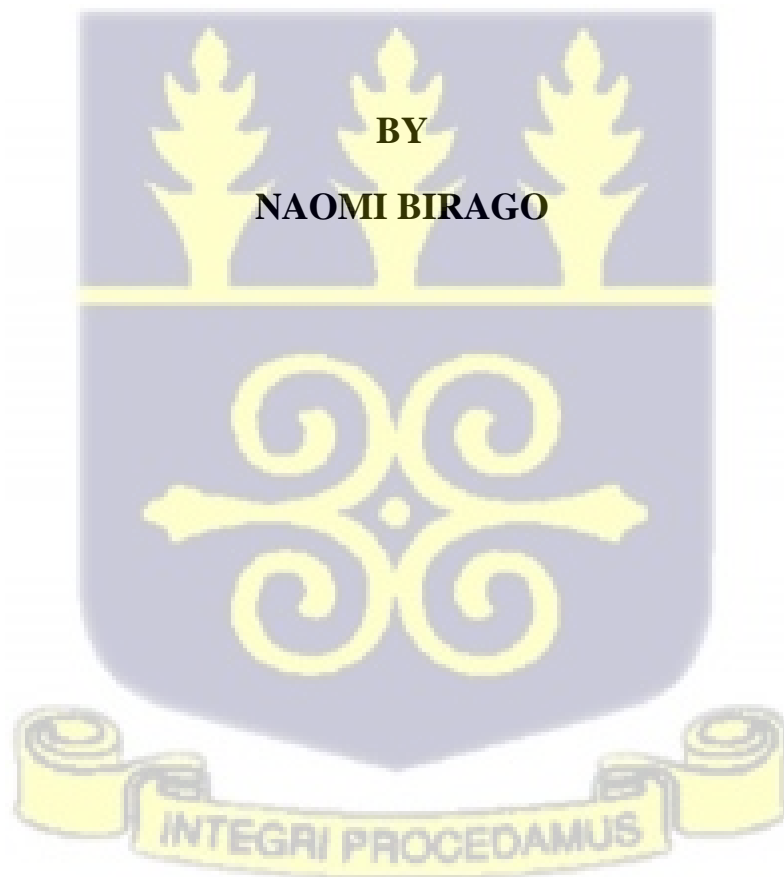


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**UNIVERSITY OF GHANA
COLLEGE OF HUMANITIES**



**WORK-LIFE BALANCE AMONG MOTHERS IN THE BANKING
SECTOR IN ACCRA**



UNIVERSITY OF GHANA

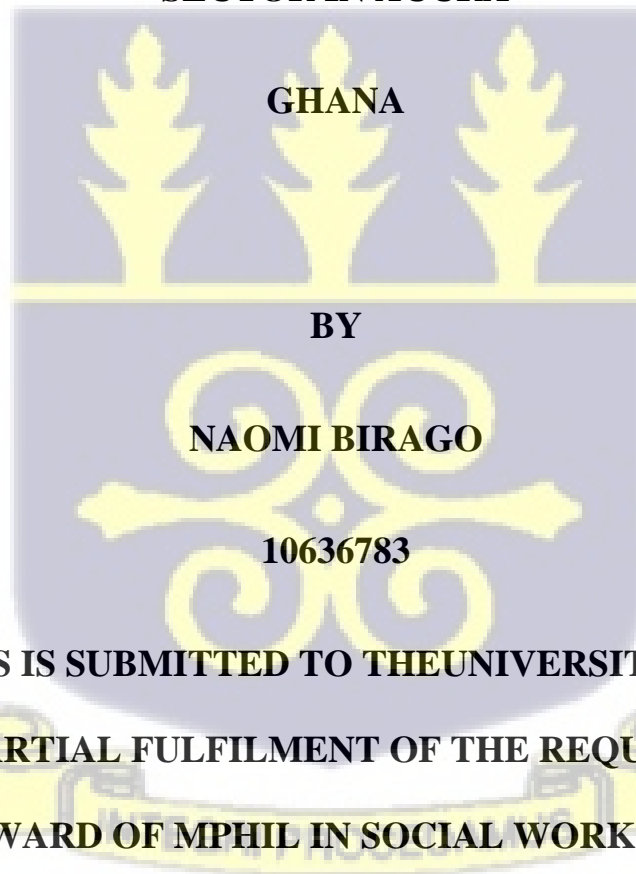


COLLEGE OF HUMANITIES

DEPARTMENT OF SOCIAL WORK

WORK-LIFE BALANCE AMONG MOTHERS IN THE BANKING

SECTOR IN ACCRA




**THIS THESIS IS SUBMITTED TO THE UNIVERSITY OF GHANA,
LEGON IN PARTIAL FULFILMENT OF THE REQUIREMENT FOR
THE AWARD OF MPhil IN SOCIAL WORK DEGREE**

AUGUST, 2022

DECLARATION

I, Naomi Birago, hereby solemnly declare that, except for the references of other authors duly acknowledged, this thesis is due to the research work that I carried out at the Social Work Department under the supervision of Dr. Kingsley Saa-Touh Mort and Dr. Doris Akyere Boateng.

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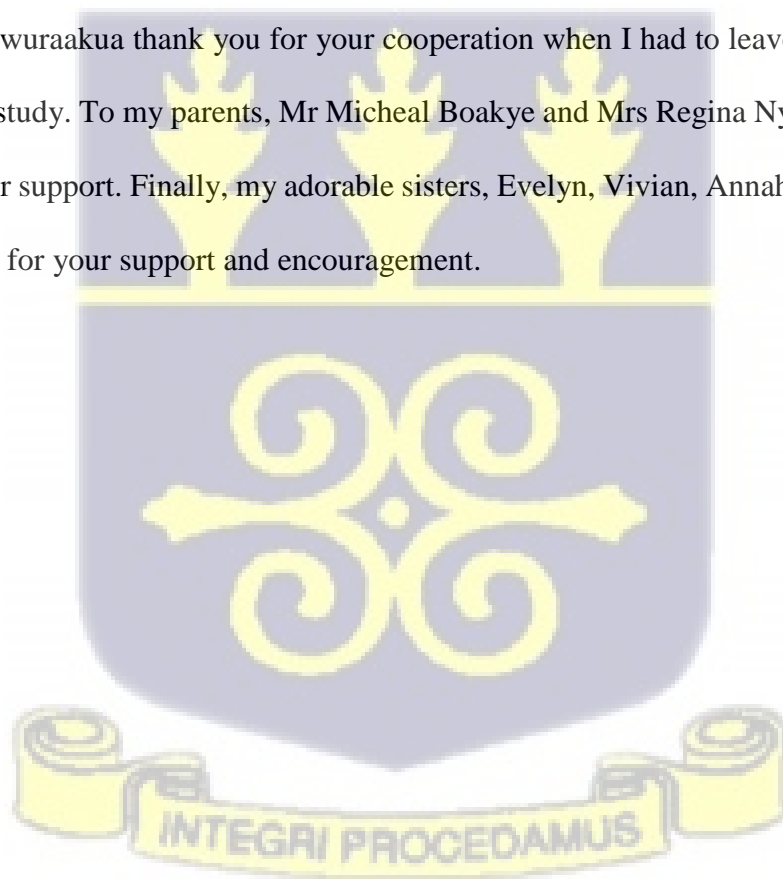


ABSTRACT

Mothers working in the corporate world tend to perform multiple roles because of work and family demands on their energy, time and resources. In Ghana, the banking sector is one of the sectors of the Ghanaian economy where the presence of women in terms of employment opportunities is visible. Many female employees start their career development as single ladies, become wives and subsequently mothers. However, little is documented about women's experiences straddling the path as mothers in banking, particularly in Accra, Ghana. This study, therefore, set out to explore the lived experiences of mothers in banking concerning the challenges they face balancing work and family roles, the strategies they adopt to cope and to document strategies and initiatives that exist in banks in support of mothers in banking in an attempt to straddle work and family roles. The study employed a qualitative research design with a phenomenological approach as the means of enquiry. Data were collected from participants through in-depth interviews. The study found mothers in banking combining work and family roles extremely stressful, particularly leaving home very early in the morning, spending long hours at work and observing unpredicted late closing hours. In addition, the study found mothers in banking profusely expressing, having no quality time with their children and family. In addition, the unreliability of the social support system, particularly the house helps are mothers in banking worse nightmare. Mothers in banking adopt coping strategies, including utilising family members as a support system, developing a skill for planning their lives and work, self-encouragement and learning to concentrate on each role at a time. Hours break for nursing mothers is a common initiative adopted by banks in support of mothers in banking. The study recommends that government develops a policy on childcare at the workplace. The study further recommends that banks introduce crèches or day care centres to support working mothers in banking.

ACKNOWLEDGEMENT

First of all, I thank the Lord Almighty for the gift of life, strength and wisdom to complete this thesis. It has been His grace from day one, and I owe Him much appreciation. I express my profound gratitude to my supervisors at the University of Ghana, Dr. Kingsley Saa-Touh Mort and Dr. Doris Akyere Boateng, whose comments, patience, advice, suggestions and support guided me throughout this process. Also, my appreciation to the entire faculty members of the Department of Social Work. Prof. Kissi Dompere of Howard University, United States, I appreciate your encouragement and consistent advice that motivated me to come out with my best. I am so much grateful. To my wonderful husband, Pastor Ernest Opoku-Agyemang, thank you very much for your love, care and encouragement to finish this work, and to Nkunim, Reinhard and Awuraakua thank you for your cooperation when I had to leave you for campus to work on this study. To my parents, Mr Micheal Boakye and Mrs Regina Nyamekye Boakye, I appreciate your support. Finally, my adorable sisters, Evelyn, Vivian, Annah and Gifty, thank you all so much for your support and encouragement.



DEDICATION

This thesis is dedicated to all hardworking professional mothers who want to impact lives in their societies.



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ABBREVIATIONS

| | | |
|-------|---|--|
| WLB | - | Work-Life Balance |
| WFC | - | Work-Family Conflict |
| FWC | - | Family-Work Conflict |
| FFWP | - | Family- Friendly Workplace Practices (FFWP) |
| UNDP | - | United Nation Development Programme |
| GDP | - | Gross Domestic Product |
| OECD | - | Organisation for Economic Co-operation and Development |
| ILO | - | International Labour Organization |
| NIB | - | National Investment Bank |
| PRAAD | - | Public Records and Archives Administration |



CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Traditionally, men and women perform certain roles in their societies under being males or females. These roles, known as gender roles, are performed according to the individual's status or position in the society. From the past few decades, the number of women joining the labour market keeps increasing. Some of these women are mothers who are passionate about contributing economically to support their homes. Mothers play a significant role in society and nations due to their economic impact and social development (Amu, 2003).

In time past, the colonial structures, systems and policies favoured men more than women; hence, the men were engaged in productive roles that contributed to their economic gains rather than the women, rating them at 30% and 11%, respectively (World Bank, 2013). According to the World Employment Outlook trends on women (2018), the labour force participation rate for women globally was 48.5%. This shows that there is increasing number of women joining the paid job. This also points to the fact that there will be more women in the labour force. However, in a survey done in 2007 by United Nations, most women had reported that they faced greater challenges balancing the demands of their family and professional lives and that they were more constrained in their professional development (UNDP, 2008).

The local family structure has always been that the man is the primary breadwinner of the home and the woman engaging in household activities. Therefore, women perform the reproductive roles in the gender division of labour in the traditional setting (UNDP, 2008). However, in the past decades, this family trend has undergone tremendous changes. Globally, there are changing dynamics of power relations within families and societies (Fulu, & Miedema, 2016); thus, more women can get into the workforce due to education and support financially in the home. On the

other hand, mothers whose primary obligation is to cater for the home are seen to be in wage employment. Therefore, these working mothers usually experience the double burden of paid work and unpaid work that is productive and reproductive roles. The World Development Report (2012) provides ample evidence that more women are part of the labour force. As a result of this there is traditional role change for many men and women at the family level, and that traditional professional role that were gender-specific are becoming gender-neutral. The changing roles of women could partly be attributed to women's participation in the labour force. In Africa, it was evident that more women are being part of the labour force. For instance, in Nigeria and many other African countries, women have been actively involved in being responsible and shouldering family economic provision or being breadwinners of families (Mokomane, 2012; Okonkwo, 2012). This means that the traditional reproductive role associated with women in these societies is being challenged. This point to the fact that the work-life balance of these working mothers should be critically ascertained since they are engaging in productive and reproductive roles.

Amu (2005) discusses the role of women in the Ghanaian economy and acknowledges that while women's roles and participation in the economy in the traditional sense has largely been defined and restricted along biological and cultural lines, she however, suggests that women's role in the Ghanaian economy has not been limited to the home alone but has spanned all sectors of the economy, with its impact felt more in the agricultural and services sectors. For example, her study acknowledged women as heads of several families and other women as equal breadwinners and that their contribution adds to household incomes, education, and their children's health. The service sector of which banking is classified is the largest contributor to the economy of Ghana even though it has marginally declined in recent years. In 2015, the service sector contributed 51% of GDP and employed 40% of the working population. The services sector contribution to GDP in 2018 was 46.3%, whilst Industry and Agriculture were

estimated at 34.0% and 19.7%, respectively (Banking Sector Survey, 2019). Banking in Ghana started in the 1918s with two expatriates' banks: British West Africa bank and Barclays bank. Ghana commercial bank was established in 1953 as the first indigenous bank in Ghana to reduce the workload of the two expatriate banks. The Bank of Ghana was also established after independence to control and manage the nation's currency. Afterwards, many state-owned banks were established, and other foreign banks came on board, hence more workers in demand in this sector. As one of the key sectors in services, the banking sector contributed GHS 4.96 billion in 2018 (Banking Sector Survey, 2019). The sector contributes positively to the growth of the Ghanaian economy in terms of loans for housing, industrial construction, companies and SME's (Amoako, 2012). The current sluggish economic growth in the banking sectors resulting from the instability in the global financial crisis is causing most nations to scramble in stabilising the market; hence rapid changes occur from time to time in the banking sector (Menon, 2013). Some of the changes include E-banking, spending long hours at the workplace and so on.

Ghana introduced the gender policy in 2015 where the policy is to ensure equal opportunities for both sexes for men and women. In this case, more women also stand a chance to be part of the labour force. In Ghana, the labour force participation for women was 68% in 2019 (World Bank, 2019). Thus, this makes it evident that women are moving into work paid jobs; hence their work-life balance must be given attention. This is because the primary responsibilities assigned to women by society as homemakers are being challenged with their engagement in wage employment. This makes working mothers who are socially ascribed to perform reproductive roles in combining these two roles may face challenges in attaining work-life balance.

Clark (2000) views work-life balance as satisfaction and good functioning at work and home with a minimum role conflict. The inability to achieve Work-life balance is one major cause of employees' departure from organizations leading to the increased number of organizations devising family-friendly policies for their employees to retain them. This makes it crucial to explore the work-life balance of these working mothers. Work-life balance challenges arise when employees, especially mothers, cannot balance their domestic or personal responsibilities and work obligations. For this study, work refers to a paid job, whereas life refers to home duties. As much as the labour market is increasing, governmental bodies and companies have not made much conscious effort to ensure a family-friendly environment to support their employees. In recent times, work-life balance has emerged as a strategic issue for human resources management and a key element of an organization's employee retention strategies. Further, Ako (2019) posited that work-life balance is a key indicator in human resource management. In today globalisation, human resource skills recognize the impacts of work-life commitment.

Since the 90s, the Organization for Economic Corporation Development (OECD) has undergone reforms to enhance work-life balance. Reforms like improved pre-school child care and public and market child care provision (OECD, 2012). Work-Life Balance (WLB) policies featured prominently to increase women employee retention and career development within organizations. To achieve the organization's aim, some of its strategies include flexible work arrangements, child and dependent care, telecommuting, part-time and job-sharing employment, leave options such as paid study, family and parental leave (Garg & Rani, 2015). An organization needs to attract and retain valued employees in a highly competitive labour market. This is a strong motivating factor for increased organizational awareness and action concerning human resource policies and practices that address work-life balance. However,

corporate employees' turnover rates have been increasing in the past years of which one of the reasons attributed to that is poor work-life balance (Saeed et al., 2013).

Work-life balance among working mothers, especially banking mothers, is crucial since the industry has an extended stay at work, unpredicted break time, and Saturday banking. The working mother, who is expected to take care of her child or children and address her professional life, critically has to balance these roles to achieve work-life balance and enjoy life. Ghanaian women face significant challenges in their day-to-day lives (Darko-Asumadu et al., 2018). They are primarily working mothers in urban centres that have to combine their work at home as mothers, wives and homemakers, and their jobs outside the home can affect their well-being.

Although there have been studies on work-life balance and banking, not much has been explored on the work-life balance among mothers in banking in Accra. For instance, Asiedu-Appiah et al. (2013) studied stress management among banking employees in Kumasi. Also, Darko-Asumadu et al. (2018) focused on the influence of work-life balance on employee commitment among bankers in Accra, employing a quantitative method; however, this study employed the qualitative research method.

Social work focuses on the betterment of the well-being of individuals. Social workers are well informed to help address non-medical barriers to health and promote primary and behavioural health care that can ensure the well-being of an individual (Monti & Rosner, 2015). Where work-life balance exists, the well-being of an individual in society is improved.

Given this, the study aims to explore the lived experiences of mothers in banking concerning their challenges on work-life balance, strategies they adopt to balance their work and family roles and ascertain whether practices and initiatives exist at the institutional level of the banks to support women straddle the home and work life.

1.2. Statement of the Problem.

The idea of this study was conceived in 2012 and rooted in personal experiences working with young mothers. Researches such as (Wood & Newton, 2006; Hafiz, 2018) suggest that many organisations' long-hour work culture does not support appropriate parenting. For example, banks have a long-hour working characteristic and also operate on Saturdays. Asiedu-Appiah, Dufie-Marfo and Frempong (2013) have argued that paid work and its characteristics of long hours at the workplace minimise the time the employee spends in the home with the family. Drawing from the Asiedu-Appiah et al. (2013), there is the likelihood that this happens among mothers in banking since they also experience long hours at work.

Darko-Asumadu et al. (2018) suggest that women experience more work-life challenges than men because they combine the responsibility of the household and work together. By work-life challenges, women have children to take care of, meet personal needs and work demands. An attempt to satisfy all these demands from the family and work level comes with challenges of addressing one more than the other or being ineffective in one as far as their reproductive and productive roles are concerned. Work and family have increasingly become adversary spheres where the two equally demand energy and time, both are equally responsible for work and family life challenges (Balaji, 2014). In trying to achieve gender equality by recruiting women in paid jobs, there has not been gender equity in the division of labour, which could adversely impact the number of mothers who could balance their work and family roles and not even talk about them rising in their career.

As observed by the ILO (2010), in most countries, governments childcare programmes have tended to overlook the needs of working parents. The deficit in friendly childcare programmes and policies portends unfair treatment of working in the world of work.

Flowing from the above studies, work-life balance in Ghana is now emerging and the few studies available have examined the phenomenon as it relates to Ghanaian professional women (Aryeetey, Yeboah and Sanda 2012), working parents (Annor, 2014), organisational commitment and stress in the Ghanaian banking industry (Darko-Asumadu et al. 2018; Asiedu-Appiah et al. 2013) but these studies did not focus on working mothers in the banking sector. Given the little empirical research focus on policies and children programmes of which not much has been done on working mothers in the banking sector, this study set out to explore the work-life balance issues among working mothers in the banking sector in Accra, Ghana.

1.3. Objectives of the study

The general objective of this study is to explore the lived experiences of mothers in banking in Accra on their work-life balance. The specific objectives are to:

- i. Explore the challenges facing mothers in banking in balancing their work and family in Accra.
- ii. Identify the coping strategies mothers in banking in Accra adopt in balancing their work and family.
- iii. Ascertain the work-life balance strategies and initiatives in the organizational policies of the banks in Accra.
- iv. Look for ways in addressing work-life balance in the banking sector in Accra.

1.4. Research Questions of the study

- i. What are the challenges facing mothers in banking in balancing their work and family in Accra?
- ii. What are the coping strategies mothers in banking in Accra adopt in balancing their work and family?

- iii. What are the work-life balance strategies and initiatives in the organisational policies of the banks in Accra?
- iv. In what ways can work-life balance be addressed in the banking sector in Accra

1.5. Significance of the Study

According to Tajlili (2014), there are challenges balancing work and other life activities within the contemporary workplace. It is evident that being a mother disrupts employment but should not justify giving birth. The mother in banking would have to take care of her child or children, make sure her home is in order, and satisfy her career demands. So, this study has drawn attention to the mother's experiences in banking as far as work-life balance is concerned, particularly in the banking sector in Accra.

Also, the research findings could be used by other researchers as a reference to undergo further studies. In this case, any researcher who wants to research on this area has current information to be abreast with the issues and the gaps to fill. Also, as more mothers are entering the workforce, their well-being must be taken into consideration. This is the aspect that is very important to social workers, and this is because when one's well-being deteriorates significantly, the working mother will not be able to perform the multiple roles expected of her. The work-life balance of working mothers in the banking sector is essential.

This study unveiled the initiatives that enhance work-life balance among working mothers in the banking sector. When there is a challenge in achieving work-life balance, the working mother's well-being can be affected, so the social worker can advocate for working conditions for working mothers. Also, they can educate the working mothers on how they can balance their work and family life. Again, they can counsel the spouses and families of the working mothers to give immense helping hand in the home to aid in her achieving work-life balance. The study's findings will again inform policymakers to have policies that will consider the working mothers

in the banking sector and their work-life balance. Again, the policymakers will know of the experiences of the working mothers in the banking sector; hence they can formulate policies that compel organizations to integrate more work-life balance strategies that will increase job satisfaction among working mothers.

1.6 Definition of Key Terms

Work-life balance: Work-life balance is satisfaction and good functioning at work and home with a minimum of role conflict (Clark, 2000)

Well-being: Refers to being satisfied in life and career or health. (Fischer, Zvonkovic, Juergens, Engler, & Frederick, 2015).

Mothers in banking: In this study, they are mothers between the ages of 20 and 60 who work in the bank with at least one child.

Productive roles: This refers to a role undertaken by men and women to get paid or wages.

Reproductive roles: This refers to childbearing, rearing and domestic tasks done by women.

1.7. Organization of the Study

The thesis has five chapters. The first chapter consists of the background to the study, statement of problem, objectives, research questions, the significance of the study and definition of key terms. Chapter two of the thesis is dedicated to a review of the literature and the theoretical perspective guiding the study. Chapter three constitutes the study's methodology, whereas chapter four presents the findings and discussions of the study. The fifth chapter focuses on the summary of key findings, conclusions and recommendations of the study.

CHAPTER TWO

LITERATURE REVIEW AND THEORETICAL PERSPECTIVE

2.0 Introduction

The chapter presents relevant literature reviewed and the theory used for the study. The literature was reviewed under the following themes: Work-life balance, multiple roles of working mothers, challenges of working mothers, work-life balance strategies and initiatives in organizations. The social role theory is the theory employed by the researcher to guide the study.

2.1 Work-Life Balance

Work-life balance is a term that refers to the concept of making time for both work and other elements of life such as family and personal hobbies. Work is an important part of everyone's life. Our earnings ensure that the lights are kept on, food is on the table, and the rainy-day fund is full. Maintaining a healthy work-life balance is beneficial to your employees' productivity and as a result, their performance.

2.1.1 Concept of Work-Life Balance

Maslow claims that humans have needs that must be addressed for them to be happy. First, basic physiological demands such as food, drink and shelter must be met before considering anything else. People then require a sense of safety, followed by a desire to be loved and a part of a group.

A study by Guest (2002) which focused on the work-life balance also explored the concept and implication of the relationship between work and the rest of life. The finding of the study revealed that work-life imbalance adversely affects a worker's well-being and effective functioning.

Work-life balance is a critical area that gradually receives the attention of researchers, organizations, government bodies and human resource entities. The quality of one's work-life is more likely to affect one's identity, the quality and satisfaction of one's personal life, social, family, and other needs (Singh, 2018). Furthermore, work-life balance is perceived as one of the significant factors at the workplace. Workers having time to rest is a significant source of their well-being in their respective workplaces (Kultalahti & Viitala, 2014).

According to Mesimo-Ogunsanya (2017), work-life balance comes in a form of benefit to both the worker and the organization. In the attempt to examine the work-life balance, the focus of some scholars has been to ascertain the satisfactory level of an employee when such workers combine occupational work and family roles.

2.1.2 Work-life balance improves work performance

Grimm (2018) also mentioned that work-life balance helps employees or workers maintain a healthy lifestyle which eventually improves their job performance, hence causes an increase in productivity. In the same perspective, Oludayo et al. (2018) asserted that work-life balance is structured or designed to enhance employees' job predictability and career sustainability. Also, Benito-Osario et al. (2015) state that work-life balance has a role in increasing the employee commitment. This was affirmed by Lazar et al. (2010) that work-life benefits include commitment, loyalty, and increasing workers' output.

According to Hudson (2005), work-life balance means a satisfactory level in the performance of multiple roles. Also, Clark (2000) followed a similar tradition and presents work-life balance as satisfaction and good functioning in the home and worked with minimal role conflict. Dhuru (2016) investigated a study on the work-life balance of married women in the banking sector in Mumbai. The study aim was to assess the prevalence of work-life balance among married working women. It was also aimed to present and discuss specifically the problems married

women face in balancing their work and family life. The study-specific objectives included studying the major factors influencing the work-life balance of bank professionals (married women) in the present-day context and analyzing the challenges associated with balancing the professional life of the bank professionals. The study adopted a descriptive survey method. The findings and conclusion of the study showed that policymakers, organizations, management, and employees worldwide are now giving much attention to work-life balance because it is one of the significant areas of human resource management. The study finds out that an individual's health is affected by stress. It also revealed that workplace issues such as employee turnover, stress, job satisfaction and productivity can potentially influence employees' work-life balance. The study recommends that appropriate work policies be designed and implemented to help employees handle work-life balance issues.

2.1.3 Work-life balance of mothers in the service sector

In most African and notably West African countries, the service is the fastest-growing sector, outperforming the industry and agriculture (Gyateng, 2012). The study examined the work-life balance of mothers in the service sector. The study found that there is the need to balance work and family hence mothers adopt coping strategies.

Naithani and Jha (2009) give an empirical investigation of important elements that have influenced Employee work-life balance, and popular work-life balance solutions have been implemented at the organizational level to assist employees in balancing many life segments such as work, family, personal finances, career, and health. At the organizational level, current work-life balance approaches, tools and programs generally target work and personal life challenges that became prominent between the 1950s and the late twentieth century.

Yadav and Dabhade (2014) also conducted a comparative study on work-life balance and job satisfaction among working women in the banking and educational sector. The study aimed to

examine the working environment and women's perception of work-life balance and job satisfaction among those working in the banking and educational sectors. Again, the study aimed to examine work-life balance initiatives' effect on effective work-life balance and job satisfaction. The study applied a standard deviation method to check the authenticity of data given by the respondents of both sectors. A finding of the study revealed that work-life balance could be achieved by factors responsible for job satisfaction such as supportive colleagues, supportive working conditions, mentally challenging work, equitable rewards, and employee-oriented policies.

Vartharaj and Vasantha (2012) also had a study on the work-life balance of working women in the service sector. They specified that the ultimate performance of its employees, which in turn depends on numerous factors. The relationship between personnel and professional life can be achieved through emotional intelligence. Therefore, better emotion management is necessary to accomplish the objective of life.

2.1.4 Work-life Balance in the Banking Sector

Turpin-Quaye (2018) researched on exploring work and family life balance in two banks in Takoradi in Ghana. The study aimed to explore the issues related to work-family life balance among banking professionals in Ghana. The study compares employees' experiences in two banks in Takoradi to understand the in-depth factors that enable bank employees to balance their work and family roles. The study adopted a qualitative research approach to examine how bank employees balance work and family life. The study used structured interviews and observation as its basic primary tools to collect the data. Findings of the study indicated that workers in banks rely on external support to achieve effective work-family balance. The study recommends a significant need for banks to create a friendly working environment that includes

open-door policy, flexible work schedules, and relatively longer leave days that allows mothers in banking with young children to spend quality time with them.

Similarly, Modi and Ojo (2011) investigated the extent to which policies and practices regarding work-life balance for employees in the banking sector become a reality. The authors also find out whether there are some challenges and reasons for the mutual adoption of work-life balance policies in banking sectors in Nigeria. The study recommended an immediate need for bank authorities to communicate work-life balance policies and practices to their employees, raise awareness, and improve the knowledge and understanding of relevant policies.

Kumari (2012) examined employees' perceptions concerning the work-life balance policies in the public banking sector. He made use of the quantitative research method approach. The study was 350 banking sector employees as a sample size. The study findings showed that each factor based on life balance is a pretender of job satisfaction in the workplace among males and females related to work-life balance policies. The study also found that positive relation indicates that job satisfaction is a significant issue for bank employees' work-life balance. The author's findings further emphasized that each of the work-life balance factors is a salient predictor of job satisfaction and that there is a great significant gap between male and female bank respondents with job satisfaction about various factors of job satisfaction work-life balance. The study recommended that human resource managers of banks improve their employees' commitments, productivity, design recruitment and retention strategies for employees.

Abbas and Premi (2011) examined the awareness, attitude, perceived importance and formalization of work-life balance policies in the banking sector, both private and public sector banks. The writers' research results showed that banks perceive flexible working schedules as the most significant work-life balance policy; on the contrary, they revealed that perceptions

towards the implementation of work-life balance in their respective banks are negative. Furthermore, the writer's research indicated that the extent of formalization of work-life balance policies in public and private sector banks had no written documents for the same in both systems.

Varatharaj (2012) examines the work-life balance of working women in the service sector, which the bank is no exception. The study's findings reveal that work-life balance entails attaining equilibrium between professional work and other activities, which reduces friction between official and domestic life. It also shows that work-life balance enhances efficiency, and thus, the productivity of an employee increases. The outcome of the study again improves satisfaction in both professional and personal lives. The study findings further revealed that most women employees feel comfortable working irrespective of their trivial personal and workplace irritants.

Tabassum et al. (2011) researched Bangladesh to find out if there has been any initiative to identify the significant difference between male and female employees of the private banking sector of Bangladesh. The focus of the study was to compare the existing work-life balance between male and female employees of the private banking sector of Bangladesh. The study used a sample size of 192. Male employees constitute 128, and 64 constitute female employees of the private banking sector of Bangladesh. The study results revealed a significant difference between males and females in work-life balance issues like flexible working hours, attention to the job design, and compensations.

Research on the influence of work-life balance on employees' commitment among bankers in Accra, Ghana, was examined by Darko-Asumadu, Sika-Bright and Osei-Tutu (2018). The study aimed to explore employees' perceptions of work-life balance and the relationship between work-life balance and commitment. Descriptive cross-sectional survey design was employed in

the study. A sample size of 122 was used in the study, with 115 employees responding to questionnaires and 7 employees participating in interviews. The study's findings revealed that bank employees who have not married balance their work and family roles better than their colleagues who have married. They also revealed that women working in the banks experience more work-life conflict than men. The study further shows a weak positive relationship between work-life balance and employee commitment because they were not satisfied with paternity leave, study leave, and part-time work. The conclusion of the study indicated that work-life balance strategies have no impact on employee commitment that much. For this reason, the study recommended that banking staff take advantage of paternity leave, study leaves, and part-time work to enhance work-life balance. It further recommended that industrial social workers give banking staff education to balance their work and social responsibilities to manage both domains and perform efficiently and effectively at their workplace.

Otieno (2010) researched the influence of work-life balance on job satisfaction and commitment of women employees at the Commercial banks in Kisumu City, Kenya. The research objectives were to establish the influence of work-life balance on job satisfaction and commitment of women employees of commercial banks in Kisumu city. The study considered the following banks: Kenya Commercial Bank, Standard & Chartered Bank, National Bank of Kenya, Equity Bank, Co-operative Bank and Barclays Bank of Kenya. The study used semi-structured questionnaire for the data collection. Analysis of the research was done using spread sheets. Sixty respondents answered the questionnaires, ten from each bank. Findings of the study revealed that work-life balance has a positive influence on employee commitment and job satisfaction. It also shows a substantial correlation between work-life balance and job satisfaction and between work-life balance and commitment. The research finding also shows that banks lacked work-life balance policies. The study emphasized that it is important for commercial banks to think of how to fully gain from the female staff by understanding their

roles in society/family and providing the necessary support. The study made a recommendation based on its findings that organizations should include work-life balance as part of human resource practices to have satisfied and committed employees and reduce turnover rates.

2.1.5 The Role of Work-Life Balance in Productivity

According to Greenhans and Allen (2006), work-life balance can focus on the compatibility between the roles performed and the life priorities of the worker. Therefore, the individual's effectiveness and the satisfaction derived from work and family roles become closely aligned with the set priorities (Kalliath and Brough, 2008). It follows, therefore, that giving a specific definition for work-life balance is problematic. Perhaps paying attention to various factors that nest into what ensures the balance may offer a better appreciation of whether or not the particular person has a work-life balance from their point of view or where possible, within the frame of a benchmark. Be as it may, individual perceptions about work-life balance differ how one may see it differ from another, and the same can be said about attempts to define it.

Brough et al. (2009) argued that an individual's perception of sufficient time meeting acute work and family needs is seen as a work-life balance. Others however, may consider a blend of corporate life, quality time with work and home and compatibility of career objectives with gender roles. In addition, Ramos, Francis and Philipp (2015) worked on work-life balance and quality of life among employees in Malaysia. The study examined the work-life balance and quality of life among 139 employees in the banking industry in Malaysia. They hypothesized that there is a relationship between time and involvement balance and quality of life. While time indicated the amount of time devoted to work and family roles. Involvement of balance indicated psychological involvement in work and family roles. It was reported that balance in time and involvement in work-life balance reduced imbalance and increased quality of life. So,

when work and family roles are balanced, quality of life can be improved hence the need for work-life balance.

In balancing one's work and family, women in most cases are affected in the work setting for their career aspirations. Also, the study of Durbin and Tomlinson (2010) which aims to explore the career mobility, future career aspirations and work-life balance of women working as part-time managers revealed that women are rather ambivalent about and somewhat frustrated with their ability to reconcile work, employment prospects and their private lives. The majority were career-focused, worked intensively and felt frustrated with their lack of mobility and career progression while working part-time. This study was done on part-time women employees, so there is the need to have a study on full-time employees who are going through this experience and also to find out the number of working mothers who are occupying higher positions out of their ability to balance their home and work responsibilities, for instance, a managerial role.

Moreover, the study by Murphy and Doherty (2011) in analysing work-life balance amongst senior managers of Ireland when the economy was moving from growth to recession reported that managerial work impacts work-life balance. For example, the pressure to "choose" to work long hours, the role of technology, the negative impact of travelling time and the need for more cultural support for a better work-life balance for managers. In this regard, working mothers who occupy managerial positions may be challenged on their work-life balance, and more working mothers may not occupy the managerial level.

In the work of Sao (2017), it was argued that our life has four quadrants: Work, Family, Friends, community and self. To make one's life happy, it is very important in today's world to maintain the right balance between all four quadrants. The individual can get the maximum level of satisfaction and achieve a work-life balance by giving proper and timely attention to each of the four quadrants. If employees can achieve a work-life balance, they would enjoy

their paid work. Effective work-life balance attracts employees and retains them for a long time (Shivananda & Ashok, 2012). These make it imperative to explore work-life balance among working mothers.

2.2 Challenges of Working Mothers

The lived experiences on the challenges of working mothers have to be critically looked at since the motherhood role and work role are sometimes conflicting. Fatima (2020) revealed that work-related stress (71.5%) and work-life imbalance (46%) are also major challenges faced by female scientists. A study by Barnard and Martin (2013) in South Africa reported in their quantitative research conducted to explore the experiences of women in the world of work that those who have younger children, due to the nature of their work, have to leave for work before the children wake up; by the time they return from work, they find the children already asleep. This characteristic is pertinent in some work settings of which the banking sector is no exception. The researcher would want to explore how the experience is like with the mothers in the banking sector.

Gyateng (2012) also researched on “challenges and coping mechanism of working women in the banking industry in Ghana: A study of the perception of women at the national investment bank limited”. The study's main objective was to "examine working women's challenges and coping mechanisms in the banking industry in Ghana National Investment Bank (NIB) Limited, Head Office in Accra". It also focused on the characteristics of women who worked at NIB, the type of work they did, the challenges faced by the women at NIB, and coping mechanisms adopted by the women to cope with the challenges. Descriptive design was employed in the study to determine the challenges and coping mechanisms adopted by the women employees of NIB. Questionnaires on the challenges and coping mechanisms of working women in the Banking Industry in Ghana were answered by 50 respondents comprising the NIB Head Office

workers and management staff. The study's findings revealed that the country's categorization of the working class fell in line with working women in the NIB. The study showed that the nature of banking work is demanding and stressful that is the reason why working women find it challenging to meet deadlines. It revealed that staffs report to work early and closes late no exception to women, precluding them from discharging their family responsibilities.

Also, a study conducted in Kapsabet Municipality of Kenya by Sophia (2015) on challenges facing women in career development shows that dissatisfaction was recognized among women employers with career development programmes and career women being discriminated against from career development opportunities. The authors, in summary, proposed that both developed and developing organizations should design and implement career development programmes to enhance career development amongst working women. The author further suggests that the career development of working women should be a major concern of top-level management of every organization. Finally, recommend that affirmative actions should be introduced by the management of organizations to address urgent issues relating to the career development of working women.

2.2.1 Stress of Working Mothers

Again, a study on occupational stress experienced by women employees in the banking sector by Babu and Vembu (2014) on a critical view of Women Employees in the Banking Sector, revealed that within in public sector banks, there are different stressors among women employees such as work overload, low participation in decision-making processes, poor working conditions relating work shifts, transfer duties, role ambiguity, poor leadership style, poor working relationship and lack of social support. Excessive stress usually results in diseases like peptic ulcers, headache, migraine, fever, etc. At the end of the study, they concluded that women employees experience a high stress level due to role uncertainty, role overload, and lack

of managerial support and technological changes. This calls for more investigation to be done on these findings.

Also in their study, Shivananda and Ashok (2012) showed that married women who were mechanics have a relatively higher degree of psychological well-being and work-life balance but tend to have a higher degree of stress than those unmarried. On the other hand, unmarried mechanics tend to have an external locus of control and greater family life satisfaction. Moreover, it was found that a lower degree of stress has led to a higher degree of work-life balance and a higher degree of psychological wellbeing, and family life satisfaction accounts for a higher degree of work-life balance.

Mayerhofer et al. (2011), in their study on lives of female expatriates: work-life balance concerns, revealed that female expatriates have converted the experiences of conflicts as enrichment faced during their international assignment. They accept and see their work-life balance challenge as part of their experience; hence they perceive it positively. In both directions, the effect of personal life on working life and vice versa emerged as important factors for females. Four metaphors, airport, seesaw, stage, and harbour were presented to represent the main fields describing female expatriates' experiences of balancing work and personal life. This case of the female expatriates does not show the negativity associated with the challenge of work-life balance because they are prepared to face it however, according to the study in general, long hours, travel, and other work-related factors intrude on personal lives and create stress for female expatriates and their families. It is suggested that external help and negotiating contracts with an employer that considers the total life situation would be helpful when balancing work and private life experiences.

Also, Beham and Drobic (2010) studied on satisfaction with work-family balance among German office workers. Their study examined the relationships between various work demands,

resources and satisfaction with work-family balance with a sample of 716 office workers from two service sector organizations in Germany. Psychological job demands and job insecurity were found to be negatively related to employees' satisfaction with work-family balance. Social support at work and job control revealed positive relationships with work-family balance but contrary to predictions, this association persisted after controlling work and family conflict.

2.2.2 Stress associated with the Banking Sector

Asiedu-Appiah et al. (2016) examined the work-life balance as a tool for stress management in selected banking institutions in Ghana. Their research aimed to examine the policy and practice of work-life balance in selected banking institutions in Ghana and how these practices can help manage employee's stress levels. The study employed a quantitative method to collect primary data and descriptive statistics in analysing the data collected. The research indicates that although work-life balance is a practice in the selected banking institutions, some practices that presage an effective work-life culture are non-existent. The research also revealed that participants held an almost polarized view of the effectiveness of work-life balance in managing their stress levels. The findings indicated that a greater number of the participants also agreed that work-life balance effectively enhances their performance at work, and lastly, the research findings show that female participants show a greater need for work-life balance than their male counterparts. The research therefore, recommended that a review of existing work-life balance policies in the banking institutions should be undertaken to ensure that policies regarding the concept are consistent with employees' experience. This can be achieved by ensuring that employees across different levels of the organization have easy access to work-life balance initiatives without suffering any adverse career consequences.

The individual experiencing work-life balance is expected to have equal satisfaction in their multiple jobs, paid or unpaid work. Thus, the work-life balance refers to the extent to which an individual is equally engaged in and equally satisfied with his or her work and family roles (Greenhaus et al., 2003). These perspectives fail to explain the possibilities that ensuring equal satisfaction across tasks could be very difficult if not impossible. According to the study, they do not know whether there could not be a compensation mechanism across tasks so that when roles offer more satisfaction, such roles could support the others that provide less satisfaction. It is also possible that such satisfaction could alternate across tasks and time so that there is not necessarily an equilibrium or equal satisfaction across the performed tasks, at least not always.

2.2.3 Role Conflict

Kumar and Sundar (2012), in their study on problems faced by women executives working in the public sector banks in Puducherry, identified the factors preventing women employees from aspiring for higher posts and problems faced by women executives in public sector banks related to work performance. According to the study, the variable stress resulting from physical strain involved exploitation ignorant and customers confronting women executives. All three factors are highly responsible for the problems experienced by the women executive in public sector commercial banks however, the two experiences thus the physical strain and the exploitation ignorant, can affect their work-life balance. Again, the study reported that the fear of transfer disturbs family life and domestic peace when combining domestic work and office work leaves no time to make the women fit for higher posts. Since the environment in public sector banks is more or less similar, these two factors may prove to be a great hindrance to women executives working in public sector commercial banks. Work-life balance comes in here when the women can combine their office work and domestic work, but they cannot achieve it according to the findings and contribute to their inability to attain executive positions.

Again, a qualitative study by Annor (2014) on the topic; managing work and family demands the perspectives of the employed parents in Ghana. The study revealed that the work and family roles conflicts. According to a recent "Retaining Women in the Workforce" 2012 survey conducted in Malaysia where 824 professional men (30.5%) and women (69.5%) responded. It was revealed that only 30% of Malaysian employers who participated in the survey had flexible work arrangements policy for working mothers, and only 7% had childcare support facilities (Talent Corp & ACCA, 2012). Furthermore, 60% of respondents also perceived a lack of gender equality policies at their workplace, and it was also noted.

In addition, 65% and 43% of respondents assigned the key reasons for leaving the workforce due to maintaining work-life balance and increased family responsibilities. The survey also highlighted that organizational support plays a major role in helping working mothers, such as professional growth opportunities, flexible working hours, training and mentoring programmes, etc. Therefore, from this analysis, it can be concluded that working mothers endured job stress and little organizational support and stress from family obligations. In this vein, the challenges of the working mother in the banking sector needed to be explored as far as their work-life balance is concerned.

A quantitative study by Reddy et al. (2010) on the topic, work-life balance among married women employees analysed several variables that influence the level of work-family conflict (WFC) and family-work conflict (FWC). The variables are the size of the family, the age of children and the work hours. The study found that FWC and WFC are more likely to exert negative influences in the family domain, resulting in lower life satisfaction and greater internal conflict.

2.2.4 Combining work and family roles are difficult

The satisfaction that workers receive from their work also affects other parts of their personal life such as their sense of self, marriage and relationships with their family and friends (Mshololo, 2010). Also, in a study done in Nigeria and Britain by Adisa et al. (2016) on work and family balance, a case analysis of coping strategies adopted by Nigerians and British working mothers. The study revealed that achieving a work-life balance is extremely difficult for working mothers due to their roles.

Furthermore, a qualitative study was conducted in Ghana by Annor in 2014 on managing work and family demands; the perspectives of employed parents in Ghana. The study revealed work-family conflict among working mothers, it showed how dissatisfied working mothers are with the time demands of their profession and their inability to pay attention to their families. More so, Aryeetey et al. (2011) had a study on learning towards enabling work-family balance for females' professionals in Ghanaian organizations. It was found in the study that work-life balance is an issue for working mothers. The clashes between work and family roles come about due to an imbalance between these two significant roles (Chawla & Sondi, 2011). The writers hold that family roles are the most significant of the two roles, and therefore, individuals and organizations should find the appropriate balance with the family as the main focus.

Zabarauskaite (2010) affirmed the writers' position that family life is the most significant of the two roles, but the contrary family role tends to suffer most from the imbalance between work and family responsibilities. A study on working women in Delhi by Wentling (2003) informed that the twin roles of women cause tension and conflict due to their social structure, which is still more dominant. The gender role assigned to women as homemakers conflicts with the roles they need to play in their paid work. She has shown that the traditional authoritarian set-up of the Hindu social structure continues to be the same basically, and hence women face the

problem of role conflict, change in attitudes of men and women according to the situation can help overcome their problem.

Also, a study by Patwa (2011) on work-life balance: a cross-sectional study of the Banking and insurance sector in India examined the balance between the personal life and the professional life of the working professionals from the banking and insurance sector. The parameters that have been taken into consideration for measuring the work-life balance are the number of working days in a week, daily working hours, travelling time to workplace, time spent with the family daily, botheration for work, bringing work home, feeling about work and measures taken to relieve stress out of work.

Singh (2018) focused on the private and public sector banks of the Dehradun district. The study endeavoured to explore the challenges associated with managing the banking sector's professional and personal life. It also tries to find causes and consequences of imbalance based on gender, demographics, hierarchy level at the organizational level, welfare policies, growth pattern, family and societal commitments. The study concluded that work-life balance has become a quest for banking industry professionals and that employee's work better when they make time for family and personal interests. This makes it obvious that achieving a work-life balance is paramount. However, Aryeetey et al. (2011) study on learning towards enabling work-family life balance for female professionals in Ghanaian organizations found that some women are unable to balance their work and family. This is because they spend more time at work hence being unable to balance work and family.

Mathew and Panchanatham (2011) posited an exploratory study on the work-life balance of women entrepreneurs in Sou. In India, males have been considered prerogative traditionally when it comes to entrepreneurship. However, with the help of educational opportunities, both governmental and non-governmental agencies have been a changing trend in the socio-cultural

environment. The opportunities are paving the way for women to recognise their capability in business skills. On the other hand, the existing familial and social structure makes it easy for these entrepreneurial women. Therefore, the study's principal objective was to develop and validate an appropriate tool to illustrate the work-life balance (WLB) issues faced by women entrepreneurs of South India. The study also sought to understand the important factors influencing the WLB of these women entrepreneurs. The study employed a mixed-method research design, and the data were collected by area sampling (cluster random) paired with semi-structured interviews and questionnaires. The generated data were subjected to standard statistical procedures, such as factor analysis, regression analysis, analysis of variance (ANOVA) and student's t-test. The five-point psychometric tool developed consisted of 39 statements related to five factors. The study revealed that role overload, dependent care issues, quality of health, problems in time management and lack of proper social support are the major factors influencing the WLB of women entrepreneurs in India. Although support network, quality of health and time management are positive predictors of WLB, dependent care issues and role overload are negative predictors.

Noor (2011) studied work-life balance among academics in Malaysian public higher education institutions. The study examined the relationship between perceived work-life balance satisfaction of academics in Malaysian public higher education institutions and their intentions to leave the organisation. The study employed an online survey of academics from three public universities in Malaysia. A total of 1078 usable responses were received for a response rate of 37.2 percent. The responses tested the hypotheses that job satisfaction and organisational commitment will mediate the relationship between work-life balance and intention to leave. The results indicated that perceived work-life balance satisfaction was correlated negatively to leave the organisation among academics. The study revealed that job satisfaction and organizational commitment partially mediated the relationship between perceived work-life

balance satisfaction and intention to leave. The researcher wanted to find out if the situation is like that with mothers in banking. Also, it was found that female managers prioritize their families and that their jobs are important but are put second. Playing a mother role and a managerial role simultaneously may conflict however, these Malaysian women managers have decided to make their family the priority according to the study, so there is the need to find out if that happens among working mothers in the banking sector, Ghana.

2.3 Coping strategies of working women

Various personal factors, including family support, proper health, diet and age have positively impacted the WLB of working women. According to Taylor (1998), coping strategies refer to specific efforts to tolerate, manage or reduce stressful events.

2.3.1 Social support from househelps

Gyateng (2012) indicated that women working at the banks adopt strategies such as going by their plans, hiring househelps, depending on friends and family to assist with household duties, having the support and assistance of their spouses, relying on the strength of God and also being patient and tolerant with each other to cope with the situation to balance work and family life.

According to Gutek (1993) cited in Ugwu et al. (2017. p.9), even though working women have taken up new roles in this information age, family duties are still required in addition to their responsibilities at work. This compelled working women to adopt coping strategies to reduce the negative stress due to discharging family and work responsibilities. The author expressed that, ironically, family and work may provide coping strategies. The author cited an example of a working woman who finds solace and meaning in her work after the passing on of her husband. The author explained that she uses her work as a coping strategy to balance her family life and work. The author further expressed that some working women withdraw entirely from the formal sector to cope with stress.

Holder et al. (2015) researched “racial micro aggression experience and coping strategies of Black women in corporate leadership” using the phenomenological methodology. The study adopted a semi-structured interview, and a sample size of 10 Black women who had worked as senior-level corporate professionals revealed that Black working women use the following coping mechanism to balance their work-life and family life; religion and spirituality, armouring, shifting, support networks, sponsorship and mentorship and self-care. Similarly, in Fatima et al. (2020) submission on challenges and coping strategies faced by female working scientists, a cross-sectional study found that female working scientists adopt self-confidence, dedication and hard work to balance their work-life and family-life. The researchers also found that flexible working timings, women-friendly management policies, fair appraisal, and mentorship reduce work-related stress and improve work-life balance among the working scientists.

2.3.2 Social Support from the Family

Furthermore, Abarca and Majluf (2003) conducted a study in Chile on how men and women hold different perceptions of women’s roles, work and family balance. They found out that parents support their daughters working in the banking sector but other relatives and moral values of society create problems for working women, causing no supportive husbands of working married women. Also, most respondents agree that married women face more problems than unmarried women although married children are not neglected, husband and families’ attitude remain non-supportive.

Dubey et al. (2010) identified the impact of various personal factors like family support, proper health, diet, and age on the work-life balance of working women. Therefore, certain fringe and other benefits are provided. Furthermore, some women can utilize a particular benefit to suit their work and personal life. Therefore, the appropriation of fringe benefits is used as a part

strategy to cope with persisting demands from work (Dubey et al., 2010). While this might take more time with family, the gains may not be much where stress accompanies the particular benefit, such as training and workshops. It was concluded that there is a statistically significant relationship between fringe benefits provided by organizations and women's ability to balance work-life. There is an association between work-life balance and age, training programmes, and the working environment of the female employees. Depending on the fringe benefit given to the employee, she can utilize it to suit her work and personal life

2.3.3 Social Support from Family and Househelps

Some women have turned to househelps, caregivers and sometimes family support to provide lacking services so that the demands of overwork and assigned duties as mothers could be balanced. As the kinship networks weaken, traditional support for child care and housework have also declined, leaving them with the strategy of hiring househelps or employing the services of day care centres (Muasya, 2014). Role sharing is another way that women cope with their work-life balance. In some marital situations, couples take care of duties or take over duties where the other party has a workload that necessitates paying minimal attention to home chores.

Establishing clear roles within a family enhances the ability to deal with daily life, unforeseen crises, and usual changes within the family over time (Peterson & Green, 2009). Thus, women can have respite on certain days where they are not on the schedule as far as house chores are concerned. Such role sharing however, may not apply to single members.

2.3.4 Planning work and family roles

A study by Gyateng (2012) examined the challenges and coping strategies of working women in the banking industry in Ghana, the study revealed that planning helps working women cope with the challenges they face as working women. The planning as a coping strategy helps the

working women to balance their family and work roles. Also, in a qualitative study in Tanzania by Mhando and Kayuni (2019) explored the challenges facing working mothers in the banking sector established that planning as a coping strategy enabled the working mother to cope with work and family roles. This study recruited 25 participants who were working mothers and 11 males and females who were the administrative staff.

2.4 Work-life Balance strategies

Burke (2013) asserted that teamwork in the workplace makes good sense with that fact, it reduces the level of stress which eventually lead to a reduction of absenteeism, improvement of job satisfaction, increase productivity, enhance the image of organization's and improve performance outcome satisfaction.

Patwa (2011) found that the parameters for measuring the work-life balance are the number of working days in a week, daily working hours, travelling time to workplace, time spent with the family daily, botheration for work, bringing work home, feeling about work, measures taken to relieve stress out of work etc. The study concludes that the governments promote the business and health benefits of work-life balance and have developed programs, policies, legislation, and resources to address workers' needs, improve productivity, and reduce work-life conflict. In almost all industrial countries, employers are offered work-life benefits.

Varatharaj and Vasantha (2012) revealed that women working in the service sector concerning Chennai city show a relationship between personal and professional life for women working in the service sector and that work-life balance can be achieved through emotional support. Nevertheless, Ahmad and Xavier (2010) and Kumaresan et al. (2015) found that divert thinking and disregarding (by doing something fun), networking, and learning more effective ways of communication are some of the major strategies in working women use to balance their work life and family life by these things. Similarly, Zukri and Hassim 2010 found that positive

reframing and emotional support are other coping strategies working women adopt to decrease occupational and family stress.

On the other hand, Lloyd (2014) asserted that facing the problem at hand and working to resolve the problem was a much-preferred way of addressing stress rather than evading the problem. The writer states that organizations can achieve a stress-free working environment by bringing up a more flexible work routine, a mentor-mentee program between junior and senior staff members, and regular and adequate communication training.

2.4.1 Work-life balance strategies in Organizational Policies

Organizational policies and practices that highlight work-life balance help workers have a rewarding lifestyle and healthy living that promote work performance (Grimm, 2017). The provision of work-life strategies is experiencing an increasing interest within organizations. Research done in the past shows significant benefits such as decreased turnover intentions, increased organizational commitment (Grover & Crooker, 1995; Thompson & Aspinwall, 2009) and increased job satisfaction (Allen, 2001; Breaugh & Frye, 2007) obtained by organizations that provide 'family-friendly' work environment.

A study by Wong et al. (2017) was done on workplace factors and work-life balancing among employees in selected service sectors. This study examined the relationship between workplace factors and work-life balance among employees in the selected services sector. This study's independent variables comprise supervisor support, co-worker support, and flexible working arrangement, whilst the dependent variable is work-life balance.

Goyal (2015) studies on issues and challenges of work-life balance in the banking industry in India, which was aimed at identifying specific issues and challenges in the work-life balance in the banking industry in India and also to recommend measures that can be taken by banking

authorities to improve work-life balance in India. The author's research revealed that banks in India have to do with banks' authority to retain the prevailing workers and ensure a satisfying working environment for all workers.

According to Muse et al. (2008, p. 29), work-life strategies are structured to assist many aspects of workers lives. These include; 'their wellbeing, professional development and family responsibilities'. The authors further expressed that work-life strategies are not only aimed at workers with family responsibilities since: they can also include child-related supports, childhood health programs, maternity and paternity leave, flexible work scheduling, physical wellbeing programs, psychological wellbeing programs and eldercare assistance.

Work-life balance can then serve as a tool to retain key employees. In line with this, Bloom et al. (2011) found that companies can introduce work-life practices for reasons other than financial performance. Finally, the authors also stated that companies with more work-life practices achieve greater sales growth. These results are consistent with those by Yamamoto and Matsuura (2012), who found a positive correlation between some work-life balance practices such as paternity leave and care allowance above the minimum legal or creating a department to promote work-life balance and firm performance.

A survey on responsible work and family policies of companies in Spain in 2006 by Mañas and Garrido (2007), cited in Benito-Osorio et al. (2014) found that in most of the interviewed firms 63.3% work-life balance policies had a positive impact on firm productivity. On the contrary, Bloom et al. (2011) believed that if work-life balance practices were beneficial for business performance. Still, not all work-life balance policies can be seen as an opportunity for companies.

According to Meeusen (2011), work-life policies in the organization will provide flexible working schedules for its employees, indirectly influencing the organization by enhancing higher productivity, increasing employee commitment, and reducing employee absenteeism.

This implies that work-life policies that come with work schedules will positively impact employee job performance. This has edged several organizations to take initiatives like "the introduction of staggered working hours by providing a flexible system of attendance that allows employees in the public sector to choose three options as to when to start and end of their work", which showed a positive impact on both the employer and the employee (Kumaresan et al. 2015).

As stated earlier, stress management at work includes developing healthy responses, establishing boundaries, taking time to recharge, learning how to relax and talk to your supervisor when you do not understand issues at the workplace. According to Okai (2015), management can also utilize some resources to reduce the employees' stress level by providing services and facilities such as health facilities, giving easy and on-time access to a therapist, and having free time activities and entertainment.

Akussah et al. (2012) researched the sources of stress and coping mechanisms among workers of the Public Records and Archives Administration Department (PRAAD). They identified several sources of stress and recommended how to manage stress. Their recommendation included: adopting a performance-based rewards system for promotion and recognition, encouraging staff to pursue higher education and providing work flexibility in the structure and system. The study employed quantitative research methodology; hence questionnaire was used as the research instrument. Ninety-eight samples were randomly selected from the selected services sector (N=110). Statistical Packages for Social Science Version 22.0 (SPSS Version 22.0) software analysed the collected data. Also, the Spearman rho test was used to test the

relationship between independent and dependent variables. The study concluded a positive relationship between work-life balance, co-worker support, supervisor support, and flexible working arrangement. Co-worker support, flexible working arrangement, study leave and supervisor support are part of work-life balance policies that can be included in the organizational policies to enhance job satisfaction and organizational commitment (Paryani, 2014).

Furthermore, Nelson and Tarpey (2010) study work scheduling satisfaction and work-life balance for nurses: the perception of organizational justice. The study revealed that one area of employee satisfaction for nurses is workforce scheduling that allows them to coordinate their professional and personal lives for work-life balance. This study also indicated that the perceptions of fairness for the actual work schedules (distributive justice) and the process used to generate that (procedural justice) are important for satisfaction with the assigned schedule. This organizational practice enhances work-life balance hence the wellbeing of the employee is assured.

Abbas and Premi (2011) looked at the awareness, attitude, perceived importance, and formalization of work-life balance (WLB) employees' policies in private and public banking sectors. A quantitative study employed a stratified random sampling technique, and a sample size of 122 was recruited. The questionnaire had a five-point Likert-type scale, whereas open and close-ended questions were employed. The reliability statistics that was applied was Cronbach alpha. Also, another statistical method that was employed by the researchers was descriptive statistics. This was used to analyze the data. The study revealed that employees perceive flexible work arrangements as the most important work-life balance policy and their perception of implementing work-life balance policies in their respective organizations is negative.

Furthermore, it is revealed that males in public banks against females in private and public banks significantly differ in the perceived importance of work-life balance policies. On the other hand, findings reveal no significant difference between males and females in private and public banks towards implementing work-life balance policies. This is to say that according to the study, both males and females perceive work-life balance the same.

Furthermore, Burke (2010) conducted a study on whether managerial men benefit from organizational values supporting work-personal life balance? The study was done in the U.S. to examine the relationship between managerial and professional men's perception of organizational values supporting work-personal life balance in their work and work experiences, work and life satisfaction indicators, and psychological wellbeing. It employed a quantitative design where data collected from 283 men using anonymous questionnaires examined the relationship between managerial and professional men's perception of organizational values supporting work-personal life balance in their work and their work experiences, indicators of work and life satisfaction, and psychological wellbeing. It is found that managerial men reporting organizational values more supportive of work-life balance also report working fewer hours and extra hours, less job stress, greater joy in work, lower intentions to quit, greater job career and life satisfaction, fewer psychosomatic symptoms, and fewer psychosomatic symptoms more positive emotional and physical wellbeing.

Again, Bloom, Kretschmer and Reenen (2011) study focused on family- friendly workplace practices (FFWP) with a sample size of over 450 manufacturing firms in Germany, France, the U.K., and the U.S. The authors revealed that FFWP was positively correlated to firm productivity. Additionally, they found that firms with more female managers and more skilled workers and well-managed firms employed more FFWP.

Saif et al. (2011) also examined the relationship between employee work satisfaction (job satisfaction) and the prevalence of work-life balance practices in Pakistan with a sample of 450 layoff survivors. The results depicted that no significant differences are found in employee satisfaction and balancing their work-life activities at all the stages of management (Top, Middle and First Level). It is suggested that equal implementation of such policies should be ensured.

More so, a study by Wheatley (2012) contended the underlying conflicts associated with current work-life balance and travel-to-work policies, as employed in organizations in the U.K. especially for women. The study was on work-life balance, travel to work and the dual-career household. The purpose of the study was to reflect on the underlying conflicts associated with current work-life balance and travel-to-work policies, as employed in organisations in the U.K. The study employed a mixed-method research design. The study employed mixed methods to explore these concerns through an in-depth local-level quantitative-qualitative case study of Greater Nottingham (a regional employment centre in the East Midlands region of England). The study found that professional work-group cultures limit the effectiveness of work-life balance policy and how spillover is present between work-life balance and transport preferences, especially car use. The findings revealed that work-group cultures prevent employees especially women, from achieving work-life balance. In addition, there is spillover between work and non-work activities, creating time allocation challenges and stress for dual-career households attempting to achieve the desired work-life balance. The findings highlighted the need for a more holistic consideration of work-life balance, flexible working, and travel-to-work policies. The study also revealed that organizations must pay increased attention to strengthening human resource policies to augment their employees.

Moreover, Purohit (2013) examined the organizational policies and provisions regarding the employees' work-life balance which was carried out among a cross-section of leading corporate entities in Pune representing equally the four industrial sectors namely, Manufacturing, Information technology, Educational and Banking sector. The results revealed the commonalities and differences in work-life balance provisions across the four sectors. There is inequality in the distribution of opportunities for work-life balance both within and across the workplace.

Again, Patwa (2011) in his study on balance between the personal life & the professional life of the working professionals from the banking and insurance sector, found out that there was a variety of approaches available to support work-life balance, ranging from promotional programs that emphasize the significance of balance. These practices enhance work-life balance among employees and contribute to improvement in worker and organizational productivity. According to Jane and James (2014), flexible work hours are designed as a strategy for employees to balance their work and family life which motivate them especially those in a competitive working environment. It helps in assisting employees in organising role requirements and expectations workplace.

2.5 Social Role Theory

The theory underpinning the study is the social role theory. The social role theory was propounded in 1987 by Alice Eagly. The theory is a social psychological theory that emerged due to sex differences and social behaviour (Eagly et al., 2000). Eagly propounded this theory as a result of gender discrimination and stereotypes that takes place in society. The main tenets of this theory are: role enactment, role expectation and role reciprocity

2.5.1 Role Enactment

Role enactment refers to various identities that a person relates to in a society. In a society where social identities exist, individuals are unconsciously hypnotized to perform such socially constructed roles or identities. This is because the individual is socialized to perform a particular role in the society, so he/she just performs the role. For example, a mother who has been socialized in a society to perform family roles such as child care, cooking, washing, cleaning among others just wakes up in the morning and starts performing them, otherwise feels that it is her role to perform such duties.

2.5.2 Role Expectation

The role expectation refers to shared expectations of behaviour (Newman & Newman 2018). When an expectation of a role is restrictive in a society, it can result in role conflict. An example is a society where child care or cooking is the primary responsibility restricted to the mother, although the mother is engaged in a productive role, she is expected to perform that child care or cooking responsibility.

2.5.3 Role Reciprocity

The role reciprocity refers to a role one adopts in response to the opposite individual. For example, in a society where a wife must cook for her husband to reciprocate the fact that he got married to her for her to perform certain responsibilities like cooking, washing his clothes among others the woman is compelled to do so. This woman who may have stayed with the mother and the mother cooking for her to eat has to adapt cooking for her husband.

In explaining the social role theory further, there are societies where women and girls have been socially ascribed to be homemakers and assumed responsibilities at home, and men have been made to play social roles as the breadwinners and assumed responsibilities outside the home. Women have usually been ascribed the role of engaging in home duties (reproductive roles) whilst men are ascribed to be breadwinners; they work for income (productive roles) especially

in the African setting. This social psychology theory explores the social construction of roles and how such conceptions shape persistent gender inequalities that are evident in the tenets above. Across societies, there is a division of household labour, differentiation of job types, and status and authority that defer to gender differences. In such division, males perform 'breadwinner' roles while femaleness is linked with 'home making' roles (Kray et al., 2017). This historical distribution of women into homemaker, caregiver or caretaker roles has created a presumption about communality for women. Men and maleness are presumably associated with the agency following their historical distribution into occupational roles. However, this presumed commonality and agency for women and men are challenged based on its artificiality. In other words, they are not innate qualities of women and men (Eagly and Wood, 1999). This observation forms a central tenet of social role theory (Kray et al., 2017). The observation that division of labour and tasks for men and women is socially constructed challenges ideas about biological determinism. The biology-physiology deterministic perspective about gender roles sees culture-specific male behaviours as biologically determined and therefore innate (Whatley, 2015). As Kray et al. (2017) contended whether gender roles are historical or biological (physiological) derivations, their existence casts atypical gender behaviour as unacceptable and reaffirms such prevailing norms.

Thus, the theory provides the necessary tools to appreciate gender differences, gender behaviour, responsibilities, and gender stereotypes. Increasingly, women are entering into traditionally male occupations, although away from a typical caregiver, homemaker assignments from their respective cultures. However, male embrace of so-called female roles has been not forthcoming or at best, very exceptionally slow in coming. Put differently, most men shy away from traditional female roles (Kray et al., 2017). However, technology, education, economic challenges among others compel women to work in this contemporary age. Nevertheless, the realities observed by Kray et al. (2017) mean that when the women

engage in paid work, they are still expected to perform the home duties that have been socially ascribed to them.

Understanding the persistent beliefs about roles ascribed to women and men and how most behavioural differences between males and females result from cultural stereotypes about gender (how males and females are supposed to act). Therefore, is at the core of the helpfulness of social role theory in exploring how mothers who are working negotiate traditional gender roles in a changing society where women assume occupational roles and other so-called male-typical economic responsibilities. Technology, education, economic challenge, and others compel women to work in this contemporary age. However, when women engage in paid work, they are still expected to perform the family roles that have been socially ascribed to them. For example, a working mother in the banking sector is expected to deliver well at work, take care of her child or children, and perform other family roles.

The researcher used this theory to understand well why mothers in banking engage in work and family roles. In a nutshell, the theory shows that most behavioural differences between males and females result from cultural stereotypes about gender (how males and females are supposed to act). Also, it emphasized persistent beliefs about the different attributes of women.

2.5.4 Application of the social role theory to the study

The fundamental principle of the theory is that differences and similarities arise primarily from the social ascription of roles to men and women within the society. Informing gender roles and socialization, men and women's role supports and sustains the division of labour. These challenges balance family life and work, especially among the working mothers whose primary duty is to perform family roles. In this case, the tenets come to play. With role enactment, the mother being in a society where she has been socialized to perform home duties or family roles unconsciously takes up those roles. Also, the role expectation clarifies how certain roles are

expected to be performed by the mother in banking. In this case, the mother who is expected to perform the family roles such as child care, cooking, washing is compelled to add these roles to her paid work.

The role of reciprocity also compels the mothers in banking to perform their conjugal roles. In most situations, mothers in banking adopt strategies to mitigate the challenges associated with being a banker and their roles as mothers and wives. Mostly in gendered communities, as far as the division of labour is concerned, the men stick to their productive roles, whereas the women who engage in paid jobs still have been ascribed to reproductive roles. In this case, the mother is compelled to combine the productive and reproductive roles, making it very challenging.

The theory gives insight into how socially ascribed roles affect the mother in banking; hence, combining work and family roles is stressful. The theory explains why the mothers in banking resort to social support in balancing their work and family roles. It also helped the researcher to understand why the banking sector gives hours break to their nursing mothers. So the theory explored gendered roles working mothers play; it facilitates understanding how the working-class mother negotiates traditional female roles vis-à-vis assumed roles as workers.

In the formation of gender roles and socialization, the role of women plays a significant role in the division of labour. The work-life balance among working mothers suffers when the mother finds herself in a society where socially and traditionally roles such as homemaking, child care and others, have been restricted to her and are expected to deliver equally in their professional fields. The theory gave an insight into how socially ascribed roles affect the work and family roles of mothers in banking. Conclusively, the theory helped the researcher to understand why a gender role has been impacted by social ascription.

2.6 Summary

The chapter considered relevant literature produced in the field of the mother working in the banking sector. The chapter focused on the concept and improved performance of work-life balance among mothers working in the banking sector. Also, the study delves into mothers in the service sector and the stress associated with working in the banking sector. More so, the study presents the challenges of working mothers, stress and role conflict. Lastly, the study examines the coping strategies and social role theory of mothers working in the banking sector.



CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter outlines the methods adopted for the study. It gives a detailed explanation of the philosophical worldview of the study, research design, study population, target population, sampling techniques, sample size, data collection procedure, data analysis, data handling and the issues in respect of ethical consideration.

3.1 Research Philosophy and Philosophical Worldview Underpinning the Study

According to Bryman (2004), research philosophy is a set of beliefs that guides research in a discipline and how it should be conducted, analysed and interpreted. The ontological view that the researcher holds for this study is social relativism; hence the study was conducted in the social context of the participants. Ontology in philosophical context is basically the study of what exists or what is real, so the social relativism views the human interaction in the real world within any given society. Ontology is the philosophical field revolving around the study area. Due to this, qualitative methods such as purposive sampling and interviews were employed, which gave the social actors a voice to share their experiences. The Philosophical worldview that is underpinning this study is advocacy and participatory worldview. The advocacy and participatory worldview are typically seen with qualitative research. This worldview is with an action agenda, so it is mostly recommended for researchers to reform. The research of this kind seeks to change the participants' lives, the institutions in which individuals work or live and the researcher's perceptions.

Furthermore, it addresses specific social issues such as oppression, empowerment, inequality, domination, alienation and suppression, and the needs of groups and individuals in society. The researcher adopted this worldview because women gender roles are impacted by social

ascription, leading to marginalization and discrimination against women even in their workplace and the society they leave. Therefore, the researcher wanted to advocate for working mothers in the banking sector as far as their work-life balance is concerned.

3.2 Research Design

Research design comprises the plans and the procedures for the research detailing the problem (Creswell, 2014). The study was conducted using the qualitative research design to explore the lived experiences of mothers in banking in Accra, Ghana. According to Creswell and Creswell (2017), qualitative research design gives insight into people's experiences. This design explores, and aids in understanding the meaning individuals and groups ascribe to a social problem. The researcher adopted this design because it explores and explains mothers' experiences in banking in Accra, Ghana, as far as their work-life balance is concerned. However, with qualitative research design, the quality of data may be highly subjective. This is because what one researcher might feel is important and necessary to gather, another researcher might feel is pointless and not consider it. It can also lead to data that is generalized.

Since a qualitative research design was adopted for this study, the researcher was bent on exploring the lived experiences of mothers in banking and a phenomenological strategy was employed. The phenomenological approach of enquiry provides insight into the lived experiences of people. Furthermore, the phenomenological approach acknowledges the need to understand the lived experiences to have insight into their career choices (Englander, 2012). Therefore, the researcher adopted phenomenology to know and understand the lived experiences of the working mothers in the banking sector.

3.3 Study Area

Ghana has Accra as its capital city, and it is located in the southern part of the country. It is one of the largest cities with 4,010,054 representing 16.3percent of the country's population

(Ghana Statistical Service, 2012). The researcher chose Accra for the study because it is a business hub of the banks in Ghana. The main reason for selecting Accra for this study area was that there is a higher tendency that more customers will be attended to by bankers looking at the population here. Accra Metropolitan Assembly (AMA) is the political and administrative authority for the city of Accra. There are 102 members of the General Assembly of Accra Metropolitan Assembly. Two-thirds are elected representatives, and one-third is government appointees. The Assembly has ten sub-metropolitan district councils which are subordinate to the general assembly. Many banks are operating in Accra as a result of more businesses operating over here.

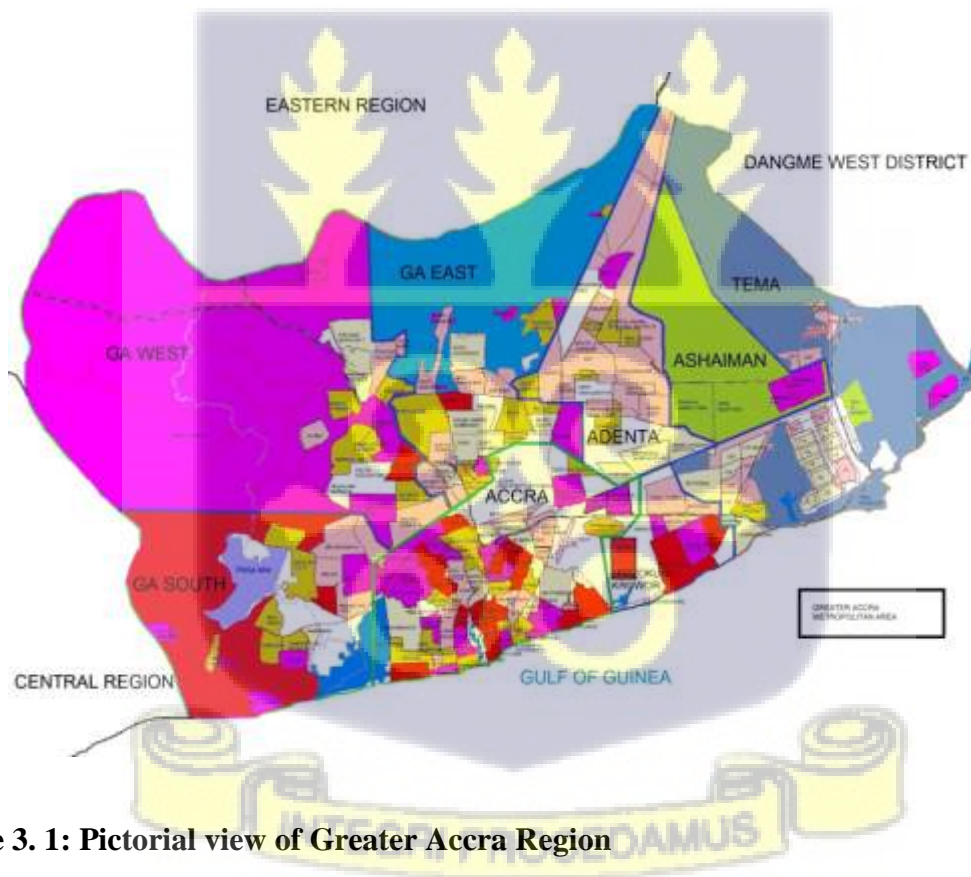


Figure 3. 1: Pictorial view of Greater Accra Region

3.4 Target Population

The target populations for the study were working mothers in banks in Accra. Therefore, the study focused on mothers in banking only.

3.5 Study Population

According to Rubin and Babbie (2017), the sample is a subset of the entire population that a researcher selects for her purpose. In this study, the researcher recruited fifteen (15) working mothers from the following banks: Prudential, Access and National Investment Banks (NIB) in Accra. The population was selected from Accra, NIB at Kaneshie industrial area, Access bank at Osu and Madina and Prudential Bank at Adenta and Legon.

3.6 Sampling Technique

The study adopted the purposive sampling technique in sampling the participants of the study. The purposive sampling technique is a technique whereby the researcher intentionally selects a study population with the qualities needed for the study, and the participants are ready to share their experiences (Creswell, 2009). Also, Etikan et al. (2016) define purposive sampling as a deliberate choice to select participants due to their qualities. Therefore, the researcher used the purposive sampling technique because the researcher wanted to choose the participants who exhibit the characteristics needed for the study.

3.7 Inclusion Criteria

The study included mothers in the banking sector who have worked for more than a year. In addition, the participants who qualify must have at least one child, and their child or children are between three months and ten years. All those participants considered for the study were bankers.

3.8 Sample Size

The study adopted a non-probability sampling technique therefore, sample size determination was irrelevant. The study sampled fifteen participants for the research using purposive sampling. These participants were sampled from Prudential, Access and National Investment Bank. In qualitative research, fifteen (15) to thirty (30) participants are considered adequate for the qualitative study (Bryman, 2012; Creswell, 2007). Aside that, the researcher was guided to maintain the fifteen participants since no new information emerged from subsequent participants. The choice of numbers per a bank was based on availability of the participants, however the sample size was enough to give the relevant information needed for the study. Below is a table of the number of participants from Prudential, Access and National Investment Bank. Eight (8) participants were recruited from Prudential, five (5) were from Access, and two (2) were from National Investment Bank. Also, the table presents the work level of each of the participants and the banks they work with.

Table 3.1 : Participants Selection

| Participants | Bank | Position/Rank |
|----------------|------------|-------------------|
| Participant 1 | Prudential | Operational staff |
| Participant 2 | Prudential | Deputy Manager |
| Participant 3 | Prudential | Operational staff |
| Participant 4 | Prudential | Manager |
| Participant 5 | Prudential | Operational staff |
| Participant 6 | Prudential | Manager |
| Participant 7 | Prudential | Operational staff |
| Participant 8 | NIB | Operational staff |
| Participant 9 | NIB | Operational staff |
| Participant 10 | Access | Operational staff |

| | | |
|----------------|------------|-------------------|
| Participant 11 | Access | Operational staff |
| Participant 12 | Access | Operational staff |
| Participant 13 | Prudential | Operational staff |
| Participant 14 | Access | Operational staff |
| Participant 15 | Access | Operational staff |

Source: Author's construct, 2020

3.9 Research Instrument.

The research instrument designed for the study was an interview guide. The interview guide designed for the mothers in banking was made up of questions under the objectives of the study.

The participants were asked open-ended questions about their challenges in combining their work and family roles and coping strategies to balance their work and family responsibilities.

They were also asked about work-life balance strategies and initiatives that exist at the workplace that enhance their work-life balance.

3.10 Recruitment Process

The research initially contacted interested participants of this study through an informal social media group platform of WhatsApp of a financial institution. The researcher first posted the topic on this social media platform and identified participants who further linked up to some three banks. Then the participants were contacted to schedule the interview. Before that, they were briefed on the study objectives and the researcher's expectations from them.

3.11 Sources of Data

Primary data was the main source of data for the researcher. Primary data is first-hand information gotten from the participants. The information was obtained from an in-depth interview that the researcher conducted with the participants in their banking halls and a few of

them over the phone. Thus, the primary source of data was employed to ascertain first-hand information on mothers in banking.

3.12 Data Collection Procedure

The researcher conducted in-depth interviews to get information from the mothers in banking on their banking industry experiences and work-life balance. The data was collected with the help of an interview guide. In-depth interviews were relevant because they helped the researcher to get rich information from the participants.

In utilizing In-depth interviews, the researcher could ask questions where necessary and followed up with probes. The interviews were all conducted in English. This was conducted in English because all the participants were speakers of the English language. It was done face to face at the banking hall or the banking premises, and some were conducted on phone. The phone interviews were conducted for four participants due to their unavailability for the face to face interviews.

Informed consent was obtained from them before the interview started and permission was sought from the participants to record the interview. The process lasted for about thirty to forty-five minutes. Out of the fifteen participants, eight were from the prudential bank, two were from National Investment Bank, and five were from the Access bank. The participants were aged between twenty (20) and 60 (sixty) years.

3.13 Data Handling and Analysis

Data analysis is making sense out of the data gathered. Therefore, the researcher employed Interpretive Phenomenological Analysis (IPA) to analyse the data. According to Smith and Osborn (2008), it is useful for understanding under-examined phenomena or novel phenomena. Interpretive Phenomenological Analysis is an approach to examine how people make sense of

their lived experiences. The purpose of using IPA is to explore into detail the lived experiences of the participants. It is also recommended that IPA is the most suitable phenomenological study method (Shinebourne, 2011).

Interviews recorded were transcribed and saved on a personal laptop and secured with a password. Also, the transcribed interviews were saved on an external drive as a backup. All the data collected from the field whether audio or written, were treated as private and confidential. The audio recordings of the interviews were transcribed in English.

First and foremost, the first process in IPA involves familiarizing with the data. This is achieved by reading through the transcript severally. Then notes were made from the data.

Secondly, the notes were transformed into emergent themes. These themes were grouped to relate them to the research objectives. The aim is to transform notes into emerging themes, so the researcher formulated a concise phrase that was more conceptualized.

The next stage involved the researcher looking for connections between emerging themes, grouping them according to conceptual similarities, and providing each cluster with a descriptive label. In practice, it means compiling themes for the whole transcript before looking for connections and clusters.

Lastly, the researcher had a narration of the analysed data of the study. Detailed analysis by the researcher: after the transcription, first and foremost, the researcher read one transcript at a time to familiarize with the data. In a phenomenological interpretative analysis, the participants' worldview of the experience is fundamental, so the researcher picks significant data features for a deeper understanding of how the participants make meaning into their experiences. The researcher kept on annotating the text in order not to lose salient information and exciting data.

In the second stage, the researcher clustered related themes and identified the annotation pattern. Then, the emerging themes were clustered to form broader themes. Finally, the sub-themes that emerged were placed under the broader themes. Thus, the annotations from the first transcript became the framework within which the subsequent transcripts were analysed however, adjustments were made to the existing framework as subsequent transcripts were analysed.

The researcher analysed all the fifteen transcripts repeating stages one and two, respectively. Then, the major themes and sub-themes were further adjusted and broken up and merged. Thus, continuously, adjustments were made to the framework till all the transcripts were analysed.

The researcher from the analysed data generated a write-up. The write up comprises some quotes from the participants to support the assertion.

3.14 Ensuring Trustworthiness

This is a research practice also to prove the credibility and validity of the study. The researcher therefore employed peer debriefing and bracketing.

3.14.1 Peer debriefing

After coding the data, the researcher also engaged two other colleagues to code the data to ascertain if the codes derived were similar. Again, it turned out that the codes were almost the same.

3.14.2 Bracketing

Being a working mother herself, the researcher decided to put her personal experiences and assumptions aside to be objective.

3.15 Ethical Consideration

Ethical issues in research are paramount hence below are discussed ethical issues that the researcher will consider.

3.15.1 Informed consent

Informed consent as an ethical consideration in any scientific research is very important. In terms of informed consent, the researcher explained what the study is about and the objectives to the participants. Then, the participants gave their consent either to be part of the study or not. Anytime a participant does not want to be part of the study, she was free to withdraw.

3.15.2 Confidentiality and Anonymity

Confidentiality in research is very important that the researcher should pay attention to. The information from the participant was treated confidentially to protect the identity of the participants. The researcher must keep participants information confidential hence their identities were kept anonymous by using pseudonyms.

3.15.3 Voluntary participation

All participants who were recruited in the study took part willingly. There was no form of coercion on any of them.

3.15.4 Plagiarism

Plagiarism was avoided hence all the references used were duly acknowledged.

3.15.5 Credibility and Trustworthiness

Credibility and trustworthiness were employed in the study to authenticate the accuracy of the study. There was a peer briefing where supervisors and colleagues were consulted to confirm the validity of the research. Also, a member was checking to ensure the trustworthiness of the study. In addition, all participants were asked to validate during the interview and the final transcription of the study.

3.16 Limitation of the study

Conducting interviews during lockdown was a limitation to the study. This is because at the time COVID-19 broke out, everyone was suspicious of the other. With these suspicions and fear, an individual could not tell who was a carrier of the deadly virus. Therefore, some participants who were initially interested subsequently stepped down their interest.

Moreover, conducting interviews in banking halls and the premises of banks was somewhat a limitation to the study. However, the interview was conducted properly since the researcher was able to get answers to the intended questions from the participants and also achieve the aim of meeting them.



CHAPTER FOUR

PRESENTATION AND DISCUSSION OF FINDINGS

4.0 Introduction

This chapter presents the research findings and discussion of the study. First of all, the demographic information of the mothers in banking from Prudential, Access and National Investment Banks in Accra is provided in Table 4.1.

In addition, findings on the experiences and challenges concerning work and family roles. Furthermore, the coping strategies they have adopted in balancing their work and family and the work-life balance strategies that the banks have put in place to support balancing work and family roles among working mothers. Moreover, the findings are discussed concerning the social role theory and the related literature.

4.1 Socio-demographic background of Participants

This section presents background information on the research participants. Overall, fifteen (15) mothers in banking were sampled for the study. The participants were within Accra, whose ages fall within 20 and 60 years. All the participants had tertiary level education and served at mid to top-level (manager and operational staff) positions in their banks. The participants have had working experience ranging from four (4) to eleven (11) years and were mothers. These were mothers with an average of two (2) children.

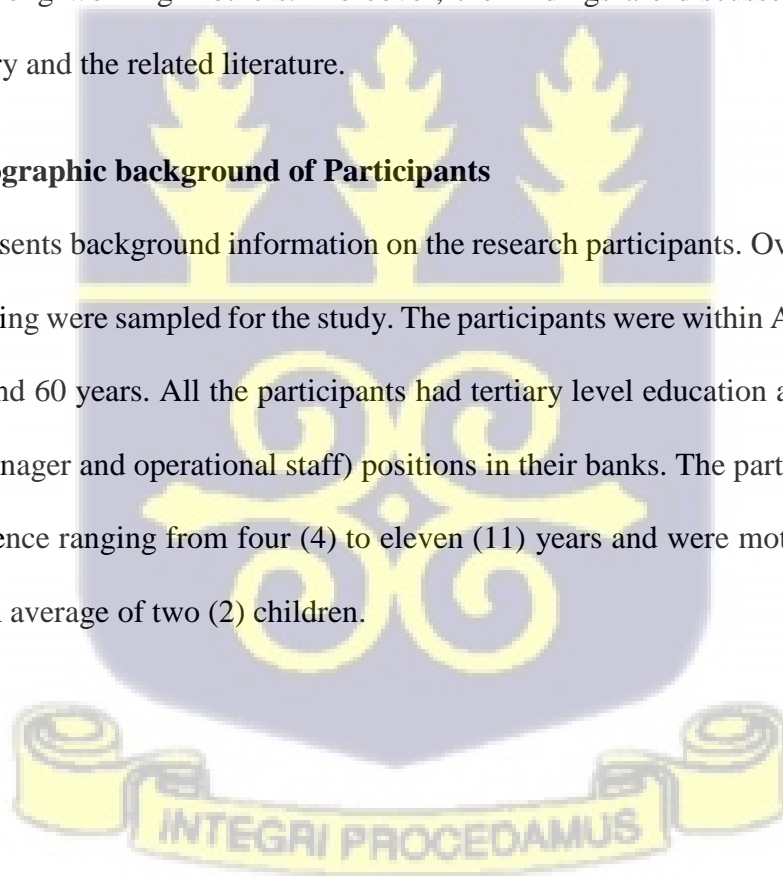


Table 4. 1: Socio-demographic characteristics

| Socio-Demographic | Frequency | Percent |
|--------------------|-----------|---------|
| Age | | |
| 20-30 | 1 | 6.67 |
| 31-40 | 11 | 73.34 |
| 41-50 | 2 | 13.34 |
| 51-60 | 1 | 6.67 |
| Marital status | | |
| Married | 15 | 100 |
| Level of education | | |
| Bachelors | 12 | 80 |
| Masters | 3 | 20 |
| Place of Work | | |
| Prudential | 8 | 53.33 |
| Access | 5 | 33.33 |
| NIB | 2 | 13.34 |
| Job position | | |
| Operational staff | 12 | 80 |
| Managers | 3 | 20 |
| Work experience | | |
| 1-5 years | 5 | 33.3 |
| 6-10 years | 5 | 33.3 |
| 11-15years | 5 | 33.3 |
| Number of kids | | |
| 1 | 3 | 20 |
| 2 | 6 | 40 |
| 3 | 6 | 40 |
| Age of the kids | | |
| 3 month -1 year | 3 | 20 |
| 1 year - 5 years | 5 | 33.34 |
| 5 years - 10 years | 7 | 46.66 |

Source: Field work

Table 4.1 above presents the socio-demographic characteristics of the participants. Out of the 15 participants, one (N =1) participant was in the age range of 20 to 30 years. Eleven (N=1) of the participants were within the age range of 31 to 40 years. In addition, two (N =2) participants were within the age range of 41 to 50, whereas one (N =1) participant was between 51 and 60. Therefore, the study concluded that most participants were within the age range of 31 to 40.

All fifteen (15) participants were married. Twelve (12) of the participants held a bachelor's degree, which constitutes 80 per cent of the participants, whereas three (3) of them held masters, representing 20 percent of the participant. Thus, the participants were well educated since the least had obtained the first degree. This corresponded to their positions at their various workplaces. The twelve (12) holding bachelor's degrees were operational staff, and the remaining three holding masters' degrees were at the managerial level. Five participants have worked between 1 and 5 years. Between 6 and 10 years were 5 participants, and another 5 participants worked between the years of 11 and 15. Three (3) participants have one each, whereas 6 participants had two children. Another 6 participants had three children. The study's finding corroborates with the educational and organizational level of the 15 participants, where the 12 holding bachelors' degree were operational staffs and the 3 participants holding masters occupying managerial positions. Therefore, it can be deduced that in as much as more women are entering the labour force and for that matter the banking sector, although some are trying to enter the managerial positions, the number of them at an operational level were 12, which were more than the three who were in the managerial level. This may be that a significant number of them cannot attain the managerial level as a result of the challenge of balancing work and family.

The study sampled participants from three banks namely; Prudential, Access and NIB banks. Among these three banks, most of the participants were a sample from Prudential bank. This is followed by Access bank and the least participants were a sample from NIB.

Also, the study examines the ages of participants children. The age of the participants' kids was categorised into those between three months to one year old, between one year to five years, and between five years to ten years. The study results indicated that most of the mother's sampled had worked in the banking sector between five to ten years.

4.2 Challenges of Mothers in the Banking Sector

This section presents findings in line with the first research objective of the study. The first objective was to explore mothers' experiences in banking on the challenges of combining work as bankers and family, particularly in Accra. This theme (challenges of mothers in the banking sector) relates to the complexities that emerge from social roles and gender norms assigned to women. These challenges relate to their multiple roles as women, mothers and wives. The challenges of mothers in banking identified in the study included combining banking and family roles being stressful undertaking, role conflict, the inability to have quality time with their children and unreliability of househelps.

4.2.1 Combining banking and family roles are stressful undertaking

Banking in itself is a demanding job because of the peculiar characteristics associated with banking, for example, reporting to work very early, closing late, paying the money back to the bank in the case of tellers overpaying customers and therefore not balancing, going for Saturday banking duties among several others.

4.2.1.1 Saturday banking

Most of the participants posited that coupling family roles with Saturday banking is not a condition that is favourable to mothers in the banking sector. All the weekdays are devoted to working, the weekends that they have to be with their families. The study's finding revealed that weekend banking does not support the mothers in banking to spend quality time with their family since duty calls on them for Saturday banking which makes their roles for work and family stress. One of the participants expressed:

There were some Saturdays where I could not get my in-laws nor siblings to support or take care of children and household duties, so I will bring them to work in a cot of the basket and put it beside my desk and this make your day at work very stressful.

Sometimes when approaching weekends, I do not feel that the weekdays should end (Participant 1).

She added:

It is challenging, especially as a woman in the African context. You are working, and the man is working as well. We are doing virtually everything equally, but aside from that, specific responsibilities are purportedly “reserved” for women. For example, we all go to work and close late, but I would have to come and do the home chores.

Another participant who has a child between the age ranges of three months and one year stated how stressful it is to combine family roles as far as child care is concerned and work roles on Saturdays:

Some jobs are demanding, but with banking, Saturday banking does not make it relaxing at all compared to other jobs. With my 7months old baby that after long week work, I have to go to work on some Saturdays is really a blow to me. I know some jobs are difficult, but at least for their weekends, they get it to take care of their family, but working on Saturday is with us as bankers. (Participant 11)

Another participant added:

My friend, womanhood in Africa is not easy ooo. It is okay for a man to wake up on weekends and go to the park to play football while the house is not in order. Shopping, washing, cleaning and all considered the role of a woman and is not a joke (Participant 13).

In conclusion, most mothers in the banking sector should consider when bank directors or managers assign them to the Saturday banking role. The Saturday banking responsibility makes

them unable to cater for the family needs, which in the long run affect their productivity rate (stress, fatigue, and so on) at the bank.

4.2.1.2 Unpredicted closing time of mothers in banking from work

Also, the unpredicted closing time from work poses some challenges to the mothers in banking. Thus, some of the participants highlighted that they do not close early and that the time they close is unpredictable, making it stressful for them to combine family and work roles. Some participants narrated that:

Well, it hasn't been easy, and because I don't have anyone permanently at home to help, it hasn't been easy with this closing late, and most at times, you are not even sure when you will close. You are exhausted when you get home, and you cannot do much (Participant 5).

Another participant added:

After we are done with our customers, you still have to go through many activities like closing and balancing the cash book before the day ends. Sometimes we can leave as late as 8 or 9 pm because we have not balanced the day or other important things like returning leftover cash to the vault we have to work on and this makes your plans for the day unstable (Participant 6).

Depending on your level (position at the bank), such as branch manager or operation officer also worsens the case. Being at the managerial level requires that you wait for everyone to finish to ensure the branch has balanced and closed for the day before you can leave. A participant in a managerial position narrated:

The job is already hectic; I call it the evening shift. When you close from work, you will find other work at home because you are a mother. Motherhood is interesting and comes

with so much stress with this job. From the time the child is born until he or she becomes an adult, most of the responsibility is on the mother. You are a woman yourself, so you understand what I am talking about, so even though you are supposed to have 6 to 7 hours of sleep, you end up having 3 to 4 hours of sleep (Participant 4)

In summary, some participants account for the unpredicted closing time of mothers in banking from work, which contributes to them not having good rest and may lead to health complications in the future.

4.2.2 Role conflict among mothers in banking

The effect of meeting the demands of work and family roles among mothers in banking results in role conflict. Mothers in banking expressed greatly the extent to which they encounter conflict in trying to satisfy work and family demands. This is because sometimes they are torn between which of the roles to address. A participant said:

Eh, sometimes, when you wake up and one is not well, you find it difficult to stay at home or to miss work to take care of that person and then some schools, their PTA are normally held during weekdays so it's either you forfeit it or you ask for permission and go. So you can't be there fully, sometime your superior will tell you that try and go there after work, may be the program will start at 3:00pm and you will close to the public at 4.00pm even the 4 that doesn't mean you have closed, so if you even leave the office at 4.00pm, by the time you get there they have already started and you will not get the full information (Participant 2).

Another participant added:

You see we spend almost all our time here so there are times that you need to do something for the family but because we don't close early, you are unable to do

that and it becomes very devastating. There are times you battle within, all because the time you need to perform family roles you use the time for your office work (Participant 15).

4.2.3 Inability to spend quality time with children

One of the findings that emerged from the study is the inability of the mothers in banking to spend quality time with children and families due to the nature of the job. Mothers in banking leave home early and come home late. Most of the time, when the mothers in banking get home, the children are already asleep. These mothers are unable to supervise the homework of their children. They explained they were not happy since they could not attend most activities that concern their children. This situation, as they expressed was as a result of the complexities related to work demands and schedules of work. Working as bankers, they articulated that they are certain of when they start work but are unsure when to return home and this affects the quality of time they spend with their children. Some narratives below further explain this finding in the voices of the participants:

So you leave early, you come home late, sometimes you come home, and they are sleeping. It is difficult, trust me with banking, I know when I start work, so I open to the public at 8.30 am but I do not know when I am closing so sometimes, trust me, with that field and family, I feel like the children have been left on their own. You do not have all the time that they will need (Participant 2)

Another participant also talked about how she wakes up early to prepare and how tedious it is for most mothers working in the bank. Waking up early on top of not reaching home early actually deprives them of having quality time with their children. She expressed:

When my kids were babies, I used to wake up at 4:30 am. I made sure everything has been done. I expressed breast milk and left it in the fridge for them before I leave, and

it continues like that, and my baby does not have a feel of me as she should, that mother baby connection is affected (Participant 6).

4.2.3.1 Child care

Mothers in banking are missing the care they need to give to their children. They can see their children need them in the home, participants whose children fall between one and five years expressed that their children at this stage need their support but they are not usually there. The children at this stage need help in dressing up, how to visit the washroom and others but they are unable to make up to these children. However, the ones above five years do not bother them that much as compared to the ones who are between one and five years. One participant whose child was two years said:

Hmm my sister, me I will say that banking jobs are not good for mothers. I know every work is difficult but for banking it is very difficult for you the mother to get time for the little child you have brought into this world because when she needs you, you are not there and it is very serious, yeah because it's like am not fulfilling my duty as a mother and they are left under the mercy of teachers to teach them some of the things that we have to teach them at home (participant 13).

Another participant stated:

Sometimes you come home and they are sleeping. You check their books and they have homework. I always tell the house help or daddy too and if your husband is having the same schedule as yours, it makes it difficult because we've all agreed that the one who gets home early you check the bag as for the 7 year old he is able to bath and can do his homework, still one needs to check if he has done the right thing but the 4year old hmm, and I realised they were sleeping all the time because the house help will tell you when the driver brought them, they were already sleeping and they can sleep throughout and when you get home, when you wake them up to do the home work, it will not be possible so they will have to wake up earlier than the normal to do the homework before they go to school (Participant 2).

In conclusion, mothers in banking inability to spend quality time has more or less been reduced to children waking up early. However, the study believes the quality of time spend with children and family means a lot more. For instance, they are having meals together, watching a favourite programme on television, supervising children's homework among several others.

4.2.4 Unreliability of househelps

This experience of the mother in banking greatly affects them since they depend much on the support of the househelps. Househelps who support these mothers in their homes are sometimes unreliable and become a burden. The househelps after staying with the families of mothers in banking for some time often plan to leave at the crucial time when their services are most needed. At times the househelps give excuses to stop giving the household needs. Some of the househelps decide to leave unannounced and sometimes too they give information about their departure when they have finished making their departure plans. The duration they give becomes very short and it affects the mothers on how to organize themselves well to focus well on their work and family. Some of the mothers expressed:

Growing up, my mum struggled with them. My sister, too, has had a share of them, but they like leaving all of a sudden. For instance, my sister's househelp left a day before I resumed work. Because they never stay, they are just interested in the money, and when they are going, they pack many of your things away. The same happened to a colleague of mine (Participants 7).

Another participant added:

You mean the househelps! because when someone comes, the way you want your things, you have to take like three months to train them on how you want things done in your house, then as soon as they get grounded and say this one I can leave peacefully knowing that she can support take care of the children and family, that is when they will go, and

so in a year, you can change like three or four househelps and it can be frustrating (Participants 2)

Some of the househelps also start misbehaving, like not taking good care of the children, so there is no other alternative than to change them. The househelps support but they also come with many issues and disappointment that become a challenge for mothers in banking. One participant had this to share:

Yes, some of the very striking ones, sometimes you are actually on your way out to come to work, and the nannies are still not in so I cannot go, on a day like that it can get your day just messed up and if you do not have a boss that understand these things, it is always like you are just giving excuses at work and you know we bankers we don't joke with our time. (Participant 8)

Another mother also shared that:

Househelps support us through our difficulties, but sometimes they end up destroying us and our homes. They can be unreliable sometimes eeh, hmm when you need them, that is when they will start giving you excuses (participant 12)

In Ghanaian culture, it is common for families to seek the services of young girls or sometimes old mothers, popularly known as househelp to support household chores. These househelps could be directly related to the family or, in some instances, not related to the family.

The study's finding revealed that mothers in banking utilized the services of the househelps as a means of coping with work and family roles. Househelps often play supporting roles including cooking, washing dishes, washing clothes, fetching water, going to market to buy items for the family, bathing children and in many instances taking responsibility for sending children to school. In a nutshell, the househelps become mothers in the absence of the biological mother

of the home. Their roles are crucial in the sustenance of families so when it becomes unreliable then it poses a lot of challenges to the mother in banking.

4.3. Coping Strategies

The study outlined several coping strategies that the mothers have adopted to control their challenges as mothers and bankers. Four themes emerged; Social support, planning of work and family roles, Concentrating on each role at a time, and Self-encouragement.

4.3.1 Social Support

The study revealed that mothers in banking adopt social support as a coping mechanism as they straddle between career and family work. There are two sources of social support according to the study, namely: social support from househelps and social support from relatives.

4.3.1.1 Social support from househelps

The study's finding revealed that the mothers in banking utilize househelps to cope with their career and family roles. Househelps in Ghanaian parlance are housemaids employed to perform domestic household chores. Participants revealed that:

Sometimes, the challenges and the stress is so much that you would need the services of the househelps. Unfortunately, in Ghana, now it is not easy to find someone as househelps. There is no formal system that gives responsible bits of help, and it has become an issue of trust, however we manage to get them to help us (Participant 3).

Another participant also revealed that the househelps have been very helpful and that when she is away, the househelp supports in the home in performing some roles such as taking care of the children, preparing food for the family among others.

This was what she shared:

Your kids, what they learn, say, and eat, it gets to a point where even cooking you can't cook for your family. When you get home, you are tired, but it looks like the house help is now taking your responsibility as a mother performing some of these things for you in the home which helps. (Participant 8)

Another participant also revealed how important househelps support has been to a working mother like her in the banking sector:

Just this COVID-19 season, I had a househelp. I had this younger lady who stays very close, so she came home during the lockdown, so she was home like almost the whole lockdown period. About a month or so, that opened my eyes to see that I need help. Although I manage to do my cooking and other things in the home small small but when she came in and I had to leave instructions with her to do these things. Okay, we are eating this, so make sure you do this for daddy, make sure you do this for baby like you know that kind of thing. So the only thing I worry about is that I make sure there is provision at home. Make sure that there is food and everything at home that she can prepare food, mob and the rest, do them in my absence. And then the week is sorted because you have somebody to take care of the child, take care of your "home" when you are not there (Participant 9)

4.3.1.2 Social Support from Relatives

Social support from relatives was another coping strategy mothers in banking utilize to straddle between work and family roles. Most of the mothers who engaged the support of relatives testified how beneficial it has been for them. The supports from relatives of mothers in banking received included: support from their mothers, brothers, sisters, mother in-laws, father in-laws etcetera. The social support from relatives is to assist the mothers in banking, nurturing the children and helping them cook and wash clothes at home. This support in the home can help

the mothers in banking to balance their work and family. For example, some participants expressed how the brother helped her by taking her child to the hospital in order for her to report to work on time to finish an assignment.

There was a time I had to go for weighing, and I had something to do at the office, a time-bound something, and I cannot go for the weighing, so I had to call my brother who runs shift in his work to do it for me. So he took the little boy to the weighing (Participant 1).

Another participant also added how her in-laws have been taking care of her children:

It has not been easy with this job, but I say am fortunate because my in-laws have been great help and support to me. During the weekdays, the girls are with my in-laws. We pick them on Fridays; they spend the weekends with us and take them back on Sundays (Participant 6).

Another participant furthermore explained how her mother has been supporting her by taking care of her children:

My mother has been very supportive; some men cannot attend to babies, but my mother supports me. When they were growing up, I leave them with her, and when I come back from work, I go for them. Her house from my house is not all that far but most at times she is compelled to come and stay with me because of the nature of my job so that she can have enough time for the children and also help in other responsibilities in the home (Participant 1)

Another participant again added how her father has been of great support by also taking care of her child:

Because now my parents have both retired. My dad is always home, so sometimes, even when I have to bring the child, and I am running out of time, I bring him to my office here, so he comes to pick him up to their house so it's been wonderful for me (Participant 10)

Most of the participants revealed that their husbands usually help in the home by cooking, taking care and feeding the children when they are in the home. One of the participants said:

If there is a food shortage or something to be cooked whilst I am not there, my husband usually cooks. If I am late, he makes sure the children eat and I communicate with him a lot; when I tell him because of this and that, I will be late, he does what needs to be done so whatever needs to be done at a particular time, when he is around, he ensures that it is done (Participant 1)

Another participant also expressed:

My husband is doing his job sometimes when he checks on me, and he realizes that it's too much on me like I mean, there are times that he has decided or he has often stayed at home to assist because probably I have an urgent deadline to meet in the office (Participant 9)

Although some of the husbands support in the home, they are selective about the support they give, and most at times, they have to be persuaded, as this mother in banking indicated:

Yes, when I convince him. Feeding the kids, he will do but something like sweeping or mobbing you have to persuade him (Participant 5)

4.3.2 Concentrating on each role at a time

Concentrating on roles at their specific times was another strategy that the mothers in banking utilized as a coping strategy. They realized that the stress experienced emanates from the working environment (banking) and family roles. Thus, this could affect their performance if not managed hence they resorted to this strategy. The banking and family roles are both demand-driven since mothers in banking leave home early and return late. So one branch manager said:

Immediately I get to the gate at work. I switch to work mode, so anything home I leave it behind. Immediately I close and get home, I leave anything work behind and switch to home mode. There are times a teller is not balancing and as a manger if am unable to balance for the day it is on my neck, but I forget about it as I go home and work it out in the next morning at work (Participant 6)

Another participant also added that when she comes to work, she leaves everything from the house that she is thinking about in the house and that helps her to focus on the role she plays at work:

Whatever problem I have in the house, I leave it in the house because if it interferes, you will be typing figures so I have to make sure that whatever I send out is appropriate. So, if I have issues in the house and I bring it to the office, I wouldn't have a good day. Whatever problem I have in the house, I leave it, when I come to work, I focus on what I have to do for the day and this helps me ease stress from work and home (Participant 1).

Also, other participant revealed that when she is in the office, she is for work but when she gets home she is not for any office work so calls, messages, and emails from the office she will not

respond to. Although she admitted it is not a good practice, she conceded she employs this strategy to cope with work and family roles. This was what she shared:

Once I leave the office let us say by seven, and I finish everything of mine, I don't think about work so when I get home it's family, so over the weekend if I don't have Saturday banking, I don't even look at my phone, I don't look at anything because sometimes you get some questions that need immediate answer, so I put everything off just to concentrate on the family (Participant 11).

4.3.3 Planning of work and family roles

As part of their coping strategies, some of the mothers in banking indicated that they plan to be able to balance their work and family. One participant said that:

Umm, it's all about planning. When you plan, you will be able to achieve. Umm, when it comes to the working environment, if you don't take care, you will spend all your 24 hours here, so it's just about planning. Yeah we spend long hours here so my dear you have to plan (Participant 10).

Also, another participant expressed that proper planning to organize yourself well helps in coping with her family and work roles:

I think it's about proper planning and organization, if you organize yourself well, it will help you to use your time at home and work effectively. The time you spend home might not be enough but if you plan it well you will be able to balance the work and the family responsibility. For example, I cook many foods and dish them in the fridge to have my peace of mind (Participant 1).

Also, another participant expressed that she really planned herself before getting into the banking sector, so she finished giving birth before joining the banking sector.

Okay, before I joined the baking sector, I had already given birth, felt a little relieved, and had really planned myself so that when I start my banking profession, I am not going to give birth again so that the juggling of being a mother and working in this domain minimizes (Participant 12).

4.3.4 Self-encouragement among mothers in banking

The study established self-encouragement as a coping strategy that helps mothers in banking cope with their work and family roles. Self-encouragement such as; working to support the family needs and future contingencies helped the mothers in banking to cope with work and family roles. Some participants expressed:

It is not easy, but you also have to work to provide for your family. It's not a good idea for just one partner to work because you don't know what will happen in the future. We all just have to manage and move on, it's difficult, but I also can't imagine not working so I have to always encourage myself to work, so if the companies can have some policies to help the mothers because closing late and going for Saturday banking is not good for our health and family (Participant 7).

Another participant said:

Okay, so I had always had it in my mind, even before way back before I even got married; I have always thought that I wouldn't want my husband to be the only one to suffer for me. I mean, as much as possible, I have also wanted to be my husband's support system. So, I keep it at the back of my mind that this keeps food on our table. Aside from what my husband does, but this is my contribution to my home. Although the work is difficult, sometimes I don't feel like doing it but I encourage myself that I have to work to support the home (participant 6)

4.4 Work-Life Balance Strategies in the Organizational Policy of the banks

Work-life balance strategies and policies at the workplace are very important. This also contribute greatly to productivity. When there exist strategies or policies at the workplace, that enable the employees to balance their work and family roles, they enable them to have a work friendly environment. The study revealed some work-life balance strategies and policies that some of the banks have put in place to ensure productivity and also healthy working mothers.

4.4.1. Hours break initiative for nursing mothers

The study revealed that the work-life balance strategy and initiative common to these three banks is hours break for nursing mothers. However, the roll-out of hours break for the nursing mothers differ slightly with the three banks. For example, in Prudential bank, the policy is that, after the three months of maternity leave, either the nursing mother comes to work at the usual time (8 am) and closes two hours earlier that is 3 pm or comes two hours late and closes at 5 pm for three months. Some participants shared:

So they were doing like when you come in at 8.00 am, you close at 3.00 pm but then when you come in at 10.00 am, you close at 5.00 pm. So every nursing mother has this break from work (Participant 2).

Another participant added

People are becoming aware of our plights with time; at my workplace, for example, when you resume maternity leave, you are allowed to close at 3 pm instead of 5 pm for three months (Participants 5).

Concerning National Investment Bank, the nursing mother, after three months of maternity leave, goes to work at 8 am and closes at 4 pm or goes two hours later and closes two hours later for six months. Some participants shared:

Well, if you have a nursing baby for six months, you close at 4 pm instead of 6 pm, and the three months maternity leave when you give birth so the six months of hours break is after the 3 months maternity leave (Participant 8).

Another participant added:

I think some banks use the 1st three months from your maternity leave but for here, it was the 1st six months that you come two hours late or you close two hours late (Participant 9).

In Access bank, the nursing mothers are compelled to add one month of their leave periods to the three (3) months making four months, then after that come to work an hour late or closes an hour early. Some participants expressed:

You know most people go on maternity for three months, but in access bank, you are compelled to add a month leave and report to work after four months, so after that, you come an hour late to work or close an hour earlier from work (participants 11).

Another participant added:

Oh, as for Access bank, you go on four months maternity leave, so nursing mothers here are a bit fortunate as compared to the other places where you go for three months unless you have some leave then you add but here is by force to add one month leave to the three months. So after the maternity leave, you report 1 hour late to work, or you close one hour early from work (Participant, 10).

4.4.2 Initiatives for female staffs

Work-life balance strategies and initiatives in every work environment help the employee to be able to balance the work and the family in a way. This strategy does not only help the employee

but the organization as well; it increases productivity and promotes employee retention. For example, the study identified that Access bank has a work-life balance initiative for its female staff. The initiatives that emerged from the study were: flexible working hours for female staff, adhering to the voice of the female staff, addressing the needs of the female staff and three months in addition to the three months maternity leave, making it six months maternity leave. The head of the women banking at Access bank, who was one of the participants reported:

The initiative is called the Women initiative that is the W initiative, it looks at women needs and tries to give them access to marketing, access information, access to opportunity, and access education. So we have grouped this into three categories: young professionals, women and businesswomen, and their families. So whatever your need, our product and services are said to suit you and then is basically to connect and empower women in any need of their lives and this compels us to address the needs of our female staffs as well so that they can enjoy their work by being able to balance their home and work responsibilities and also empower them (Participant 11)

Another participant added that they give them not just financial services but also non-financial services.

Non-financial services come in the form of education, mentorship and workshop and stuff like that. Yeah, so charity begins at home. So in that way, we have our Access women, I mean staff in the women community. So it's like all the women who work here are in that community, and they are made to feel flexible at work (Participant 15)

As part of the W initiative, nursing mothers can go on six months of maternity leave. Another participant in Access bank also spoke about the maternity leave package for the women in Access bank. Some participants expressed:

You know most people go on maternity for three months but you can do six months in Access bank. But nevertheless, for the six months, umm after the three months, if you want to do six months, they don't give you your full salary in the next three months. They take 40% of your salary and I think it's okay (Participant 10).

She continues to give a reason for the reduction of the salary by 40% for the additional three to prove that even with that 40% deduction is a very good initiative to them. She added:

Yeah, because you are at home, you are not coming, you are not fuelling your car, there are so many things you are not doing because you are not coming to the office, so if they take something small so that you can take care of your child, then it's all right.

Another mother also expressed with joy how Access bank has developed a work-life balance initiative that supports working nursing mothers.

Recently one outstanding thing access bank has done is to give opportunities to nursing mothers who want to take six months maternity leave though it comes with a condition so if you look at it and you can let go of some benefits, I think irrespective of the conditions attached to it I think it's a very good effort by the bank (Participant 14)

4.5 Discussion of the Finding

The study explored the experiences of mothers and their work-life balance. These are the specific objectives and the findings that the researcher sought to discuss: The challenges of mothers in balancing their work and family in Accra, identify the coping strategies of mothers in balancing their work and family in Accra, and find out the work-life balance strategies in the organizational policies in Accra.

4.5.1 Challenges of mothers in the banking sector

4.5.1.1 Stress associated with combining banking and family roles

The study indicated that the unpredicted closing time and the Saturday banking take almost all the time of mothers in banking. Certain issues that carry force or pressure on a person's body as a result of combining work and personal issues result in stress (Wheeler, 2007). The personal issues here could be the family roles that the mother in banking needs to perform. The work and family role among mothers in banking give rise to stress most at times most of the participants expressed their dissatisfaction with the banking profession's time demands and the stress it evokes which leads to inefficient performance of their family roles. This is because mothers in banking who had children from 3 months to 5 years deeply expressed how stressful it is for them to combine banking with their family roles. This corroborates Bambu and Vembu (2014) findings, which indicated that stress is experienced by women who are working due to factors like role uncertainty, role overload, and others. However, their study focused on working women at large not specific to mothers. Also, it was revealed that employed parents especially mothers, experience difficulty in combining work and family roles (Aryeetey et al., 2011; Annor, 2014 & Adisa et al., 2016). Their study clarifies that work and family roles burden the working mother hence becoming difficult to balance these roles. However, their study did not emphasize the stressful nature of combining work and family as Bambu and Vembu (2014) highlighted.

Also, unpredicted closing time as a characteristic of the banking job as a finding in the study was novel. Although the mothers in banking plan to cope with their challenges, the unpredicted closing time does not help them to effectively go by their plans, which inhibit their ability to balance work and family roles.

The social role theory explains and helps to understand this better, depending on the social location whereby tradition and culture inform gender roles. In the Ghanaian culture, the mother is expected to cook, wash, and take care of the children, so the mother in banking is compelled to perform roles in the home and also satisfy her paid work. That is, these social roles and social ascriptions are still compelling these mothers who are also engaged in productive roles to perform the reproductive roles still because she has been ascribed in the society to perform those family roles. Hence, striking a balance between work and family becomes very stressful for working mothers in the banking sector, especially those who have no choice but to perform their household by themselves (Wheatley, 2012).

4.5.1.2 Role conflict among mothers in banking

This finding suggests that the job demands of mothers in banking could be tedious and as a result affect the need to satisfy the family roles. Similarly, time spent by mothers in banking do not make room for them in assisting their children with homework and other activities of the family. This impact them significantly on their family life satisfaction all as a result of long hours of work. This is because irrespective of the mother returning late from work and spending long hours at work, it is expected of her to still attend to some other responsibilities including her child's homework. This is where role expectation and role enactment of the social role theory come to play (Eagly, 1987). The mother in this African setting is expected to perform child care duty also the woman is socialized in taking care of children hence she sees it as their responsibility. This contributes to why work and family conflict is rising among working mothers because their family obligation pulls them towards one direction and their career in another direction (Adisa et al., 2016).

This finding supports Vranda and Ahmed (2010) whose study revealed that working women have lower life satisfaction and greater internal conflict. Although according to their study this

experience was among working women not mothers. This shows that the role conflict situation is even high among the mothers in banking because they are mothers working with long hours of work and other work demands. The fact that in their study the women were married does not mean they were mothers. Also, Annor (2014) whose study centred on parents who are working revealed that the work and family roles conflicts among mothers who are working hence supporting this finding.

4.5.1.3 Mothers spending quality time with children and families

The study found that mothers in banking face challenges with getting quality time for their children. Especially mothers whose children were between 3 months and 1 year. By the time they get home, the children are already asleep, and by the time they are leaving home in the morning, the children would be sleeping as well. There was a similar finding revealed by Bernard and Martin (2013) that working mothers with younger children leave for work before their children wake up and by the time they return from work, they find the children asleep. However, in the study, it was revealed mothers whose children are below five years feel depressed because they feel their children are too young and they need them around to assist them. On the other hand, mothers whose children are five years and above are not much bothered because they feel the child can do one or two things for themselves.

From the findings, it appeared that mothers had many workloads as required of their occupied positions. The banking profession is characterized by long hours of work, and being in managerial positions worsens the case. Thus, the manager's responsibility is to ensure that the teller had closed their cash book before the banking hall is closed. All the three mothers who were in the managerial position attest to this fact. The number of responsibilities expected of them both at work and home has given rise to multiple roles they face in their daily lives (Asiedu-Appiah et al., 2013). Performing various tasks and playing different roles, including

child care, wife's conjugal duties and performing the productive role make it difficult for mothers to balance work and family roles (Adisa et al., 2016). When it happens like this, it becomes challenging for mothers to give proper time and attention to children (Asiedu-Appiah et al., 2013).

The children hardly see their mothers unless they take them to school in the morning. In situations like this, the children have to be woken up early in the morning so that their mother can drop them at school, which makes it stressful for the children and the mother. The social role theory has made it evident how society expects males and females to behave and perform certain roles (Eagly, 1987). In Ghanaian society, child care has been limited to women, so now that they are engaged in productive work, they are still obliged to take care and spend time with the children. Their inability to fulfil or perform this role effectively makes them feel that they are not playing their role of taking proper care of their children.

4.5.1.4 Unreliability of support system

The study also found that some househelps are unreliable, which affects the mothers in banking a lot since they mostly rely on them. Some mothers in banking see banking as stressful, so they tend to employ house helps to assist them (Muasya, 2014), but the househelps sometimes make the situation challenging for them by not being reliable. Sometimes, the househelps leave abruptly without the mothers in banking preparing adequately to meet that gap. This negatively impact them at home and work. The social role theory (Eagly,1987) makes it evident that, per the social ascription, females are scribed to be homemakers, whereas males are ascribed to be breadwinners. In this contemporary world, this ascription is still evident in patriarchal societies of Africa and, for that matter, Ghana.

The househelps are mostly found to be females as the participants indicated, and most of the time, they work to support these mothers. However, in offering the support, some believe they

are doing these mothers favours, so some tend to misbehave and prove unreliable. Besides them, the only woman in the house is the mother in banking, who is also very busy with work every day. If not for the social ascriptions, there could have been male househelps who could support these mothers in banking that they can even do better than the female househelps. However, the study recorded no male househelps.

4.5.2 Coping Strategies of mothers in banking

Coping strategies in some parts of Africa are important for easing work and family roles (Amoa-Kehinde & Amoah-Kehinde, 2010). In order for a mother in banking to minimize internal crises such as stress and role conflict concerning their family and work roles they resort to coping strategies (Adisa, et al., 2014). The study found that there are devised coping strategies by mothers in banking. These strategies are social support, planning of work and family roles, self-encouragement among mothers in banking and concentrating on each role.

4.5.2.1 The Social Support

The social support from their mothers, fathers, brothers, sisters, mother in-laws, father-in-laws, husbands, et cetera provide care for their children and help perform other family roles that enable them to cope a lot with work and family roles. This is in line with the study of Adisa, Gbadamosi and Osabutey (2016), who found that relatives support mothers in banking. Likewise, relatives support in taking care of the children and performing home duties.

Also, it was found that some house helps assumes motherhood duties in the house. It was evident in the study that aside from cleaning, washing, and other things that the house helps do, they also take up motherhood responsibilities in the home, such as cooking, serving the father, and putting the children to bed. This confirmed Muasya (2014) finding's that the support for child care and housework had been left for the househelps to do.

Relating it to the social role theory (Eagly,1987), it was evident that the roles that are ascribed to the mother can be performed by the househelps since they are all females. Some men still want their wives to close from work to come home, cook and serve them before they eat but if the househelp is there, she may take that burden of the mother in banking. In this case, the mother in banking is not compelled to perform the duties in the home all by herself. The househelps that the study came across were females which confirms the social role theory. In our traditional setting, child care and housework are usually ascribed to females hence the househelps were all females.

On this objective, the study found that support from family relatives was recommended the best compared to the support from the househelps as stated by the mothers. A study by Adisa et al. (2016) revealed a similar finding that family relatives support the family roles better than the househelps. It was found that the househelps support these mothers a lot in their homes however, the study revealed that the relative's support system for these mothers was better than househelps support. The others who have tried both relatives and househelps also compared and appreciated the fact that the relatives' support is the best. This may be as a result of the househelps being unreliable as indicated in the findings of the study. The househelps may not do the work well as expected of them thus some househelps abuse the children among others but with relatives, mothers in banking have this surety that they take good care of the children, and they would not abuse them because the relatives see the home as their home (Adisa et al., 2016)

4.5.2.2 Self Encouragement among mothers in banking

Also, it was found that some mothers encourage themselves in order to cope with work and family. Some of them believed that they have to work and support the home hence they always want to consider themselves employed. With this, they have to engage in productive work to

earn some income to support the home and it should not be the man alone who has to work to provide for the family, so they have to encourage themselves, even if the working conditions do not favour them. This resonates with the study by Amu (2005) which identified that mothers are supporting economically in the home. This finding contradicts the social role theory (Eagly, 1987) where women are expected to perform reproductive roles, so the mothers working are seen to deviate from the norm where women who are expected to perform reproductive roles are now engaging in productive roles. As a result, the mothers encourage themselves to combine their paid work and family roles. Self-encouragement such as working to support the family needs and future contingencies were evident in their submission. This is because women have the skills and the opportunities to engage in productive roles to enhance their economic life (Quisumbing et al., 2016).

4.5.2.3 Planning of work and family roles

Furthermore, it was found that some of the mothers in banking have accepted that being a mother and working in the bank is stressful hence they plan and organize themselves well to cope with their work and family roles. This is in line with Gyateng (2012) finding that good planning is one of the strategies to cope with the challenge of being a working mother. The mothers are critically compelled to do this because socially, they have been ascribed to family roles, and now that they are engaging in productive roles, they are still coerced to perform their family roles, so they need to employ good planning to balance the roles.

More so, it was found that some husbands whose wives are working in the banking sector support them in the home by engaging in some of the reproductive roles such as cooking, washing, taking care of the children and others. This refutes the social role theory (Eagly, 1987) on the assertion that society ascribes reproductive roles to women and productive roles to men. Now there has been a change in the traditional perception of roles ascription to men and women.

As a result, some men who perform productive roles are seen engaging in reproductive roles as reported by their wives in the study however, some husbands have to be persuaded by their wives before they support in the reproductive roles. The persuasion here, authenticates the social role theory (Eagly,1987) because husbands see the family roles as their wives' responsibility since society has ascribed them to perform those roles hence they feel reluctant to perform them.

4.5.2.4. Concentrating on each role at a time

Also, it was found that the mothers in banking concentrate on their work role when they are at work and on the family role when they are at home. The tendency that family role interferes with the work role and vice versa is very high (Balaji, 2014) hence they adopt this strategy. If they do not concentrate on each role at a time, there will be much confusion at work since they deal with figures, and it will cost them because if one figure is omitted, it can affect the daily balance. This was a novel finding.

This finding also supports the social role theory (Eagly,1987) because the social role that has been ascribed to mothers as home keepers or to perform their family roles makes them concern about their responsibility at home, so if they do not devise a strategy whereby, they can concentrate on each role at specific times, they will not be able to cope. So when they are at home, they may also feel that their time with their family is not enough to want to engage in anything work.

4.5.3. Work-Life Balance Strategies in the organizational policy of the Banks

The issue of work-life balance has become very necessary in the enhancement of organizational productivity. In order to reduce health issues and minimize the inadequate productivity of employees, most organizations embrace measures like work-life balance strategies and initiatives to enable their staffs to control work and family role challenges (Fapohunda, 2014).

According to Kelly et al. (2014), enhancing work-life balance at the organizational level benefits the organisation's employees. Forbes recently published a report indicating that work-life balance greatly influences organizations' productivity and higher creativity (Kruse, 2017). The organizations that do not have work-life balance initiatives are making it difficult for their employees. It was identified that nursing mothers in the banks are given hours of break. Although the delivery approach was different among the three banks.

4.5.3.1 Hours break for nursing mothers and initiative for female staff

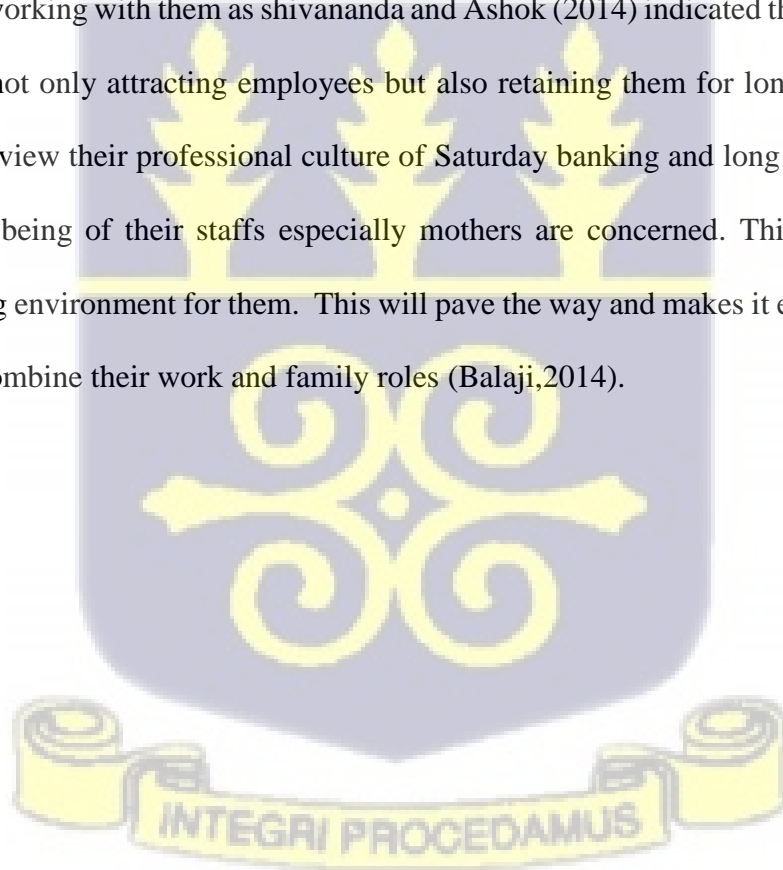
The hours' break was limited to only nursing mothers. The hours break for these mothers were just an hour and two free hours are given to these mothers for the fact that they are nursing mothers. This is in a way making the work flexible for the nursing mothers as was revealed in the study of Abbas and Premi (2011) that those flexible working hours enhance work-life balance. However, this strategy alone is not enough for the mothers in banking because not all of them are nursing mothers. The ineffective work-life balance initiatives make it difficult for mothers in banking to balance their work (Aryeetey et al, 2011). This corroborates the finding of Asiedu-Appiah et al. (2016) who revealed in their study that although there are work-life balance strategies and initiatives in the banks, general initiatives that will enhance effective work-life balance among the mothers in banking do not exist.

Also, out of the three banks one bank has a work-life balance initiative for the female staffs. The mothers in that bank are made to feel flexible at work, the women voices were adhered to among others. As part of the work-life balance initiative for nursing mothers, maternity leave is extended from three months to six months. This is because they have women-centred product, so it has a whole unit for women banking that focuses on women issues. With this, they have a work-life balance initiative that helps their women staff. For instance, it gives nursing mothers six months of maternity leave instead of the three-month statutory leave. This initiative supports

the social role theory (Eagly,1987) where it makes it evident that mothers have child care responsibilities to perform as the society expects of them.

In the African setting, child care responsibility is ascribed to the mother, so additional three months give the mother in banking ample time to take care of the child before resuming work. As part of the service rendering organization, the banking sector needs to employ a work-life balance strategy and initiatives such as flexible working hours, having child care facilities close by, job sharing, flexible maternity leaves etcetera. These strategies need to be employed so that the mother in banking can balance their work and family roles.

In light of this, banks need to be more sensitive to work-life balance strategies and their benefits to the mothers working with them as shivananda and Ashok (2014) indicated that effective work life balance is not only attracting employees but also retaining them for long time. Also, the banks should review their professional culture of Saturday banking and long hours of work as far as the well-being of their staffs especially mothers are concerned. This will promote a flexible working environment for them. This will pave the way and makes it easier for mothers in banking to combine their work and family roles (Balaji,2014).



CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATION

5.0 Introduction

This chapter is the summary of the entire thesis. It presents the main findings of the study in line with the objectives and research questions. The chapter proceeds to make recommendations, the implication for social work and future studies.

5.1 Summary of Findings

It was found that combining family and a banking profession was stressful due to unpredicted closing time, Saturday banking and the work roles take more of their time and attention. Moreover, the househelps acknowledged as giving social support to these mothers were primarily revealed not to be reliable.

Furthermore, it was found that the mothers in banking rely mainly on the social support system to cope with work and family. The study's findings revealed that househelps, mothers, fathers, brothers, sisters etcetera offered support in the home thereby performing some family roles for the mothers in banking. It was also revealed that most husbands were supportive in the home because they understand the nature of their wives' jobs. Also, the finding revealed that the family support system was better compare to househelps.

Moreover, it was also revealed that when the mothers get to work, they take their minds off the home to concentrate well at work and when they get home, they focus on their family roles. Also, it was found out that most mothers in banking encourage themselves because they too have to work to support home. These findings were novel.

More so, it was found that most banks do not have work-life balance strategies as part of their organizational policies. This makes the banking structure not favourable to mothers; across the

three banks, only hours break for nursing mothers were familiar to them as a work-life balance strategy and work-life balance initiative for female staff which was recorded for one particular bank; however, the mother must also work to support the family so the work-life balance strategy there is not enough for the mother in a banking

5.2 Conclusion

The study explored work-life balance among mothers in the banking sector in Accra Ghana, and it concluded that combining banking and family roles are stressful undertaking for the mothers in banking, the unreliability of house helps and the inability of the mothers to have quality time with their children were challenges also revealed in the study. With these, the sub-themes that emerged were late closure, Saturday banking, and non-involvement in their children's academic life.

The study also revealed that mothers in banking engage in coping strategies such as social support from relatives and househelps, planning of work and family roles, concentration on each role at a time and self-encouragement among mothers in banking. Also, it was found that relatives support the mothers better in their homes than the househelps. Furthermore, the spouses of these mothers were supportive.

Moreover, the study's findings on work-life balance strategies and initiatives in the three banks revealed that hours break for nursing mothers were common in all three banks. Aside the hours of break, it was found that only one bank has a work-life balance initiative for their mothers in banking. Therefore, it is necessary to be aware of people's different demands and resources like time and energy to understand work-life balance. Some studies have proven that employees who control their working environment do not suffer from stress but in the banking sector, it is challenging to come across that because the work structure is demanding. The study concludes that a demanding job like banking and its unpredicted closing time contribute to the

ineffectiveness of some coping strategies by the mothers in banking hence the banks need to feature work-life balance strategies strongly in their organizational policies.

5.3 Implication for Social Work

Social workers could advocate for work-life balance strategies and initiatives such as flexible working hours, job sharing etcetera in the banking sector to help mothers balance their work and family. Since the work-life balance initiative is very important to the working mother's well-being, the social workers could advocate for the initiatives to be practised in the banks.

Social workers could educate husbands and other relatives of mothers in banking to give immense support at home to compliment working mothers in assuming homemaking responsibilities. Some husbands may feel reluctant to support since they see home duties as the wife's duty but when they are educated on the need to support their wives, which will produce a healthy home for them, they will support even better likewise other family members.

Industrial social workers could counsel mothers in banking on the need to balance their work and family as far as their well-being is concerned. The well-being of an individual is paramount in giving a productive result both home and work. Social workers can educate these mothers on the essence of having a balanced life as far as their work and family roles are concerned and not to harm their well-being.

5.4 Recommendations

The following recommendations are given based on the findings of the study:

The participants were of the view that they do not spend quality time with their children so the banks can have a family-friendly environment by supporting mothers with child care facilities and crèches or day care centres around the workplace to support mothers in banking. When there are such facilities, they can send their children there and can check on them since the

facilities are around. Also, they can drop them quickly at the facility and go to their offices without stress.

Three months of maternity leave is not enough for nursing mothers, so if policies encapsulate work-life balance initiatives and strategies for institutions like banks with long working hours, it would be beneficial to the mother in banking. The national labour commission could collaborate with the banks on formulating policies to champion work-life balance strategies among mothers in the banking sector. In addition, banks should integrate work-life balance strategies in their organizational policy. Banking with its characteristics of long hours of work, Saturday banking among others should establish in their organizational policies work-life balance strategies and initiatives that will support the mothers to balance their family and work.

In Ghana, most organisations pretend to have work-life balance strategies or initiatives (Asiedu-Appiah et.al, 2013) which make employees especially mothers suffer since these mothers have traditionally become homemakers. The management of the banking institutions should organize training for banks on the work-life balance among the working mothers. They can have a training session for the mothers on the need for work-life balance in banking. In this case, the mothers would have some relief, ensuring their stay in the job and possible progression.

The mothers performing their family roles during the weekday are highly affected due to the long working hours, so they mostly perform most of their family roles such as cooking, washing, etcetera during weekends. If their Saturday which makes their weekends complete is taken out, they become ineffective in performing family roles hence the study recommends that mothers in banking be exempted from Saturday banking to improve their quality time with their families.

Although mothers in banking plan to balance their work and family roles but it has not been effective due to the unpredicted closing time. They do not have an exact time of closing hence

they spend long hours at work which affects their plans and also does not support appropriate parenting ((Wood & Newton, 2006; Hafiz, 2018). Some of the participants voiced out that because they do not have stipulated time to close, it affects their plans to mitigate the challenges of combining their work and family roles. So, banks could have stipulated time of closure to enable their staff to have effective plans. The banks having a specific time that they close is essential.

Future researchers must research the experiences of the children whose mothers are working in the banking sector. The researcher recommends that a further study should be done in exploring the experiences of the children. This is because the children experience the inability of their mothers spending quality time with them, so they will be in the position to share whichever impact their mothers' job as bankers are having on them as children.

In addition, combining work and family being stressful for the participants, industrial social workers could offer counselling services to help the mother in banking in understanding stress and how to cope with it. Mothers in banking should be exempted from spending long hours at work. This will help them to be able to perform excellently at work as well as fulfilling the family roles.

Specifically, the study recommends the following;

- i. Mother's working in the banking sector should be given a feasible schedule on Saturday banking.
- ii. Special provisions should be made for mothers with children less than one year to be allowed to work from home periodically.

- iii. Mothers in banking should be given fixed working hours in order to meet their family needs.
- iv. Mothers in banking should seek help from relatives or responsible househelps to assist them in the house.



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