



ASHESI UNIVERSITY COLLEGE

ASSESSING THE RELATIONSHIP BETWEEN PARENTAL LEAVE
POLICIES AND JOB SATISFACTION: A CASE STUDY OF THE
BANKING SECTOR IN GHANA.

By

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DECLARATION

I hereby declare that this thesis is my original work and that no part of it has been presented for another degree in this university or elsewhere.

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I hereby declare that the preparation and presentation of this thesis was supervised in accordance with the guidelines on supervision of theses established by Ashesi University College

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“Where there are many, nothing goes wrong”

~ Swahili Proverb

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ABSTRACT

Over the years, international organizations and national governments have recognized the need to protect the rights of workers. Without such protection, workers are at risk of working under poor conditions without policies that cushion them against such risks. The existence of national parental leave policies aimed at supporting working parents is one such protection provided to workers globally. Studies have proved that the provision of such policies increase employee performance, job satisfaction and employee commitment in organizations. As such, the aim of this research was to assess relationship between parental leave policies and job satisfaction in the Ghanaian banking sector. The study analysed the existing national provisions, and assessed the variations between how workers are protected by law, and how they actually benefit in practice. The study used a qualitative research approach that was exploratory and used in-depth interviews to collect data. A sample size of 9 participants diversified through their sex, job role, number of children, size of the organization and whether the organization was state owned or not participated in the study. Conclusively, it was found that while female workers are protected under the national maternity leave policy, there is no national paternity leave policy covering male workers in Ghana. Additionally, having knowledge of what such policies entail was a major determinant of the benefits received. The study also found that there was a need to extend the maternity leave period as the three months provision proved to be insufficient to working mothers. Other elements such as the provision of nurseries at the workplace, flexible work hours and adequate medial cover for employees, as well as having a supportive organizational culture highly contributed to how satisfied the participants felt. As such, this study recommends the provision of these elements in organizations in order to improve employee job satisfaction and commitment.

Key words: Parental leave policies, job satisfaction, banking sector

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DEFINITION OF TERMS

Maternity Leave – This refers to a period of work leave, normally at least 12 weeks granted to only women before, during and after childbirth.

Paternity Leave – This refers to a period of work leave provided for men following childbirth to help care for the child and assist their partners.

Parental Leave – This refers to a period of work leave granted to both men and women during, before and after childbirth for purposes of child care.

Expectant Parents/Workers – This refers to parents/workers who are pregnant with a child that this, “who are expecting a child”.

Confinement – The period before or immediately after child birth.

CHAPTER ONE: INTRODUCTION AND BACKGROUND OF THE STUDY

OVERVIEW AND BACKGROUND OF THE STUDY

Protecting the rights of workers at the workplace has persistently been a global issue of concern. This has led to the establishment of organizations mandated to ensure that the rights of workers are protected and catered for by laws globally. One such organization is the International Labour Organization [ILO] established in 1919, with a mandate to “promote rights at work, encourage decent employment opportunities, enhance social protection and strengthen dialogue on work-related issues” (International Labour Organization [ILO], 2017). By partnering with 187 countries around the world through international conventions, the ILO has been able to bring governments, employers, and workers together to form laws and regulations that promote decent work for all persons (ILO, 2017). One such convention is the Maternity Protection Convention of 2000 which was developed to protect the rights of working women.

The Maternity Protection Convention of 2000 highlights international standards and responsibilities for the protection of expectant women workers. These responsibilities are to be shared between the government, society and the individual worker. In summary, the convention provides guidelines that cover health protection, leave duration, benefits during leave period, protection against discrimination, and nursing needs upon delivery of the child. Generally, there has been significant progress made towards the adoption and integration of the Maternity Protection Convention of 2000 into different laws globally.

Comprehensively, the number of women in the labor force has been growing over time. In the global north, two out of every five workers are women while in the global south, women make up 31% of the formal workforce (ILO, 1995). However, while the percentage of women in the formal workforce increases in the global north, the case is not the same for the global south. This is because women in the developing world face different forms of institutionalized discrimination and are “rarely able to rely on organizations to protect their rights” (ILO, 1995). The existence of weak institutions that diminish efforts to protect workers through conventions such as the Maternity Protection Convention of 2000, is one major reason for this variation. As a result, more women in the global south are found in the informal sector where they can be self-employed entrepreneurs running small-scale businesses and protecting their own rights.

The differences in the participation of women in the labor force in the global north and the global south have therefore called for policy measures to protect the rights of women in formal workspaces. With the help of these policy measures, there is hope that organizations will support the entry and continued growth of women in the workplace thus ensuring their career success in their chosen field. Such policies include parental leave policies that protect both working women and men with children or those expecting children. Ideally, maternity protection which guarantees maternity leave for women comprises of, “protection of exposure to health and safety hazard during pregnancy, entitlement to paid maternity leave and nursing breaks, right and provision for maternal and child health care, protection against discrimination in employment and occupation, and a guaranteed right to return to the job after the maternity leave” (Addati, 2015). Parental leave policies would guarantee these rights to both men and women. Lee & Hong (2011) argue that the existence of family-friendly policies such as

the maternity or paternity leave policies directly influence employee performance and effectiveness. They also add that it reduces employee turnover rate meaning that employees get to work longer in organizations because the existing policies ensure some work-life balance for the employees.

Currently, a majority of the countries in the global north have been able to develop either a national maternity leave policy or a parental leave policy for all workers. However, the USA is the only country in the global north without a national paid maternity leave or parental leave policy (McCloskey, 2016). Nevertheless, many American companies have in-company policies that provide paid parental leave to employees. However only 12% of workers in the private sector are granted paid parental leave by companies (McCloskey, 2016). In the global south, maternal protection is fully accounted for in the laws of most of the countries. The only variation is with the policy packages; that is to mean different provisions for job protection, cash benefits, leave period granted and health care provisions for employees and their children. Paternity leave policies have proved to be extremely rare in the global south in as much as some companies have structured in-company policies that make these provision (ILO, 2013). This is also the case for Ghana, where the law provides for paid maternal leave under the Labour Act No. 651 of 2003 but does not make provision for a male workers. The following table shows a brief description of parental leave policies in different countries across the world.

Table 1: Table showing parental leave policies across the world

Country	Brief description
USA	12 weeks of unpaid maternity leave
UK	80 weeks of protected parental leave; 13 weeks are paid
Sweden	480 days of paid parental leave; 90 days reserved for fathers
Germany	Up to 3 years parental leave; state compensates parents for the loss of income as after childbirth
Japan	52 weeks of protected parental leave with 50% salary pay
Brazil	120 days maternity leave with additional 60 days extension is necessary; 5 days paternity leave; all paid
South Africa	4 months of paid maternity leave; 10 days paternity leave
Rwanda	12 weeks of fully paid maternity leave
The Gambia	24 weeks of paid maternity leave & 10 days of paternity leave

Sources: (Apolitical Group Ltd, 2017) (International Comparative Legal Guides, 2018); (Jan Van Brockel, 2016); (Narula, 2016); (Nhlapo, 2017); (ILO, 2016); (South Africa: Department of Labour, 2017); (The World Bank Group, 2013)

Evidently, the world is making progress in ensuring that the rights of workers are protected. As such, it is important to measure the extent to which these laws are changing the lives of the people in question and if such policies increase the participation of women in formal workspaces. In the Ghanaian context, the efficiency of the current policy in practice would be key to understanding how it affects job satisfaction and performance of employees in Ghana. This is because it is with job satisfaction that an employee would be motivated to continue working with a given organization. Understanding the current policy in practice would also help to provide the empirical evidence necessary to argue a case for the introduction of a more inclusive parental leave policy in Ghana.

PROBLEM STATEMENT

According to the ILO, the implementation of parental leave policies is significantly the major challenge facing the protection of working parents. This suggests that while the policies have been adopted in different countries, they may not necessarily be in full practice in reality. In an article titled “Better maternity leave laws are needed to protect African mothers”, Kimani-Murage (2016) states that “more than

70% of working women do not enjoy the full benefits of national maternity leave policies (Kimani-Murage, 2016). In addition, 80% of these women are from the global south with majority of them coming from African and Asian countries (Kimani-Murage, 2016).

While some organizations generally provide in-company policies that protect working parents, others do not follow laws on parental leave policies. For example, Kimani-Murage (2016) found that in some organizations, expectant women are required to work from home or return to work before the stipulated leave period is over. Similarly, Kimani-Murage (2016) states that the nature of the sector which these workers work in also determines the extent to which they enjoy the benefits provided under national parental leave policies. For example, different groups of workers that are poorly protected in the global south include; i) the private sector in comparison to the public sector, ii) rural workers versus urban workers, iii) agricultural sector and the informal sector, and iv) part-time workers (Kimani-Murage, 2016).

When workers in need of parental leave policies are not adequately protected, working parents together with their children are denied the benefits that come with such policies. Such advantages include; enabling the mothers to exclusively breastfeed as required which keeps children healthy, while enabling men to support women with child care at home. In summary, such policies enable women to participate more in the workforce as they enable them to better manage work-life conflict that arise as a result of confinement.

The problems highlighted have ultimately lead to the discrimination of workers with regards to the benefits of parental leave policies. In some instances, it has been found that companies do not hire workers who are of childbearing age because they do not want to incur costs related to parental leave policies. As such, the implementation

of parental leave policies and the improvement of already existing parental leave policies has proved to be a challenge preventing sufficient protection of workers.

These challenge have created the need for an investigation on (i) the inconsistencies between what the law mandates and the benefits enjoyed by workers in reality; and (ii) the need for a more inclusive parental leave policy that is to say a policy that covers the needs of both female and male workers. This may help to address the problems highlighted above and improve the working conditions of workers in the global south.

OBJECTIVES OF THE STUDY

The main objectives of this study are as follows:

- ❖ To analyse the already existing legal framework for the maternity/paternity/parental leave policy in Ghana
- ❖ To identify the variations between how workers in the Ghanaian banking sector are protected by the already existing policy and how they actually benefit in practice
- ❖ To identify the relationship between maternity/paternity/parental leave policies and job satisfaction in the Ghanaian banking sector

RESEARCH QUESTIONS

The research questions which the above objectives seek to answer are:

- ❖ What is the already existing legal framework for maternity/paternity/parental leave policy in Ghana?
- ❖ How are workers covered by the existing policy in the Ghanaian banking sector and how are workers actually benefiting in practice?
- ❖ What is the relationship between job satisfaction and maternity/paternity/parental leave policies in the Ghanaian banking sector?

SIGNIFICANCE OF THE STUDY

Work-life conflict resulting from inadequate protection of workers has proved to reduce the overall performance of employees in organizations. Therefore, this study is important as it will provide empirical evidence on the relationship between the existence and implementation of family-friendly policies and employee performance and job satisfaction. With a focus on parental leave policies, this study will not only add to the already existing literature on parental leave policy in Ghana but also give human resource managers a clear picture of how employees respond to such family-friendly policies.

METHODOLOGY

This study was qualitative in nature and used both primary data and secondary data. The primary data was gathered through the use interviews with participants who worked in this sector or who had worked in the banking sector during the time when they expected a child or were taking care of child younger than three years old. A sample size of 9 participants was used in the study and the sampling method used was snowballing. The interviews were semi-structured and had open-ended questions to follow-up on unclear experiences explained by the participants. At the end of the study, a grand narrative of the participants' collective experiences will be delivered through the themes identified in the interview.

OVERVIEW OF THE DISSERTATION

Chapter 1 Introduction and background of the study – This chapter involves the general overview of the study providing in-depth information on the background of the study. It also explains the problem statement, the research objectives, research questions, the significance of the study, and gives a brief account of the methodology.

Chapter 2 Literature Review – This chapter analyses literature that discuss parental leave policies and job satisfaction. More specifically, literature on the underlying theories of job satisfaction, parental leave policies, and job satisfaction in the banking sector.

Chapter 3 Methodology – This chapter will detail the research design, the justification for the chosen approach and the methods used in data collection.

Chapter 4 Data presentation and Discussion – This chapter analyses the data collected and uses this information to answer the research questions highlighted in chapter one.

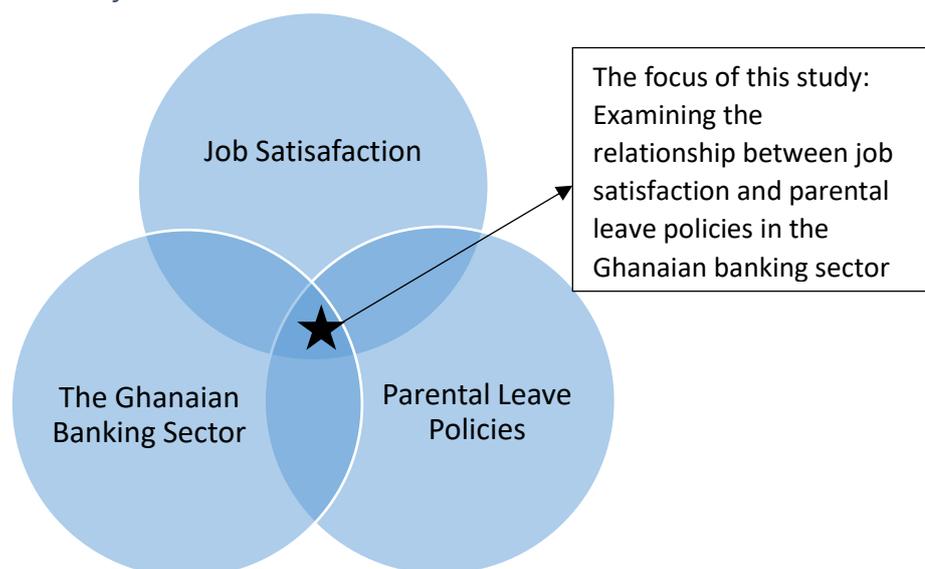
Chapter 5 Conclusions and Recommendations – Finally, this chapter concludes the research findings and uses this conclusion to make recommendations for policy makers, employers and other scholars who may want to explore the topic.

CHAPTER TWO: LITERATURE REVIEW

INTRODUCTION

In this chapter, four main aspects of literature will be reviewed. First, this chapter will discuss job satisfaction and will also discuss the value theory of job satisfaction which was used in this study. Subsequently, this chapter will discuss research on job satisfaction in the banking sector with particular focus on studies conducted in the global south to give comparable insights to the Ghanaian context. The studies on parental leave policies in Ghana showing the existing legal framework under which workers are protected, as well as conditions under which certain benefits are to be enjoyed by workers under the existing legal framework will also be discussed. At the end, literature on the job satisfaction, the banking sector, and parental leave policies would have been pointed out and gaps in the existing literature would be identified for the Ghanaian banking sector. The Venn diagram below shows the structure of this section.

Figure 1: Visualization of the literature review



JOB SATISFACTION

Keeping employees engaged and fully committed to their jobs is a big contributor to the overall performance of employees and organizations. This is because job satisfaction is one of the key determinants of employee motivation in workspaces because it directly influences work attitudes in organizations and therefore determining the quality of work delivered by the employees.

Jackson, Schuler, & Werner (2011) explained that employee job satisfaction is determined by employee perceptions on the rewards they receive for their performance. That is to say, if employees deem rewards as fair, they will be satisfied and hence motivated to perform effectively. On the other hand, if employees deem rewards as unfair, they will be dissatisfied with their working conditions and therefore lose interest in the work which translates to poor performance and inefficiency (Jackson et al., 2011).

Locke (1976), defines job satisfaction as a pleasurable or positive emotional state resulting from the appraisal of one's job experience. Krueger (1996) adds that job satisfaction is "the feeling of fulfilment or pleasure associated with one's work, comes from many personal sources but can be nourished by supportive agency practices, daily interactions and long-term goals" (Krueger, 1996) of both the individual and the organization. Lastly, Vroom (1964), defines job satisfaction as effective orientations on the part of individuals toward work roles which they are currently occupying. All these definitions show that job satisfaction is a positive emotional reaction towards one's job as a result of the working conditions and or policies at the workplace.

These definitions show a perceived positive relationship between job satisfaction, employee performance, and overall productivity, thus suggesting that job satisfaction is an important determinant of overall organizational success. Aziri (2011)

states that job satisfaction has the ability to influence aspects of organizational life through employee productivity, loyalty, and absenteeism. However, his research found that there was no strong positive relationship between satisfaction and productivity since satisfied workers would not necessarily be the most productive. He also found that there was a strong positive relationship between job satisfaction and employee loyalty, and that job satisfaction reduced the level of employee absenteeism. Evidently, job satisfaction can play a major role in determining the overall performance of organizations by influencing employee behaviour either positively or negatively.

THEORIES OF JOB SATISFACTION

Researchers on organizational behavior have been able to develop different theories and models that explain job satisfaction and provide a basis for the factors that influence satisfaction. Such include Fredrick Herzberg's Two Factor Theory of Job Satisfaction (1968), Maslow's Hierarchy of Needs Theory (1943), and The Value Theory. This research focused on the value theory as explained by Greenberg (2010).

THE VALUE THEORY

According to this theory, people are highly motivated by factors which they value most. Therefore, in as much as people's sources of motivation may vary, almost any factor can be a source of motivation hence satisfaction. Greenberg (2010) notes that when people lack a component of their job which they value, the likelihood that they will be dissatisfied with their job increases. In contrast, when employers are able to provide what employees value, they are more likely to increase employee motivation and hence job satisfaction. Greenberg (2010) therefore advises managers to identify what employees value and to develop mechanisms through which they can meet employee needs in order to ensure motivation and satisfaction at the work place.

JOB SATISFACTION IN THE BANKING SECTOR

By definition, the banking sector refers to a portion of the economy completely dedicated to holding financial assets and making investment decisions that lead to an increase in financial wealth using these assets (Investopedia, 2015). Examples of such institutions include banks, microfinance institutions, investment firms, and financial government bodies. Looking at banks in Ghana, as of 2016 there were 33 banks operating in Ghana with a total of 1,342 branches distributed across the country (Bank of Ghana, 2017). With such figures, it is evident that the banking sector is one of Ghana's largest employers. Thus, human resource managers in the banking sector often have to formulate mechanisms to keep employee productivity at its best. Such mechanisms include establishing; "employee-friendly" company policies, competitive remunerations, providing safe and healthy working conditions, and providing employees with a chance for personal growth in their chosen career field all which have been a great contributor to job satisfaction of employees in the banking sector (Bajpai & Srivastava, 2004; Osibanjo, Abiodun, & Kehinde, 2012).

Bajpai & Srivastava (2004) in a study on job satisfaction in the Indian banking sector measured levels of job satisfaction between private sector banks and public sector banks, where public sector banks were banks which had majority stake held by the government while private sector banks had majority stake held by individuals. The study measured job satisfaction using five different variables namely; (i) pay, (ii) work conditions (safety conditions at the workplace), (iii) service conditions (for example security, and welfare policies), (iv) employee relations with supervisors and fellow employees, and (v) the organizational culture of the company as a whole. The study found that in private sector banks, low scores for service conditions for example security, and welfare policies accounted for the general low degree of job satisfaction

(Bajpai & Srivastava, 2004). This degree of job satisfaction was because “while welfare policies are clearly defined and enforced in the public sector banks, in private sector banks, welfare policies and activities are neither well planned nor well executed” (Bajpai & Srivastava, 2004). The study also observed that to increase employee job satisfaction, job security had to be increased. It suggested that private sector banks should set up mechanisms to safeguard the interest of their employees, especially since most were middle-class Indians who were very protective of family members. Such mechanisms would therefore be focused on the families of employees for example education facilities for children, efficient pension schemes, health insurances among other welfare benefits (Bajpai & Srivastava, 2004).

Similarly, Osibanjo et al. (2012) carried out a study on human resource management and employee job satisfaction in the Nigerian banking industry. Two major banks with branches across the West African sub-region were used in the research. The focus of the study was on the relationship between a reward system, working conditions, and the impact of training and development on employee satisfaction (Osibanjo et al., 2012). The study found a strong and significant relationship between the three variables and job satisfaction thus suggesting that organizations needed to develop strategies to develop training and development, working conditions and better reward systems in order to increase employee job satisfaction. The study also concluded that “equitable rewards system such as pay, working conditions, training and development, fair treatment, and fair human resources practices are determinants of employee job satisfaction (Osibanjo et al., 2012, p.121). It is also notable that these findings could be reflective of the banking sector in the West African sub-region as participants of the study were employees of the bank’s branches in Nigeria and across the West African sub-region.

Sanda & Kuanda (2016) in a research on influencing dynamics of culture and employee factors on retail banks' performances in Ghana, found that organizational performance of retail banks in Ghana was directly influenced by the relationship between organizational culture, employee job satisfaction and organizational commitment. This study was carried out in 9 banks operating in Ghana where 300 managers and employees were randomly selected for the study. The study found that national culture does not affect employee job satisfaction and commitment. However, the dynamic and volatile nature of retail banks in Ghana affects their organizational culture in that it enables banks to devise new methods of solving problems in order to be at par with the dynamic nature of the industry. Such methods may include strong employee involvement in the decision making of company management policies such as welfare policies, and nature of work conditions which contribute to organizational culture.

PARENTAL LEAVE POLICIES IN GHANA

In Ghana, the rules of engagement between employers, workers, and trade unions are explained in the constitution of Ghana under the Labour Act of 2003 (Act 651). Section 57 of the Labour Act, 2003 (Act 651), provides a basis under which women workers may qualify for maternity leave in Ghana and is illustrated in the table below:

Table 2: National maternity leave policy in Ghana

Category	Condition	Benefits/Provisions
Duration	Upon production of a medical certificate by a medical practitioner or a midwife indicating the expected date of confinement.	-At least 12 weeks of maternity leave in addition to any annual leave she is entitled to during the period of confinement. -Period may be extended for two additional weeks for abnormal confinement

		or when 2 or more babies are born
Remuneration	Given that the woman is on maternity leave	-Full remuneration and any other benefits she is entitled to
Medical care	Given proof of illness by a medical practitioner due confinement	-An extension of the leave as certified by the medical practitioner
Working hours	Given that the woman is under confinement or has a child of younger than 8 months old	-Unless with the woman's consent, employers shall not assign or employ a woman worker to do any night work between 10:00 pm and 7:00 am
Work assignment	Given that the woman has completed the fourth month of confinement	-Employers shall not assign such a woman worker (permanently or temporarily) to a post outside her place of residence if the assignment is detrimental to her health in the opinion of a medical practitioner
Dismissal	Given the woman is on maternity leave	-Employers shall not dismiss women who miss work because they are on maternity leave
Nursing Hours	Given that the woman is a nursing mother	-Up to one hour to nurse her baby during working hours. This hour shall be considered as a working and paid hour

(Ghana: Act No. 651 of 2003, Labour Act)

Evidently, the existing legal framework on parental leave policies in Ghana has gone a long way towards meeting the maternity leave guidelines set by the International Labour Organization under the Maternity Protection Convention of 2000. However, there is no provision for men under a national paternity leave policy. In addition, the existence of this law only provides guidelines that are supposed to be followed. There is therefore a need to examine the extent to which these guidelines are actually being followed in practice by employers in Ghana.

Notably, differences in sectorial characteristics also play a major role on the extent to which family-friendly policies are implemented. Similar to Bajpai & Srivastava (2004), Anku-Tsede (2015) in her study on maternity leave policy and work-family balance in Ghana found that, “whereas the private organizations were found to be relatively somewhat compliant with the 12 statutory weeks, the public organizations were found to be very compliant with the statutory maternity leave period” (Anku-Tsede, 2015, p. 5). She adds that “while some private employers have internal arrangements for leave periods such that they do not lose their employees for 12 weeks because of childbirth, others do not even employ ladies who are still in their childbearing period at all with the implicit excuse of maintaining productivity levels” (Anku-Tsede, 2015, p. 5). Evidently, implementation varies within each sector even though legally, the law applies to all regardless of sectorial differences.

On the other hand, different stakeholders such as labour unions, and government institutions have gone a far way to ensure that workers are protected as mandated by law. In a study by Owoo, Lambon-Quayefio, Dávalos, & Manu (2017) on labour union 'facilitation effect' in the Ghanaian labour market, workers were found to be more likely to get access to non-wage benefits included in policies such as the maternity leave policy if they were part of a functioning labour union. This is because labour unions not only educate workers on the existence of non-wage benefits, but also train them on the best ways to utilize such policies (Owoo et al., 2017). However, the study found that informal unions in Ghana tend to struggle when facilitating sick and maternity leave for workers. This was attributed to the fact that “unionization in the informal sector is lower than in the formal sector thus limiting the union activity and ability to raise awareness on statutory benefits” (Owoo et al., 2017). Nevertheless, stakeholders such as labour unions are instrumental in ensuring that laws such as the maternity leave

policies are implemented and that workers are made aware of their statutory benefits therefore ensuring the protection of workers.

JOB SATISFACTION AND PARENTAL LEAVE POLICIES

The literature analyzed in this section include elements of parental leave policies under the term "family-friendly policies". Family-friendly policies refer to policies which make it easier for employees to balance their family roles with their work roles. Such policies may include parental leave policies, flexible work schedules, employee and family health benefits, child care subsidies and family assistance programs. As such, this section will analyze existing literature on the relationship between job satisfaction and family-friendly policies.

Allen (2001) notes that the changing work dynamics in terms of the needs of employees has called for in-company policies and programs that are designed to tackle such unique needs. Such policies include family-friendly policies which are meant to address the changes in the composition of families and the workforce in the 21st century thus addressing problems rooting from work-life conflicts. Interventions such as "flexible work schedules, child-care referrals and leave of absence opportunities" (Allen, 2001, p. 414) are key components of family-friendly policies that help managers address problems rooting from work-life conflicts at the workplace. Allen (2001) notes that the existence of such family-friendly policies gives organizations a competitive advantage through their ability to raise employee morale while attracting and retaining dedicated employees. It also enables employees to manage their roles in the workplace and in their families (Allen, 2001, p. 415). This study on global employee perceptions of family supportive organization policies found that employee perceptions of overall work environment play an important role in determining how employees react to family-friendly policies. The study also found that "employees who perceived that the

organization they work in was less family supportive experienced more work-family conflict, less job satisfaction, less organizational commitment, and greater turnover intentions than employees who perceived organizations they work in to be more family-supportive" (Allen, 2001, p. 429). Family-friendly policies and benefits that form family-supportive work environments can then be concluded to have a strong relationship with job attitudes and experiences.

In a similar study on the impact of family-friendly policies on attitudes of federal government employees, Saltzstein, A., Ting, & Saltzstein, G., (2001) found that there was a significant impact on levels of satisfaction of employees when child care programs were used. This was especially true for certain subpopulations in the study which included mothers in dual-income households, unmarried fathers, and married men aged 60 or older. On the other hand, the study found that policies such as compressed working hours "had no effect on either job satisfaction or work-family balance of both their least users (older employees) and their heaviest users (younger men and women from dual-income households)" (Saltzstein et al., 2001, p. 462). Similar to Allen (2001), the study also found that organizational understanding which refers to the ability of co-workers and management to understand and support employees that are facing or are at risk of work-family conflict had more impact on job satisfaction than all the other family-friendly policies identified in the study. As a result, the study suggests that adopting family-friendly policies in the absence of a supportive organizational culture may prove to be difficult for management as the success of these policies greatly depends on the culture of the organization (Saltzstein et al., 2001, p. 461). Therefore suggesting that the existence of family friendly policies alone is not enough to ensure employee job satisfaction, but that there is need to ensure the organizational culture is supportive for working parents.

GAPS IN THE LITERATURE

The studies by both Bajpai & Srivastava (2004) and Osibanjo et al., (2012) suggest a strong relationship between job satisfaction, welfare policies, and working conditions. However, the nature of these work policies is not described; that is to say, there is a need for more study on the specific elements of welfare policies and working conditions that lead to greater employee job satisfaction. Similarly, the study by Sanda & Kuanda (2016) also does not give a proper account of the elements of welfare policies that retail banks in Ghana need to use to improve employee job satisfaction. Lastly, Anku-Tsede (2015) focuses on the maternity leave policy in Ghana in relation to women and does not discuss how male workers who may be in need of paternal leave handle work-life conflict. Therefore, this research is unique in that it focuses on a particular elements of welfare policies (that is parental leave policies), is specific to the context of the Ghanaian banking sector, and also includes both male and female workers in the analysis of parental leave policies in Ghana.

OPERATIONALIZATION

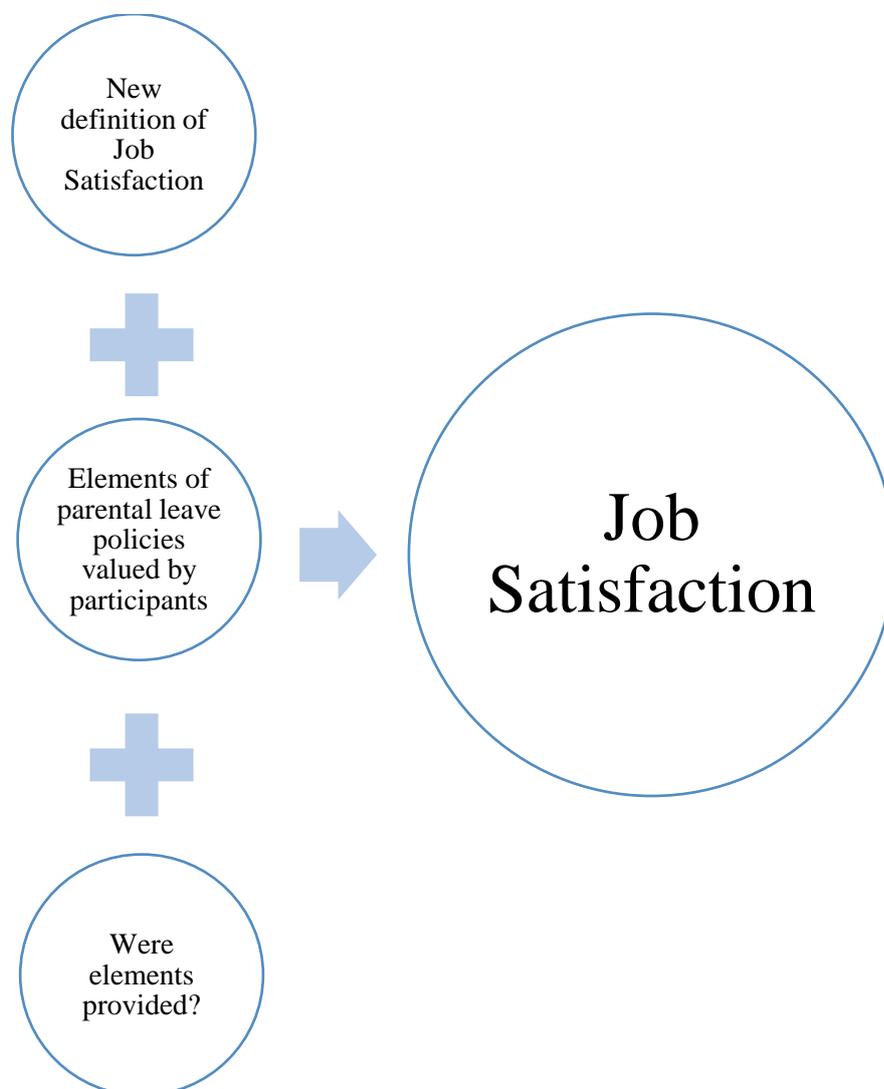
The theoretical framework of this study will be structured following the value theory. For purposes of this study, job satisfaction is defined as:

“A feeling of enthusiasm towards one's job, and feelings reflecting a positive emotional state, as a result of the existence and efficient implementation of a parental leave policy, or policies supportive of working parents, valued and enjoyed by the employees of the given organization”.

Basing on this definition, this study used the value theory of job satisfaction to identify what workers value and consider important in helping them balance their roles as employees and parents to young children. This follows Greenberg's advice that, “managers need to identify what employees value and to develop mechanisms through which they can meet employee needs in order to ensure motivation and satisfaction at the work place (Greenberg, 2010). By identifying the

extent to which these valued elements were provided, and identifying whether or not employee experiences resulted into feelings of enthusiasm and a positive emotional state towards their jobs as a result of supportive family friendly policies at their work place, we determined whether or not the employees who participated in the study were satisfied, and the important elements of parental leave policies that affected their experiences.

Figure 2: Visual representation of operationalization



CHAPTER 3: METHODOLOGY

INTRODUCTION

The purpose of this study was to assess the relationship between job satisfaction and parental leave policies for employees in the Ghanaian banking sector. As such, this chapter will detail out the research method that was used to collect data. The study adopted a qualitative research approach using the phenomenological study method. This choice of phenomenology is to enable a rich and detailed account of the experiences of employees in the banking sector with relation to the existing parental leave policies in their respective organizations. A quantitative approach was not preferred because, given that the study aimed to explore the experiences of the participants, a quantitative study would be insufficient as it would aim at generalizing and quantifying the problem rather than getting an in depth understanding of the problems being faced by the participants.

RESEARCH APPROACH

The study was a phenomenological research that aimed to describe the lived experiences of the participants in a non-directive manner. Participants got to explain and describe their thoughts, feelings, sensations, and memories of their experiences with parental leave policies while working in the Ghanaian banking sector. This method was advantageous to the study because it gave the participants the opportunity to express their experiences without the influence of the researcher. The phenomenological approach as explained by Waters (2017) was chosen due to its ability to expose the human aspect of people's experiences with parental leave policies in order to give a detailed and true conclusion of their interaction with the policies. The ethnography research approach was not chosen as it would require the researcher to fully immerse themselves in the culture and experiences of the participants for an

extended period of time in order to develop an in depth understanding the participants' experiences. As such, this method was unfitting given the characteristics of the participants and sensitivity of the study which involved participants' family and work life. While using the phenomenological approach some of the challenges met was that getting access to participants was difficult especially given that the approach used in-depth interviews to gather data which was time consuming to both the researcher and the participants. In addition, data analysis and interpretation was difficult as the influence of bias from findings discussed in the literature review was a great influence on the topic.

SAMPLING METHOD

The population of this study were members of the banking sector who were taking care of children younger than three years old, or who were expecting a child while working in their institutions. The members of this population may have worked in both public and private institutions in Accra which being the capital of Ghana, holds the headquarters of most financial institutions in the country. From this population, the snowballing sampling method was used. Snowballing is a non-random sampling method where initial participants of the study nominate other participants for the study (Dudovskiy, 2017). This means that the sample used was based on referrals from initial participants who nominated other members of the population who they believed shared similar experiences to them with relevance to the research. However, the criteria for selection was that the participant currently is or previously was an employee in the banking sector at the time when they expected a child or were taking care of a child younger than three years old, and as such had interacted with parental leave policies while working in the Ghanaian banking sector. Notably, this method was advantageous over other sampling methods as it gave the researcher the opportunity to explore hidden

populations in a cost-effective manner (Dudovskiy, 2017). However, the sampling method was disadvantageous as it may have led to oversampling of a particular network of peers and friends which make the results biased. To combat this, the study asked participants to refer people from different financial institutions in Ghana in order to correct potential bias in the results.

SAMPLE SIZE

The study aimed for a sample size of 10 participants but was able to get a total of 9 people to participate in the study. A small sample size in order to avoid saturation of data collected as a large sample size would have resulted into repetition of data, which may not necessarily add new information or perspectives relevant to the study.

DATA COLLECTION

This study used interviews as the tool for data collection for the primary. Each participant took part in a short semi-structured face-to-face interview for an average of 30 minutes. The interviews were fairly informal in nature and used open-ended questions from an interview to begin the conversation and a set of follow-up questions that gave the researcher a better understanding of the participant's experiences (see appendix B). Open-ended questions were preferred to close-ended questions because they gave the participants the opportunity to fully explain themselves without being limited to the researcher's choices and provided the opportunity for identifying new ways of seeing and understanding the topic at hand as suggested by (Cohen & Crabtree, 2006). The interviews were also audio-recorded and transcribed for analysis. With regards to the secondary data, information was gotten from the Constitution of Ghana under section 57 of the Labour Act of 2003 (Act 651).

DATA ANALYSIS

To analyse the data collected, the Dedoose application was used to help identify reoccurring themes in the data and to identify how the information from the different participants were interconnected. Dedoose is a data analysis application which facilitates the coding and analysis of qualitative data used for mixed or qualitative researches (Dedoose, 2018). These themes were then organized into different sections that gave answers to the research questions stated in chapter one of this paper. Manual coding was also applied to make the analysis thorough and precise.

LIMITATIONS TO THE STUDY

During data collection the following challenges and limitations were met:

- i. The number of male participants in the study was not sufficient enough to give the full perspective of male workers who have partners expecting children or those who are taking care of young children.
- ii. Given the nature of the industry, it was difficult getting access to the participants as they have strict work schedules are for most of the time they are busy at work.
- iii. The participants of this study only represented a few organizations that make up the Ghanaian banking sector and as such their perspective may not have provided a wholesome reflection of the sector in general. In addition, the results from using this approach are not statistically reliable, and even with a larger sample size as each participant's experience is different and thus the information cannot be generalized as the experiences of all workers in the Ghanaian banking sector.

ETHICAL CONCERNS

Given the sensitive nature of this study, participants may have withheld information of because of reasons specific to them. These reasons may have included;

- i. Fear that the information may be shared with the companies they work with or have worked with in the banking.
- ii. Fear that their names may be disclosed in the presentation of data, therefore, personal information may be.

To deal with such issues, ethical considerations were made to ensure that the participants were comfortable enough to share information at their free will. Such considerations included the provision of an informed consent form which described how information shared will be shared and protected.

All participants who were selected for this study were given an informed consent form reviewed and approved by the Institutional Review Board for Human Subject research at Ashesi University College. This was to ensure that participants were given enough information about the research before the interview and they took an informed decision on their own to participate in the study (see appendix A). In addition, the approved consent form also included a confidentiality agreement that protected the personal information of the participants. This showed that were identified by random code numbers and pseudonyms in the data analysis and that no personal information would be shared with third parties.

CHAPTER 4: DATA PRESENTATION AND DISCUSSION

This chapter presents an analysis of the data that was collected and seeks to use this data to answer the research questions as presented in chapter one of this paper. The data was collected from 9 people who are currently working or had previously worked in the Ghanaian banking sector while expecting a child or taking care of a child younger than 3 years old. The study used both primary and secondary data to meet the set research objectives. The data was analysed and discussed through a thematic content analysis where themes were identified and used to explain the participants' lived experiences with parental leave policies, as well as to assess how their experiences with such policies related with their job satisfaction in the Ghanaian banking sector.

DEMOGRAPHIC DATA FOR THE PARTICIPANTS IN THE STUDY

All participants were people who had worked with various financial institutions in Accra that made up the Ghanaian banking sector. A detailed summary of the demographic data for the participants is presented in the table below:

Table 3: Demographic summary of the participants

Attribute	Category	Number of participants	Percentage
Sex	Male	1	11.11%
	Female	8	88.89%
Job role	Top Management Role	4	44.44%
	Non-Management Role	5	55.56%
Type of institution	Government	2	22.22%
	Non-government	7	77.78%

FINDINGS AND DISCUSSION

This section will present the findings of the study and to discuss and derive meaning from the data collected. The discussion will be divided into three sections each section meeting the needs of the set research objectives for this study.

Objective one: To analyse the already existing legal framework for the maternity/paternity/parental leave policy in Ghana.

This objective was to further understand the national laws set by the Ghanaian government to protect working parents in Ghana. As described in the literature review in chapter two, Ghanaian law currently makes provision for working mothers under section 57 of the Labour Act of 2003 (Act 651) which states the maternity leave policy. To re-emphasize, the current policy makes provisions for seven components namely; duration of the leave period, remuneration, working hours, medical care, dismissal, work assignment, and nursing hours. With duration, a provision of at least twelve weeks is made with an additional two weeks for abnormal births, where two or more babies are born, or if one is ill as a result of the confinement. Working mothers on maternity leave are also entitled to full pay together with other benefits that they would have earned when not on maternity leave. In addition, pregnant workers and working mothers with children younger than eight months are not be assigned to do any night work between 10:00pm and 7:00am unless with their permission. Similarly, given that the woman worker has completed the fourth month of pregnancy, employers are not to assign such a worker (permanently or temporarily) to a post outside her place of residence if the assignment is detrimental to her health in the opinion of a medical practitioner. Employers are also not to dismiss women who are on maternity leave from work, and upon return of the woman, are to provide up to one hour off working hours for the woman to nurse her child and this hour shall be paid. Therefore, there is no

national paternity policy that protects working men as this law only covers working women.

Objective two: To identify the variations between how workers in the Ghanaian banking sector are protected by the already existing policy and how they actually benefit in practice.

This objective was set to help understand how the maternity leave policy as set in the Ghanaian law is being applied by different organizations in the Ghanaian banking sector and to identify how and if workers are benefitting from this protection in practise. The main theme identified from the data was the existence of in-company policies by human resource departments in the various organizations that facilitated the implementation of the maternity leave policy. Under this theme, several sub-themes were identified as explained below.

COMPANY POLICIES THAT SUPPORTED EXPECTANT WORKERS AND WORKING PARENTS

These referred to in-company policies that were set by the human resource departments of the various organizations where the participants worked in. These policies in one way or the other either facilitated the implementation of the national maternity leave policy or prevented employees from being fully protected as mandated by law which included:

KNOWLEDGE OF THE NATIONAL MATERNITY LEAVE POLICY

For all the 8 female participants, there was good knowledge of the national maternity leave policy as well as the in-company policies within their organizations. In addition, the organizations had clearly set up protocols that were to be used to access benefits from policies such as parental leave policies and the workers were aware these protocols. The participants were aware of what these policies entailed and the benefits provided by law. The experience of Dorothy rightly sums it up when she says that;

“We had the conditions of the service manual. We knew you could go a month before maternity, we have three months maternity [leave] anyway, so you could do a month before baby comes and then you do the rest [after], or you stay till when the baby comes and then you take your whole three months. If you had outstanding leave, and your pregnancy was due closer to the end of the year you could also add it. So I took my three months”.

In this excerpt, Dorothy explains that she, like the other female participants, was fully aware of the policies meant to support her when she was expectant. In addition, it also shows that the participants had full autonomy over their maternity leave and could therefore plan for their leave period in advance as they wished. From this, having the full knowledge of the parental leave policies notably influenced the extent to which the participants took advantage of such provisions.

In addition, it helped the workers to act as checks and balances in their respective organizations and made sure that their needs were being catered for fully as required by law. For example, in instances where the women had abnormal births, that is either caesarean delivery or they had given birth to more than one child, they were fully aware that they were entitled to additional maternity leave days by law and as such were able to ensure that their organizations followed the law. An example is Fiona who gave birth to a set of twins, who had to lobby her company to extend her maternity leave period by two weeks as required by law because the company had never previously worked with an employee who had delivered twins so there was no provision for her in the company policy. However because she knew the law, she was able to make sure that she was fully catered for as stipulated in the labour act. She said that;

“I was very exhausted from having to manage the two of them on my own. [With] the stress alone, I was frustrated at a point and I knew there wasn't much I could do about it because I think nobody had really given birth to twins, so they didn't really have a policy that addressed anyone who gave birth to twins. So it was at my time, being the first to give birth to twins that they actually referred to the labour law, and put a policy in place. So before then, I was actually going back and forth with them because I knew that the labour law said I was entitled to at least two more weeks, so later on, they also referred to it and told me that I had two additional weeks”.

This excerpt shows that because of Fiona's knowledge of the law, she was able to lobby her employers to give her the additional two weeks that she was entitled to even though the company policy previously did not acknowledge this. Conclusively, for people who share similar experiences to that of the participants of this study, ignorance is not bliss. This is because as seen in the case of Fiona, the extent to which they enjoy their legal protection heavily depends on their knowledge of the said protection.

However, the women's knowledge of the policies that support them could be attributed to the fact that all these women were highly educated people who either due to their networks or work roles, would engage with policies governing their work. This may not be true for women who work in sectors that are not as knowledge-intensive as the banking sector. It may also not be true for women who find themselves doing part-time work such as Megan who on her first job in the banking sector as a temporary customer service personnel was not aware of the national maternity leave policy and as a result went on maternity leave without pay. The fact that the job agency she was working with did not bring to light this policy when she requested for time off work due to her pregnancy also contributed to her unawareness. This highlights the instrumental role which institutions such as job agencies can play when it comes to either ensuring that that poorly protected people are fully covered as required by law or that such persons do not enjoy such benefits.

These findings confirms that of Kimani-Murage (2016), who found part-time workers to be among those poorly protected when it comes to parental leave policies at the work place in the global south and this could be attributed to the fact that they may not be fully aware of the laws that protect them. Apart from part-time workers, Kimani-Murage (2016) also found member of the private sector, rural workers, agricultural

sector and the informal sector to be among those poorly protected. Data from this study confirms this as Lucy who worked with a government institution put it;

“In some institutions especially the private institutions, you wouldn't even be allowed to go on maternity leave. You are even scared to go on maternity leave because you are scared someone could take your job. So I am working with a government institution, and I was paid. That's the most important thing”.

Here, Lucy noted that for her, what was important was that she was able to go on three months fully paid maternity leave. This was important to her because in other private sector organizations that she knew of, women were scared to go on maternity leave because there was no job security in those organization for such women. To combat this, findings by Owoo et al. (2017) suggests that such workers should join labour unions in order to increase their access to non-wage benefits included in policies such as the maternity leave policy. This is because labour unions not only educate workers on the existence of non-wage benefits, but also train them on the best ways to utilize such policies (Owoo et al., 2017).

PARENTAL LEAVE DURATION

All the 8 female participants, confidently confirmed that they were able to go on fully paid three months maternity leave except Megan who went on unpaid maternity leave during her first job in the banking sector. These findings disagree with that of Anku-Tsede (2015) who found that “some private employers have internal arrangements for leave periods such that they do not lose their employees for 12 weeks because of childbirth” (Anku-Tsede, 2015) as majority of these participants worked in the private sector.

However, the data showed that one major factor that may affect the maternity leave period was the size of the company. The data showed that for large organizations, having female workers away on maternity leave for the full three months period was not a big challenge as such organizations had personnel support to cover the additional

responsibilities of the female worker while she was away. This may not necessarily be the case for small organizations who may not have enough man-power to cover the additional responsibilities as Dorothy explains;

“I think the challenge comes in when it's a smaller organization and there is no support in terms of transfer of work to somebody else whiles you are away. When you are the only one responsible for the job or the responsibility, it becomes difficult to have you fully away. So it depends on where you really find yourself working in. But, largely in most organizations, most well-established organizations, maternity time away is not an issue”.

Here, Dorothy suggests that women working in smaller organizations face a risk of not being able to enjoy the full three months of maternity leave as their organizations may not have enough workers to cover the additional responsibilities. She suggests that this is unlikely in large and well established organizations where there is enough man-power for the additional responsibilities to be shared.

On another note, none of the women in this study was required to come back to work or to work from home as a result of an internal arrangement by the company during their maternity leave period. For Lupita, who at some point was requested to do some work from home, stated it was not compulsory tedious work and was always by her choice due to the nature of her role at her organization. This result is important because it shows that these women were able to enjoy their full maternity leave uninterrupted.

Throughout the study, one resounding view was the need for an extension on the leave duration. The data collected showed that all the female participants unanimously agreed that there was need to extend the maternity leave period. When asked why, the most common phrases used to described having to come back after three months were, “stressful”, “traumatic”, “difficult”, “not enough”, “I wasn’t ready to go back”, and “upsetting”. The major reason for these feelings especially for the women was that they were medically required to exclusively breastfeed for six months and with

a maternity leave policy of three months, they could not fully do this. As a result, their experiences especially in the later days of their maternity leave period was “stressful”, “traumatic”, “difficult”, and “not enough” as they had to choose to go back to work and leave their babies at home who solely depended on breastmilk for survival. According to the World Health Organization, exclusive breastfeeding for six months is important to both mothers and children as it is an opportunity for the two to bond and also protects the child against common childhood diseases such as pneumonia and diarrhoea while having long-term benefits as reducing the child’s chances of being overweight in childhood and in adolescence (World Health Organization [WHO], 2018). For the women in this study, even with the availability of latest technology that allows mothers to store breastmilk for babies to be fed later in their absence, there was still a cause for concern as such methods further exposed children to infections due to the delicate nature of both the breastmilk and the child. To deal with this, it was a common occurrence that the female participants planned their maternity at a time when they could combine the maternity leave period with their annual leave or any other outstanding leave benefits. In addition, some women noted that they had the opportunity to take additional unpaid leave if they felt the duration was not enough. From this, it is clear that an extension on the current three month maternity leave period would help ease the pressures that come with balancing their roles as working mothers. This is because the extensions would enable the mothers to spend more time bonding with their children as well as ensuring that the babies are well fed in the first crucial six months.

Considering that the issue of breastfeeding and nursing hours as was a major challenge being faced by the female participants, there was a reoccurrence of the use of flexible working hours which was provided by their organizations to enable working

parents to have more time with their children at their convenience. As most companies did not provide a specific one-hour period during work time dedicated to enabling the woman to breastfeed their children, they instead provided flexible work hours for a period up to one year in most cases. Even though this was not required by law, the organizations nevertheless provided it. The experiences of the female participants indicated that there was also an opportunity to restructure your work schedule to meet your needs as Megan puts it;

“Normally we [workers from maternity leave] close at 3 pm instead of 5 pm. So it depends on how you also want it. The flexibility hours is there. So instead of 8 am to 3 pm you can do 9 am to 4 pm so you can have more time in the morning. So it all depends on how you want it”.

Here Megan explains how her working hours changed to suit her needs as a result of the flexible working hours policy by her organization after she delivered her children.

With innovative practices such as the provision of flexible work hours, it is evident that the organizations are making good progress towards ensuring that the working mothers spend more time with their children outside the office. For some of these organizations for example where Lupita worked in, there was a nursery facility at the workplace where employees could bring in their children and have them fully taken care of by the facility. This facility additionally provided space where the workers could breastfeed their babies and gave the workers an opportunity to spend more time with their children as the child was just a walk from work. The provision of flexible working hours and a nursery by such organizations has gone a long way towards ensuring that the need for an extended maternity leave duration is compensated for as such provisions to an extent meet the needs of those sharing experiences similar to the participants. However, this does not erase the fact that there is still a need, as emphasized by the

participants in the data, for the duration of the maternity leave to be extended at the workplace to as the data suggest that the women valued this and such extensions would make them happier with their jobs.

On the other hand, Stephen, the male participant, did not get any form of parental leave availed to him when his partner delivered his first child. He shares the experience of the many working fathers in Ghana who are not protected under a national paternity leave policy. Even though some organizations do provide paternity leave for male workers each in form of unique family friendly in-company policies, the vast majority do not. This leaves working male parents at great risk of experiencing work-life conflict similar to that of Stephen when he says that;

“It was quite hectic. It's all about balancing so when you are at work, you have focus on work and when you are at home, you have to focus on that. It is not easy but you try to balance the two. Sometimes you check up on your partner and she is not doing well. So during those periods, you have to do lesser work that doesn't really involve figures so that when your mind is clear you work on the tough ones”.

Here, Stephen explains his struggles balancing his roles at work and his role supporting his partner when with their new born. His experience shows that similar to the women, men also experience work-life conflicts as a result of childbirth and therefore need to be protected at the workplace in order to ensure their full productivity.

Notably, one limitation to this study was that it was difficult to get male participants. When the women, through the snowballing method were asked to recommend both male and female participants, most recommendations were of women than of men and some female participants noted that “men would not give that much information that was relevant to the study”. The few men that were approached also declined to participate reasoning that they did not believe the study was relevant to them. Arguably, social-cultural gender norms in Ghana that dictate women to be more responsible for child care as opposed to men may be one reason for this. In addition,

this may be a reason as to why there is has been slow adaptation of a national paternal leave policy not only in Ghana but on the African continent as a whole.

However, it is important to recognize that regardless of whoever most child care responsibilities fall on, both male and female employees are at risk of suffering from work-life conflict as a result of childbirth and such, each need to be protected. Stephen's experience with no paternity leave proves this when he says that;

“For me, it's not the best. Then again it brings the issue of you not concentrating at work when your wife has given birth. I would advise that at least a week or two [would be nice]. It puts your mind at ease so by the time you are leaving home to work, your mind is fresh and you can give [your] all to your company. So I advise something like that is brought to the country they would do great service to us”.

Here, Stephen suggests that if had enjoyed paternity leave he would been able to better concentrate at work which would have positively affect his productivity. Evidently, he valued paternity leave even though it was not availed to him. It is therefore important to recognize from this that men in Ghana also need to be protected as this greatly affects how enthusiastic they are about their work roles, which results into their level of job satisfaction.

Objective three: To identify the relationship between maternity/paternity/parental leave policies and job satisfaction in the Ghanaian banking sector.

This objective was to assess the relationship between the participant's experiences with parental leave policies and their job satisfaction in their respective institutions. To assess this relationship, the value theory of job satisfaction was applied to determine what the employees valued and whether or not their employers were able to provide what they valued to ensure job satisfaction. The table below shows the different things valued and the number of participants who valued them:

Table 4: The frequency of parental leave elements valued

Elements Valued	Participants valuing the element
A nursery at the workplace	7 women
Flexible work hours	8 women
Medical care cover	4 women & Stephen
Organizational culture	All 9 participants

A NURSERY AT THE WORKPLACE

Allen (2001) and Saltzstein et al. (2001) both found that interventions such as child care programs increased employee job satisfaction at the workplace as such programs helped reduce discomfort resulting from work-life conflicts. In this study the major cause of work-life conflict was rooting from the fact that the participants found it difficult taking care of their young children while having to accomplish tasks set at work. Even with family support at home, the female participants identified that they did not have trusted nannies at home with whom they could leave their children with and go to work without having to worry about the child. Megan's experience sums it up when she said that;

“Trying to get someone to take care of the baby when you start work, it's crazy. I don't remember the number of nannies I changed. I changed quite a bit before I got someone who has stayed with me for 7 years now. But before then, almost every other month, I was looking for someone to take care of the children, or the children had to go to day care very early. And that keeps you away from work. Why? Because the children come home sick with colds and all that so you need to visit the hospital so many times in a month. So it was stressful”.

Here, Megan explains the difficulty she went through to get a trusted nanny who made it possible for her to go to work without having to worry about her children. She also explains how not having a trusted nanny negatively affected her work as she had to either worry while at work or be away from work. Evidently, there is an unquestionable need for innovative child care programs that enable workers to take care of their children while at work thus ensuring that the workers are not stressed as a result

of work-life conflict. The data showed that the participants highly valued the provision of a nursery locally known as “crèche” at the work place that enabled them to have their children close by as they worked. This need was described in the following ways:

Lupita: I think the idea of a crèche, a care facility very close to the office is paramount. I worry very little about children issues and I am more focused on work and I am comfortable that they are in good care. If I didn't have help at home and had to bring them to the office, I could easily check up on them, spend time and drive home with them.

Megan: I think if we could have a crèche around or within the premises that would have been a good thing. Because then I wouldn't need to rush to get the child ready for school or to leave with somebody I do not know. My child will be close to me and I would be able to breastfeed exclusively for 6 months. I wasn't able to do that because by the third month I had to come back to work. But then if I had a crèche around, I would be able to do that for my children.

Roseline: It would have been nice to have a nursery or a crèche so that the children could come around especially for those who do not have help. Because in other developed countries you would find that there is a small nursery that working parents who didn't have help could take their children too.

Here, Lupita explains how she has benefited from the nursery at her workplace as it helped her focus at work, and she also got the opportunity to bond with her children more. Megan and Roseline add that nurseries at the workplace would enable them to exclusively breastfeed for six months, as well as help in taking care of the children when they did not have help at home. Evidently, there was a strong relationship between the provision of nurseries at the workplace and how satisfied and happy these participants were with their work roles as the provision of nurseries could significantly improve employee happiness and satisfaction with their job.

Similar to Bajpai & Srivastava (2004), the data proved that there was need for policies that were centred on protecting the interest of employees with families. The data also agreed with Allen (2001) and Saltzstein et al. (2001), who found that there was increased job satisfaction at the workplace when child care programs such as the provision of a nursery in this case was provided. To show this relationship, Lupita said;

“The institution that cares enough about the things that the staff care about, our children, and provides a place for the children in the organization, it may seem like a big cost but what is more costly is when a young workforce is worried about who is taking care of their children. The work will not be done. It will not benefit the company in any way. People will do the work half-heartedly. Half of the time they are supposed to be at work they will not be at work”.

Here, Lupita strongly affirms that the provision of a nursery at the workplace not only affects employee performance but also overall organizational performance as unhappy employees are costly employees. As such, the data showed that there was a strong belief by the female participants, that if their organizations had provided a nursery where their children could be taken care of when they returned from maternity leave, they would be happier and would have felt at ease given that they would not have to worry about the care of their children as opposed to when their children were at home. The data also linked this to job performance where the participants also believed that because of such provisions, they would be able to perform better at work as stated by Lupita.

FLEXIBLE WORK HOURS

The data in this study strongly disagree with that of Saltzstein et al. (2001) who found that flexible work hours neither affected job satisfaction nor work-family balance. For this study, the provision of flexible working hours by the organizations in the in-company policies was an important attribute that each female participant greatly valued. The flexible working hours was important because firstly, it gave the women the opportunity to spend more time at home with their children as they needed to which was not previously possible with normal restrictive working hours followed by organizations in the banking sector. Secondly, flexible work hours helped them to readjust into their normal work routine and ease into the work which helped them to catch up on the progress of their work while they were away. Most of these participants,

they had a period of up to one year within which the flexible hour policy applied to them.

It is important to note that the flexible working hours policy is not mandated by law and that the organizations provide it as an additional intervention to cater for the needs of those who share experiences similar to the participants in this study. For Brenda whose thoughts are shared by the other female participants, the fact that the organization had a plan for her both upon delivery, after delivery and when she returned to work was comforting as she was given the opportunity to close work earlier than the other employees. In addition, the participants who had been provided with flexible work hours felt strongly supported by their organizations in their role as working mothers therefore affirming that by availing flexible working hours, organizations provided what the employees valued thus suggesting a strong positive relationship between flexible working hours and job satisfaction.

MEDICAL CARE COVER

Medical care was a theme that occurred especially for the male participant and the female participants who either gave went through a caesarean delivery or those who fell ill as a result of childbirth. For Stephen, the second thing after provision for paternity leave days which he valued was being able to provide medical care for his child and his partner. To him, as most child care responsibility fell on his partner because unlike him, she was able to go on paid parental leave, he felt the least he could do was to ensure that his partner and new born baby had adequate medical cover. While his organization provided medical cover for him and his direct dependants, the cover had a limit above which he had to fund his own bills. To describe this, Stephen said;

“I think there should be unlimited healthcare access. Because what is the point of having a kid and your mind is divided too at work? If there is a health policy that cushions the child, then you know that even if you are at work, and the mum goes to the health centre they will be well taken care of. After the days off, health

care comes second. Given those two are provided, I would be happy with my job”.

Here, Stephen explains that for workers like him, adequate medical care that fully covers his partner and children is important for them as it gives the men peace of mind at work since their partners and children are fully taken care of when it comes to medical care.

In addition, the Fiona and Megan who underwent a caesarean delivery also expressed how important medical care was for them. Due to the costly nature of a caesarean deliveries, these participants valued the fact that their organizations were able to provide medical care cover that fully catered for the associated expense. In Megan’s thoughts;

“During pregnancy, you know you are on medicals. So the company takes care of you till you deliver. And having never delivered normally before, I always go through C-section and they pay. So I value that a lot because that would have been a lot of money for four children. They paid everything. You even get your comfort, you get a whole private room to yourself. So medical care is one thing I value with this organization”.

Megan explains that she valued the fact that the organization was able to fully care for her medical bills as lessened the financial burden that would have come with the caesarean delivery. In turn, when explaining how she felt when this was provided, Megan explained that;

“It makes you feel that you are in the right place. It makes you feel that you need to give your all. Because if you do not perform, you find your way out and you wouldn't want to leave an environment like this. It's an international bank, it understands family. It makes you work harder because you need to help the bank to take care of you”.

From this, Megan shows that her feelings reflected a positive emotional state towards the organization because she felt a sense of belonging as the organization was able to care for what she valued at the time when she needed it. Evidently, the provision of medical care by organizations is paramount to ensuring that employees are kept motivated and that they hold feelings that reflect positive emotions towards their

organization. This is because such provisions ease the burden of having to cater for costly medical bills which may be a cause of stress for employees who need special medical cover. As such, it is important that employers provide medical cover for working parents in the organization so as to avoid having a stressed workforce in order to ensure that both employee performance and overall organizational performance is kept at its best.

ORGANIZATIONAL CULTURE

Greenberg (2010) defined organizational culture as a cognitive framework consisting of assumptions and values shared by the organization members (p. 341). He argued that organizational culture shapes how people behave in an organization and thus can greatly affect satisfaction and employee performance. Agreeably, Sanda & Kuanda (2016) also found that the dynamic and volatile nature of retail banks in Ghana affected their organizational culture as it enabled the banks to devise new methods of solving problems in order to be at par with the dynamic nature of the industry. In addition, Saltzstein et al. (2001) also found that organizational understanding which falls under organizational culture, enables co-workers and management to support employees like working parents who are at risk of facing work-life conflict. They therefore suggested that adopting family-friendly policies in the absence of a supportive organizational culture may prove to be difficult for management as the success of these policies greatly depends on the culture of the organization (Saltzstein et al., 2001, p. 461). Similarly, this study found that workers who worked in organizations where there was strong human resource policies that ensured organizational understanding found it easier to make use of policies that supported their needs during their time of pregnancy and even when they returned from parental leave. When describing the work environment and how supportive cultures helped her, Dorothy said that;

“We had some space in the office where you could actually rest during the day. So on occasions where I felt I couldn't help it, I just get up from my desk and go and rest and when I feel a bit strong I get back to work. So the work environment helped with the pregnancy period”.

She added that;

“From the organizational point of view, it is a practice in there that when somebody delivers they visit you at the hospital with a bouquet of flowers. And that happened. And then you have your colleagues visiting you at home. And that happened. They come and support you. It was like a family that we had there. So you didn't feel like you had given birth and you were far away in the hospital. You still felt like you were working, because you still had your colleagues who were in touch with you”.

Here Dorothy notes that she valued the supportive culture at her organization that allowed her to rest when she needed to and that showed care when she delivered. Aside this, direct support and understanding from line managers who the women mostly dealt with during their time of pregnancy and after the maternity leave period was a source of relief as it made their experience less worrisome. This is because of the support and understanding from their line managers who acted as middlemen between the employees and the organization's top management. Some of the participants described their relationship with their line managers in the following ways;

Dorothy: I happened to have a boss, interestingly a male boss who was very understanding so for the first trimester and the second trimester where I had most of my difficulties in terms of pregnancy, he was quite understanding that I can come in late sometimes and close early sometimes.

Fiona: At work, I had a lot of support from my boss who was a male boss and he was understanding so there were adjustments made for me. So if I didn't feel up to going out, I could sit in and do my work even though our marketing role is more about going out to meet clients. But I could still make some phone calls or he could ask other team members to do my visits for me or he could do my visits for me. He was a bit more accommodating, so that helped.

Lupita: I think my boss then was supportive, so once I got the work done I could come in late sometimes.

Megan: In the office, I had a manager who was very understanding, so sometimes when I come to work, he would say “do half day today, you look tired, and go home”. So that is how I managed. Once you get a manager who understands you, you are able to sail through.

Vivian: I was wondering if HR [Human Resource Department] was okay with this. Because I had just informed my boss verbally and she would, in turn, inform the HR. But eventually, I kept speaking with my supervisor who kept telling me not to worry, and that my letter [formal letter for maternity leave] would come.

From these excerpts, the participants explain how in different occasions, the support they got from their line managers helped them cope with the difficulties that came with pregnancy, workload redistribution, as well as liaising with the human resource departments about their maternity leave period and benefits. It is therefore important to note the crucial role that line managers play in ensuring that workers are protected under the available parental leave policy at their organization.

Evidently, having an organizational culture that understands the needs of such workers and seeks to support them is an important factor that affects how such workers manage work-life conflict. For the Stephen, it was through a supportive organizational culture especially support from his line manager that he was given two days leave when his partner delivered their baby. He explained that;

“The privilege I had was that on the day my wife gave birth and the day after, my boss gave me permission to go home and make sure that she was ok and that I had settled all [medical] bills for her to be discharged. And that was all. A two days paternity leave”.

Stephen’s experience shows that even though his organization did not have an in-company parental leave policy that covered the men, through his line manager, he was able to get a few days off after his partner delivered their child as an informal paternity leave. This further shows the importance of line managers when it comes to filling up policy gaps that the law and company policies have not been able to fill.

Conclusively, the participants valued the support they had from their co-workers and their line managers who made provision for them at their time of need. And the fact that this support was consistent before and after the delivery of their children also made them feel appreciated. Megan explains that when she felt supported

by her co-workers and by her line managers, she felt relevant and that her contribution to the company was being acknowledged. She sums this up when she says;

“You feel relevant. You feel that you are part of a team. A winning team. They acknowledge your contribution. It’s good”.

Notably, support from co-workers and line managers helped to ensure that the unique needs of workers in need of supportive parental leave policies were met in situations where the organizations had no specific policies set down to support them during these times. Therefore similar to Saltzstein et al. (2001), this study found that organizational understanding and culture was important in ensuring that family friendly policies such as parental leave policies are implemented and that such culture helped fill the gap formed when organizational policies did not meet the unique needs of such workers. In addition, the study found that employees who worked in organizations where the organizational culture was supportive felt relevant and that their contribution to the organization is being acknowledged.

EMPLOYEE COMMITMENT AND PERFORMANCE

Greenberg (2010) defined employee organizational commitment as the degree to which people are involved with their organization and their interest in remaining part of the organization. He also identified that employee organizational commitment is generally independent of job satisfaction. In contrast, this study found that in the case of some of the participants, because their organizations were able to provide what they valued thus causing them to feel enthusiastic towards their jobs, they felt committed to their organizations and felt they needed to perform better at the workplace. For example, Megan who valued medical care, and organizational culture, during the time she expected her four children at her organization said her experiences encouraged her to perform better and stay with the company for seven years now. In her words;

“It makes you feel that you need to give your all. Because if you do not perform, you find your way out and you wouldn't want to leave an environment like this. It's an international bank, it understands family. It makes you work harder because you need to help the bank to take care of you”.

Here, Megan explains that because the organization understood her needs and was able to support and provide for the things she valued, she felt she needed to work harder in order to secure her place at the organization. This indicates that she felt committed to the organization due to the benefits she got being a working mother and during the times that she was on maternity leave. Even though other factors as identified by Bajpai & Srivastava (2004) such as remunerations, working conditions, and service conditions may be key in determining job satisfaction, performance and employee loyalty in the banking sector, this study similar Allen (2001) who found that the provision of parental leave policies that meet the needs of the employees not only increased employee morale towards the job but also increased the organization's competitive advantage in the sector since such interventions increase their ability to attract and retain employees. This is because the provision of these policies that supported the participants increased their job satisfaction which made them feel that they need to work harder and stay in the organization. This is similar to the findings of Aziri (2011) who found that there was a strong positive relationship between job satisfaction and employee loyalty and that job satisfaction reduced the level of employee absenteeism. Given the dynamic and demanding nature of the banking sector, it is therefore important that employers provide innovative parental leave policies in order to improve employee satisfaction, performance and loyalty.

CHAPTER 5: CONCLUSIONS AND RECOMMENDATIONS

This chapter will give final conclusions about this study by summing up the finding for each of the research questions stated in the introductory chapter. The chapter will also give recommendations in two forms namely; policy recommendations and recommendations for further studies.

CONCLUSIONS

The aim of this study was to assess the relationship between parental leave policies and job satisfaction in the Ghanaian banking sector. In doing so, the study first analysed the existing legal framework for parental leave policies in Ghana. In addition, the variations between how workers are protected by such policies and how they actually benefit in practise was also studied. Lastly, the study was able to determine how elements of parental leave policies affect employee job satisfaction in the Ghanaian banking sector.

In analysing section 57 of the Labour Act of 2003 under the Ghanaian constitution, this research was able to study how expectant workers and workers with young children are protected under the Ghanaian law. Section 57 of the labour Act outlines the maternity leave policy in Ghana which covers seven key areas. These areas include; the duration of the maternity leave, remunerations, medical care, working hours, work assignment, dismissal, and provision of nursing hours. With a maternity leave period of 12 weeks, women in Ghana are additionally entitled to full pay which includes a paid one hour for nursing young children. Women are also entitled to leave extensions for purposes of medical care. In addition, considerations in form of changes in working hours and work assignment to suit the needs of expectant women is provided under this law. Lastly, women are also not to be dismissed due to confinement are to return to their previous role or a role a role of equal responsibility after the maternity

leave period. There was also no policy that covered men either under a national paternity leave policy or under a national parental policy. Some organizations however provided in-company policies that supported men who had young children.

In analysing the variations between how people are protected by law and how they actually benefit in practice. Here, this study found that knowledge of both in-company and national policies that protected expectant workers and workers with young children, determined the extent which they were protected. Where workers knew such provisions, not only were they able to ensure that they were fully covered as required, but they were also able to lobby for special benefits or additional advantages improved their experience. This was especially true for women who had experienced abnormal births that is; those who gave birth to more than one child, those who went through a caesarean delivery and for those who fell ill as a result of childbirth.

This study also stressed the need for more inclusive parental leave policies that covered men as well as women working in certain groups. Such groups included casual workers, those working in the informal sector as well as those working in the private sector who are at risk of not receiving the benefits granted to them by law. Notably, there was a significant view that the three months maternity leave provision did not adequately meet the need of working women. This is because the three month period did not give the women enough time to bond with the child as well as to exclusively breastfeed for six months as medically required.

Lastly, by analysing the factors that the participants valued and the extent to which these factors influenced their enthusiasm towards their jobs, this study was able to assess the relationship between parental leave policies and job satisfaction in the Ghanaian banking sector. The four key elements of parental leave policies that influenced the participants' satisfaction were; the provision of nurseries at the

workplace, flexible work hours, adequate medical cover for the employees and their family as well as a supportive organizational culture. The provision of these elements in the existing parental leave policies proved to be a strong determinant of job satisfaction for the participants. In organizations where these elements were provided, employees indicated that they felt valued, acknowledged and felt a sense of commitment towards the organization. These feelings of enthusiasm towards their jobs resulted from the positive emotional state of feeling valued and recognized in the organization directly translated in to job satisfaction for the participants.

In summation, the results of this study also attempted to fill the gap identified in the literature review. The gaps identified was the limited focus on the particular elements of welfare policies like parental leave policies, which affect job satisfaction. In addition, the literature also lacked studies that showed this with specific focus on the Ghanaian banking sector. To fill this gap, this study identified the specific elements of parental leave policies that affected job satisfaction. These elements included; the provision of a nursery at the workplace, provision of flexible working hours, provision of adequate medical cover for employees and their families, as well as an extension of the parental leave duration. In addition, the study found that ensuring that these elements are provided for employees is key to ensuring that workers who are at risk of experiencing work-life conflict are supported kept motivated by their organizations.

RECOMMENDATIONS

First, this section will give policy recommendations for national policies as well as for individual in-company policies. Secondly, recommendations for further studies on the topic of parental leave policies in Ghana will also be made.

POLICY RECOMMENDATIONS

- ❖ This study found that as most child care responsibilities fall on women due to socio-cultural inequalities in Ghana, there is need to provide an inclusive national parental leave policy, which covers both male and female employees. This would allow all parents to equally contribute to child care and lessen work-life conflict that results from the unequal distribution of child care responsibilities.
- ❖ In addition, it is paramount that organizations have family-friendly policies at the workplace that support expectant parents and workers with young children. This would improve the job satisfaction of such workers as it would allow them to better balance their roles at work and their roles at home. Family-friendly policies may include a parental leave period extension beyond what is legally required, provision of flexible working hours, the provision of a nursery at the workplace and the provision of adequate medical cover for workers and their families.

In as much as such innovative changes may prove to be costly in the short-term to both the government and organizations, they do bring about long term benefits that outweigh these costs. These benefits include; improved employee job satisfaction, improved employee performance, and increased employee loyalty all which enable organizations to retain their workforce while directly influencing overall organizational performance.

RECOMMENDATIONS FOR FURTHER RESEARCH

- ❖ Further studies should include more male participants who together would give a stronger perspective on the experiences of male workers in the sector. For this research, men working in the banking sector were reluctant to participate in the study for various reasons. A research analysing the perspectives and attitudes of men on parental leave policies in Ghana would be able to put more light on this issue.
- ❖ In addition, a comparative study analysing the relationship between parental leave policies and job satisfaction in other sectors aside the banking sector is also recommended. This is because such a study would give a better understanding of how elements of parental leave policies affect job satisfaction in different sectors that are not as knowledge intensive as the banking sector. This would also give a better understand of the issues being faced by people working in poorly protected groups such as casual workers.
- ❖ There is also need for further research on the experiences of workers who have adopted children and how they are protected at the workplace. Current provisions through national and in-company policies make provisions for biological parents. There is no mention of how people who are parents by adoption are protected at the workplace in Ghana.

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APPENDICIES

APPENDIX A



Informed Consent Form

for _____

This consent form is for participants taking part in the undergraduate dissertation by Lilian Awuor titled “Assessing the relationship Between Parental Leave Policies and Job Satisfaction: A Case Study of the Banking Sector in Ghana”.

Name of Researcher: Lilian Awuor

Name of Supervisor: Kajsa Hallberg Adu, PhD

Name of Institution: Ashesi University College

This Informed Consent Form has two parts:

- Information Sheet (to share information about the study with you)
- Certificate of Consent (for signature if you agree to participate in the study)

You will be given a copy of the full Informed Consent Form once you agree to participate in the study.

Part I: Information Sheet

Introduction

My name is Lilian Awuor; I am a final year undergraduate student at Ashesi University College majoring in Business Administration. I am currently doing some research on the relationship between parental leave policies and job satisfaction in the Ghanaian banking sector. I am interested in understanding the experiences of workers (both men and women) who have expected children, are currently expecting a child or were parents to young children (below 3 years old) while working in the Ghanaian banking sector. Given your rich background, work experiences, and viewpoints I believe that you will be able to provide valuable insights that will contribute to successful completion of this study. As such, I would like to ask you to participate in a face-to-face interview on this topic.

You do not have to decide today whether or not you are willing to participate in this research. Before you decide, you can talk to anyone you feel comfortable with to help you with the decision making.

In the case that you may require more clarity on the research before you make your final decision, please do contact me at the following addresses:

Email Address: lilianawuor111@gmail.com

Purpose of the Research

The purpose of this research is to understand the experiences of employees working in the Ghanaian financial sector with regards to parental leave policies. By understanding these experiences, the study will be able to make an informed inference on the relationship between parental leave policies and job satisfaction in the Ghanaian financial sector.

Type of Research Intervention

If you agree to participate in this research, you will take part in a face-to-face interview where I will ask you about your thoughts, feelings, opinions as well as your experiences with parental leave policies in the Ghanaian banking sector. These in-depth face-to-face interviews will last for about 20 minutes at a location suitable for you. There are no right or wrong answers to any of the interview questions. I will audiotape the interview and later transcribe the conversation. By using audiotape, I will be better able to remember what we discussed, and the exact words used in the interview. You can ask questions at any point in time before, during and after the study.

Voluntary Participation

You do not have to agree to participate in the study. However, your input will be highly valuable to the final findings and I encourage you to be part of this study. I understand that the sensitive nature of this study may cause some discomfort as you will be sharing your personal experiences, however, you may skip any questions that you do not want to answer. Also, you can decide at any time if you do not want to complete the interview or be part of the study and this is OK. **I would like to request that you try as much as possible not to disclose the name of the institution which you worked in. This is because I am looking to focus on the sector as a whole and not individual companies and their policies.**

Benefits

The benefits associated with participating in this study is that you will have the opportunity to contribute to the understanding of how parental leave policies affect the work-life balance of employees in the financial sector. This is important because it may lead to future policy changes that may improve the working conditions of parents working not only in the Ghanaian financial sector but also in Ghana at large.

Confidentiality

I will not be sharing your personal information with third parties or for purposes outside this research. All information about you will be identified with a number instead of your name, you also have the opportunity to select a pseudonym (false name) of your choice. This is to protect your identity during and after the research.

Sharing of Research Findings

At the end of this study, I will be sharing my final findings with you and with the Ashesi community. The final findings will be presented in the form of a grand narrative that explains the lived experiences of all participants as a whole. This is what will be used in making final conclusions about the study. A written report of the research will be given to you on request and copies of the study will also be found on the Ashesi Institutional Repository as well as in the Ashesi Library. I also hope to publish this research so that other interested people may learn from it.

Who to Contact

If you have any further questions about the study and would like to contact someone from Ashesi University College, kindly contact Kajsa Hallberg Adu, Ph.D., who is my supervisor in this research. Her details are as follows:

Email: khadu@ashesi.edu.gh

This research protocol has been reviewed and approved by the Ashesi University Institutional Review Board for Human Subjects Research. For further information, please contact the committee through irb@ashesi.edu.gh

Thank you,

Lilian Awuor

Part II: Certificate of Consent**Certificate of Consent**

I have been asked to participate in a research study on parental leave policies in the Ghanaian Financial Sector which will require my participation in a 20 minutes long interview with the researcher. I have read the foregoing information, or it has been read to me. I have had the opportunity to ask questions about it and any questions that I have asked have been answered to my satisfaction. I therefore consent voluntarily to participate in this study

Name _____ of _____ Participant:

Signature of Participant: _____

Date: _____

Statement by the Researcher

I have accurately read out or ensured that the participant has read the information sheet above, and to the best of my ability made sure that the person understands the content of the information sheet. I confirm that the person was given an opportunity to ask questions about the study, and all questions asked by him/her have been answered correctly and to the best of my ability. I confirm that the individual has not been coerced into giving consent, and all consent has been given freely and voluntarily and that a copy of this informed consent form has been provided to the participant. I also confirm that I have taken necessary steps to protect the identity of the participant and to protect all information shared by the participant.

Name _____ of _____ Researcher:

Signature of Researcher: _____

Date: _____

APPENDIX B

INTERVIEW GUIDE

For female participants

Part I: Before birth experience

1. Let's talk about your responsibility in your current role at your institution or the role you were in while you worked at the institution
2. Tell me about a time you expected a child while working, how was that experience like?
 - a. What plans did you have to maintain a work-life balance?
 - b. How were you able to execute these plans? If you were not able to execute them, why were you not able to?
 - c. What are some structures/policies that were put in place to support you while you were expecting a child? (Pre-natal medical care, working hours/assignment/workload, etc.)

Part II: Leave period/after leave & birth period

1. Were you able and allowed to go on leave by your employer?
 - a. Tell me about that experience (How was it like getting permission/notifying your employer? What was their reaction? What were you expecting their reaction to be?)
 - b. How long were you allowed to go on leave (If you were allowed)? What are your thoughts on the duration of the leave period?
 - c. Describe the different forms of support you got from your employer during your leave period (medical care, remuneration, etc.) How did this make you feel?
 - d. Were you at any point during your leave period required to work from home or to return back to work early before the leave ended? How did that make you feel? Why did that make you feel that way?
 - e. What are some of the things you believe your employer could have done to make your leave experience better? Or to make your experience after childbirth better? Why these things?
2. After the birth of your child, were you able to return back to work to your previous role or another role of equal responsibility and remunerations?
 - a. [whether yes/no] How did that make you feel? Why did you feel this way?
 - b. When you returned to work, what were some of the provisions that your employer made to enable you to nurse your child during work hours? How did you feel about that?

Part III: Parental leave and job satisfaction questions

1. What were some of the things/needs that you valued while expecting your child and even after birth that your employer was able to provide for you? How did you feel when they were able to meet your needs?
2. What were some of the things that you valued that your employer did not or was not able to make available to you during and after your expectancy? How did you feel when they were not able to meet your needs?

3. Given your experience what are some of the most important things you believe employers should consider when dealing with an employee who shares a similar experience with you? How can employers ensure that you feel contented and valued during and after expectancy?

For male participants

Part I: Before birth questions

1. Let's talk about your responsibility in your current role at the bank or the role you were in while you worked at the bank
2. Tell me about a time you expected a child while working at the bank, how was that experience like?
 - a. What plans did you have to maintain work-life balance/ support your partner during this time?
 - b. How were you able to execute these plans?
 - c. If you were not able to execute them, why were you not able to?
 - d. What are some structures/policies that the institution you worked with put in place to support you while you were expecting a child? (Pre-natal medical care, working hours/assignment/workload, etc.)

Part II: Leave period/after leave & birth period question

1. Were you able and allowed to go on leave by your employer during/after your partner gave birth?
 - a. Tell me about that experience (How was it like getting permission/notifying from your employer? What was their reaction? What were you expecting their reactions to be? How did this make you feel?
 - b. How long were you allowed to on leave? (What are your thoughts on the duration of the leave period? [if you were allowed to go on leave])
 - c. Describe the forms of support you got from your employer during your leave period (medical care, remuneration, etc.) How did this make you feel?
 - d. Were you at any point during your leave period required to work from home or to return back to work early before the leave ended? How did that make you feel? Why did that make you feel that way?
 - e. What are some of the things you believe your employer could have done to make your leave experience better? Or to make your experience after your partner gave birth better? Why these things?
2. After the birth of your child, were you able to return back to work to your previous role or another role of equal responsibility and remunerations? [whether yes/no] How did that make you feel? Why did you feel this way?
 - a. When you returned to work, what were some of the provisions that your employer made to enable you to help your partner in taking care of the newborn child? What were your expectations? How did you feel about that?

Part III: Parental leave and job satisfaction questions

1. What were some of the things/needs that you valued while expecting your child and even after birth that your employer was able to provide for you? How did you feel when they were able to meet your needs?

2. What were some of the things that you valued that your employer did not or want not able to make available to you during and after your expectancy? How did you feel when they were not able to meet your needs?
3. How satisfied were you with your work before going on parental leave and after? [if they got a chance to go on leave]
4. Given your experience what are some of the most important things you believe employers should consider when dealing with an employee who shares a similar experience with you? How can employers ensure that you feel contented during and after expectancy?