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ASHESI UNIVERSITY COLLEGE

EXPLORING WORK-FAMILY LIFE BALANCE IN TWO BANKS IN TAKORADI

THESIS PROJECT

BY

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DECLARATION

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

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Date: April 2018

I hereby declare that preparation and presentation of this undergraduate thesis were supervised in accordance with the guidelines on supervision of undergraduate thesis laid down by Ashesi University College.

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Date: April 2018

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ABSTRACT

To get the best out of employees in the banking industry, pressure is increasingly put on them to perform for sustainable growth leading to work-family life imbalance and consequent stress related issues. The purpose of this study therefore, is to explore issues related to work-family life balance among banking professionals in Ghana. It compares the experiences of bankers in two banks in Takoradi in the Western region of Ghana, to understand in-depth the factors that enable them to successfully balance their work and family roles since both are equally important for the socio-economic ecosystem. A qualitative approach is employed to explore how employees can strike a balance between their work and family lives. The data collection tools used are structured interviews and observation. The data are analyzed by developing themes, for discussion. Results reveal that bank workers depend on external support to achieve effective work-family life balance. The study concludes by suggesting the need for bank authorities to create a friendly working environment such as open-door policy, flexible work schedules, and relatively longer leave days among others to allow bank workers with young children to spend quality time with their families.

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CHAPTER 1: INTRODUCTION

1.1 Background of the Study

In a society filled with increasing family responsibilities, demanding work roles and other

equally important commitments, the balance between work and these activities of life has

become a major concern at the workplace (Lockwood, 2003). Most organizations have therefore

made provision to ease this pressure by establishing work-family life programs that address the

work-life balance needs of their employees. As society advances, the quality of work-family life

balance has become increasingly important. This is critical to employees since it increases job

satisfaction, boosts work levels and improves family health (Chawla & Sondhi, 2011).

According to Ampah (2013), work-family life balance is essential for career workers since it

helps them to properly plan and maintain cordial relationships with both superiors and

colleagues. Leading employers have also acknowledged that positive work-family life outcomes

are key ingredients of a successful business strategy (Nayeem & Tripathy, 2012). Essentially, the

significance of work-family life balance to any organization cannot be overemphasized.

Research suggests that the average number of hours employees spend at the workplace is

increasing drastically, resulting in the creation of rippling effects of an imbalance between work

and family roles with serious implications for employee welfare (Chawla & Sondhi, 2011).

These are evident in trends such as high divorce rates, increased levels of employee turnover and

low productivity levels (Singh, 2010). The issues of work-family life imbalance and employee

welfare has led many scholars to conduct studies within fields including nursing, information

technology, medicine and public sector to address its related issues (Malik, Saleem & Ahmad,

2010; Singh, 2010). These human resource concerns are also gradually gaining momentum

within emerging markets literature (Joplin, Shaffer, Francesco & Lau, 2003). However, within

the banking industry, there has been very little evidence of research on work-family life balance.

Except for Bilal, Zia-ur-Rahman and Raza (2010) who examined the impact of family friendly

policies on employees' job satisfaction in India's banking sector, bankers' stance in terms of

work-family life research has not been considered in Ghana. This study bridges this gap by

addressing issues related to work-family life balance among banking professionals at Takoradi in

Ghana. It also compares the experiences of bankers in these two banks in Takoradi to understand

in-depth the factors that enable them successfully balance work and family roles. It bridges the

research lacuna on the relationship between work-family life balance and employee welfare in

Ghana's banking industry.

1.2 Motivation

In my past two summer internships, I have been privileged to work the two banks understudy.

My work as a summer intern gave me insights into banking operations and some Human

Resource policies banks adopt to improve the quality of life for employees. As a budding Human

Resource analyst, my interest motivated me to further explore how bank workers manage their

work-roles with family responsibilities. Therefore, the purpose of this study is to explore the

work-family life balance among bank workers in Ghana and offer recommendations regarding

the structures banks can put in place to improve the work-family life of their employees.

1.3 Problem Statement

In the United Kingdom, about 42% of marriages end in divorce (Office for National Statistics,

2017). According to Goodman (2010), these issues of family instability and breakdown can be

linked to conflicting work and family schedules. This work-family life conflict forms a

significant problem in organizations where individuals' work and family lives are incompatible.

(Barling & Cooper, 2008). Research has also proven that there is a positive relationship between

work-family life conflict and employee turnover as well as the negative health consequences

associated with work-family life conflict. According to Bedu-Addo (2010) work-family life

conflict is becoming one of the principal hazards to occupational health, family dissatisfaction,

well-being and job dissatisfaction in the 21st century. In my most recent internship with a bank, I

observed the demanding nature of balancing work with family roles. I also noticed the number of

hours bank workers spent at the office due to work demands. The relationship between these two

complementary yet conflicting roles (work and family life) and employee welfare is the research

area the researcher explores in this study. Against this background, this research uncovers the

benefits of balancing work and family roles as well as how effectively Ghanaian banks can

provide support systems to reduce work-family life conflict and improve family health.

1.4 The General Objective of The Research

The general objective of the research is to explore the contributing factors that enable bank

workers successfully balance work and family life roles to promote healthy family lifestyle and

increase productivity in the workplace.

1.5.1 The Specific Objectives of The Study are to:

1. compare and contrast how workers of the two banks under study balance their work and

    family lives and its effects on their welfare.

2. identify the roles the banks under study are playing in creating work cultures that support

the combination of healthy work with family roles for employee wellbeing.

1.6 Research Questions

1. How do bank workers successfully balance work and family roles?

2. What systems have banks under study provided to create a work culture that supports

managing work with family roles for employee welfare and improved productivity?

1.7 Significance of The Study

The work and family life discourse has received a lot of attention since the 1990s. Scholarly

work has attempted to address issues of causality between these two factors, with emphasis on

short-term and long-term consequences of work for the quality of family life and the

development of family members (Perry-Jenkins, 2000). Ampah, (2013) argued that factors that

successfully enable career women to balance work and family life include reliance on external

help, proper planning and flexible work schedules. With this background, this study explores the

contributing factors that enable bank workers balance work and family roles. It also contributes

to the work-family life balance discourse and employee welfare in Ghana. This study does not

seek to claim generalizability, rather it delves deep into understanding the perspectives of bank

workers in branches of two banks in Takoradi about work-family life balance and employee

wellbeing. The recommendations of the study are therefore more tailored to these banks.

1.8 Scope of The Study

In exploring the factors that contribute to bank workers successfully balancing work and family life, this study focuses on two banks in Takoradi. The study is limited to the perspectives of workers within these two different corporate settings. Accordingly, this study adopts the features of a case study. However, causal inferences cannot be drawn from this study because the behavior of the participants under study may not reflect the behavior of similar entities.

1.9 Overview of Methodology

In this research, the qualitative method that is employed is a case study. This is because the focus of this research is to understand in detail the characteristics that define two different groups of bank workers. The method of data collection is through guided interviews with open-ended questions. A qualitative approach is adopted because it gives the researcher an in-depth understanding from the research participants' viewpoint about work-family life balance and employee wellbeing. This research, as earlier stated does not generalize to the larger population instead it represents the viewpoints of the participants studied. The population for this study is all workers in Takoradi Branch of the two banks. The sampling frame interviewed for this project are the employees within the operations, marketing and customer service departments. The heads of these departments are also interviewed. The choice of banks is also based on the reasoning that they both have the selected departments.

1.10 Limitations of The Study

The major limitation to this study is the ability to gain as much information from the interviewees due to the reluctance and nature of the work. Given the nature of banks as fast-

paced, findings of this research would be more accurate if some form of observational shadowing is done to gain more insights. However, time factor is a major limitation as the researcher would have to combine this research with other academic work.

1.11 Organization of The Study

The research is structured into five chapters: Chapter 1 covers the motivation for the paper, the background of the study, problem statement, the study's objective, scope of the study, significance, overview of the methodology, limitation, and organization of the study. Chapter 2 analyzes the important and related literature on the research topic. Chapter 3 focuses on the instruments used to carry out the research for data collection and analysis. It also provides a justification for the selected methods for the study. Chapter 4 provides a thorough analysis on the data collected from the sample size. Chapter 5 is a summary of the analysis based on Chapter 4 as well as a general conclusion on the research. It makes some inferences based on the literature reviewed and some recommendations are made to the banks under study on the importance of promoting the work-life balance needs of employees to improve their welfare and family health. In the next chapter, a discussion of past research trends in work-family balance, work-family conflict and employee welfare is presented to establish the need for banks to create work cultures that support managing work with family roles for employee welfare and high productivity.

1.12 Definition of Operational Variables

1.2.1 Work-Family Life Balance

Work-family life balance in this study refers to how effectively employees within the two banks balance work with their family responsibilities, with a minimum role conflict (Ampah, 2013).

1.2.2 Work-Family Life Conflict

Work-family life conflict in this context is a situation where employees in the banks under study are not able to effectively balance work with family roles. In this case, one role does not give enough time to focus on the other.

1.2.3 Employee Welfare

Employee welfare refers to the physiological, physical and psychological conditions of a workforce that result from the work environment provided by the organization. (Jackson, Schuler & Werner, 2009, p.56). In this study, employee welfare focuses on the family health and physical wellbeing of bank workers in both banks under study.

CHAPTER 2: LITERATURE REVIEW

In this chapter, I discuss various scholarly articles and relevant literature on work-family life balance. The literature is reviewed under the following subsections: *work-family life balance, work-family life conflict, employee wellbeing and relationship between work-family life balance and employee wellbeing*. The theoretical framework that forms the basis of this research is the work-family border theory as cited in Clark (2000).

2.1 Work-Family Life Balance

The term 'Work-family life balance'(WFB) has gained significant attention within scholarly discourse. Different scholars have offered different perspectives concerning the definition and importance of work-family life balance to organizations. According to Parsons and Bales (1955) and Greenhaus and Beutell (1985), work-family life balance is a unidimensional construct even though the definitions provided suggest that both variables affect each other, which implies a bi-directional relationship. Other researchers on the other hand, see work-family life construct as an open-systems approach where they argue that events at work affect events at home and the reverse (Katz & Kahn, 1978; Staines, 1980; Brief & Nord, 1990). Thus, the definitions provided by scholars such as Parsons and Bales (1955) and Katz et al. (1978) were revised by Chawla and Sondhi (2011) to provide a more robust definition.

According to Chawla and Sondhi (2011, p. 341), the work-family life balance construct is defined as "the effective management and synchronization between work and family roles that makes it possible for people to balance both roles with minimum role conflict". This definition thus incorporates both perspectives of work-family life balance as unidimensional and

bidirectional constructs. To further expand on the work-family life balance construct, several researchers have also expressed their thoughts on its importance to organizations. This study delves more into these diverse perspectives to answer the questions of how bank workers can successfully balance work with family roles and the work cultures managements of banks can create to support managing work with family roles for employee welfare and high productivity.

In a study examining the importance of work-family life balance in the context of women with white collar jobs, Ampah (2013) conducted a survey among 78 Ghanaian women in careers that span from female Human Resource Managers, Administrators, Health Workers and Social workers. From her study, she argued that these career women balance work and family life under themes including external help, proper planning and improved schedules of their jobs. Thus, finding the right balance between work and family life is important because it enables them to maintain good relationships with supervisors and colleagues and improve their dealings at home.

In offering a different perspective into the importance of work-family life balance, Chawla and Sondhi (2011) opined that the three factors that affect work-family life balance include organizational commitment, job autonomy and perceived work overload. However, they also argue that the most significant factor that influence and enhance work-family balance is organizational commitment. Organizational commitment is the degree to which an employee experiences a sense of oneness with their organization (Chawla & Sondhi, 2011). As a result, if there is a proper balance between employees work and family roles, it gives them the impression that their personal goals align with the company's goals. With this, Chawla and Sondhi (2011) suggested the need to reconsider whether mere compensation and benefits were sufficient to

attract and retain their workforce as against providing support systems to enhance their work-family life balance.

Realizing the importance of work-family life balance in the corporate setting, Kucharova (2009) examined the success of career women harmonizing their family and professional roles in Czech Republic, France, Hungary, Bulgaria and the Netherlands. Her findings reinforced Greenhaus and Beutell's (1985) argument of work and family life being a unidimensional construct. She further explained that employees' definition of achieving work-family life balance was based on a subjective assessment of their ability to combine these two roles.

On the contrary, Clark (2000), does not side with Kucharova's (2009) view, but buttresses the theory that, work and family life are interdependent. In his analysis of work-family border theory, he explains that people are daily border-crossers between the domains of work and family life, often tailoring their focus, their goals and their interpersonal lifestyle to fit the unique demands of each (work and family life). As such, though many aspects of work and family life are different, individuals can shape to some degree the nature of the work and their homes and bridge the gap between them to attain a desired balance.

In summary, these different perspectives by scholars on the definition and importance of work-family balance emphasize the point that work, and family life influence each other, and so employers cannot ignore one sphere without potential peril to the other. Thus, in providing structures that support managing work with family roles, banks need to consider work-family life balance needs of their employees.

According to Kucharova (2009), work-family life balance and work-family conflict are two constructs that are separate yet inextricably linked. Thus, it is important to conduct an independent review of both constructs to point out the similarities. In the next section, work-family conflict is discussed to highlight the need for employers to reduce forms of conflict that arise out of balancing work and family roles.

2.2 Work-Family Life Conflict

Outside of understanding the interdependent relationship between work and family life, researchers have also conducted research examining the conflicting nature of work and family roles. Greenhaus and Beutell (1985) suggests that there are three different types of conflict: time-based, strain-based and behavior-based conflict. The time-based conflict comes about when time pressures from either role (work or family) prevents an employee from allotting sufficient time to meet the demands of all roles (Greenhaus & Beutell, 1985; Kelloway, Gottlieb & Barham, 1999). Concerning the strain-based conflict, this comes about when the strain from being involved in one role prevents the employee from fully partaking in the other role. Behavior-based conflict on the other hand disallows the employee from translating similar behavioral patterns from one role to the other.

Overall, research examining the different forms of conflict has been limited. However, scholars in this field have also provided different interpretations into the role of work-family conflict and its intersection with family health and employee turnover. Chawla and Sondhi (2011), and Minuchin (1974) all argue that clashes between work and family roles come about as a result of

an imbalance between these roles. Minuchin (1974) asserts that the most important of the two

roles is family roles. As such, individuals and organizations should find the right balance with

family life as the center of focus. Zabarauskaite (2010) also supports Minuchin's view that,

family life is the most important of the two roles and but unfortunately, tends to suffer most from

the imbalance between work and life responsibilities. He makes this assertion after interviewing

a total of 808 respondents in which 16% of parents were found to have a strong conflict in work-

family roles. Ampah (2013) on the other hand has the view that work-family conflict comes

about because of the challenges career women go through because of their inability to

successfully juggle their roles at work and home. In this situation, their work roles do not allow

them enough time for their family roles and vice versa.

According to Abercromby (2007) as cited in Ampah (2013), work-life balance programs have

been proven to influence employees in terms of recruitment, turnover, absenteeism, productivity,

commitment and job satisfaction. She asserts that employees are more likely to show

commitment and satisfaction in work and family roles when organizations provide policies that

balance both roles. She also reemphasizes that work-family conflict, especially among women

results in a higher incidence of absenteeism, tardiness and high turnover. The culmination of

these negative attitudes reduces profits, productivity and increase cost of recruiting and retaining.

The argument that work-family conflict can encourage employees to consider leaving their

organizations also has been extensively studied and proven (Anderson, Coffey & Byerly 2002).

It has a significant bearing on the work- family life balance of a professional. The resulting

emotions and stress lead individuals to feel drained out because of their familial pressures and

inability to fulfill their work-related roles. However, employers who recognize the gravity of work-family conflict can design support systems that maximize the wellbeing of employees and reduce their intentions to leave their jobs. In understanding the importance of some of these support structures, a review of relevant literature would be examined in the next section.

2.3 Employee Welfare

"Employee welfare refers to the physiological, physical and psychological conditions of a workforce that result from the work environment provided by the organization" (Jackson, Schuler & Werner, 2009, p. 56). Within scholarly discourse, the measures of work-family balance have assumed a greater weight on society. As societal patterns shift from a phase of deep change, in both the labour market and familial relationships, the connection between these two spheres has become more and more topical (Teti & Andriotto, 2013). In line with this, the responsibility of companies to better satisfy employees' needs is assuming increasing significance (Bosse, Phillips & Harrison, 2009).

According to Berry, Mirabito and Buan (2010), the term employee welfare can be defined as a structured programme carried out by companies to support employees and sometimes their families to reduce health risks, improve quality of life and increase personal efficiency. In their definition, employee welfare schemes should include any action that address employees' wellbeing and not only be expressed in monetary terms but also include non-monetary benefits. Lepak, Taylor, Tekleab, Marrone and Cohen (2007) also explores the correlation between employee turnover and welfare programmes. In his study, he argues that a major advantage of organizations adopting employee welfare schemes is that it enables them to develop the ability to

attract and preserve talents. From his findings, about 75% of employees working in companies that include benefits programmes have a higher chance of remaining within the organization as against 42% of those engaged in companies that are insensitive to these aspects. These welfare schemes thus contribute to a considerable turnover reduction in these companies.

In contributing to the discussion on the significance of employee welfare programmes, Teti and Andriotto (2013) view them from a different standpoint. They argue that the introduction of employee welfare measures by companies, do not necessarily mean employees are satisfied with these welfare schemes. As such, in designing employee welfare schemes, it should incorporate the sentiment of workers.

Regarding the satisfaction levels of workforce, Oakley (2005) compared companies that implement employee welfare initiatives with companies that do not, and he noticed that on average companies that implement employee welfare schemes increase workforce satisfaction level by 67% compared to 23% for employees engaged in companies that do not implement employee welfare initiatives. This improved satisfaction also brings about a positive effect in terms of lower absenteeism rates.

The discussion of the relevance of employee welfare to individuals and organizations thus suggests there is an association between work-family balance and employee welfare. In the next section, this relationship would be examined.

2.4 Relationship between Work-Family Balance & Employee Welfare

There has been a surge of research highlighting the importance of work-family balance for organizational performance (Druskat & Wheeler, 2003; Durham, Knight & Locke, 1997). Work-family life balance generally suggests employee control over managing work and family demands with minimum role conflict (Thomas & Ganster, 1995). Employee welfare also explains the extra dimension of employers giving satisfaction to employees by providing basic amenities and other non-monetary benefits. Singh (2010) suggests that these two concepts are interrelated in that, the imbalance of work-family relationships can lead to severe health problems and hamper job performance.

Research conducted in America showed that the well-being of American families lies in the hands of first-line supervisors (Rodgers & Rodgers, 1989). Against this background, organizations need to design support systems that reduce work-family conflict among employees. Concerning the power first-line supervisors wield, it is worthy to note that they have enough discretion to encourage or discourage employees to take advantage of leave policies and enjoy other employee benefits. As such Clark (2000) suggests that organizations could design training programmes for first-line supervisors to rectify this anomaly. Chawla and Sondhi (2011) also argue that research has shown that employees who have trouble balancing work and personal life perform less effectively. The conflicting demands between work roles and tasks at home have a disheartening effect on employees and increase their risk of health problems. Considering this, Chawla and Sondhi (2011) again argue that within the Indian professional setting, employers are looking for supportive work places that help manage multiple roles. This is because given that factors such as organizational commitment, job autonomy and perceived

workload are positively correlated with work-family life balance, working under favourable

conditions would have a spillover effect on employees' commitment.

In drawing the nexus between work-family life balance and employee welfare, Benjaafar and

Ramakrishan (2010) conducted a study which shows that individuals who work for companies

that pay attention to work–life balance standards take advantage of a better personal well-being.

This result is confirmed by some longitudinal studies that prove that the introduction of work

flexibility can reduce occupational stress by about 70%. Grzywacz (2003) however, looks at the

role of organizations supporting work-family life balance in a different light. He highlights the

importance of considering multiple aspects of work-family linkages when designing

interventions and polices. For example, organizations should consider designing policies that

reduce the negative spillover from work to family life. Within the work-family life balance

discourse, the literature above has provided differing views underpinned in existing literature to

argue out the importance of organizations designing support systems that enhance work-family

life balance and employee welfare. Reviewing the different perspectives by scholars on the

relationship between work-family life balance and employee welfare opens this study to various

conceptual frameworks. The most relevant theoretical framework that underpins the present

study is subsequently discussed in the next section.

2.5 Theoretical Framework

The theoretical framework that forms the basis of this research is the work-family border theory

in work-family life balance. According to Clark (2000), the work-family life border theory is a

theory that highlights on the interdependence of work and family roles. He argues that, people

cross borders daily from the world of work into family life. However, in this movement, there are emotions and behaviours that spill over from one domain to the other. It is therefore important to understand that these two domains: work and family life, which are not independently related as earlier researchers opined (Parsons & Bales, 1955). This theoretical framework is relevant to this discussion because behaviours spillover from work and family life, which have an impact on the welfare of employees. For instance, as employers provide support systems that improve employee work-family life balance, which translates into positive behaviours and emotions at work, it would also translate into happier homes. Alternatively, the research finding by Allen, Herst, Bruck and Sutton (2000) highlights how the conflicts between the demands at work and tasks at home could spill over into reduced employee welfare and increase the risk of health problems.

In the next chapter, I outline the method of data collection, data analysis and sampling as consistent with the qualitative research approach. I also provide adequate justifications for my choices of sampling strategy, population, sample size and ethical considerations.

CHAPTER 3: METHODOLOGY

3.1 Introduction

This research compares the experiences of sampled employees in two banks at Takoradi to ascertain the balance between work and family roles and the support systems the two banks under study are providing to support this balance. This chapter discusses the methods used in the collection and analysis of data to answer the primary and secondary research questions of this study. It details out the research design, sampling techniques and data collection methods. The overall approach used in carrying out this research is qualitative. This is because as Taole (2008) asserts, qualitative research focuses on the experiences of people and attempts to understand the reasons behind their behaviors. The qualitative method adopted is a case study, however the tool used in carrying out this study is structured interviews.

3.2 Research Questions

1. How do bank workers successfully balance work and family roles?
2. What systems have banks under study put in place to create a work culture that supports managing work with family roles for employee welfare?

3.3 Research Design

This research adopts a qualitative approach aimed at digging into bank workers' interpretation of work-family life balance within the corporate setting in Ghana. Given the primary aim of this study, which is to compare and contrast how workers of the two banks under study balance their work and family lives, and the effects it has on their welfare, a qualitative research is more suited since it gives an in-depth understanding from the research participants' viewpoint. This research

however, does not seek to claim generalizability instead it represents the viewpoints of the

participants studied.

The qualitative method employed in this study is a case study. It is chosen because the focus of

this approach is to understand the characteristics that define a bounded system (Vanderstoep &

Johnston, 2009). Similarly, the focus of this research is to understand the experiences of bank

workers in two different settings regarding how they balance work and family roles.

3.3 Population & Sampling Technique

The target population for this research is all workers of two banks (Ghana) in Takoradi Market

Circle Branch. The names of the banks are withheld for reasons of unanimity and confidentiality.

A non-probabilistic sampling strategy is used in the selection of participants. I adopt a purposive

sampling technique to identify participants with similar characteristics in this study. The

sampling frame for this study is all workers within the departments: operations, marketing and

customer service departments. The choice of departments is based on the reasoning that workers

in these divisions have huge workloads, therefore, the researcher finds it interesting to explore

how these employees balance work with family roles. A sample size of 11 participants is deemed

appropriate for this study. According to Vanderstoep and Johnston (2009), qualitative studies

typically have smaller samples compared to quantitative studies hence this sample size is not

unusual. Rather, it is considered sufficient because it meets the criterion of redundancy. In

addition, since the goal of this study is to present the perspectives of bank workers in the two

banks in Takoradi on the topic of work-family life balance and employee welfare, this sample

size is well suited.

3.4 Data Collection

The method used in collecting data is through structured interviews. These are used mainly

because they provide more data collection control and because the questions are the same for

each interviewer, data from one interview is comparable with another (Vanderstoep & Johnston,

2009). This approach is generally preferred because it enables the researcher compare themes

and patterns that emerge across many respondents. The interviews averaged 30 minutes in length

per participant and were conducted at the banks' premises and over the phone. Most interview-

questions were open-ended and employed the single-issue format. The case study ideal of

presenting the results was employed as the researcher interpreted meaning of the narrative.

Pseudonyms were used to protect the confidentiality of the interviews.

To explore how bank workers successfully balance work and family roles, participants were

asked: "what is a typical day like in the bank", "do you have a family you take care of", "how do

you balance work and family responsibilities". To explore the systems banks under study put in

place to create a work culture that supports managing work with family roles for employee

welfare, participants were asked: "what measures banks put in place to support life with work"

and "what are some of the leave policies in the bank?"

3.5 Data Analysis

The data collected from interviewing workers of both banks were analyzed by identifying

categories and developing themes out from them for discussion. The researcher looked out for

words, and phrases that meet the criteria of frequency across cases, dominance in emphasis and

repetition in cases. Following the identification of core categories, and thematic components the outcome was discussed.

3.6 Ethical Considerations

Measures were taken to ensure confidentiality and respect given that this research involves human subjects. Participants were given the opportunity to withdraw from the study as their involvement is entirely voluntary. Consent forms were issued to participants prior to the interviewing on scheduled days. The consent forms explicitly stated the relative benefits and risks participants are likely to face by partaking in this research. Finally, this research received approval from the Institutional Review Board which granted it the required level of reliability. See Appendix Section for Consent Form.

3.7 Summary

The methodology discussed in this chapter helps answer the question posed by Creswell: "what knowledge claims are being made, what are the strategies informing the inquiry process and what are the methods of data collection" (Creswell, 2003, p. 5). It also explains how an appropriate sample is selected from the available population and how the data collected was analyzed by identifying themes to be discussed in the next chapter.

CHAPTER 4: FINDINGS AND DISCUSSION

In this chapter I outline the findings of the research based on data collected through interviews conducted. This chapter also discusses the research participants' results in relation to the research topic to unearth the perspectives of bank workers on their work and family life balance. Starting with the demographic characteristics of respondents, I then move on to report participants' responses before analyzing them under themes developed from their final drafts.

4.1 Demographic Characteristics of Respondents

Eleven participants between the ages 29-49 were randomly selected for the research and further classified based on gender, marital status, number of years in bank under study. Seven participants were selected from Bank A whereas the remaining four were from Bank B. Their working experience ranged between 1 to 15 years in the banks under study, which are classified as Bank A and Bank B. Interviews were conducted in person and on telephone based on the availability of participants. Table 1 shows the breakdown of the demography of participants with coded names; meaning the names indicated in the table are not the real names of the participants of the research.

Table 1. Demographic characteristics of research participants

Participant and Notation	Age	Gender	Marital Status	Number of Years in the Bank
Bank 'A'				
Henry (H)	40	Male	Married	6
Effe (E)	29	Female	Married	3
Samira (S)	37	Female	Married	5
Dyllis (D)	33	Female	Single	12
Ama (A)	34	Female	Married	3
Kesewa (Ks)	42	Female	Married	8
Kobby (K)	44	Male	Married	12
Bank 'B'				
Maame (M	41	Female	Married	9
Anuah (An)	49	Female	Married	12
Ohene (O)	30	Male	Single	2
Jessica (J)	47	Female	Married	15

4.2 Demanding nature of work/work demands

To validate this research and get a sense of the workload in both banks under study, the following questions were asked: '*what is a typical day like here?*' and '*when does work start and end?*'. According to the respondents, both bank's work culture emphasizes early arrival and late departure. This has been the trend of their work life. They all emphasized the demanding nature of their work responsibilities. There are similarities in participants' responses to what is a typical day is like working in their banks, however, a few are captured below.

An: On a usual day, I come in by 8am and we open to the public by 8:30 am. It gets busy around 10am depending on the day of the week. Usually on Tuesdays and Thursdays and depending on the time of the month, you may not see many customers in the banking hall. Also from 3pm, you'll usually find our halls really choked. We try to get all the tellers working so we can move faster. At 4pm, we close to the public, but you'll usually find most staff leaving after 8pm

S: Hmm, this place is stressful. I come here around 7:30 am and leave after 8pm. I was just actually reassigned from our Harbour Branch but on any normal day, I attend to clients' requests for fund transfer, I also process cheques and ensure clearing is done to head office. But before this, I confirm with the relationship managers.

A: I come in around 7:30am and attend to customers. Because I'm in customer service, it's pretty much more about selling the bank's products to customers and explaining to them how they can use them. That's how a normal day goes for me. I leave after 7pm

When does work start and end?

H: So, I'm usually the last person to leave this building because of the kind of work I do. My work starts around 8:00 am and I leave usually some minutes before 9 pm

S: Work for me starts at 7:30 am and the earliest time I leave here is at 7:30pm. Since I head the funds transfer team, I usually have to check everything is in order before I can leave.

E: As I said earlier, I come in by 7:30 am but I leave the office around 7pm on a normal day but on busy days I leave after 8pm

Results revealed the recurring themes of early arrival, processing of customer requests and late departure which had resulted in most respondents accepting this as the norm thus leaving late after work hours. These all formed part of the hefty workload they were tied to.

4.3 Family responsibilities

To ascertain whether the bankers in both banks had some form of family roles to perform, the following question was asked: '*Do you have a family you take care of?'*. Out of the eleven respondents, nine of them were married and had families and this constituted 81% of the sample

population. Below is a pie chart showing categories of respondents who are married and with families.

Percentage of Respondents with Married and with Families in the study
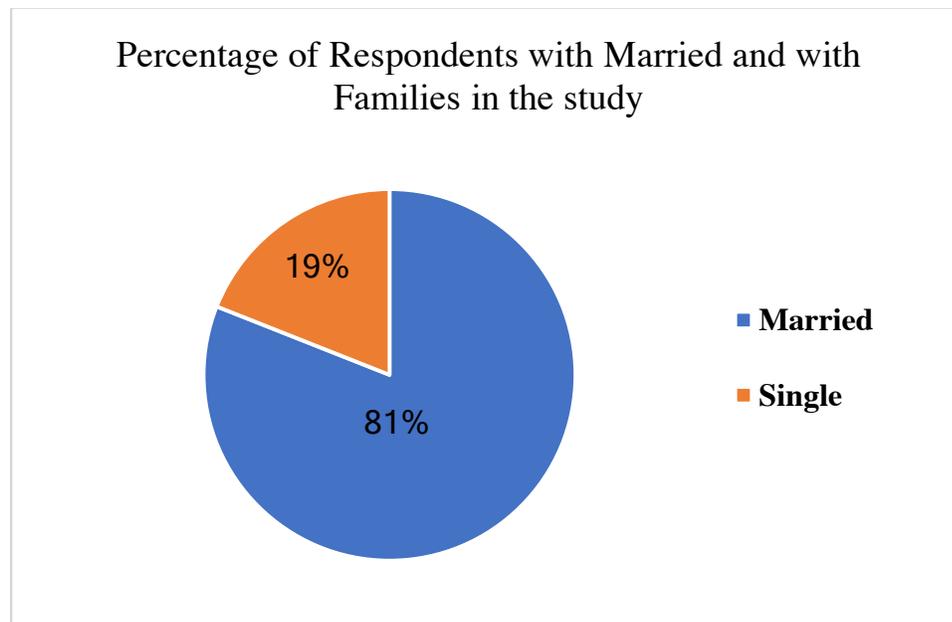
Figure 1. Percentage of respondents married and with families

From Figure 1, a considerable number of respondents acknowledged the demands of family roles and responsibilities side by side their work roles.

Do you have a family you take care of?

K: I'm a married man and I have two boys in senior high school. I also support my sister since she lost her husband and our mother is also still alive. There are other responsibilities which come up as and when too…supporting families in church too

D: Yes, I take care of my younger sister. She is still in senior high school…Both parents are also alive so I have to be sending in money from time to time.

An: I do. I have two sons in the university. My husband's parents are also alive and so we extend

a helping hand. We try to help other families at church too since this is the work God has given

some of us.

Ks: Oh yes. I'm a mother of three children. My parents are also alive and some of my siblings'

children so we try to support them.

E: I have a husband and a four-month old baby to take care of, together with my mum.

The overarching theme of family responsibilities which was revealed in the question, *'do you*

have a family you take care of' confirms that the respondents in both banks indeed have other

equally important responsibilities outside of their demanding work roles.

4.3 Balancing Work Roles with Family Responsibilities

In examining the relationship between both roles (work and family roles), with respect to the first

research question, **'***how do bank workers successfully balance work and family roles?'*, the

following question was asked, *'how do you balance work with family responsibilities?'*. Data

collected revealed that the respondents balance work with family roles under the following

themes - external support, faith-based choice/God-factor and scale of preference.

4.4 External Support

From the interviews conducted, the participants made mention that they were able to balance

work with family roles due to the help of nannies, spouses and some external family members.

This was a recurring theme that was revealed throughout the interviewing process.

How do you balance work with family responsibilities? Responses were:

M: (laughs) I really like this question. It's funny how we just recently had a discussion here about good eating habits, exercising and personal hygiene. I think they all fall under proper work life balance or? For me, it's more about having enough rest and working hard when I come here. This is what puts food on our table so we take it very seriously but sometimes it gets a bit overboard. Sometimes at 9pm, we are still here trying to balance accounts. But I have a house help at home and my husband's mother also takes care of the children sometimes. They are living with their aunty now. On weekends, they come around and I send them back on Sunday evening.

Ks: For me work is work and family is family. I try not to make the two overlap. It can be really stressful if you take workloads to the home. I think that's what breaks up homes sometimes. To me, it's all about doing what you can and leaving the rest for the next day. I try to make myself happy all the time and I cherish my family so much so it's important not to spoil the atmosphere at home when certain happenings occur at work. We usually have to come here on Saturdays too but my team member and I rotate and decide on who comes week after week. When I have my off days, I make sure I use the weekend to prepare the soups and stew for the week so we can always have food at home. I also send my kids to my mother sometimes during the week since I have to be at the office.

K: God has been keeping us. The stress is terrible but we've been in here for the past 12 years so we have been managing. We have people who depend on us so we must keep working hard but we also have a house help at home who helps with the chores. We are growing so we try not to stress out so much these days. I try jogging in the mornings before work but sometimes I have programs on air in the morning because I also work as a pastor.

4.5 Faith-based choice / God-factor

The participants also expressed that their means of balancing work with family roles was due to the presence of some superior being or external force. (a God-factor)

How do you balance work with family responsibilities? The following are some participants' responses.

K: God has been keeping us. The stress is terrible but we've been in here for the past 12 years so we have been managing. We have people who depend on us so we must keep working hard but we also have a house help at home who helps with the chores. We are growing so we try not to stress out so much these days. I try jogging in the mornings before work but sometimes I have programs on air in the morning because I also work as a pastor.

J: Why do I like this question? For work and family, balancing the two can be sometimes hectic but God is in control. After working with the bank for more than 15 years, I think it's more about working smart than working hard. I take a lot of breaks in between work. I am growing so now I am more conscious about my health, so I can stay long.

An: To me work is work and family is family but besides that I have a scale of preference I depend on God first, family comes after and work usually follows. I believe its God who gives me the strength to carry on so I like to acknowledge Him at all times. I like to give priority to family but I also believe a healthy balance comes when you partner with your spouse. Most often it helps in reducing the burden and it's easier to share the workload. It is more complementary. At work, I try as much as possible to call home to check up on them and I also make the decision not to bring work to the home. It is stressful when you do so

4.6 Scale of preference

The interview responses also revealed that participants balance their work and family roles with the help of a scale of preference. Under this, family, physical wellbeing, work roles and God were considerations participants made in choosing one over the other.

Answers to the question: *How do you balance work with family responsibilities? Were:*

An: To me work is work and family is family but besides that I have a scale of preference I stick to God first, family comes after and work usually follows. I believe its God who gives me the strength to carry on so I like to acknowledge Him at all times. I like to give priority to family but I also believe a healthy balance comes when you partner with your spouse. Most often it helps in reducing the burden and it's easier to share the workload. It is more complementary. At work, I try as much as possible to call home to check up on them and I also make the decision not to bring over work to the home. Its stress when you do so.

H: Hmm. So far, I think there is more pressure from family because of my little girl. She hasn't started school yet so my wife usually spends most of the time at home with her. I also have to be around since she's still young. At work, I try to check up on them as often as I can to be in the loop.

S: For me, my family comes first but because of the demanding nature of our work, it is sometimes difficult, but we are managing. Most of the time I try to get home by 8pm so I can help my children with their home works. Their father picks them up from school most of the days but sometimes I also ask permission to attend their PTA meetings

K: God has been keeping us. The stress is terrible but we've been in here for the past 12 years so we have been managing. We have people who depend on us so we must keep working hard but

we also have a house help at home who helps with the chores. We are growing so we try not to stress out so much these days. I try jogging in the mornings before work but sometimes I have programs on air in the morning because I also work as a pastor.

D: For some of us, we just joined the bank, so we are still adapting but I will say so far so good. The most stressful times are on some Fridays, end of month and end of quarter. I try to get enough rest and I work out every Tuesday. For me, life is how you make it. I don't like to stress A: Hmm. I try to leave here early enough so I can have enough rest. I don't feel like work is more important than family or vice versa and that everyone should find the right balance. I don't stay long after work closes. I also make sure I can exercise to keep my body in shape. I like to spend a lot of time with my family

J: Why do I like this question? For work and family, balancing the two can be sometimes hectic but God is in control. After working with the bank for more than 15 years, I think it's more about working smart than working hard. I take a lot of breaks in between work. I am growing so now I am more conscious about my health so I can stay long. Don't you want me to stay long alive? (laughs)

4.7 Spillover Effect

According to one participant from the interviews conducted, she acknowledged that there was the possibility of emotions, moods and work roles to spill over into family roles and vice versa. This finding confirms Clark's (2000) work family border theory which highlights on the interdependence of work and family roles.

How do you balance work with family responsibilities?

Ks: For me work is work and family is family. I try not to make the two overlap. It can be really stressful if you take workloads to the home. I think that's what breaks up home sometimes. To me, it's all about doing what you can and leaving the rest for the next day. I try to make myself happy all the time and I cherish my family so much so it's important not to spoil the atmosphere at home when certain happenings occur at work. We usually have to come here on Saturdays too but my team member and I rotate and decide on who comes week after week. When I have my off days, I make sure I use the weekend to prepare the soups and stew for the week so we can always have food at home. I also send my kids to my mother sometimes during the week since I have to be at the office.

4.8 Bank Work Culture

In answering the research question, '*what systems have banks under study put in place to create a work culture that supports managing work with family roles for employee welfare?*', the following questions were asked: '*Tell me about the leave policy in the bank?*' and '*in your point of view, what measures do you think the bank can put in place to support family life with work*'. According to respondents of Bank A, a rigid leave plan with some variations from employee to employee was an overarching theme that kept recurring. Interestingly, in Bank B, a similarly strict leave plan, usually at the discretion of supervisors and some internal arrangements were revealed in the participants' responses. On the whole, participants of both banks suggested an improvement in the leave plan

4.9 Improvement in leave plan

Tell me about the leave policy in this bank

H: The leave policies differ slightly. Some have 15 days off, some 20, others 30 working days throughout the whole year. It actually depends on a lot of factors for instance how long you've been working with the bank, and your rank among others.

E: This bank's leave policies are a bit stringent. Can you believe I have only 15 straight working days (3 weeks) to myself in the whole year?

A: All I can say is that the bank can work towards improving its leave plan. The days are not really enough for some of us. I think it's actually a good area you are studying

Ks: For the leave policies, it's really a small time away from work but we still manage. I actually just came back from maternity leave so I think I have had some time away.

Responses from participants in Bank B are as follows.

Tell me about the leave policy in this bank

M: I haven't gone for leave this year. There are some internal arrangements I have made with my team member. Hopefully, when it gets sorted out, I will be going.

An: For leave here, I think it's more at the discretion of your boss or supervisor. Sometimes you may be due for leave but your boss will try convincing you to stay for a while. It usually happens when targets are not yet met and there is a lot of work to do. Sometimes I understand them, but mostly I don't.

J: As you stay longer in the bank, you'll realize that it's easier to get leave than for new staff.

4.9.1 Bank Support System

From the data collected, participants of both banks agreed there was a general concern for employee welfare. Interview transcripts revealed responses highlighting good eating habits,

destressing activities, aerobic sessions which generally emphasized the themes of wellness programs and employee welfare packages.

In your point of view, what measures do you think the bank can put in place to support family life with work?

E: Some of the measures I think the bank has put in place is organizing destressing activities like aerobic sessions and some games. The last one we had was during our past anniversary. As a nursing mother, I also benefitted from the maternity leave policy. I think it's one of the perks of being a lady here

S: Oh, the bank does well with some aerobic sessions, games and gymnasium activities. Sometimes too we go for some health walks, but I think the leave policy is something they need to work on. As you can see now, I am the only person here because one of my team members is on maternity leave and the other has been reassigned to another branch for 2 weeks.

K: Oh, this bank goes all out for its staff. We recently had our anniversary ceremony and we had some games at the GSTS park with another bank. We had an aerobics session before too. Besides that, we ensure that nursing mothers have ample time to take care of their babies and we also try to keep the team spirit by emphasizing on good eating and resting habits

A: For family life, the bank helps by insisting on very good eating habits. There are also some perks we get while working here. For example, we have the life care support for mothers who have recently given birth and staff here are also very supportive. We also have the welfare fund to support working here. Generally, I think the bank makes the effort to keep everyone working here in good shape for work.

Ks: For me, it's about the Saturday banking. I find it important but there should be a way to make us work all week long without including weekends. That's my take but we also have some gymnasium sessions and health walks occasionally.

M: Oh, we had a discussion with management just recently on good eating habits and exercise. The bank also puts measures in place such as flex work hours, where we have some staff who come around later in the day. It has not been implemented here yet though

An: For family life, the bank sometimes supports by giving children scholarship packages to ease the burden of fees. Sometimes too we have health insurance and packages that cover up to 60% of the health care needs of the children of staff here. For work support, we also insist on eating well and getting enough rest. We usually award employee of the month to the most hardworking staff.

J: Oh, a whole lot. The bank organizes games sometimes, we also encourage staff to get well rested, we organize health walks and some seminars. Last week, we even had a discussion at devotion on proper dieting. The bank tries as much as possible to keep its staff working at the highest levels. You should also talk to someone in HR to get more information

4.9.1.2 **Discussion and Analysis**

The results of the present study suggest that in answering the *Research Question: How do bank workers successfully balance work and family roles,* bank workers in the banks under study construct the meaning of effective work-family life balance under the themes of external support, faith-based choice (God-factor) and scale of preference. Regarding external support, participants in both banks mentioned they were able to balance work with family roles due to the help of

nannies, spouses and some external family members. This finding supports Ampah (2013) study on the contributing factors that enable career women balance work with family life in Ghana. For the faith-based choice, this was a response that was revealed in both banks during the study. Participants acknowledged that they were able to balance work with family roles due to strength from God. With respect to Bank A, this finding was further emphasized as it was also observed during the interviewing process that the bank ensured that workers came in early and had a morning devotion. When asked about a typical day in the bank, one participants' response was that:

> a typical day for me is getting here at 7:30am, having devotion till around 8 and work starts. We close to the public by 5pm but I leave after. I work as a marketer so my work is about going out and bringing in accounts. That's what puts money on the table.

Another participant's response was that:

> the bank expects that we come to the office by 7:30am and have a little devotion. By 8am, we get into full gear. At customer service, we always have customers trooping in for enquiries so at every point in time, you find us talking to people. The banking hall gets crowded usually after 2pm. You'll find the market traders coming in with their daily amounts to deposit. They are called ASA. At 5pm, we close to the public and I leave not long after

This acknowledgement in a superior being to properly balance work with family roles could also be attributed to this early morning devotion where they prayed to their respective God(s). Regarding the scale of preference, this also showed how in the two separate banks under study, participants took into consideration the importance of certain factors such as family, physical wellbeing, work roles and God in balancing work with family roles.

Also, in answering *Research Question 2*: *What systems have banks under study put in place to create a work culture that supports managing work with family roles for employee welfare?* Bank workers in both banks agreed that there were supportive systems in place which enabled them effectively balance work with family roles. For instance, in Bank A, respondents stated that the theme of wellness programs was emphasized. The bank stressed the need for its employees to eat well, exercise more often and had recently organized some aerobic sessions for its employees. On the other hand, in Bank B, participants made mention of internal arrangements or flexibility of work, some wellness programs such as aerobics sessions, health walks and employee welfare packages as support structures, maternity leave, scholarship packages and employee recognition programs which the bank had put in place to help balance work with family roles. However, in both banks, participants responded that there was a somewhat rigid leave policy which needed to be improved.

In addition, an important observation regarding the interdependence of work and family roles was made during the interviewing process. According to one participant, she emphasized how there was the tendency for emotions, attitudes and behaviors to spillover from work roles to family roles and vice versa. When interviewed on how she balanced work with family responsibilities, she answered:

> For me work is work and family is family. I try not to make the two overlap. It can be really stressful if you take workloads to the home. I think that's what breaks up homes sometimes. To me, it's all about doing what you can and leaving the rest for the next day. I try to make myself happy all the time and I cherish my family so much so it's important not to spoil the atmosphere at home when certain happenings occur at work. We usually

> have to come here on Saturdays too but my team member and I rotate and decide on who
>
> comes week after week. When I have my off days, I make sure I use the weekend to
>
> prepare the soups and stew for the week so we can always have food at home. I also send
>
> my kids to my mother sometimes during the week since I must be at the office.

This certifies Clark's (2000) claim that in the work-family border theory, people cross borders

daily from the world of work into family life. However, in this situation, there are emotions and

behaviours that spill over from one domain to the other. This theoretical framework is relevant to

this study because behaviours spillover from work and family life, which have an impact on the

welfare of employees. For instance, as employers provide support systems that improve

employee work-family life balance, which translates into positive behaviours and emotions at

work, it would also translate into happier homes. The results of the study also suggested that the

bank's emphasis on wellness programs and employee welfare packages took a toll on the

bankers' attitude toward managing effective work-family life balance. For instance, some

participants remarked that:

> For family life, the bank helps by insisting on very good eating habits. There are also
>
> some perks we get while working here. For example, we have the life care support for
>
> mothers who have recently given birth and staff here are also very supportive. We also
>
> have the welfare fund to support working here. Generally, I think the bank makes the
>
> effort to keep everyone working here in good shape for work.

> Some of the measures I think the bank puts in place is organizing destressing activities
>
> like aerobic sessions and some games. The last one we had was during our past
>
> anniversary. As a nursing mother, I also benefitted from the maternity leave policy. I
>
> think it's one of the perks of being a lady here

CHAPTER 5: CONCLUSION AND RECOMMENDATION

The purpose of this study is to explore the banking industry by unearthing the perspectives of banking professionals on the subject of work-family life balance. This research bridges the research gap on the topic of work-family balance within Ghana's banking industry. The case study of two banks provides an avenue to understanding in-depth the factors that enable these bankers to successfully balance work with family responsibilities in different banking settings. After identifying these factors, the effect on employee welfare was examined and suggestions were provided on the policies the banks could adopt to improve productivity and find the right balance.

The major findings of the study revealed that the two banks under study have similar yet distinct work cultures that undergird their banking operations and their commitment to staff and employee management. The underlying factors that reinforce their commitment to employee management are identified in this study. From the data collected and analyzed it could be concluded that;

1. Most of the banking professionals interviewed identified the use of nannies and house helps as external support which enabled them balance work with family roles. This finding confirms Ampah's (2013) study on the contributing factors that enable career women successfully balance work and family in Ghana. From her findings, external support was also a theme that contributed to this effective work-family balance.

2. Responses received from both banks under study proved there was the existence of work-family spillovers which suggests that the tendency of responsibilities, roles and emotions being carried over from work to home and vice versa existed. This finding supports the

work-family border theory according to Clark (2000), which highlights on the interdependence of work and family roles.

3. Data showed that bankers with more years of experience within the banking sector are more likely to take advantage of going on annual leaves unlike new staff.

4. Also, one common motivation for balancing work with family roles was the longevity of families. Most bankers prioritized their home needs over other areas of life. The foremost motivation for working was to acquire income that 'puts food on the table' for their families.

5. The study also discovered that the idea of arriving at work early and leaving late was a phenomenon most bankers had come into terms with. This continuous cycle was seen to be one that had become a precondition to working within the banking sector.

6. Results of the research revealed that, even as bankers tend to lean more towards their work roles than family roles, the idea of making the most out of their family experiences was a recurring theme. An exposure of the bankers under study to the stakes of making relevant work-family decisions would be prudent towards building their productivity abilities.

5.2. Recommendations

From the research data, this study recommends that:

1. Since most of the respondents in both banks suggested an improvement in the leave policies, the banks under study need to re-evaluate their current leave plans to cater for the needs of all employees.

2. In addition, much as the banks under study are performing well regarding increasing their

emphasis on employee welfare packages and wellness programs, this study suggests they maintain these efforts as research has shown that improved work-family life balance has a positive correlation with employee welfare.

3. This study also highlighted the importance of having a good relationship with co-workers as it led to flexibility in work in Bank B. With this, bank workers in Bank A could adopt this strategy to improve their operations

4. This study concurs with Ampah (2013) by concluding that for a successful achievement of perfectly balancing work and family roles by banking professionals, supervisors at work could support employees through effective communication to talk about work-family challenges. By this, supervisors can create a friendly working environment and conditions such as an open-door policy, flexible work schedules, and longer leave days. All these opportunities would allow bank workers to eventually spend quality time with their families.

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Appendixes

Informed Consent Form: Exploring Work-Family Balance in Two Banks in Takoradi

This consent form represents a formal agreement by which Caleb Turpin-Quaye, the researcher names and accepts his professional responsibilities, and by which each participant can be assured their rights. Please note that the language and items covered in this consent form are considered standard within the Ashesi University College's standards. This form is for participants taking part in this undergraduate dissertation research titled "*Exploring Work-Family Life Balance in Two Banks in Takoradi*".

Name of Researcher: Caleb Turpin-Quaye

Name of Supervisor: Enyonam C. Kudonoo Ph. D

Name of Institution: Ashesi University College

The Consent Form is in two parts:

- Information Sheet (to provide information about the study to participant)

- Certificate of Consent (Individuals who agree to participate would sign this form)

A full Informed Consent Form would be administered to you once you agree to participate in the study.

Part I: Information Form

Introduction

I Caleb Turpin-Quaye, am a final year undergraduate student at Ashesi University College majoring in Business Administration. I am conducting a capstone thesis research project titled, *"Exploring Work-Family Balance in Two Banks in Takoradi"*. My research seeks to investigate the contributing factors that enable bank workers successfully balance work and family roles to promote healthy lifestyle and increase productivity in the workplace. Your participation in this research would contribute immensely to the completion of my research project. I therefore appeal to you to accept to take part in my research project.

Participation is solely voluntary and as such I solicit for your consent. Be rest assured that information provided would be aggregated with that of others and treated with **utmost confidentiality**. All information obtained would be used for academic purposes only.

 For more information or questions on the research, please contact the following

Email Address: cturpinquaye72@gmail.com or caleb.turpin-quaye@ashesi.edu.gh

Phone Number: +233271043084

Purpose of the Research

The research strives to gain a better understanding of how workers of the two banks under study balance their work and family lives and its effects on their welfare and productivity. Also, this research aims at finding the role banks under study play in creating work cultures that support managing work with family roles for employee welfare.

Type of Research

This research adopts a qualitative approach aimed at unearthing bank workers' interpretation of work-family balance. As such, it employs structured interviews to gain an in-depth understanding from the research participants. The interview session would take approximately 30 minutes per participant. All responses would be audiotaped or hand-written based on the preference and approval of participants. There would also be feedback given to verify interview results and the opportunity to ask questions regarding the research study for accurate data recording. The interviews scheduled would be done on a face-to-face basis, however, telephone call interviews would also be considered if there are challenges meeting face-to-face.

Voluntary Participation

Participation is completely voluntary and there is the opportunity to withdraw from the study if participant so wish. Participant may withdraw by informing the researcher that he/she no longer wish to participate in the study or may skip any question during the interview session.

Benefits

At the end of the study, the researcher would make recommendations to improving the work-family balance of workers in the banks under study.

Confidentiality

Participation in this study will remain confidential. The records from interviews conducted would also be destroyed after the study is concluded. Any information that would be disclosed would be only per your approval as a participant.

Research Findings

At the end of this study, participants would be given a copy of the completed findings upon request. The deductions and conclusions of this study would also be provided in a single document.

Who to Contact

In the event that you have any further questions concerning this research project, you may contact Dr. Enyonam Kudonoo my supervisor for this research. Her details are as follows:

Email: ekudonoo@gmail.com or ekudonoo@aucampus.onmicrosoft.com

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 board; irb@ashesi.edu.gh

Part II: Certificate of Consent

I have agreed to participate in a 30-minutes interview on the research topic, "*Exploring work-family balance in Ghana's banking industry: A case of two banks in Takoradi*". The nature and purpose of this research has been sufficiently explained and I agree to participate in this study. I understand that I am free to withdraw at any time without incurring any penalty or retribution.

Name of Participant: _____

Signature of Participant: _____

Date:

Researcher's Statement

I declare that I have carefully explained to the participant the details of this research and allowed the participant to ask questions. I declare that I have to the best of my ability answered all questions of the participant and ensured that the participant has read the information sheet above. I confirm that the individual has not been persuaded or forced in any way into giving consent, and that, consent has been given voluntarily. The participant was given a copy of this informed consent form.

Name of Researcher: _____

Signature of Researcher: _____

Date: