	0.9	7.3	12.8	21.1	19.439	0.078
NIB	1.8	0.9	5.5	8.3		
SG-SSB	-	1.8	7.3	9.2		
UT	-	5.5	8.3	13.8		
Total	**3.7**	**27.5**	**68.8**	**100.0**		

Source: Field work, 2014

From Table 3, majority (68.8%) of the respondents described their banking work as very stressful, while 27.5% described it as stressful. Only 3.7% however indicated that they work they do (banking) is not stressful to them. These were 0.9%, 0.9% and 1.8% of the respondents from working with First national, GCB and NIB respectively. The chi-square analysis conducted showed that the bank an individual works for, does not influence his or her general level of stress, as the p-value generated was 0.078; which is >0.025 (two-tailed test). This was obvious as the respondents generally indicated that the work they do was very stressful.

Respondents were also asked to indicate their degrees of agreement with the statement that they do not have enough time to attend to their personal needs due to the work and the level of stress they feel whenever they close from work. Table 4 presents the results as a cross-tabulation.

Table 4: Respondents not having enough time for personal needs and level of stress after work   N= 109

Not getting enough time to attend to personal needs	Stress after work (%)			Total (%)
	Not stressful	Stressful	Very stressful	
Strongly disagree	0.9	-	1.8	2.8
Disagree	0.9	3.7	1.8	6.4
Agree	1.8	23.9	13.8	39.4
Strongly agree	-	12.8	38.5	51.4
Total	**3.7**	**40.4**	**56.0**	**100.0**

Source: Field work, 2014

From Table 4, majority (51.4%) of the respondents strongly agreed that they do not get enough time to attend to their personal needs. Those who agreed to the statement also formed 39.4% of the total sample size. This implies that 90% of the respondents were in agreement to the statement that they not get enough time to attend to their personal needs due to the work they do. While 40.4% of the respondents described their work as stressful, majority (56%) described banking as very stressful. Thus, 96.4% percent of the respondents described their work as stressful.

Respondents were asked to indicate their degrees of agreement with the statement that they are able to effectively combine their works with personal or family life such that they neither devote more time to their work nor life. This was based on the various banks for which they work. The purpose was to ascertain whether there was any difference among the banks with regards to the ability of their employees to effectively manage work and family/personal life which results in work-life conflicts. A Pearson Chi-square test was also therefore conducted to determine the relationship between the bank an individual works for and his or her ability to effectively manage work and personal life. The results are presented in Table 5.

Table 5: Effective combination of work with personal/family life   N= 109

Bank	Effective combination of work and personal life (%)				Total (%)	X²	P-value
	Strongly disagree	Disagree	Agree	Strongly agree			
ADB	0.9	11.9	10.1	1.8	24.8		
Barclays	1.8	9.2	4.6	0.9	16.5		
First National	-	3.7	2.8	0.0	6.4		
GCB	-	14.7	4.6	1.8	21.1	28.254	0.058
NIB	0.9	2.8	3.7	0.9	8.3		
SG-SSB	-	5.5	-	3.7	9.2		
UT	2.8	4.6	2.8	3.7	13.8		
Total	**6.4**	**52.3**	**28.4**	**12.8**	**100.0**		

Source: Field work, 2014

As indicated by Table 4, majority (52.3%) of the respondents disagreed with the statement that they are able to effectively combine their works with personal/family life such that they neither devote more time to their work nor life. The two-tailed chi-square test conducted also indicated that there were no bank-specific differences in the ability of employees to effectively combine their works with personal life, as the p-value generated (0.058) was > 0.025.

Work-life Management Policies at Banks for Employees

Respondents as part of examining work-life management policies in place by banks for employees to enable them manage work and life, were

asked to indicate existence of policies to enable workers manage work and life.

Table 6 presents the results.

Table 6: Existence of policies to enable workers manage work and life

Specific policies in place to enable workers manage work and life	Policy to enable workers manage work and life (%)			Total (%)
	Yes	No	Not aware	
Annual leave	12.8	-	-	12.8
Casual leave	9.2	-	-	9.2
maternity leave	3.7	-	-	3.7
Off-days	1.8	-	-	1.8
Recreational activities	2.8	-	-	2.8
Sick leave	4.6	-	-	4.6
Study leave	5.5	-	-	5.5
Not applicable	-	24.8	34.9	59.6
Total	**40.4**	**24.8**	**34.9**	**100.0**

Source: Field work, 2014

Table 6 indicates that only 40.4% said there were policies in place at their various banks to enable them manage work and personal life with the rest either saying there are no policies (24.8%) are they are not aware (34.9%). A comparative majority (12.8%) of those who said there were policies for them to manage work and personal life effectively however indicated annual leave as the policy put in place by their banks for that purpose. Other policies

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indicated by the respondents however comprise casual leave (9.2%), maternity leave (3.7%), off-days (1.8%), recreational activities such as sporting activities (2.8%), sick leave (4.6%) and study leave (5.5%).

The usefulness of work-life management policies put in place to enable employees to effectively manage work and personal life was also examined. The results are presented in Table 7.

Table 7: Usefulness of work-life management policies

Response	Frequency	Percentage (%)
Strongly disagree	1	0.9
Disagree	2	1.8
Agree	33	30.3
Strongly agree	8	7.3
Not applicable	65	59.6
Total	**109**	**100.0**

Source: Field work, 2014

From Table 7, majority (30.3%) of respondents who said they were aware of the existence of work-life management policies at their banks agreed to the statement that such policies are useful for workers to adequately manage the relationship between work and their personal lives. These responses were however not applicable (59.6%) to respondents who either said there were no work-life management policies in their banks or they do not know of any such policies.

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Extent to which Issues Related to Work-Life Management are of Concern to Females and Males

To examine the extent to which issues related to work-life management are of concern to males and females cross-tabulations were conducted between sex and other variables including respondents considering quitting their work due to inability to manage them with. Respondents were for instance asked to indicate the extent to which being able to manage work and life is of concern to them. This was the cross-tabulated with their sex. A Chi-square test was also conducted for the relationship between sex and how being able to manage work-life is of concern to individuals. Table 8 presents the results.

Table 8: Extent to which being able to effectively manage work and personal/family life is of concern to individuals   N = 109

Being able to manage	Sex of respondents (%)		Total (%)	X^2	P-value
	Male	Female			
Agree	23.9	11.0	34.9		
Strongly agree	28.4	36.7	65.1	6.082	0.014
Total	**52.3**	**47.7**	**100.0**		

Source: Field work, 2014

From Table 8 all respondents were in agreement to the statement that work-life management is of concern to them. This comprised of 23.9% of males who agreed and 28.4% of them who strongly agree as well as 34.9% of females who agreed and 65.1% who strongly agreed. The Pearson Chi-square

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test conducted showed that a significant relationship exists between sex and ability to manage work and life of concern to individuals.

Discussion

Socio-demographic Characteristics of Respondents

Data was collected from employees of seven banks in the Cape Coast Metropolis. These were Agricultural Development Bank (ADB), Barclays Bank, First National Bank (1st National), Ghana Commercial Bank (GCB), National Investment Bank (NIB), Societe Generale-Social Security Bank (SG-SSB) and Unique Trust Bank (UTB). Background characteristics the study surveyed were age, sex, marital status, level of education, religion, ethnicity and number of years respondents had worked with their respective banks.

The study found that males formed majority of the respondents surveyed. This could be due to the fact that overall, there are more males employed in Ghana than females because, females have over the years been considered as not needing to be economically independent. It is however in modern times that the women are being empowered through formal education to take up responsible positions and occupations in society, including banking. This therefore accounts for the fact that more men were surveyed than females even though they are more than males in Ghana (Ghana Statistical Service [GSS], 2013).

The study revealed that majority of the workers were Christians. This could be due to the fact that majority of Ghanaians are Christians. According to the 2010 Population and Housing Census Ghana for instance, seventy-two percent of the country's population were reported to be Christians (Catholic,

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Protestant, Pentecostal/Charismatic and other Christian) followed by Islam and Traditionalists (GSS, 2013). With regards to ethnicity, the study revealed that the dominant ethnic background of the bankers was Akan. This is again confirmed by results of the 2010 population and housing census of Ghana which indicated that Akan was the most dominant ethnic group in Ghana (GSS, 2013).

Level of Stress and Conflict associated with Managing Work and Personal/Family Life

Due to the nature of the banking work and the time they leave for work and close as revealed by this study, respondents indicated not having enough time to attend to their personal needs due to the level of stress they feel whenever they close from work; majority indicated feeling very stressful after work. Due to the level of stress associated with the banking occupation, respondents indicated that they are unable to effectively combine their works with personal or family life such that they devote more time to their work than personal life. This therefore implies that banking as a profession, conflicted with their ability to manage their personal/family life.

Blewett et al. (2006) described stress as negative reactions that people exhibit towards aspects of their environment as they perceive it. Stress therefore is a direct response to stimuli and involves a sense of inability to cope. This therefore confirms findings of the study which have indicated that respondents were unable to cope with combining banking with their personal life. They therefore end up always very stressed, which can even have debilitating effects on their health. Findings of this study also confirm a study

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conducted by Schieman et al. (2003) in which they noted that stress and negative spill over (conflict) occur when demands from job and home compete for an individual's energy, time and attention.

Work-life Management Policies and Strategies at the Various Banks

The study found that majority of respondents were aware of policies at their respective banks which are meant to enable workers to effectively manage their work and personal life. They indicated such policies as comprising leaves (annual, casual, maternity, sick and study), off days and recreational activities. They also indicated that such policies are important in enabling workers adequately manage the relationship between work and their personal lives.

Findings of this study with regards to the availability and importance of institutional policies confirm a study conducted by Roehling et al. (2001) in which the authors described institutional policies as usually available and very beneficial to employees which enables them to effectively balance work with their personal/family life. Roehling et al. (2001) argued that employees of institutions which offer attractive benefits and flexible working options exhibit lower tardiness and absenteeism rates, higher job satisfaction, higher morale, lower turnover and higher loyalty to employers.

Extent to which issues related to work-life management are of concern to females and males

Respondents irrespective of sex, indicated that being able to manage work and life is of much concern to them. This was corroborated by a Pearson (two-tailed) Chi-square test conducted which indicated that there was a

significant relationship between sex and the extent to which being able to effectively manage work and family life, is of importance to individuals ($X^2 =$ 6.082, P-value = 0.014). These findings are consistent with arguments of Lee et al. (2010). Lee et al. argued that sex is positively related to the ability of individuals to effectively manage their work and family life.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

This chapter summarizes the research process of this study as well as key findings. Conclusions are also drawn based on major findings of the study. Recommendations are then made for possible changes that need to be instituted in addition to future researches.

Summary

The study aimed at assessing work-life management of employees of banks in the Cape Coast Metropolis. Specifically, it sought to examine the level of stress and conflict associated with managing work and personal/family life, identify work-life management policies put in place by banks and examine the extent to which issues related to work-life management are of concern to females and males working at the various banks.

The study used the cross-sectional survey approach which adopted self-designed questionnaires in collecting data on work-life management of 109 employees from seven banks (both private and public), in the Cape Coast Metropolis. These banks were Agricultural Development Bank (ADB), Barclays Bank, First National Bank (1st National), Ghana Commercial Bank (GCB), National Investment Bank (NIB), Societe Generale-Social Security

Bank (SG-SSB) and Unique Trust Bank (UTB). GCB and ADB were the only public banks. SPSS was used to analyze data collected while frequencies, percentages and Chi-square statistics were used in presentation of the data.

Key Findings

Socio-demographic characteristics the study surveyed were age, sex, marital status, level of education, religion, ethnicity and number of years respondents had worked with their respective banks. Majority of the study participants indicated normally feeling very stressed after work. They therefore did not get time to attend to their personal needs. They also indicated that they were not able to effectively combine their works with personal/family life such that they devote more time to their work than personal life. This results in conflicts between work and personal/family life.

The study found that there were policies at the various banks, meant to enable workers effectively manage their work and personal/family life. They indicated that such policies comprise leaves (annual, casual, maternity, sick and study), off days and recreational activities. They also saw such policies as important in enabling them to adequately manage the relationship between work and their personal/family lives. Irrespective of sex, study participants indicated that being able to effectively manage work and personal/family life is of much concern to them.

Other Findings

Other Findings in relation to Level of Stress and Conflict associated with Managing Work and Personal/Family Life

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The number of hours that employees of banks worked in a day was surveyed based on the various banks for which they worked. To achieve this, a cross-tabulation was conducted between name of bank and number of hours employees worked in a day (Appendix B). The findings indicated that number of hours respondents worked in a day varied from 8 hours to 14 hours. While one-fifth of the respondents being the comparative majority said they worked for twelve hours in a day, others said they work for up to 14 hours in a day. Majority of respondents who were employees of SG-SSB Ghana for instance said they work for 12 hours in a day. ADB and GCB workers also indicated that they generally work from 10 to 12 hours in a day.

A Pearson chi-square test conducted for the relationship between the bank an employee works for and the number of hours worked in a day also indicated that a strong relationship exists between the two variables (Appendix B). The bank which an individual employee works therefore determines the number of hours that person works. The number of days respondents work in a week was also surveyed by the study. This was cross-tabulated with the banks for which they work. The intention was to examine the inter-bank trends in the number of days employees work for their various banks (Appendix C). The findings revealed that majority of the respondents indicated that they work for five days in a week; from Monday to Friday. Those who indicated that they work for six days in a week; (from Monday to Saturday) however constituted One-fourth of the 109 employees surveyed from the various banks in the metropolis. All employees of GCB, NIB, SG-SSB and UT Bank said they work for five days in a week. All employees of ADB, Barclays and First National on the other hand, said they work for six days in a week.

Time respondents usually start work and the time they usually close officially from work were also surveyed in a cross-tabulation analysis (Appendix D). The results showed that majority of the respondents said they officially start work from 8:20 in the morning while one-fourth said they officially start work at 8:00 in the morning. Thus, the official times respondents usually start work are 8:00 and 8:30, both in the morning. With regards to the time they officially close from work, majority of the respondents said they close from work at 5:00 in the evening while a few of them said they officially close at 4:00 prime time. While one-tenth of respondents who said they start work at 8:00 am indicated closing officially at 5:00 pm, almost half of them of those who said they start work officially at 8:30 am also noted that they officially close at 5:00 pm (Appendix D).

The time respondents leave home for work and the time they actually leave work for their homes in a cross tabulation (Appendix E). The findings indicated that while a few of the respondents said they leave home for work as early as 4:30 to 4:59am every day, majority indicated leaving home for work by 7:00 to 7:29 am every day. With regards to the time they actually leave the office to their homes however, some indicated that they leave the work place as late as 9:30 pm each day while majority said they leave the office by 8:00 pm.

The study also ascertained whether or not, respondents worked over time. Respondents who indicated working over-time for their respective banks were then asked to indicate the number of days spent over-time in a week in a cross-tabulation (Appendix F). The findings revealed that most of the respondents said they work over-time while only a few of them said they do

not work over-time. Out of the 92.7 who said they work over time, majority said they work over-time on every working day while one-tenth said they work over-time for one to two days in a week (Appendix F).

Respondents who indicated working over-time were also asked to indicate the number of hours they work over-time (Appendix G). The results indicated that 3 out of every ten of the respondents said they work three hours over time while a few said they work only one hour over-time. Other respondents forming about one-fifth, respectively indicated that they work over-time for as much as five and six hours. These responses were however not applicable to a few of the respondents who said they do not work over-time (Appendix G).

Respondents were also asked whether they work on weekend or not (Appendix H). Majority of the respondents indicated that they do not work on weekends, while more than one-third said they work on weekends. Out the people who said they work on weekends, majority said they work for 4 hours during weekends while only one-tenth/ said they work three hours. About four percent of the respondents also noted respectively that they work six to seven hours on weekends (Appendix H).

The other findings of the study in relation to level of stress and conflict associated with managing work and personal/family life therefore revealed that majority of the respondents worked for five days in a week; from Monday to Friday. They however work on weekends which make it six days of working in a week (out of seven days) for four to five hours. In addition, they generally indicated working over-time for an average of three hours on every working day.

The respondents start work at either 8:00 or 8:30 in the morning and close officially at 4:00pm or 5:00pm. Despite closing officially at either 4:00pm or 5:00pm, majority of the respondents indicated that they actually leave the workplace at 8:00pm after generally leaving home for work at 7:00am. Some even said they leave home as early as 4:30am and leave the office for their homes as late as 9:30pm. The study therefore found that the number of hours respondents worked in a day varied from 8 hours to 14 hours with majority however working for 12 hours in a day (made up of 24 hours). This means they spend half of the day which runs from 12:00am to 11:00pm at the office. The results of these other findings therefore were the facts that not only were the workers unable to effectively manage work with personal life, they were generally very stressed up after work.

Other Findings in relation to work-life management policies put in place at the Banks

In the key findings, respondents were asked to indicate whether there were policies put in place at their respective banks to enable them effectively manage work and personal/family life, of which majority responded in the affirmative. The study therefore consequently ascertained whether respondents were given casual leave at their work places, since this is an important avenue where workers get to spend time with their friends and family and to take care of their personal needs.

Respondents who said they were given casual leave were then asked to indicate the duration of the casual leave. Most of the respondents said that their banks did give them casual leave. Majority of these respondents who said they

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are given casual leave also said the leave usually lasted for 5 working days while one-fourth said ten working days. These responses were not applicable to one-tenth of respondents who said they were not granted casual leave by their banks (Appendix I).

Other findings in relation to the extent to which issues related to work-life management are of concern to females and males

Respondents in the key findings of the study indicated irrespective of sex that issues related to work-life management are of concern to them. They were therefore asked if they will quit their works if they realise it leads to work-life conflict based. The results were cross-tabulated with their sex. The purpose was to ascertain extent to which issues related to work-life management are of concern to females and males (Appendix J). The findings showed that while majority of females indicated that they will quit their work if it conflicts with their personal life, majority of the males said they will not quit their work if it conflicts their personal/family life. The p-value generated indicated that sex does influence respondents' decision to quit their jobs should they realise that it conflicts with their personal lives, with females being more concerned than males.

Conclusions

Employees of banks in the cape coast metropolis usually leave home for work by 7:00am, start work by either 8:00am or 8:30 am. They then stay at work for twelve hours and leave the office by 8:00 pm. Due to the nature of their work, employees of banks in the Cape Coast Metropolis usually get home very stressed. They are unable to effectively manage the relationship between work and personal life, as they devote more time to their work than to their personal needs.

Work-life management policies do exist in the various banks in the Cape Coast Metropolis. These include recreational facilities and all forms of leave; maternity, sick, casual and annual. Even though issues relating to work-life management are of importance to both male and female employees of banks in the Cape Coast Metropolis, they are more of concern to females than to males.

Recommendations

The following recommendations have been made based on major findings of the study with regards to enabling employees of banks to effectively manage their work and personal/family life.

1. Some respondents indicated that they set off to work as early as 4:30 am. The probable reason is that those workers stay very far away from the workplace. The various banks could therefore put in policies to get their workers accommodated close to the banks.

2. Respondents worked over-time on every working day. This makes them very stressed leading to work-life spill-overs. To reduce this trend, more

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labour should be employed by the banks so that individual workers would not have to spend long hours at the office. Shifts will then be run so that workers can have more time to spend with their friends and loved ones.

3. More leave periods should be granted to the employees of the various banks. This will enable them to have enough time of their families, as such, be able to effectively manage work and their personal/family life.

Suggestions for Further Research

A study could be conducted to examine effects of motivation on job satisfaction among employees of banks in the Cape Coast Metropolis. This is because, motivation could have been the reason for long hours spent by workers at the office, even to the detriment of their personal life.

Limitations of the Study

The study sought to include all bankers of the various banks in the cape coast Metropolis. However, some of the banks objected to the study being conducted in their establishments and with their employees. Instead of 11 banks in the metropolis at the time of data collection for this study, only seven were therefore studied. This limited the coverage of the study in terms of the number of institutions survey. This however, does not limit the reliability and representativeness of the findings of this study in any way.

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APPENDICES

APENDIX A

UNIVERSITY OF CAPE COAST

SCHOOL OF BUSINESS

QUESTIONNAIRE FOR EMPLOYEES OF BANKS

Dear Sir/Madam,

    I am a final year postgraduate student pursuing Master of Business Administration (MBA) - General Management programme at the University of Cape Coast. I am collecting data to assess the work-life management behaviours of employees of Banks in Cape Coast Metropolis. I will be grateful if you could answer this questionnaire as candidly as you can. No name is needed and your responses will be treated with utmost confidentiality. Your responses would only be used for academic purpose only.   It takes approximately 20 minutes to complete this questionnaire. In case of any assistance, you can kindly reach me on 0242272181

Thank you.

Section A: **Socio-demographic characteristics**

Please tick [√] the appropriate response or state as the case may be.

1. Name of Bank: ……………………….
2. Sex: Male [   ]   Female [   ]
3. Age …………………………..….
4. Marital Status:

    A. Never married   [   ]   B. Married   [   ]

C. Divorced   [   ]   D. Separated   [   ]

E. Widowed   [   ]

5. Completed level of education

A. JHS/   [   ]   B. SHS/ O' level / A' level   [   ]

C. Diploma   [   ]   D. First Degree   [   ]

B. Post-graduate degree [   ]

6. Religion

A. Christianity   [   ]

B. Islam   [   ]

C. African traditional   [   ]

D. Other   [   ] (specify) ……………………….…..

7. Ethnicity

A. Akan   [   ]

B. Ewe   [   ]

C. Guan   [   ]

D. Mole-Dagbani [   ]

E. Ga-Adangme   [   ]

F. Other   [   ] (specify) ……………….……..…….

8. Rank/position in the bank …………………………………………...……

9. How many years have you been working with the bank? ………..………

Section B: Level of Stress and Conflict associated with Managing Work

and Personal/Family Life

10. How many hours do you normally work in a day? ………………………

11. How many days do you normally work in a week? ……………….……..

12. What time do you normally leave home for work? …………………

13. What time do you normally start work? …………………..……..

14. What time does work close officially?   ……………..…….……..

15. What time do you actually leave work each day? …………………..

16. Do you sometimes stay at work over-time?

   A. Yes   [   ]

   B. No   [   ]

17. If your answer to question 16 is 'Yes', how often do you stay at work over-time?

   A. Every working day   [   ]   B. 1-2 days in a week   [   ]

   C. 3-4 days in a week   [   ]   D. Once a month   [   ]

   E. Other   [   ] (Specify) ……………………………

18. If your answer to question 16 is 'Yes', how many hours do you normally spend over-time?   ………………………………..

19. Do you normally work on weekends?

   A. Yes   [   ]   B.   No   [   ]

20. If your answer to question 19 is 'Yes', how many hours do you normally work on weekends? ………………......

21. Considering the amount of time you normally work in a day, you do not have enough time to attend to most of your personal needs.

   A. Agree   [   ]

   B. Strongly Agree   [   ]

   C. Disagree   [   ]

   D. Strongly disagree   [   ]

22. How stressed do you normally feel whenever you close from work?

A. Stressed   [   ]

B. Very stressed   [   ]

C. Not stressed   [   ]

D. Not at all stressed   [   ]

23. How stressful do you consider your work in general?

A. Stressful   [   ]

B. Very stressful   [   ]

C. Not stressful   [   ]

D. Not at all stressful   [   ]

24. You are able to effectively combine your work and personal/family life such that you neither devote more time to your work nor life.

A. Agree   [   ]

B. Strongly Agree   [   ]

C. Disagree   [   ]

D. Strongly Disagree [   ]

25. Do you live alone or you do not live alone?

A. I live alone   [   ]

B. I do not live alone   [   ]

26. If your answer to question 25 is 'Not live alone', who do you live with?

A. Husband/wife   [   ]

B. Husband/wife and child(ren) [   ]

C. Boyfriend/girlfriend (lover) [   ]

D. Parent(s)   [   ]

E. Parent(s) and sibling(s)   [   ]

F. Other   [   ] Specify ………………………..

27. Your work does not allow you to spend enough time with those you live with.

    A. Agree   [   ]

    B. Strongly Agree   [   ]

    C. Disagree   [   ]

    D. Strongly Disagree   [   ]

28. Being sedentary at work affects your health.

    A. Agree   [   ]

    B. Strongly Agree   [   ]

    C. Disagree   [   ]

    D. Strongly Disagree   [   ]

29. Do you have close friends outside work?

    A. Yes   [   ]

    B. No   [   ]

30. If you do have close friends, are you able to spend enough time with them?

    A. Yes   [   ]

    B. No   [   ]

    C. Indifferent [   ]

31. Indicate the type of exercise(s) you undertake.

    A. Jogging   [   ]

    B. Swimming   [   ]

    C. Walking   [   ]

    D. Going to the Gym [   ]

    E. Other   [   ]   Specify ………………………..

    F. None   [   ]

32. How often do you do this?

    A. Every day   [   ]   B. 1-2 days in a week   [   ]

    D. 3-4 days in a week   [   ]   D. Once a month   [   ]

    Other   [   ] (Specify) …………………………….………

Section C: Work-life management measures put in place for employees

33. Does your bank have any measure/policy in place to enable its workers to adequately manage the relationship between work and their personal lives?

    A. Yes   [   ]

    B. No   [   ]

    C. Not aware   [   ]

34. If your answer to question 33 is 'Yes', kindly indicate measure (s)/ policies put in place by your bank to enable workers to adequately manage the relationship between work and their personal lives.

    I.   ……………………………………………………………………..

    II.   …………………………………………………….………………

    III.   …………………………………………………….……………….

    IV.……………………………………………………………………….

35. If your answer to question 33 is 'Yes', the measure(s)/policies put in place by your bank to enable workers to adequately manage the relationship between work and their personal lives is very useful.

    A. Agree   [   ]   B. Strongly Agree   [   ]

    C. Disagree   [   ]   D. Strongly Disagree [   ]

36. Does your bank allow workers to go on casual leave?

    A. Yes   [   ]

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B. No   [   ]

37. If your answer to question 36 is 'Yes', how often/ many days are you granted casual leave? …………………………………

Section D: The extent to which issues related to work-life management are of concern to females and males

38. Being able to adequately manage work and your personal life is of much concern to you.

    A. Agree   [   ]   B. Strongly Agree   [   ]

    C. Disagree   [   ]   D. Strongly Disagree [   ]

39. Will you quit your work if you realize that there are conflicts between your work and personal life?

    A. Yes   [   ]   B. No   [   ]

    C. Maybe   [   ]   D. Can't tell   [   ]

40. You have ever considered quitting your current work because you are unable to adequately manage your work with personal/family life.

    A. Agree   [   ]   B. Strongly Agree   [   ]

    C. Disagree   [   ]   D. Strongly Disagree   [   ]

APPENDIX B

Number of hours respondents work in a day and the banks they work for   N= 109

Name of Bank	Number of hours respondents work in a day (%)							Total (%)	X^2	P-value
	8hrs	9hrs	10hrs	11hrs	12hrs	13hrs	14hrs			
ADB	1.8	0.9	6.4	3.7	7.3	2.8	1.8	24.8		
Barclays	3.7	3.7	3.7	2.8	1.8	0.9	-	16.5		
First National	1.8	-	1.8	2.8	-	-	-	6.4		
GCB	6.4	0.9	4.6	6.4	0.9	1.8	-	21.1	69.675	0.002
NIB	-	0.9	4.6	2.8	-	-	-	8.3		
SG-SSB Ghana	1.8	-	-	-	6.4	0.9	-	9.2		
UT	7.3	1.8	-	3.7	0.9	-	-	13.8		
Total	**22.9**	**8.3**	**21.1**	**22.0**	**17.4**	**6.4**	**1.8**	**100.0**		

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APPENDIX C

Number of days respondents work in a week

Name of Bank	Number of days respondent works a week				Total	
	5 days		6 days			
	Freq	%	Freq	%	Freq	%
ADB	12	11.0	15	13.8	27	24.8
Barclays	9	8.3	9	8.3	18	16.5
First National	1	0.9	6	5.5	7	6.4
GCB	23	21.1	-	-	23	21.1
NIB	9	8.3	-	-	9	8.3
SG-SSB Ghana	10	9.2	-	-	10	9.2
UT	15	13.8	-	-	15	13.8
Total	**79**	**72.5**	**30**	**27.5**	**109**	**100.0**

Source: Field work, 2014

APPENDIX D

Time respondents usually start work and close officially

Time respondent closes from work officially	Time respondent usually starts work				Total	
	8:00am		8:30am			
	Freq	%	Freq	%	Freq	%
4:00pm	5	4.6	11	10.1	16	14.7
4:30pm	9	8.3	24	22.0	33	30.3
5:00pm	13	11.9	47	43.1	60	55.0
Total	**27**	**24.8**	**82**	**75.2**	**109**	**100.0**

Source: Field work, 2014

APPENDIX E

Time respondents leave home and time they actually leave work N=109

Time respondent actually leaves work everyday	Time respondent leaves home for work (am) (%)							Total (%)
	4:30-4:59	5:00-5:29	5:30-5:59	6:00-6:29	6:30-6:59	7:00-7:29	7:30-7:59	
5:00pm	-	-	-	-	-	0.9	-	0.9
6:00pm	-	0.9	0.9	0.9	0.9	0.9	-	4.6
6:30pm	-	1.8	1.8	1.8	1.8	0.9	-	8.3
7:00pm	2.8	1.8	0.9	1.8	3.7	11.9	4.6	27.5
7:30pm	-	2.8	1.8	0.9	4.6	6.4	1.8	18.3
8:00pm	1.8	0.9	5.5	1.8	7.3	10.1	1.8	29.4
8:30pm	-	0.9	-	1.8	-	1.8	0.9	5.5
9:00pm	0.9	-	-	-	1.8	1.8	-	4.6
9:30pm	-	-	-	-	-	0.9	-	0.9
Total	**5.5**	**9.2**	**11.0**	**9.2**	**20.2**	**35.8**	**9.2**	**100.0**

Field work, 2014

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APPENDIX F

Working overtime and number of days they work over-time in a week

N=109

Duration of days spent over-time in a week	Respondents working over-time (%)		Total (%)
	Yes	No	
Every working day	62.4	-	62.4
1-2 days in a week	10.1	-	10.1
3-4 days in a week	20.2	-	20.2
Not application	-	7.3	7.3
Total	**92.7**	**7.3**	**100.0**

Source: Field work, 2014

APPENDIX G

Respondents working overtime and duration of hours they do so   N=109

Hours stayed over-time	Respondents working over-time (%)		Total (%)
	Yes	No	
1 hour	9.2	-	9.2
2 hours	20.2	-	20.2
3 hours	30.3	-	30.3
4 hours	16.5	-	16.5
5 hours	16.5	-	16.5
Not applicable	-	7.3	7.3
Total	**92.7**	**7.3**	**100.0**

Source: Field work, 2014

APPENDIX H

Working on weekends and duration of working on weekends   N=109

Hours working on weekends	Working on weekends (%)		Total (%)
	Yes	No	
3 hours	0.9	-	0.9
4 hours	22.0	-	22.0
5 hours	11.9	-	11.9
6 hours	3.7	-	3.7
7 hours	3.7	-	3.7
Not applicable	-	57.8	57.8
Total	**42.2**	**57.8**	**100.0**

Source: Field work, 2014

APPENDIX I

Casual leave being grant to employees its duration   N= 109

Number of days workers are granted casual leave	Banks allowing workers casual leave (%)		Total (%)
	Yes	No	
10 working days	27.5	-	27.5
20 working days	10.1	-	10.1
30 working days	1.8	-	1.8
5 working days	50.5	-	50.5
Not applicable	-	10.1	10.1
Total	**89.9**	**10.1**	**100.0**

Source: Field work, 2014

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APPENDIX J

Quitting work upon realization of conflict between work and personal life

N=109

Respondents quitting work due to work-life conflict	Sex of respondents (%)		Total (%)	X^2	P-value
	Male	Female			
Yes	6.4	22.9	29.4		
No	24.8	11.0	35.8		
Maybe	11.0	6.4	17.4	17.491	0.001
Can't tell	10.1	7.3	17.4		
Total	**52.3**	**47.7**	**100.0**		

Source: Field work, 2014