

**Female employees' perceptions of work-life balance at a banking  
institution in the Durban region**

**By**

**Ashlesha Singh**

**Student Number: 207513952**

**Supervised by Mrs S. Reuben**

**Submitted in partial fulfillment of the requirements for the degree of**

**Master of Social Science in the School of Psychology**

**University of KwaZulu-Natal**

**Durban, South Africa**

**March 2013**

## **Declaration**

Unless specifically indicated to the contrary, this research dissertation is the result of my own work. All citations, references and borrowed ideas have been duly acknowledged. It is being submitted for the degree of Masters in Social Science (Industrial Psychology) in the Faculty of Humanities, Development and Social Science, University of KwaZulu-Natal, Durban, South Africa.

Student Name: Ashlesha Singh

Signature:

---

Date:

---

## **Acknowledgements**

I would like to express my gratitude to the following people who have made a significant contribution to this research study:

- My Lord Jesus Christ for His everlasting love, guidance and encouragement in seeing me through this year.
- My parents, Rhona Singh and Veas Singh for their love, patience and support.
- My supervisor, Mrs. Shanya Reuben for her time, patience, attention to detail and expertise through the completion of this dissertation.
- My research lecturers throughout my post-graduate studies, Mr. Kay Govender, Dr. Akintola, Ms. Kerry Frizelle and Prof Collings for teaching me how to conduct research in an ethical and effective manner.

## **Abstract:**

This study was interested in female bank employees' perceptions of work life balance at a banking institution in the Durban region. The Job Demands-Resources (JD-R) Model was used as a theoretical framework to consider the demands that these women encounter as well as the support systems that they utilise to help facilitate work-life balance (WLB). Importantly, as a theoretical framework, the JD-R was used to bring to light employee experiences of their WLB in relation to their work demands and the resources that are available to them. A qualitative research design was used. Semi-structured interviews on a purposive sample of eight research participants were conducted within the sales and credit division at a large banking institution in the Durban region. Theory-led thematic analysis was used to analyse the interview transcripts.

The findings of the study indicated that these women relied heavily upon domestic helpers in terms of household duties, extended family and their spouses in terms of childcare duties and needs. These employees felt that work dominates their lives more due to the core demands of meeting targets within the sales and credit divisions. These employees perceived that the bank as a whole was not supportive of WLB as they claimed to be and wanted to be involved with the HR Department in the formation of work-life balance policies. This research study offers insight into the needs of female bank employees and suggests the way forward for organisations to appropriately prioritise WLB as a quality strategy in an attempt to retain talented women in their sales and credit divisions.

## Table of Contents

Declaration.....	i
Acknowledgements.....	ii
Abstract.....	iii

### Chapter 1: Introduction to the research problem

1.1) Background to the research study.....	1-6
1.2) Aims/objectives.....	6
1.3) Research objectives .....	6-7
1.4) Research scope.....	7
1.5) Research method.....	7-10
1.6) Chapter division.....	10-11
1.7) Summary.....	11

### Chapter 2: Literature review

2.1) Introduction.....	12
2.2) Conceptual understanding of work-life balance.....	12-17
2.3) Multiple factors that contribute to work-life balance.....	18-52
2.4) Conceptual framework .....	52-56
2.5) Conclusion.....	56-57

### **Chapter 3: Research Methodology**

3.1) Introduction.....	58
3.2) Type of design.....	58-59
3.3) Sample description: Target population and sample size.....	59-62
3.4) Data collection.....	62-67
3.5) Data analysis.....	67-70
3.6) Data validity and reliability.....	70-71
3.7) Ethical considerations.....	71-73
3.8) Conclusion.....	73

<b>Chapter 4: Results and discussion.....</b>	<b>74-109</b>
---	---------------

<b>Chapter 5: Conclusion.....</b>	<b>110-122</b>
-----------------------------------	----------------

<b>References.....</b>	<b>123-148</b>
------------------------	----------------

### **Appendices:**

Appendix A: Informed consent form.....	149
Appendix B: Biographical questionnaire.....	150
Appendix C: Interview schedule.....	151
Appendix D: Diagram of WLB- An integrated conceptual framework....	152

# **CHAPTER 1**

## **INTRODUCTION TO THE RESEARCH PROBLEM**

### **1.1 INTRODUCTION**

The aim of this chapter is to introduce the specific objectives of this research. This chapter will begin by looking at the problem statement and provide the rationale for this study. This will be followed by the objectives of the research, research questions, the research scope and the research method utilised to conduct the study.

### **1.2 PROBLEM STATEMENT**

Globalisation and the advancement of technology have made societies opt for cheaper and more efficient ways of working. This has resulted in employees devoting longer hours and effort to their work (Nzimande, 2008). In recent times, financial and economic pressures have seen the entry of more women into the world of work, as many households require two incomes in order to sustain a desired lifestyle (Giddens, 2004; Straub, 2007). This feminisation of the labour force is also experienced within the context of South Africa. For example, according to the Department of Labour, Republic of South Africa (2006), during the period between 1995 and 2005, 58% of females contributed to the growth in the labour force as compared to only 42.3% of males. This places greater pressure on women to try and juggle their work and domestic responsibilities.

Achieving a balance between one's work and life is a critical factor associated with the sound functioning of employees. Attempting to balance one's work life and family or personal life and being successful in doing so poses a significant challenge for women (Easton, 2007). A vast amount of literature illustrate that women face many career barriers, one of them being work-life conflict (Nzimande, 2008; Yiannakis, 2008).

This work-life conflict can be understood as when work pressures and the pressures from home are mutually incompatible (Easton, 2007). It can thus be inferred that WLB exists in absence of work-life conflict. Working women are said to experience this multiple role conflict more so than men as they take on traditional roles, including the full burden of domestic responsibilities. This unpaid work, including reproductive, domestic, care-giving and emotional roles, often goes unnoticed by their husbands and society in general as women are socialised from birth into the traditional gender role of being a mother with child-care duties and bearer of household duties (Kornbluh, 1991).

However in more recent times, it has been found that there are "men who believe in gender equity and view competence in household tasks as a signal of their commitment to their families and their beliefs" thereby lessening the domestic burden on their wives and assisting their wives in attaining a sense of balance between their work and life domains (Drago, Black & Wooden, 2005, p.345). These arguments point to the complexity inherent within the concept of WLB.



However, the term “balance” does not only mean that time, energy and care is equally given between one’s work and life domains. It can also mean that people have different and changing preferences or ideas regarding a desirable mix of work and life and may use different resources to realise their aspirations (de Sousa, 2009). Thus the term “balance” has been criticised by Hill, Allen, Jacob, Bair, Bikhazi, Langeveldt, Martinengo and Parker (2007), for largely viewing work and non-work domains as competing nemeses, ignoring the fact that work and non-work domains are in many ways complementary. For example, Ruderman, Ohlott, Panzer and King (2002) have stated that the multiple roles women conduct in their personal lives provided them with practice in multi-tasking, leadership skills and enrichment of interpersonal skills which all in turn enhanced their effectiveness in their managerial roles. Hill et al. (2007), thus argues for a change in the metaphor of “balance” to “harmony”.

Ozbilgin, Beauregard, Tatli and Bell (2011) provide a critical analysis into recent research surrounding the WLB phenomenon. Their study found that the life domain in WLB incorporates far more than the domestic aspect of life which is emphasised mostly in WLB literature. Secondly, Ozbilgin et al., (2011) state that the social and historical contexts of individuals carry far more weight in explaining work-life dynamics than micro-individual level explanations. Lastly, Ozbilgin et al.,(2011) suggest that WLB research should incorporate other strands of diversity apart from gender in explaining WLB for each individual such as disability, age and race to name a few.

Despite post-Apartheid legislation such as the Affirmative Action and the Employment Equity Act which have seen the advancement of previously disadvantaged groups such as women into employment, government is more hard pressed by certain issues facing our country, such as the AIDS pandemic, unemployment and security, thereby neglecting the importance of creating WLB initiatives in South Africa (Nzimande, 2008). Furthermore, the Employment Equity Act promotes gender blindness in the workplace as it assumes that men and women are the same and have similar needs (Doherty, 2004). In South Africa, the government has only one piece of legislation that promotes family-friendly policies and this is the Basic Conditions of Employment Act 1997 (Nzimande, 2008). Other countries such as Sweden are well renowned for their parental and sick leave policies, thereby setting an international benchmark for South Africa to follow and learn from.

Organisations in South Africa have by and large failed to offer flexible working conditions for woman (Tomlinson, 2004), as they believe it is not their responsibility to help employees balance work demands and non-work demands (Nzimande, 2008). Research shows that organisations that fail to address work-life conflict of their employees run the risk of having increased turnover rates of affected employees (Easton, 2007). In light of this, it becomes essential that South Africa and organisations retain employed women in order to be compliant with Employment Equity and diversity requirements and should thus give more attention to the work-life conflict experienced by their employees, particularly women.

Organisations can do this by accepting the multiple role conflict that women experience and work towards creating a supportive environment that can assist women in meeting these responsibilities more easily and efficiently. Organisations can create a supportive work environment for their female employees by investigating their job demands that these employees have to see to as well as look at the resources offered by their job that these women employ in order to determine whether their employees experience WLB or a lack thereof (Haddon & Hede, 2010).

Job demands can be understood as psychological or structural claims that individuals need to adapt to by exerting physical and or psychological effort (Demerouti, Bakker, Nachreiner & Schaufeli, 2001). Job resources on the other hand involve physical, psychological social or organisational aspects of one's job that may play a functional role in achieving work goals, reducing job demands, and promoting personal growth and development (Demerouti et al., 2001).

From a methodological standpoint, there have been numerous quantitative studies conducted on WLB (Greenhaus, Collins & Shaw, 2003; Mayrhofer, Meyer, Schiffinger & Schmidt, 2008; Nzimande, 2008; de Sousa, 2009) and relatively fewer qualitative studies regarding how people perceive and experience the intersection between their work and non-work domains of life (Emslie & Hunt, 2009). However, quantitative studies may fall short of telling us about how people understand and negotiate the intersections of their work and personal lives (Emslie & Hunt, 2009). A qualitative approach to this study is thus argued for. Furthermore, the uniqueness of

this study lies in the fact that there has been very little research conducted on WLB in the banking industry. It is therefore argued that this study could yield useful insights and add to the existing knowledge base of WLB, particularly within the banking industry.

### **1.3 OBJECTIVES OF THE RESEARCH**

The overall aim or objective of the current study is to understand female experiences of WLB in the banking sector in the Durban region. Essentially, three main aims or objectives are noted:

1.3.1. To conceptualise work life balance in the literature.

1.3.2. To understand female bank employees' experiences of work life balance in a Durban based bank.

1.3.3. To understand female bank employees' views of an ideal work environment that would assist them in balancing their work and family responsibilities.

### **1.4 RESEARCH QUESTIONS**

In light of the above mentioned rationale to the study, this study aims to answer the following 3 questions:

1.4.1. How is work-life balance conceptualised in the literature?

1.4.2. How do female bank employees experience work-life balance in a Durban based bank?

1.4.3. What would be the ideal work environment for these female bank employees in assisting with balancing their work and family responsibilities?

## **1.5 RESEARCH SCOPE**

The research scope is limited to female employees within the sales and credit divisions at a Durban based bank: The females used were either married or single, with the responsibility of rearing children up to 18 years of age. Reasons for these limits are because employees in sales and credit are faced with the most work demands from the bank, in terms of meeting targets to bring in profit and to reduce the bank's risk of lending money. Such intense work pressures coupled with the responsibility of motherhood roles makes these women the ideal choice to explore the phenomenon of WLB or a lack thereof.

## **1.6 RESEARCH METHOD**

This study will utilise a qualitative research design. Eight research participants will be selected according to purposive sampling. An interview schedule will be utilised by the researcher as a guide in asking the participants questions. Semi-structured interviews will be used to collect the data from the participants. The data will then be analysed using thematic analysis.

### **1.6.1 Phase One: Literature Study**

The literature base for this study seeks to explore and give the reader a conceptual understanding of the term WLB. The concept of WLB is to be explored and analysed through the lens of the Job Demands-Resources Model (JD-R) (Haddon & Hede, 2010). It also addresses the multiple role conflict that women experience between their work and life domains, the physical and psychological consequences of such conflicts and how this affects their sense of WLB. The literature base for this study lastly looks at the domestic and organisational support or coping mechanisms that women employ in order to attain WLB. It is believed that the understandings of these issues are important in helping organisations retain talented women in the banking industry.

### **1.6.2 Phase Two: Empirical study**

This study is an empirical study as the researcher used empirical methods to gain knowledge and information from the research participants. Such methods included choosing a research design, selecting a study population, deciding on what measuring instruments to be used as well as following a research procedure.

#### ***1.6.2.1 Step One: Deciding on the Research Design***

The researcher decided to utilise a qualitative research design for the current study. This is because qualitative research helps determine the meanings people give to experiences or problems, such as WLB and how they contextualise these, thereby giving the researcher a deeper understanding of the phenomenon in context (Rowe & Crafford, 2003).

### ***1.6.2.2 Step Two: Selecting the Study Population***

The study was conducted at a Durban based bank. Eight research participants were selected according to purposive sampling, as they possessed the relevant characteristics of being female, married or single, having children up to 18 years of age and working in the credit and sales divisions of the bank.

### ***1.6.2.3 Step Three: Deciding on the Measuring Instruments to be used***

In-depth, semi-structured interviews were the measuring instrument of choice for the current study as opposed to survey research. The reasons being are that semi-structured interviews are informal in nature, putting the participants at ease and allowing the research participants to express their thoughts in their own words whilst simultaneously allowing the researcher to probe in particular areas of interest (Marshall & Rossman, 2006). Surveys were not chosen because they are a relatively expensive means of data collection, lack depth or details on the phenomenon being investigated, have difficulty in ensuring a high response rate with participants and may be viewed as an invasion of privacy by the participants (Kelley, Clark, Brown & Sitzia, 2003; Marshall & Rossman, 2006).

### ***1.6.2.4 Step Four: The Research Procedure***

After having gained permission from the manager to conduct the study at the bank, the researcher asked her mother for the email addresses of female employees matching the relevant characteristics as outlined in the research scope above. Each individual was

emailed and asked whether they would be willing to be interviewed on the topic. Participants were informed that the research was for a Master's Degree, and assured that all information would remain confidential. An interview time was set up with each participant at her convenience.

## **1.7 CHAPTER DIVISION**

With reference to the available literature on WLB, Chapter Two gives a conceptual understanding of the term WLB. This is followed by a review of the literature on how the traditional gender stereotype partially exists with women working yet still having to attend to domestic and family responsibilities. This role conflict and the consequences of it for women are further elaborated on with reference to the literature and are analysed through the theoretical lens of the JD-R model. With reference to the literature, domestic and organisational coping resources are analysed to see how they assist women in attaining and maintaining WLB. Chapter Two lastly looks at the organisational policies from an international and local front put in place by organisations in order to assist working women in having a more balanced life between work and their life responsibilities.

Chapter Three provides an analysis of the empirical investigation of the study, namely the research methodology, the sampling population, the measuring instruments to be used and the procedure followed for conducting the research study. Chapter Four presents the results of the study, a discussion of the results as well as some limitations and recommendations for stakeholders. Chapter Five entails an overall evaluation of



the study, including its strengths and weaknesses. Recommendations are also provided for future research.

## **1.8 SUMMARY**

In summary, this chapter provided a background to the problem and motivation for conducting this study. This was followed by a discussion of the objectives of the research, the research questions, the, the limited scope for this research study, the methodology that will be employed to conduct the study as well as the chapter layout for this dissertation. The next chapter to follow is the literature review, which will be discussed below.

## **CHAPTER 2**

### **LITERATURE REVIEW**

#### **2.1 INTRODUCTION**

To understand the concept of WLB, this dissertation analysed how working mothers cope with balancing their work lives and personal or family lives through the theoretical lens of the Job Demands-Resource (JD-R) Model by Demerouti, Bakker, Nachreiner and Schaufeli (2001). There are interrelated themes that are presented in this literature review, beginning with the rejection of gendered perceptions of work and life towards the entry of more women into the workplace in the 21st century. This is followed by a focus on the phenomenon of WLB and role conflict, concluding with various domestic and organisational initiatives to attain a balance between work and life domains. The first aspect that will be covered draws on a conceptual understanding of WLB and the importance of addressing this phenomenon in workplaces today.

#### **2.2 CONCEPTUALISING WORK LIFE BALANCE**

Quality of Work Life (QWL) is concerned with the impact of work on people, and can be understood as an opportunity to exercise one's talents and capacities, to face challenges and situations (Serey, 2006). The rationale for studying QWL is because the quality of one's working life is said to influence and shape the worker's identity (Beder, 2000). The researcher (2000) states that because of the consumerist, capitalist

society that we live in today, work has become a mode of not just productivity, but as a means of defining a person and their self-worth because the money that people earn is the means for people to consume things that define who they are. The quality of one's working life also provides financial security which determines one's standard of living (Mshololo, 2010).

The satisfaction that workers derive from their work also impacts other realms of their personal life such as their sense of self, marriage and relationships with their family and friends (Mshololo, 2010).

In light of the above, it can be seen that the quality of one's work life influences the identity of a person, the quality of one's personal life and the satisfaction with one's personal life. Furthermore, QWL is about need satisfaction, such as the satisfaction of family needs, social needs (for example leisure time off work) and knowledge needs such as learning to enhance one's professional skills (Koonmee, Singhapakdi, Virakul & Lee, 2008). It can be said then that WLB is an indicator of QWL as this term encompasses the work and life domains of an individual. It would be useful then to study this phenomenon of WLB to gain a better understanding of individuals' experiences in their work and life domains.

There is no one mutually acceptable definition for the term "WLB". Some definitions view it as "the perceived sufficiency of time available for work and social life" (Gropel & Kuhl, 2009, p.53), while others define WLB as the extent to which an

individual is equally engaged in and equally satisfied with his or her work role and family role (Greenhaus et al., 2003). Clark (2000), on the other hand, views the term as “satisfaction and good functioning at work and at home with a minimum of role conflict” (p.349). A recent study by Geurtz, Taris, Kompier, Dikkers, Van Hooff and Kinnunen (2005) discovered the positive and negative interferences of work into the home life of employees as well as the positive and negative interferences of the home life into the work lives of employees and how this ultimately contributes to a positive or negative WLB for employees.

These contrasting views of WLB by various authors all highlight one common element, namely viewing work and life as mutually informative and interdependent. Essentially, WLB is when individuals are satisfied that they are able to give enough time to both their work and family roles. The definition of WLB by Greenhaus et al. (2003) will be used for the purposes of this study.

According to Greenhaus et al. (2003), WLB has three components: time balance (the amount of time the person dedicates to their work and family roles), involvement balance (an equal level of psychological involvement invested into the person’s work and family roles) and satisfaction balance (an equal level of satisfaction that the person experiences with their work and family roles).

With regard to involvement and time balance, role engagement is represented by the time and psychological investments of the person into their work and family roles,

whilst satisfaction is the positive resultant outcome experienced in the person's work and family role (Greenhaus et al., 2003). A person is thus said to experience WLB or work life imbalance if their time, psychological investments and satisfaction levels are equally high or low (Greenhaus, et al., 2003). An equal involvement and equal investment of time into their multiple roles protects the person against negative experiences in any one role and thus contributes to WLB, satisfaction balance and individual wellbeing by reducing work-life conflict and stress (Greenhaus et al., 2003). Conversely, significant differences of time investment into work time and family time, or work involvement and family involvement leads to work-life conflict, stress, work-life imbalance, satisfaction imbalance and a poorer quality of life (Greenhaus et al., 2003).

Time balance is when a person is satisfied with the amount of time that they give into their work and family roles (Greenhaus et al., 2003). Time balance can also be attained through flexible working arrangements offered by organisations such as part-time work or parental leave policies, thereby giving women more time to see to their family and personal life needs (Gregory & Milner, 2009). However, such flexible work arrangements and policies hinder women in their progression up the career ladder in terms of reduced earnings and career promotions (Hakim, 2006). Thus satisfaction balance may be minimal in this case, because on the one hand, women are satisfied at the greater level of choice and time that they have in attending to their family but not with their career growth and earnings obtained. This however, is

dependent on each woman's needs and which role (family or work) is more important to her and is thus subjective.

Satisfaction balance refers to a person being equally involved in both personal and work roles and satisfied with what he or she experiences in both roles (Greenhaus et al., 2003). This implies that by giving equal priority to both roles, work-family conflict could be resolved quickly (Gregory & Milner, 2009).

Employers around the world are recognizing the importance of providing their workforce with better opportunities in achieving a balance between their work and personal life domains, as doing so results in increased morale, higher productivity, greater investment on return, greater commitment to organisational objectives and clients' needs as well as a reduction in health care costs (Bird, 2006). Organisations that prioritise the issue of WLB are said to have a competitive advantage over organisations that do not (Todd, 2004). This is achieved by organisations utilising WLB policies and practices to increase the flexibility and autonomy of the worker in negotiating their attention and presence in the work place (Gregory & Milner, 2009).

Apart from flexible work policies and practices as being a resource to help attain WLB for women, the energy levels a person has can also be seen as a resource that is transferable from one domain to the other (Andreassi & Thompson, 2007). In this light, if employees experience high levels of positive energy in their personal lives, this positive energy can be transferred to their work life, leading to better functioning at work in terms of mood, values and behaviours and vice versa (Crouter, 1984).

WLB is said to also improve the quality of life of employees in that employees who experience WLB are fully engaged in both roles, not allowing urgencies in either their work or family domain to affect their performance in either of these roles chronically (Greenhaus, et al., 2003).

However, WLB is not without critique. The mainstream view of WLB is criticised for being reductionist as it views work as something that employees do at an organisation in order to earn a salary (Kamenou, 2008). It does not take cognisance of other factors of one's life that constitutes work even though it is not regarded as paid work, such as household chores and raising children (Kamenou, 2008). Furthermore, the phenomenon of WLB implies that it is the individual whom is solely responsible for balancing their work and personal life (Burke & Lewis, 2007). There is hardly any consideration given to the unequal displays of power and dominance that organisations possess and make use of to regulate their workers (Burke & Lewis, 2007).

Thus a broader conception of WLB is argued for that highlights the interdependent nature of WLB, the fundamental inequalities that exist in organisations, the rising levels of consumerism all of which either contribute to either a balance or imbalance between employees work and life domains. Essentially then, WLB can be understood as a term that encompasses the societal, work, family and personal domains of one's life, where there is interdependence between each of these domains.

## **2.3 MULTIPLE FACTORS THAT CONTRIBUTE TO WLB**

Creating and sustaining WLB is complex. There are multiple factors that contribute to women achieving WLB. According to Kamenou (2008), such factors include gendered perceptions of work and life, the extent of co-worker and managerial support, organisational culture and organisational time expectation and the career consequence of taking a WLB measure such as maternity leave, interact to create work life balance. Each of these factors will be discussed below.

### **2.3.1 The Dual Career Woman and Role-Conflict**

Traditionally, labour has been divided according to gender. Women occupied the specific roles of being a housewife, seeing to domestic responsibilities and being a mother, whilst men were considered the breadwinners, who worked to supply the income for the family (Giddens, 2004). For women, any employment outside these roles was seen as menial and received little, if any recognition (Mathur-Helm, 2005). These statements also apply to the South African context, and in this context, women are expected to give up their careers in support of their families at home (Rowe & Crafford, 2003).

However, in the last decade there has been an increase in the number of women graduating from higher education institutions (Yiannakis, 2008). This results in more women being able to enter the employment market. South African legislation, such as the Affirmative Action policy (Deshpande, 2006), requires organisations to promote disadvantaged groups in the workplace, including for example, the historically



disadvantaged, women, children and the disabled in an attempt to address the imbalances of the past (Rost & Mostert, 2007).

Women, who now have greater access to education, are also more likely to progress into senior positions in the world of work (Yiannakis, 2008). Consequently, this also translates into added exposure to work related stresses and a greater negative interference from work to home (Marais & Mostert, 2008). As a result, more South African women are said to experience stress over work-life issues as they take on senior positions in organisations (Nzimande, 2008). Another reason for women entering the workplace is to help take care of their elderly parents for financial reasons (Hewlett & Luce, 2005).

Furthermore, in recent times, financial and economic pressures have seen more women entering the workforce, as many households require two incomes in order to sustain a desired lifestyle (Giddens, 2004; Straub, 2007). In response to these financial and economic pressures in our democratic South Africa post 1994, organisations have engaged in transformative processes and actions such as downsizing, and layoffs to name a few, have taken place giving rise to high levels of unemployment (De Klerk & Mostert, 2010). These high unemployment rates increase the pressure amongst employees to work harder, and to work longer hours (De Klerk & Mostert, 2010).

In South Africa, it also seems that the possible financial burden posed by young children (under the age of seven years) increases the probability of females entering the labour market (Van der Westhuizen, Goga & Oosthuizen, 2007). This places greater pressure on women to try and juggle their work and domestic responsibilities.

Couple households in recent times have also seen the women earning a higher salary than their spouses and this is referred to as female breadwinner households (Drago et al., 2005). Thus the traditional roles of women as being the housewife and mother are, to some extent, falling away as more women are entering the labour work force (Giddens, 2004).

Another growing trend is the rise of single person households. This can be attributed to factors such as divorce, women choosing to raise children themselves, and increasing number of people living on their own, which rejects the traditional role of 'woman as housewife'. An article published in the 'Star' (Poulter, 2002) highlighted that many women are sacrificing marriage and a family for financial independence. This suggests that women are marrying later, putting off having children and are more likely to get divorced as they concentrate on their careers. For example, according to the Statistics South Africa 2002 Women and Men in South Africa Report, 24% of South African households are headed up by women. In the Black population, more than 40% of households are headed up by women (Statistics SA - Women and Men in South Africa Report, 2002).

According to Puckrin (1990), 50% of African marriages end up in divorce where two thirds of these cases involved children, who were looked after by their mothers. This alarming statistic suggests that in order to address the financial burden of caring for their children, single mothers are forced to work and give the responsibility of childcare to others, often resulting in marital problems, and in some cases, even divorce. According to Hamilton, Gordon and Whelan-Berry (2006), childless single individuals do not have traditional family responsibilities, yet they may still experience conflict between work and life domains. This could be due to them putting more time into advancing their careers, leaving them with less energy and time being placed into their personal lives.

Thus, the points highlighted in the afore discussions, reveal some of the reasons why women feel compelled to work – ultimately however, these reasons create a bigger challenge for women to meet their work and family responsibilities. Despite these conflicting demands, the urban women's primary focus is on seeing to the family domain (Easton, 2007).

Role conflict is defined, according to O'Laughlin and Bischoff (2005 p.80), as involving three types of multiple role conflict which is associated with WLB, namely strain based conflict, behaviour based conflict and time based conflict. This multiple role conflict leads to a work-home interaction (WHI) and home-work interaction (HWI) which can be understood as a process in which a person's functioning in one domain (such as home) is influenced by (negative or positive) load reactions that have

built up in another domain (such as work) (Geurts & Demerouti, 2003). Negative WHI and HWI interactions will be discussed below in strain based and time based conflict, whilst positive WHI and HWI will be discussed in a later section called organisational and social support.

Strain based conflict (for example negative mood and negative affect) occurs when one's performance in one role such as one's work role impacts one's performance in their other role (family domain) (Rost & Mostert, 2007). Strain based conflict can be further understood if the person does not experience sufficient recovery time (such as leisure time at home in the evenings) due to them having a high quantitative workload, less control over their methods of working and planning and less job support from their colleagues and supervisors (Geurts, Kompier, Roxburgh, & Houtman, 2003). This means that the negative psychological and physical states that have been built up at work could not be restored to a baseline, making the person having to invest more effort into accomplishing work tasks and home tasks, thereby leading to a more negative WHI (de Lange, Taris, Kompier, Houtman & Bongers, 2004). Such negative WHI has been linked to reduced psychological health across time (Van Hooff, Geurts, Taris, Kompier, Dijkers, Houtman & Van de Heuvel, 2005) as well as fatigue.

Behaviour based conflict is when behaviours required in one role are incompatible with behaviours required in another role (Rost & Mostert, 2007). For example, the stereotypical behaviours of managers are that they are aggressive and objective in the

workplace (Hammer & Thompson, 2003). However such behaviours are incompatible in the home because the same individual is expected to express positive emotions in the family such as being warm and vulnerable.

Time based conflict occurs when time pressures from one role makes it impossible to fulfil expectations of the other role (Rost & Mostert, 2007). For example, when there is a high quantitative workload at home in terms of managing childcare responsibilities, a reduced capability to deal with unexpected problems at home and a lack of family support at home, the amount of energy and time resources of the person are depleted, preventing the working parent from responding with a full range of these resources towards their work responsibilities in the workplace (Geurts et al., 2005; Payne, Cook & Diaz, 2011). This is an example of a negative HWI highlighting time based conflict.

Essentially then, according to Betz (2005), dual career woman may not devote adequate time or attention to both work and family responsibilities, resulting in a compromise of both roles being met sufficiently or a negative WHI and HWI. Some of the consequences of women struggling to fulfil their responsibilities may be spousal conflicts, career-home conflicts, career-childbearing conflicts and career-marriage conflicts (Rowney & Cahoon, 1990). Women may also feel a sense of guilt if they fail to fulfil both their roles as mother and work demands adequately (Burchielli, Bartram & Thanacoody, 2008).

From the afore mentioned discussion, it can be seen that women need to sufficiently meet the demands in both of their roles in order to address the various role conflicts they experience between their work and life domains that are negatively affecting their WLB (Easton, 2007). Having organisational and social support could well address this issue as well as assist women in managing their competing roles efficiently (Chan, 2009). In addition, organisational culture and organisational time expectations will be discussed below to highlight the working context in which women find themselves in and how this working context adds up to the problem of WLB.

### **2.3.2 Organisational Culture**

Organisational culture can be understood as a sense-making mechanism that shapes employees' attitudes, behaviour and values and aids the interpretation of unfamiliar events (Chan, 2009). The organisational culture in most organisations is negative towards work life family policies as such policies are to favour women and/or parents (Smithson & Stockoe, 2005). Thus having family friendly and flexible policies in organisations will not in itself bring about change, rather shifting the resistant organisational culture will (Clutterbuck, 2004).

Changing the organisational culture involves shifting people's attitudes, and changing systems of an organisation (Clutterbuck, 2004). For example, this could involve highlighting the need for women to be beneficiaries of family policies due to them not solely fulfilling the traditional role of child bearer and housewife only, but of a

worker too in order to meet the financial pressures that each household in society today. As a possible solution to the resistance noted above, Baglihole (2006) advocates for training courses that address confused and resistant negative attitudes as well as the need for the organisation to implement support systems and flexibility for staff members that are not considered to be beneficiaries of family friendly policies, namely the childless and men. There also needs to be more open communication about women's changed work and family lives and how important it is to face this change (Bailyn & Harrington, 2004).

According to Eagly and Carli (2007), organisations should consider and encourage male participation in family friendly benefits, as “danger lurks in family friendly benefits that are only used by women” (p.70). Essentially, organisations need to utilise awareness based training programs to create an in-depth awareness of the difficulties women are facing so that negative preconceptions of women's lives can be challenged and changed. Organisations should also include benefits of family friendly policies to males and others in the organisation so that they do not feel marginalised, in order that the issue of WLB might be embraced more readily by all members of the organisation. The next section that will be discussed below is organisational time expectation of employees.

### **2.3.3 Organisational Time Expectations**

Another factor is organisational time expectations which have been noted to also contribute to work-life imbalance. For example, it has been noted that the long hour

work culture that is present in many organisations, does not support appropriate parenting (Wood & Newton, 2006). In other words, work demands such as working long hours impede one's performance in the home domain, leading to work-life conflict and work-life imbalance (O'Driscoll, Brough & Biggs, 2007). More often than not, organisation's superiors and co-workers also expect that employees should expand their work activities beyond the normal working day, which consequently interferes with their non-work responsibilities resulting in work-life conflict (Posig & Kickul, 2004). A study conducted by Thompson and Bunderson (2001) shows that unusual time demands such as shift work and working overtime are also positively associated with work-life conflict.

Employees often express an "unmet need" by organisations for failing to provide them with flexible working schedules such as flexi-time and part-time work, thereby not reducing the amount of time that they are expected to work in the workplace and this leads to work-life imbalance and job satisfaction (Bauld, Brough & Timms, 2009). Employees work-life balance is negatively affected by organisational time demands because such demands involve employees working long hours with increased intensity and pressure to accomplish as much as possible in the working day, leaving employees desiring to spend more time with their children (Pocock, 2002).

According to Eagly and Carli (2007), "organisations should change the long hours work culture" (p.69), so as to assist working women in meeting their family



responsibilities in terms of time but also as to assist working women in terms of highly productive work habits, which would help these women achieve much needed encouragement and rewards. Furthermore, Eagly and Carli (2007) suggest that employees with significant parental responsibility, such as being a new mother or child rearing, should be given more time to prove themselves worthy of promotion. Indeed, the factors discussed above have been shown to negatively impact WLB and could potentially lead to work life conflict.

#### **2.3.4 Organisational and Social Support in Achieving WLB:**

The importance of social support has been noted by many authors (Chan, 2009; Kelly & Voydanoff, 1985; Marcinkus, Whelan-Berry & Gordon, 2007). “Social support is a critical resource for working women to enable their continued success in both work and family domains” (Marcinkus, Whelan-berry & Gordon, 2007, p.87). Social support can be understood as the structure of relationships and the flow of resources provided by relationships (Chan, 2009). Social support is viewed as a buffer or moderating variable on the impact of work and family role conflict by enabling individuals to cope better with these competing demands (Kelly & Voydanoff, 1985). There are two types of social support, namely organisational support and non-work social support (Chan, 2009).

Organisational support can be understood as employee’s beliefs that their organisation cares about their wellbeing and values the contributions that he or she makes to the organisation (Rhoades & Eisenberger, 2002). According to Rowe and

Crafford (2003), looking specifically within the banking industry, women do not feel that there is adequate organisational support as there is a lack of women role models within the banking industry. One argument within the proposed model for WLB by Clutterbuck (2004), suggests that there needs to be suitable role models to help women with the organisation of work in terms of the time flexibility policy to benefit individuals.

Supervisory support also falls within organisational support and can be defined as an employee's perception of the support offered by their immediate supervisor in terms of his or her concern for the employee's general welfare and work-related interest (Kottke & Sharafinski 1988). For example, Chan (2009) states that a supervisor's concern for an employee and their willingness to help the employee with special problems has the effect of reducing the negative spill over of work demands into their personal and family life, thereby reducing work-life conflict. Thus supervisory support, as well as social support, discussed above, can have positive influences on WLB as they both reduce work-life conflict by giving the person more time and energy resources to invest into their work and life roles as well as promoting wellbeing for the person (Lapierre & Allen, 2006).

Additionally, support from one's colleagues is also said to have a positive influence on WLB. According to Behson (2002), despite the benefits of formal WLB policies in place at the workplace, employees prefer the option of making informal adjustments to their working environment with their fellow colleagues, having gained the approval

of their supervisor. According to De Lange et al. (2004), such control over job methods, work planning and having support from one's supervisor and colleagues are all important for the worker's regulation of their energy investments into their job. This in turn promotes a positive WHI and WLB as positive loads have been built up such as self-efficacy and positive affect and more energy for recovery that can spill over into the home domain (Geurts et al., 2005).

However, according to Rowe and Crafford (2003), females in the banking industry tend to be less supportive of one another when they are in different life stages, that is being single or married or about to have a baby and more supportive when they are in similar life stages. Basically, women are looking out for themselves and are not working and supporting one another as a group in addressing woman's issues (Rowe & Crafford, 2003). This is one opinion however, and cannot be said for all cases.

The non-work domain of support that helps women in achieving WLB can come in the form of family support and spousal support (Chan, 2009). Family support can be the perceived empathy and respect shown by family members towards working women for the paid and unpaid domestic labour that she performs (Chan, 2009). This can be done by family members providing direct assistance with household demands, thereby increasing the likelihood that the person is not preoccupied with household demands to be done whilst they are at work (Frone, 2003). Having support in the home is linked to a positive HWI because the energy and time investments within the home are in acceptable limits and thus the working mother can adjust her behaviour at

home to her current need for recovery by rescheduling tasks that need to be done at home (Geurts et al., 2005). This means that positive load reactions are built up, such as energy and such positive loads spillover into the work domain (Geurts et al., 2005). This in turn will reduce work-life imbalance.

Spousal support can be understood as the “flow of resources from one partner to the other which serves to help the receiver and improve his or her wellbeing” (Parasuraman, Purohit, Godshalk & Beutell 1996, p.282). In this light, supportive spouses may protect one another from experiencing high levels of work-life conflict (Holahan & Gilbert, 1979). According to Newell (2000), the new emerging trend in South Africa is that there is a growth of men being the cuddly breadwinners. This means that men are becoming more concerned about building a relationship with their children and spending quality time playing with them. However, most of the routine childcare chores are done by women such as changing napkins, feeding and washing clothes.

Thus, although the responsibility of mothers taking care of children by themselves has lessened due to the concept of cuddly breadwinners, the social responsibility for childcare still remains largely female (Newell, 2000). Balancing work and family roles and responsibilities is even more difficult for women, whose husbands and/or partners not help around the house with the domestic tasks, thus making it more difficult for women to manage their personal and professional roles (Moorosi, 2007).

According to Markinor (cited in Puckrin, 1990), Black South African women experience added pressure in their homes as compared to Whites. This is because Black men are regarded as the head of their households and expect women to see to all of their needs regardless of whether the woman works or not. This is one opinion however and cannot be generalised across all Black women's lived experiences. This once again highlights the difficulty some women experience in attaining WLB due to the lack of assistance given by their spouses.

In light of the afore mentioned discussion on various support structures for women, the negative spill over of work into life can be prevented by employees adjusting their work arrangements amongst themselves, supervisors assisting female employees with difficult situations and organisations conveying empathy and means of support in understanding the difficulty that women experience in juggling their work and life responsibilities. To prevent the negative spill over of family conflicts into life, it can be seen that family members should assist with household responsibilities. Having organisational, family and spousal support all contributes to a women's wellbeing, lessens the negative spill over of life and work conflicts into one another, thereby fostering a sense of balance between work and life for women. These work and personal support structures serve as resources that can facilitate the attainment of WLB for these women. However a lack of such support in the workplace and home has been shown to negatively impact WLB and could potentially lead to work-life conflict. The consequences of work-life conflict which negatively impact WLB will be discussed below.

## **2.3.5 Consequences of Work-Life Conflict**

### ***2.3.5.1 Consequences of Work-Life Conflict on Individual Wellbeing***

These multiple roles of work, domestic and family responsibilities discussed above that women have to see to, often bombard them at the same time, which in turn places more pressure on them. Women trying to continually deal with this role conflict may experience burnout (Yiannakis, 2008). Burnout can be defined as “a persistent, negative, work-related state of mind in ‘normal’ individuals that is primarily characterised by exhaustion, which is accompanied by distress, a sense of reduced effectiveness, decreased motivation, and the development of dysfunctional attitudes and behaviours at work” (Schaufeli & Enzmann, 1998, p.36). Job stress associated with burnout can be understood as having elements of fear, dread, anxiety, irritation, annoyance, anger, sadness, grief, and depression” (Motowidlo, Packard & Manning 1986, p. 618).

According to Johnson, Cooper, Cartwright and Donald (2005), job stress is a process in which some characteristics of the job produce harmful consequences or responses from employees. Having reviewed work-life studies, it was found that despite more women engaging in paid employment, they continue to conduct far more childcare and domestic labour than do men (Betz, 2005). As a result, stress occurs because resources are lost in this process of juggling both work and non-work responsibilities (Chan, 2009). According to Phillips-Miller, Campbell and Morrison (2000), working

women experience higher levels of job stress because they have less influence in their working environments and less power in their marriages to bring about a more equitable distribution of domestic and childcare responsibilities.

Many researchers (Demerouti et al., 2001; Geurts & Demerouti, 2003; Ogungbamila, 2010; Oloyede, 2006) have studied the deleterious effects of burnout, particularly in relation to WLB. Therefore, the pressure for women further increases to a great extent, as not only do they have to deal with role conflict but also try to manage their burnout experiences as a result of role conflict, again suggesting the many complexities involved in creating and sustaining WLB.

Additional consequences of women experiencing a work-life imbalance include, among other things, increased absenteeism from work, turnover, decreased job satisfaction and performance, depression, anxiety and irritation (Demerouti et al., 2000). Aryee, Fields and Luk (1999) state that if an individual's work responsibilities interfere with his or her performance of their domestic and childcare related responsibilities, these unmet, non-work responsibilities may increase the person's anxiety levels about their work-related performance, and vice versa.

Another area negatively affected by work life imbalance is job satisfaction. Although job satisfaction is not the main issue of the study, it is wished to be highlighted here. Tull (2006) defines job satisfaction as the extent to which employees are satisfied in their jobs, making it less likely that employees would experience anxiety, burnout and

have more balance between their work and life domains. Several studies allude to the fact that women workers experiencing high work-life conflict will in turn experience low levels of job satisfaction and lowered psychological wellbeing (Betz, 2005; Cabrera, 2007; Mesmer-Magnus & Viveswaran, 2005).

Another construct related to job satisfaction is life satisfaction. According to Page and Vella-Brodrick (2008), life satisfaction is when an individual cognitively evaluates their satisfaction of their life as a whole. If an employee is experiencing difficulty in meeting the demands of life roles due to the demands required of them in their work roles, he or she is most likely going to complain about a reduced quality of life, which in turn negatively impacts their life satisfaction (Kinnunen & Mauno, 1998).

Career success can be defined as being experienced directly by the person and as individual's reactions to his or her unfolding career experiences (Mayrhofer, Meyer, Schiffinger & Schmidt, 2008). According to McDonald and Hite (2008, p.97), young career professionals claim that an important component of their definition of career success was "achieving balance in work and life."

Career success can positively or negatively affect WLB, depending on the perspective that women adopts. This means that women can either find means to be successful in incorporating their work and family responsibilities thereby positively affecting their WLB or choose to quit their jobs and stay at home to look after their children and find



a deeper sense of authenticity, which can also lead to positive WLB (Hewlett & Luce, 2005).

In the study by Easton (2007), women were successfully able to achieve a sense of WLB by having a supportive social network, finding satisfactory childcare, choosing or changing organisations to better fit their needs, such as organisations that offered them flexi-time, part-time work , a supportive organisational culture, having supportive bosses and colleagues and also undertaking home-based entrepreneurial endeavours. For these women, work served as imperative for their mental health and for being good role models to their children (Easton, 2007).

These women also changed their cognitive perceptions regarding guilt for not spending enough time with their children and cognitively reframed their day in terms of their ability to measure up to their need of identity, completion of important tasks and balance (Bolton, 2000). This also reflects the fact that these women have changed their mindsets from having the common viewpoint of WLB to mean equally investing in each role WLB to rather how well they are doing in each role (Easton, 2007).

Indeed the above mentioned strategies used by women help them attain WLB.

Other reasons for women quitting their jobs as a temporary time-out of workforce include eldercare responsibilities, looking after loved ones, dissatisfaction with their jobs and having been laid off, which negatively affected their WLB in terms of income (Cabrera, 2007).

The afore mentioned discussion highlights how work-life conflict might impact female employees sense of wellbeing at an emotional level particularly in relation to a reduced sense of job satisfaction and career success as well as elevated levels of job stress, depression, anxiety and burnout. However, this discussion also reveals the various strategies women employ to ensure career success and a positive WLB. Such strategies can generate useful tools for employees in a variety of occupations and HR practitioners on how to ensure a better balance between the work and family domains (Easton, 2007).

#### ***2.3.5.2 Consequences of Work-Life Conflict on Employees' Work Behaviours***

This section expands on the previous discussion by visiting the consequences of work life imbalance and how these consequences affect female employees' behaviour on the job. The negative behaviours or consequences that come about as a result of this work life imbalance are absenteeism, turnover and poor job performance, each of which will be discussed.

Absenteeism from work is said to take place, especially when unplanned incidents occur, such as when a family member becomes ill (Chan, 2009). Absenteeism from work can also take place when individuals use up time that is meant to be spent at work in order to see to non-work demands so that they can try achieving a state of balance between their work and life roles (Koslowsky, 2000). This is done by either arriving late for work, leaving early from work or not pitching for work at all (Boyar,

Maertz-Jr & Pearson, 2005). Thus what can be seen is that employees' work schedules are at loggerheads with their desires to see to non-work responsibilities. This invariably leads to more time and attention being invested into their life role at the expense of the work role, all of which can potentially result in a work life imbalance.

Another consequence of work life conflict is the turnover intentions of employees. Turnover intentions can be defined as "a conscious and wilfulness to leave an organisation" (Tett & Meyer, 1993, p.262). Employees' turnover intentions are based on both them and their organisation being unable to resolve the interference between their work demands, childcare and domestic demands (Anderson, Coffey & Byerly, 2002). Employees would thus look for a job in an organisation that would better assist them in meeting the demands of their work roles and life roles more effectively. Thus work-life conflict is linked to greater rates of turnover (Wang, Lawler, Walumbwa & Shi, 2004). In the South African context, turnover is a huge cost for South African organisations because of the skill shortages present in the country (Easton, 2007).

Another consequence of female employees utilising work time to see to family or domestic responsibilities or leaving work altogether to meet these demands, is a lower standard of work performance. Job performance can be defined as the extent of which episodes of employee behaviour improve the organisation's effectiveness (Byington & Felps, 2010). Several studies highlight that work-life conflict is detrimental to employee's job performance (Aryee, 1992; Frone, Russell & Cooper, 1997;

Netemeyer, Brashear-Alejandro & Boles, 2004). Therefore, if work-life conflict is reduced, job performance may increase and improve in the workplace (Madsen, 2006).

WLB is said to influence job performance positively provided that the organisation offers WLB practices such as flexible work hours, telework from home, job sharing, family leave programs, on-site childcare and financial or informational assistance with childcare and elder care services (Beauregard & Henry, 2009). Such practices do not necessarily influence work-life conflict experienced by employees, but rather improves job performance among employees working at their peak hours because the costs of losing a job that offers desired flexibility in working hours far outweighs losing a job without flexible hours (Allen, 2001).

These flexible working arrangements also improve job performance as their very existence highlights anticipated organisational job support amongst job seekers, particularly those whom have caregiving responsibilities that require such support (Casper & Buffardi, 2004). This in turn creates organisational citizenship behaviours amongst those recruited, which also improves job performance (Beauregard & Henry, 2009). Indeed then, WLB practices do improve job performance.

However, the time employees spend at work signals organisational commitment and contributions to the organisation (Beauregard & Henry, 2009). Yet flexible working arrangements such as telework, flexi-time and family leave make the employee less

visible to the organisation and thus such practices are linked to smaller salary increases, fewer promotions as well as lower performance evaluations (Bailyn, 1997).

In light of these findings, it can be deduced that women experiencing a work life imbalance due to multiple role conflicts also experience less psychological wellbeing. Employers that do not pay adequate attention to the WLB issue and its associated consequences are problematic, especially in light of South Africa's skills shortages. Therefore organisational initiatives that prioritise WLB issues can promote organisational effectiveness and increased psychological wellbeing for their employees (Smith & Gardner, 2007). Given the consequences of work life conflict, women generally employ a range of coping mechanisms that mediate their experience of work life imbalance. These coping mechanisms will be discussed below.

### **2.3.6 Coping Mechanisms from Domestic and Work Initiatives**

Discussed above, the literature firstly looks at how WLB is conceptualised. The literature then moves on to the physical and psychological consequences of work-life imbalance experienced by employees, particularly female employees. From this line of argument, a platform is built to discover and discuss possible coping mechanisms that women can and do employ in order to reduce work-life imbalance and attain WLB.

There are numerous coping systems or structures that are available to women, some of which include care networks and maternity leave.

Care networks are “formal, informal, paid and unpaid care arrangements, networks and institutions that provide women with the opportunity to work” (Tomlinson, 2006, p.369). According to Easton (2007), South African female bankers state that they rely heavily upon domestic helpers for domestic responsibilities and on formal childcare facilities and or extended family care for their children in order to balance their work and family demands. These women are known as superwomen whom are women appearing to do it all; that is balancing their work, family and domestic demands (Gordon & Whelan-Berry, 2005). However, although these care networks help women in balancing their work and life commitments, they also create a sense of guilt in women because they only get to spend quality time with their family and children on weekends (Rowe & Crafford, 2003).

#### ***2.3.6.1 Family Friendly Policies: South Africa***

Another structure or system comes in the form of family friendly policies offered by organisations. According to a study by Easton (2007), women from a South African bank institution saw their organisation as not being supportive in addressing the WLB issue because of the bank’s focus on achieving targets, having to attend after hour functions or events and not having enough staff. The majority of these women felt that the ideal work environment would consist of family friendly policies such as flexibility in their job role; on-site childcare facilities, on-site gym facilities and a

web-based functionality facility for helping mothers cope effectively with the WLB issue (Easton, 2007). Examples of family friendly policies within the Basic Conditions of Employment Act 1997 of South Africa are maternity leave, family responsibility leave, sick leave and annual leave (Nzimande, 2008).

A review of the internal policies of the South African bank under investigation in the current study (hereafter referred to as ABC Bank) revealed that the bank has family friendly policies in place, such as maternity leave, family responsibility leave, sick leave and annual leave as well as flexible work arrangements such as flexi time, part-time work, telecommunications, job sharing and sabbaticals. It is argued that South Africa can draw from international best practice in looking at ways to enhance their organisational policies in a meaningful way. For example, other countries such as Sweden have been known to have progressive policies and are internationally renowned for their parental leave and sick leave policies.

South Africa and other countries do have sound policies that address the phenomenon of WLB. For example, South Africa has the Basic Conditions of Employment Act 1997 where Section 27 of this Act makes provision for three days family responsibility leave, four months maternity leave, whilst Section 20 of this Act makes a provision for employees to be granted paid sick leave equal to the numbers of days the employee would normally work during a period of six weeks (Nzimande, 2008).

Other countries such as Luxembourg has a policy that makes provision for sixteen weeks fully paid maternity leave, two days fully paid paternity leave and two to four days fully paid additional family leave (O'Brien, 2012).

In terms of flexible working arrangements however, South Africa lags far behind compared to other countries in terms of not having policy that outlines flexible work arrangements as a legal right of employees, but rather proposes a Codes of Good Practice on the Integration of Employment Equity into Human Resource Policies and Practices (Dancaster, Cohen & Baird, 2011). This Code requires employers to consider flexible working hours and grant family responsibility leave to both parents. South Africa also has a Code of Arrangement of Working Time which requires employers to be sensitive to the effect that shift rosters have on their employees, employees' families and the childcare needs of employees as well make special arrangements for employees that are pregnant and for those breast-feeding (Dancaster, Cohen & Baird, 2011).

Other countries such as Britain and Japan regard flexible work schedules as a statutory right of their employees. From the year 2000, British policy has outlined that parents of children aged under six or disabled children aged under eighteen have a statutory right to apply for work flexibility. (O'Brien, 2012). The revised Law for Child and Family Care Leave 2010 in Japan allows employers to reduce an employee's working hours upon request, if the employee has the responsibility of



caring for a child below three years of age but does not take childcare leave (O'Brien, 2012).

Thus, the problem for South Africa arguably stems from the implementation of WLB policies such as the BCEA and making flexible working arrangements a statutory right for all employees. WLB flexible policies have been developed in the West, promoted as a choice for male and female employees to take up should they be experiencing difficulty in managing their work and life responsibilities (Lewis, Gambles & Rapoport, 2007). Utilising a one size fits all approach with South African employees in dealing with WLB cannot work as these employees are vastly different in terms of cultural beliefs, understandings and experiences of WLB. For example, global competition has led to intensified work pressure and demands from employees, and collective cultures such as Africans and Indians feel that such pressures are eroding their value systems of keeping their families together and caring for their parents when they get older are being lost (Lewis et al., 2007). Such pressures are breaking down families and blurring the boundaries between employees paid work and personal lives (Easton, 2007). Therefore such policies are not really a choice as they mask societal controls and constraints, erode cultural values and promote economic development.

Furthermore, the South African government is more hard pressed by other crises hitting the country such as HIV/AIDS, unemployment and security which has led to South Africa not prioritising and implementing WLB initiatives (Nzimande, 2008).

Such pressures have also seen a retreat back to the gender bias of women being largely responsible for domestic and family responsibilities and men largely being the breadwinner (Lewis et al., 2007).

With regard to Sweden's sick leave policies, except from an employee's first day away from work, sick leave pay in Sweden amounts to 80% of a sick employee's salary (Anderson & Molander, 2003). These policies form part of the international benchmarking trends that South Africa can look to and learn from.

In South Africa, an employee is entitled to at least four consecutive months' maternity leave (BCEA, S25). ABC Bank conforms to this legislation and provides four months paid maternity leave for permanent employees. A study conducted on female employees in investment banking within the South African context found that women taking maternity leave could affect their careers. For example, in a study conducted by Rowe and Crafford (2003), one participant stated that "I could not have a child, take maternity leave and continue doing my job – I would lose credibility" (p.23). Thus the decision to have a child is all about timing, where woman need to establish themselves in their career before they start a family as it is more difficult to prove themselves and gain credibility once they have children. The study also found that women who were on maternity leave had regularly attended meetings at work so that they would not be left behind.

This means that flexible work arrangements can reduce promotion and earnings the moment women stop devoting time to their work. This statement is supported by Hakim (2006) whom states that family friendly policies that help women cope with their work and family responsibilities create gender inequity in the form of the pay gap and the glass ceiling within the workplace.

In South Africa, Section 27 of the BCEA grants family responsibility leave for male and female employees employed for longer than four months and who work over four days a week (Nzimande, 2008). An employer must grant an employee, during each annual leave cycle at the request of the employee, three days paid leave (BCEA, S27 (2)). ABC Bank complies with this legislation, as it grants its employees three days paternity leave, three days for religious holidays, up to 6 days for compassionate circumstances such as the death and illness of a child, spouse or family member and two days for moving primary residence house. In total, not more than six days family responsibility leave may be taken at this bank institution.

In other countries for example Sweden, each employee is entitled to 18 months parental leave (Ray, 2008). Parental leave targets both males and females to be actively involved in raising their children, especially fathers via informational campaigns and materials that are distributed to fathers that highlight the importance of having an early and close contact with their child (Bygren & Duvander, 2006). This serves the purpose of increasing fathers' participation in raising their children which would then foster a greater labour market attachment for women (Todd, 2004).

Sweden also provides an incentive for fathers to be involved with their children, as couples that share parental leave receive a gender equality bonus of up to 3000 SEK, depending on their salary and amount of leave they decide to take (Ray, 2008). In addition, 80% of lost wages during parental leave is payable by the State in Sweden, provided that the leave is taken in a block or batches before the child reaches eight years of age (Ray, 2008).

In terms of paternity leave, Sweden grants two weeks paternity leave to their male employees with children (Ray, 2008) compared to the 3 days paternity leave granted to South African fathers per annum in Section 27 of the BCEA. In South Africa, there is no special legislation on paternity leave solely, but rather paternity leave falls under parental leave discussed above.

South Africa can learn a lot from this by implementing these strategies of educating and creating awareness for fathers to be more actively involved in their children's lives, rewarding gender equality amongst men and women, and expanding their budget to accommodate for parental leave. In doing so, there would be a greater labour market attachment for women as a designated group, which means women would not lose out on much income whilst taking care of their children. This has been a major concern for women (Hakim, 2006). By also implementing this strategy, women would be greatly assisted in seeing to the domestic responsibilities of childcare, which can help create more balance between their work and life domains.

In another study, Ireland was found to have flexible family policies. Irish family policies include 14 weeks of unpaid parental leave which has flexibility in terms of timing, where parents may use it any time before their child's eighth birthday, splitting it up into two periods of at least 6 weeks each (Ray, 2008). This parental leave also does not affect the employment contract with the employer. South Africa can learn from this by granting more flexibility in their parental leave policies across the span of a child's life, giving parents more quality time to be with their children as they grow up and not let their children's growing up phase pass them by.

In South Africa, during every sick leave cycle, an employee is entitled to an amount of paid sick leave equal to the numbers of days the employee would normally work during a period of six weeks (BCEA, S20 (2)). ABC Bank grants their employees sick leave by requiring them to take half-day leave (four hours in the morning or afternoon) for full time employees. This is applicable to staff members who work a five day work week. The proposed bank institution for this study grants its permanent employees 15 workdays statutory leave per annum and ten workdays discretionary leave per annum. This institution grants its part-time staff and temporary staff annual leave of one day for every 17 days worked, or one hour for every 17 hours worked for hourly paid workers. These staff must also be paid for public holidays if they were to normally work on public holidays.

In other articles, some of the measures taken by the Swedish government aimed to reduce sickness and its costs in the work place include: A stronger supervisory

function for the Swedish Work Environment Authority to prevent ill health in working life, greater economic incentives for employers that will take preventative measures against ill health in their workplace, focusing specifically on women's working environments and conditions as well as a compulsory reporting of sickness absence rates in the annual leave reports and a compulsory reporting of workers' rehabilitation by the employer (Todd, 2004). These measures may be helpful in reducing sick leave, yet it may take a long period of time to see if these measures will improve WLB.

South Africa can learn from this because by implementing the measures Sweden have taken to reduce sickness in the workplace, the South African government will have a broad picture highlighting the levels of ill-health in the workplace; understanding of the large costs associated with it and as a result, may prioritise employee wellness in all aspects of their citizens' lives and will be in a position to budget more appropriately for sickness.

#### ***2.3.6.2 Flexible Work Arrangements: South Africa***

With increased globalisation, it is crucial that South African organisations learn to adapt to the newest flexible working arrangements of the world (Ehlers, 2001).

Family friendly policies such as flexibility give employees flexibility in how, where and when they do their work (Easton, 2007). Flexible work arrangements employed by ABC Bank are flexi time, part-time work, telecommunications, job sharing, and sabbaticals.

Flexi time is a type of flexible work arrangement that allows employees to vary their work schedules, within certain ranges and dimensions, according to their differing needs (Nzimande, 2008). The traditional workday is defined as a forty-hour week, from 04:00 a.m. to 17:00 p.m., Monday through to Friday and usually 08:00 a.m. to 16:00 p.m. in South Africa (Nzimande, 2008). However, some employees are allowed to start early and finish early, or start late and finish late, (Nzimande, 2008) or work extra hours on one day to make up for the hours not worked on a another day (Golembiewski & Proehl, 1990). Flexi time is advantageous to employees as it ensures a better balance between work and personal life domains, gives employees a consistent wage despite the variation in the numbers of hours worked and gives employees greater control over their work schedules (Nzimande, 2008). Another flexible work arrangement utilised in most organisations is part-time work.

Part-time workers work on a continuing basis for fewer hours than full time workers (Nzimande, 2008). Reasons for women deciding to do part-time employment are so that they can see to their triple burden of family, household labour as well as their employment at work. In doing so, it is assumed that women choose to do part-time employment and this has the effect of deterring men to do such jobs. It is not acknowledged that women have work-life imbalances and are opting for a less lucrative form of work, because with part-time employment, there are lower lifetime earnings, low pay, requires a low level of skill where women are not able to work to their full potential and their chances for promotion in their work is negatively affected (Giddens, 2004).

The advancement of new technology includes telecommunication, which gives employees opportunities to balance their work and family responsibilities (Valcour & Hunter, 2004). Telecommunication involves employees utilising a computer or telephone to work in other locations except the office (Nzimande, 2008). According to Robbins (1998), telecommunications is a growing technological trend in terms of scheduling, but reduces opportunities for employee promotions.

In the past, care networks such as domestic helpers, formal childcare facilities and extended family care as well as maternity leave have been utilised to help women balance their work and family responsibilities. Yet not much attention has been paid to the redesign of work (Easton, 2007). An example of work redesign is job sharing. “Job sharing is voluntarily sharing the duties and responsibilities of one job amongst part-time employees and/or full time employees” (Nzimande, 2008, p.18). The most common arrangement for job sharing is having two employees do half the task requirements and demands of a full time job (Nzimande, 2008). It therefore becomes crucial that accountability for different aspects of that job be established, and that employees involved in job sharing have excellent organisation and communication skills (Nzimande, 2008).

Leaves and sabbaticals are authorised periods of time away from work without loss of employment rights which are usually paid for or are partially funded (Nzimande, 2008). The proposed bank institution for this study states that sabbatical leave is



granted for the purposes of employees furthering their academic studies, rejuvenation and family breaks. This bank institution approves sabbatical leave only if the person can be replaced during the sabbatical period and when his or her absence does not significantly impact the organisation's ability to deliver.

In the afore mentioned discussion, it can be seen that South African women rely heavily upon care-networks such as nannies and childcare facilities to help them achieve a balance between work and life, yet such women convey guilt for not spending enough time with their children. A study by Easton (2007) has indicated that female employees preferred if their organisation had childcare facilities, gym facilities, flexibility in their work role and online web-based functional facilities available to them that would assist mothers in helping them balance their work and family life roles. Family flexible policies such as maternity leave, parental leave and sick leave in South Africa do help women attain more of a balance between their work and life responsibilities, yet hinder the career progression of these women in terms of promotions and earnings. Sweden's family friendly policies, which were also drawn on as an example of international best practice are very progressive, setting benchmark trends for South Africa.

Flexible work arrangements such as flexi-time, part-time work, job-sharing, telecommunications and leaves and sabbaticals also give women more time for their work and family responsibilities (Nzimande, 2008). However, with

telecommunications and part-time work, women's chances for promotions are negatively affected (Giddens, 2004; Hakim, 2006; Robbins, 1998).

## **2.4 CONCEPTUAL FRAMEWORK**

The current study adds value to the research phenomenon of WLB by exploring the factors that create WLB and the consequences of having a work-life imbalance. In this light, a 'demands-resources' theoretical framework will be used to conceptualise WLB. Numerous studies (Bakker & Geurts, 2004; Haddon & Hede, 2010; Janssen, Peeters, de Jonge, Houke & Tummers, 2004; Peeters, Montgomery, Bakker & Schaufeli, 2005; Voydanoff, 2004) have adopted the JD-R Model when studying WLB by looking at the demands faced in the work and home domains as well as the resources utilised in these domains and how this contributes to WLB or a lack thereof for the participants of their studies. For this reason, the researcher found it appropriate to adopt this framework for the purposes of the current study.

The JD-R Model was developed by Demerouti, Bakker, Nachreiner and Schaufeli (2001). The model was originally designed in relation to burnout. However, this model is an overarching model that can be applied to any occupational setting, irrespective of job demands and resources as each occupation has its own risk factors (job demands and resources) associated with job stress (Bakker & Demerouti, 2007). The JD-R model can be understood to look at the interaction between an individual's personal and environmental demands with an individual's personal and environmental resources and how this interaction negatively or positively affects

employee wellbeing (Haddon & Hede, 2010). Studies by Voydanoff (2004) and Bakker and Geurts (2004) have specifically used this theoretical model in relation to WLB.

Demands can be defined as psychological or structural claims that individuals need to adapt to by exerting physical and or psychological effort (Demerouti et al., 2001). Examples of work related demands that have been shown to impact WLB negatively include, among other things, long working hours, job insecurity, work pressure, working extra hours without being given notice, and role overload (Demerouti et al., 2000; Haddon & Hede, 2010; Oloyede, 2006). Other demands outside the domain of work affecting WLB include the number and age of dependants at home as well as combining work and family responsibilities, which consequently leads to role conflict (Haddon & Hede, 2010; Naidoo & May, 2005). Role conflict then, can be understood as occurring when women have competing roles within their work and family responsibilities, of which women may not devote adequate time and attention to , which thereby results in a compromise of both roles being met efficiently (Betz, 2005).

Job resources on the other hand involve physical, psychological social or organisational aspects of one's job that may play a functional role in achieving work goals, reducing job demands, and promoting personal growth and development (Demerouti et al., 2001). Examples of resources that may positively affect WLB include family support, being given autonomy, having supervisors, managers, fellow

employees and a workplace culture that is supportive of WLB (Easton, 2007; Haddon & Hede, 2010). Other important resources include workplace policies which offer flexi-time, part time employment and family friendly employment benefits, among other things (Easton, 2007; Haddon & Hede, 2010; Nzimande, 2008).

In an attempt to link the components of the model, de Sousa (2009) offers useful insight: When work demands require too much effort and time (such as long working hours, high sales targets to meet) and work resources (organisational support and flexible policies) are insufficient to meet the job requirements, individuals' energy and time resources get depleted. This consequently results in work negatively affecting the non-work domain of the individual. However, when job resources (social support) are sufficient to fulfil high work demands, energy and time resources are mobilised, leading to better functioning in the non-work domain (Chan, 2009; de Sousa, 2009; Marcinkus et al., 2007).

In other words, demands are associated with conflict that contributes to work-life imbalance, whereas resources in one role enhance or assist participation in the other role, thereby contributing to WLB (Voyandoff, 2005). It is thus suggested that the resultant unique combinations of conflict (from demands) and facilitation (from resources) may be pivotal to understanding perceptions of WLB and its consequences (Haddon & Hede, 2010).

The banking context is characterised by work variety, discrimination, delegation, conflicting tasks, high work pressures in terms of meeting sales targets, a large volume of customer complaints, favouritism and employee's educational backgrounds – all of which influence the levels of WLB experienced by bank employees (Michaildis & Georgiou, 2005; Ojedokun, 2008; Ogungbambila, 2010). In light of the JD-R Model these demands are psychological and structural in nature that requires physical and psychological effort on the part of the bank employees in order to adapt to these demands.

There have been studies that have looked at WLB in the banking context, for example higher qualified individuals are said to experience greater difficulty with regards to achieving WLB compared to lower qualified individuals (Michailidis & Georgiou, 2005). This is because highly qualified employees may carry problems from home to work, having a negative WHI (Marais & Mostert, 2008), and are simultaneously trying to pursue a career at the expense of their home life and relationships (Michailidis & Georgiou, 2005). There have been other studies that have looked at WLB within the banking context, for example Easton (2007) looks at how women in middle management within the banking industry balance their managerial and motherhood roles. Easton's (2007) study found that women relied heavily upon domestic helpers, childcare facilities and extended family care whilst and far less upon their spouses or partners. Furthermore these women perceived their organisations to not be entirely supportive of WLB (Easton, 2007). Rowe and

Crafford (2003) view work-life imbalance as a barrier to career advancement of women within investment banking.

In summary, female bank employees are faced with various work and personal demands, which according to the JD-R Model can create conflict and influence the levels of WLB that they experience. However, according to the JD-R Model, if these female employees possess personal and environmental (work) resources, then these resources would help facilitate the attainment of WLB. In this light, the demands and resources that employees have are seen as factors that contribute to either work life balance or work life imbalance. All of this will be discussed below.

## **2.5 CONCLUSION**

This literature review has discussed the gender role socialisation of women as a mother and housewife in determining the kind of work they do within the realm of the home. However in recent times, that traditional stereotype is falling away due to more women entering the world of work. The entry of more women into the workforce has come about due to the rise in single parents, advancement of women (a previously disadvantaged group in South Africa) in education and occupations as espoused by South African legislation and the necessity of having two incomes to sustain a desired lifestyle. As a result, women experience multiple role conflicts in trying to meet their personal and work demands, which has led to consequences in terms of their wellbeing and behaviours at work.

However, there are resources that have been proven to reduce the work-life conflict for women. In relation to the JD-R model, resources such as organisational, supervisory, co-worker, spousal support, family support, care networks, family friendly policies and flexible work arrangements are considered to be valuable resources to employees in facilitating WLB (Easton, 2007; Chan, 2009; Haddon & Hede, 2010). These literature findings are important for this study as they give insight into the various challenges and demands that women have to deal with within their work and personal lives, the effects that these challenges have on women at work in these domains, the means that women and organisations employ to deal with the work/home interface as well as the desired work environment, work practices and policies that women believe would assist them in managing their work and family roles better. The next section is the research methodology, which will discuss how the researcher went about conducting this study at ABC Bank.

## **CHAPTER 3**

### **RESEARCH METHODOLOGY**

#### **3.1 INTRODUCTION**

The methods used in this study are discussed below. They include the type of research design, the composition of the sample and size of the sample, the type of data collection techniques used, followed by the procedures of data collection and data analysis.

#### **3.2 TYPE OF DESIGN**

The type of design that was used for this study was a qualitative research design. A qualitative research design is a design that is directed towards discovering and uncovering new insights, meanings and understandings (Ulin, Robinson, Tolley & McNeill, 2002). The purpose of qualitative research is to generate rich knowledge of social events and processes by understanding what they mean to people, exploring and documenting how people interact with the world around them (Ulin et al., 2002). Thus the research participants' subjective understandings of WLB were examined, which is in keeping with the qualitative research methodology that is concerned with the meanings and experiences of people (Deci & Gagne, 2005).

In light of the above qualitative research would be suitable for exploring phenomena that the researcher knows little about, and such exploratory research findings can



emphasise further learning's in quantitative research (Zikmund, 2003). Reasons for having used this type of design are because this study sought to gain an in depth understanding of female bank employees' perceptions and experiences of WLB. These female bank employees were thus active participants in the research process whom provided a rich, thick description of knowledge from their work group context.

### **3.3 SAMPLE DESCRIPTION: TARGET POPULATION AND SAMPLE SIZE**

The research participants of this study were employees of a bank institution in the Durban region, Kwa-Zulu-Natal, South Africa. The target population chosen in this research study were female employees whom were mothers of various ethnic backgrounds and socialisation within the sales and credit divisions of the bank. However, other demographic criteria such as race and culture were not a requirement of the current study. There was no specified age requirement for this research study, but having seen that the participants were mothers with the responsibility of looking after children, the ages of these participants were likely to be older than 20 years.

#### **3.3.1 Type of Sampling**

Sampling is the process of selecting units such as people or organisations from a population of interest so that by studying the sample we may fairly generalise our results back to the population from which they were chosen (Henning, 2004).

However with qualitative research, sample sizes are small and not representative of the general population, thereby having little ability to generalise results (Zikmund, 2003). In light of this, the current study did not aim to generalise its finding back to

the general population of women. Based on the study being qualitative in nature, the research participants were selected using a purposive sampling method. This sampling method is strategic in nature, as it seeks to sample people who are relevant to the research questions (Bryman, 2004). “Purposive sampling means selecting participants for their ability to provide rich information” (Ulin et al., 2002, p.59).

Hence this sampling method was relevant to this particular research study, because the research participants all worked for a large bank institution in the credit and sales divisions whom were female, mothers and seven out of the eight participants were married. The sample size of this study was eight. Eight participants were chosen because the researcher wanted a rich, detailed, description of lived experiences of WLB and perceptions around WLB from the participants. In this light, the researcher felt that this could be obtained by using a smaller sample size (which is in line with the qualitative nature of the research study) rather than a larger sample size given the timeframes for this dissertation. The reasons behind selecting research participants with these particular characteristics were the assumption that these participants would provide meaningful insights and understandings into their experiences of WLB or a lack thereof. Table 1 illustrates biographical details of the participants below, where (P/1) represents participant 1:

Table 1

*Description of Participants*

<b>Participant</b>	<b>Race</b>	<b>Language</b>	<b>Citizenship</b>	<b>Marital status</b>	<b>Education</b>	<b>Children</b>
(P/1)	Indian	English	South African	Married	Degree	8 years
(P/2)	African	Zulu and English	South African	Married	Diploma	13 years
(P/3)	Indian	English	South African	Married	Degree	7 years and 11 years
(P/4)	African	Zulu and English	South African	Married	Degree	18 years
(P/5)	African	Zulu and English	South African	Single	Diploma	6 years and 8 years
(P/6)	White	English	South African	Married	Degree	13 years and 15 years
(P/7)	White	English	South African	Married	Degree	+18 years
(P/8)	Indian	English	South African	Married	Certificate	14 years and 16 years

As seen in Table 1 above, there were eight participants in the study. Three participants were Indian, three participants were African and two participants were White. All participants spoke English; however the African participants also spoke their mother-tongue language which was Zulu. All participants in this study are South African citizens. Seven of the participants are married except for one participant whom is a single parent. With regard to their education, five of the participants hold a degree, two participants hold diplomas and one participant holds a certificate in their respected field of work. In terms of children, all participants had children and their ages ranged from six to eighteen years.

### **3.4) DATA COLLECTION**

#### **3.4.1 Negotiation of Entry into the Bank**

The researcher first emailed the manager of the bank a letter seeking permission to conduct this study on work life balance at the banking institution. Once permission was granted, the researcher then asked an employee whom works at the bank to request her fellow female employees' email addresses that meet the above mentioned characteristics within the sales and credit departments. Having gained the permission of some of those female employees that met the required characteristics for this study, the researcher emailed them, inviting them to be a part of this study.

The email entailed explanations regarding the nature of the research study, and information regarding confidentiality and anonymity for those that wished to

participate in the study. All of the employees that were emailed, emailed the researcher back expressing an interest to participate in this study as such a study had not been conducted before at their workplace. Those employees that had expressed interest in being a part of this study were contacted and appointments were set up to conduct the interviews. The researcher already had an informal relationship with the female bank employees and manager at the bank institution. This was helpful as the researcher did not have to spend as much time on establishing rapport and developing relationships with the staff at the bank.

### **3.4.2 Data Collection Technique**

There are many qualitative research methods to collect data, one of them being interviews. There are several types of interviews but for the purposes of this study, the researcher collected data with semi-structured interviews. Semi-structured interviews is useful for exploring a topic quite broadly as it allows the researcher or interviewer to move the conversation in any direction of their interest (Trochim, 2006). The semi-structured interviews were in the form of individual, face to face interviews that consist of open-ended, non-judgemental questions. According to Zikmund (2003), open ended questions encourage the interviewees to warm up to the questioning process and such questions also create an invitational space for interviewees to share their experiences, meanings and understandings in more detail. With semi structured interviews, the researcher has an interview schedule of the questions he or she intends to ask the participants, which are related to the research

questions, yet the interviewee is granted flexibility in their responses (Ulin et al., 2002).

Readers can refer to Appendix C for the interview schedule that the researcher used for interviewing in this study. The researcher utilised the literature on WLB, the banking context and took cognisance of the credit and sales divisions within the bank when formulating the interview questions for the participants. These questions covered themes which are important for understanding the influence particular roles have on WLB. This data collection method was relevant to the research study as the research participants were able to elicit their perceptions, understandings and experiences of the research topic under investigation, that being WLB.

Prior to conducting the interview with the research participants, the researcher piloted her interview questions on her mother. According to Trochim (2006), piloting or pre-testing an interview on a person prepares the researcher in learning to use eye-contact and set the tone for the interview by behaving in a confident manner. Trochim (2006) also advocates that piloting also allows the researcher to practice using probes to elicit more information from participants, to address any confusion experienced by the interviewee and to observe non-verbal communication such as body language when responses are given. According to Zikmund (2003), probing questions such as “Can you tell me more about that?” are designed to encourage interviewees to elaborate on the topics being discussed.

For this study, the researcher intended conducting an initial interview followed by a follow up interview, should the researcher not collect relevant data in the initial interviews. However, the researcher felt that saturation point was reached in each interview as there was sufficient data elicited in the initial interviews in terms of understanding what WLB meant to the participants, the work and home or life demands that each of them are faced with, the perceived resources utilised by the participants to attain WLB, ABC Bank's support and understanding of WLB, policy utilised to attain WLB and participants' suggestions to attain and improve WLB. In this light, there was no need for the researcher to conduct follow up interviews and so only eight interviews were conducted.

### **3.4.3 Procedure of Collecting Data**

Just before the interviews could start, the research participants were asked to sign an informed consent form (Appendix A), gaining their permission to participate in the research study. The informed consent documented the terms and conditions to the study. It consisted of the participants being given a clear understanding by the researcher regarding the nature of the study, of being informed that their participation is voluntary and that they can withdraw from the study at any point that they wish to do so. It also consisted of the participants being informed and required to answer questions independently and honestly. Contact details of the researcher were provided for the participants on the form if they had any questions or concerns to address. In this form, the participants were also ensured of confidentiality, anonymity and of no risks towards them in participating in this study. The informed consent form also

allowed participants to give their consent to be interviewed and recorded. The researcher had also explained the contents of the informed consent form verbally to the participants.

Apart from the informed consent form, a biographical questionnaire (Appendix B) was also given to the research participants to complete. The motive of giving participants a biographical questionnaire was so that the researcher could take into account their context in which they come from and not just analyse their responses alone. This enabled comparisons amongst the research participants.

Eight interviews were conducted in the research participants' offices at the bank institution, where each interview lasted approximately 30 minutes. The interview began with basic structured questions according to the researcher's interview schedule, which then gradually moved towards more specific questions and probes regarding participant's emotional responses to their experiences. The interviews were mechanically recorded on a tape recorder. The research participants were made aware of the use of a tape recorder beforehand and were encouraged to speak freely, honestly and from the heart. These research participants were also informed that the tape recorder could be switched on and off at any time they wished.

During the interview process, cell phones were switched off, telephones were kept off the hook and their office doors locked, which had prevented the influence of confounding variables such as noise and other people. The researcher asked the



participants standardised questions on her interview schedule. In this light, standardisation means that the participants were asked the same questions according to the same wording and order. This enhanced the comparability of responses. The interviews were concluded by the researcher whom gave thanks to the participants for their time and participation in this study and invited the participants to share any comments, concerns or questions that they may have with the researcher and or supervisor.

### **3.5 DATA ANALYSIS**

Thematic analysis was used to analyse the data collected from the research participants. “Thematic Analysis is a method for identifying, analysing and reporting patterns or themes within data” (Braun & Clarke, 2006, p.79). It minimally organises and describes your data set in (rich) detail. However, frequently it goes further than this, and interprets various aspects of the research topic (Boyatzis, 1998). The researcher specifically used theory-led thematic analysis. Theory-led thematic analysis is largely driven by the researcher’s theoretical or analytical interest in a specific area, and thus this form of thematic analysis is more analyst driven or deductive in nature (Braun & Clarke, 2006). This research made use of the JD-R Model to understand the various demands that female bank employees experience and the resources available to them that they use in order to attain WLB.

This method of analysis can be considered useful for this study, as there are pre-determined themes or sub-themes that are indicators of WLB. The participants were

asked questions that are indicators of these pre-determined themes. Their responses yielded similar beliefs and experiences regarding these themes, which will correlate with the literature and theory. Yet their responses also varied about their beliefs and experiences regarding these themes, which serve as a point of departure from the literature and theory. Thus thematic analysis is useful for showing similarities and differences across data and giving new insights (Braun & Clarke, 2006).

There are various steps involved in thematic analysis that the researcher followed. Firstly, the researcher had to analyse the theory and identify specific predictions about what the responses are likely to contain (Hayes, 2000). In light of the JD-R Model in relation to WLB, it was assumed that women trying to deal with competing work and family demands would lead to role conflict, whilst women possessing organisational and non-work resources or support would help role facilitation (Haddon & Hede, 2010). The current study examined these assumptions.

Secondly, the researcher had transcribed verbatim interviews on the tapes that were conducted on the research participants. This included writing about what the participants spoke and their non-verbal communication such as body language. According to Hayes (2000, p.178), transcription is a lengthy process but is necessary because “it is the only way to ensure that analysis is really focused on the information that has been collected and not on erroneous memories of it.”

Thirdly, the researcher had read through each transcript and noted items of interest relevant to the research topic. These items of interest were then sorted into provisional themes (Ulin et al., 2002). According to Braun and Clarke (2006, p.82), “a theme captures something important about the data in relation to the research question, and represents some level of patterned response or meaning within the data set.” Relevant patterns of the female employees’ perceptions and experiences relating to WLB were considered as themes.

The researcher had to then go through each transcript again looking for relevant material relating to each particular theme. Once this was done, the researcher was able to have the final form of the theme. However, due to time constraints and other academic commitments, the researcher did not get another researcher to co-code the data to ensure the accuracy of theme extractions. In order to compensate for this, the researcher had gone through the transcripts several times and got the same results again and again, which highlights reliability and ensures that the themes were accurate. According to Ulin et al., (2002), the final form of the theme includes the name of the theme, the definition of the theme and the supporting data for that theme. At this stage the researcher was able to see how far the research outcomes supported or challenged the predictions (Hayes, 2000).

The advantages or usefulness of thematic analysis in relation to the research topic are that thematic analysis is accessible to researchers with little or no experience in qualitative research (Braun & Clarke, 2006). This is applicable to the researcher, as

the researcher had only conducted one qualitative research study in their Honours year. Thematic analysis is able to “summarise key features of a large body of text into a rich, thick description of the data set” (Braun & Clarke, 2006, p.97).

### **3.6 DATA VALIDITY AND RELIABILITY**

According to Trochim (2006), judging the validity of qualitative data rests on the data possessing three crucial elements: Credibility, Transferability and Confirmability whilst the reliability of data rests upon Dependability. In order for qualitative research to be credible, the research participants must feel that the results of the qualitative study are believable. Transferability refers to the degree to which the results of qualitative research can be generalised to other contexts or settings and can be enhanced when the researcher describes the research context thoroughly as well as the central assumptions to the research.

Confirmability refers to the degree to which the results could be confirmed by others Dependability means that the researcher must be accountable for describing the changes that occur in the research setting and how these changes affected the way in which the researcher approached the study (Trochim, 2006).

In light of Credibility and Confirmability, the validity criteria were met in the current study as participants were asked to give an honest and authentic account of their experiences (Neuman, 2006). More importantly, validity was ensured by the

researcher conducting member checks. According to Creswell (1998), member checks involve taking the analyses and conclusions back to the research participants and allowing them to check whether the researcher's account was reflective of what the participant intended thereby determining the accuracy and truth of such accounts.

Reliability in the current study was ensured by the researcher using an interview schedule, asking the participants the same questions in the same order, thus highlighting the consistency by the researcher in how she made her observations (Neuman, 2006). The researcher also ensured reliability by going through the interview transcripts several times and got the same themes or results again and again, once again highlighting consistency which is characteristic of reliability (Ulin et al., 2002).

### **3.7 ETHICAL CONSIDERATIONS**

Ethical clearance was granted by the Ethics Committee from the Faculty of Humanities, Development and Social Sciences. Permission to conduct the study was obtained firstly from the manager of the bank and secondly by the research participants themselves, prior to data collection. Confidentiality and anonymity are important ethical requirements of any research study. Confidentiality was maintained by ensuring that raw data was viewed by the researcher and supervisor only.

Anonymity can be understood as the substitution or omission of participant information that would make them identifiable (Ulin et al., 2002). In order to ensure

the ethical requirements of confidentiality and anonymity, the researcher distributed informed consent forms to the research participants which stated that pseudonyms will be used instead of their real names and that the information divulged would only be shared between the researcher, the supervisor and the participant. The researcher assured the research participants that their participation was voluntary and that they could withdraw from participating in the study at any time if they wished to do so. Research participants were also assured that there were no risks to them in participating in this study, whereby the information they divulged to the researcher would in no way lead to a disciplinary hearing.

In addition, the researcher asked for the research participants' permission for using a tape recorder and stated that the tape recorder could be switched off at any time should the participants want that. The researcher also encouraged participants to feel free in directing any queries to the researcher at any time, and also informed the participants that the analysis and outcomes of the study would be forwarded to them if they wished. The interview data would be kept away in storage when not in use for five years after the study has been conducted, after which it will be incinerated.

As mentioned before, this study sought to answer the following research questions:

- 1) How is work-life balance conceptualised in the literature?
- 2) How do female bank employees experience work-life balance in a Durban based bank?

- 3) What would be the ideal work environment for these female bank employees in assisting with balancing their work and family responsibilities?

### **3.8 CONCLUSION:**

This study was based upon a qualitative research design where the researcher made use of purposive sampling in selecting the eight female bank employees employed within the sales and credit divisions of a Durban based bank. The researcher utilised face to face semi-structured interviews, each lasting approximately 30 minutes.

Theory-led thematic analysis was used to analyse the data. The next section is the results and discussion which is presented below.

## **CHAPTER 4**

### **RESULTS AND DISCUSSION**

#### **4.1 INTRODUCTION**

The aim of this study was to examine female bank employees' perceptions and understandings in relation to WLB at a banking institution in the Durban region. The sample of this study consisted of eight female employees from different racial backgrounds whom worked in the sales and credit departments of the bank. In the presentation of the results, the researcher will quote the research participants' verbal responses verbatim where necessary to elaborate on the themes that emerged during the process of data analysis. The results will be presented as main themes with sub themes in some instances. The researcher will first briefly explain what each theme means and then substantiate each theme and sub-theme with the participants' responses. The discussion will be presented under a separate heading and will begin by restating the main objective of this study and the contributions this study intends to make. The discussion will also summarise the results in relation to each stated revised research objective, link the findings back to the literature, theoretical framework and to the results reported by other researchers, provide explanations for unexpected results, will provide conclusions and recommendations and lastly point out possible limitations. These are presented below.



## **4.2 THEME ONE: UNDERSTANDING WLB**

Understanding WLB is about the perceptions, meanings and subjective understandings of WLB gathered from each participant.

Having analysed the data, about half of the participants reflected the understanding of WLB to mean “*working the stipulated hours in the employment contract*” (P/5) and thereafter having the remainder of the day for their family and personal lives exclusively, “*without allowing either role to interfere with the time given to a particular role*” (P/6). P/7 and P/8 shared similar sentiments regarding WLB as P/5 and P/6. The other half of the participants understood WLB to mean being happy in their personal and work domains of life (P/1; P/4), “*satisfied with the amount of time and energy you invest into each role*” (P/3) and when they are given “*time off to see to their family needs*” (P/2).

## **4.3 THEME TWO: DEMANDS**

This idea looks at the work and family responsibilities that each of the participants has to see to and how such responsibilities influence their attainment of WLB.

### **4.3.1 Sub-Theme: Work Demands**

The findings that emerged from the data analysis were that most of the female bank employees were from the sales division and emphasised the work demands of meeting targets, deadlines, dealing with client complaints and doing others work when they are not there as there is no support staff to stand in (P/4; P/5; P/6; P/8). In

addition, a participant mentioned that *“the bank has been undergoing downsizing and retrenchments which makes me feel that I have to work harder and go the extra mile”* (P/2). P/1 and P/7 shared similar sentiments regarding their work demands. One participant moved from a branch in Johannesburg to this branch in Durban, and stated that *“adjusting to a new job is challenging at the moment because I still need to find my feet”* (P/4). However, what can also be seen is that from a participant’s perspective is that different divisions within the bank under investigation experience either more or less work related demands. *“The sales division experience more difficulty in reaching targets as compared to us employees in credit”* (P/5).

#### **4.3.2 Sub-Theme: Family Demands**

Findings that emerged during data analysis regarding family demands were mixed. Half of the participants stated that all domestic chores fall on themselves (P/2; P/5; P/7; P/8). These responsibilities included *“cooking, cleaning the house, doing the washing, seeing to and spending time with the kids”* (P/2).

A participant stated that she *“does not have that many household responsibilities besides tidying the house and cooking sometimes as my husband and family help out too”* (P/3). Similar sentiments regarding family and household responsibilities were shared by P/1, P/4 and P/6.

#### **4.4 THEME THREE: AVAILABLE RESOURCES**

This idea explores the participants' different coping mechanisms from a domestic, spousal and organisational perspective in helping them attain WLB.

##### **4.4.1 Sub Theme: Domestic Coping Mechanisms**

Findings that emerged in relation to this theme were that the majority of the participants all relied heavily upon their domestic helpers to see to the household chores and domestic side of things (P/1; P/4; P/6; P/7; P/8). Most of the participants also relied upon certain family members to “*see to the kids sometimes during the days*” and sometimes when they “*go out with friends*” (P/3). P/2 and P/4 shared similar sentiments with P/3 regarding their reliance on family support to help them attain WLB. A few participants had relied on daytime crèches to see to their children whilst they were at work. In terms of attaining a sense of “me-time” participants also made use of the gym and booked themselves in to a spa in order to “*work off the stress*” (P/5).

##### **4.4.2 Sub-Theme: Spousal Support**

Spousal support is a broad sub-theme that aims to look at how the participants' husbands assisted them or did not assist them firstly with regard to family and domestic responsibilities and secondly with regard to their careers.

Findings obtained after data analysis were that half of the participants' spouses attended to their children in terms of “*picking and dropping them from school*” (P/3)

and ensured the maintenance of the house “*such as fixing the cupboards*” (P/6). Similarly, P/7 and P/8 also had reliable spouses in terms of attending to their children’s needs and maintaining the house. However, these participants also mentioned that their spouses did not assist with domestic chores as their spouses “*do not like doing domestic things*” (P/8).

A few participants however, mentioned that their spouses help them out with cooking, washing and taking out of the bins (P/3; P/4) i.e. their spouses were more helpful with the domestic chores.

Having analysed the data in relation to spousal support towards the participants’ careers, it was found that the majority of the participants stated that their spouses were highly supportive of their work in terms of “*understanding the extra time needed to be spent at work, always listening to the problems faced at work and drops me anywhere I need to be for work*” (P/1). P/2, P/3, P/4 and P/8 shared similar sentiments with P/1 as their spouses also supported them in relation to their careers.

Only a minority of the participants stated that their spouses have arguments about their work stresses. This is because “*he cannot understand why I am stressed and why I bring work problems home*” (P/6).

#### 4.4.3 Sub-Theme: Bank Support on WLB

This sub-theme generates insight on the support offered from the bank institution itself in terms of its managerial and supervisory support, organisational culture support, and in terms of the support offered from the policies that are in place to achieve WLB.

In terms of managerial and supervisory support, the analysis revealed that the majority of the participants found their managers and supervisors to be supportive of WLB by trying to assist the employees in managing their workload by looking at how much work they have and then trying to share it amongst other staff members so that they did not burn themselves out (P/1; P/4). The majority of the participants also found the managers and supervisors to be supportive of WLB by *“giving us half days for our kids sports days or a day off if our kids are sick”* (P/5). These participants also believed that the managers and supervisors were able to be supportive to this extent as *“they had their own family lives with children and understand the pressures of seeing to work and family duties”* (P/2). P/1, P/3, P/4 and P/5 shared similar sentiments as P/2 in relation to their manager’s and supervisor’s support.

However, female employees in the sales department found the bank having little room to be supportive of WLB because of *“the demands of sales and meeting targets does not allow us to cut off from work at 16:30 pm and just go home”* (P/6). P/7 and P/8 shared similar sentiments with P/6.

Having analysed the data in relation to the bank's culture, the majority of participants agreed that the bank does not have a culture that is supportive of WLB. This is because of the "*bad economic situation where everybody has to survive*" (P/8). P/1, P/2, P/4, P/6 and P/7 shared similar sentiments as P/8 regarding the bank culture. These participants also stated that because of the bad economic situation, the bank culture has become "*very unpleasant where all they want is achievements and sales, making it hard to build good relationships those clients need in such a pressurised environment*" (P/6). P/1, P/2, P/4, P/7 and P/8 shared similar sentiments as P/6 regarding the bank being sales and profit driven. Thus, the participants feel that it is not possible to achieve demanding sales targets and build solid relationships at the same time, which is ultimately affecting the quality of business that they produce and receive.

A minority of participants however stated that "*it depends on which role you are in, because in credit employees are easily able to meet their targets whereas sales are far more demands and pressure from the bank*" (P/5).

With regard to bank policies that facilitate WLB, the data analysis revealed that "*the bank has policies such as flexi-time, sabbaticals, job-sharing and part-time work but only some roles are allowed to make use of these policies, it is not easily given by the bank*" (P/6). Thus in some instances these policies are not really practiced and this is dependent on the division you work in the bank.

In the current study, women in the credit department are able to use flexible work policies such as flexi-time but *“it would not be in the banks best interest for me to use it as there are two other people using it and I do not want to have to carry two colleagues’ workload on my shoulders”* (P/5).

The sales division does not get flexi-time as their hours are from *“8:00am-16:30pm or longer if they take a lunch break”* (P/8). All the sales participants stated that *“even if you are reluctantly given flexi-time, clients still phone you on your cell phone when you are not working, and if you do not deal with their complaints or business at that very moment, you will be penalised”* (P/6). P/2, P/3, P/4, P/7 and P/8 share similar sentiments as P/6 regarding the inflexibility within the sales department and at home if they are reluctantly given flexi-time. This highlights the lack of boundaries between work and life responsibilities, making it harder for these women to attain WLB and reduce work-life conflict.

Furthermore, *“flexi-time is advocated more for the Johannesburg branches than the Durban branches as they work at night”* (P/7). All sales participants stated that part-time work does not exist in their division as they have to work double shifts if their fellow employees are not at work for whatever reason like maternity leave. This highlights the inflexibility of the sales division at this bank in terms of rendering flexible work arrangements to help these women attain WLB, resulting in a higher degree of work-life conflict.

Thus, there is this constant pressure for meeting sales targets in the bank where these female employees feel that *“there are not enough hours in a day to meet targets, which is why we do not take an hour lunch break that we are allocated to. In order to push sales even more, the bank is considering making us work four hours on Sundays too”* (P/6).

#### **4.5 THEME FOUR: CHALLENGES TO WLB**

This idea sheds light on the level of ease or difficulty each participant experiences in trying to achieve WLB, given their work and family responsibilities and resources.

Having analysed the data, a few of the participants stated that attaining work life balance was easy because of the assistance given from their *“maid, family and knowing that their job provides a good life for their kids”* (P/3). Despite not having the responsibility of seeing to kids, one participant showed that the work demands in and of itself is somewhat robbing her of attaining a sense of WLB. This is because *“there are still high stress levels and pressures of meeting targets and learning and practicing new business strategies”* (P/7).

The majority of the participants experienced a high level of difficulty in attaining WLB. This was due to there being *“not enough hours in a day to complete work”* (P/8), *“not meeting targets”* (P/4) and *“raising two teenage sons is not easy”* (P/6). P/2 and P/3 shared similar sentiments with P/4 and P/8 with regard to work demands creating the difficulty in attaining WLB.



## **4.6 THEME FIVE: CONSEQUENCES OF WLB**

This idea generates insight firstly into the participants' experiences of negative physiological and psychological consequences of not attaining WLB. This is followed by an analysis of the participants' experiences of spill over of their work into their life roles, the spill over of life into their work roles and the consequences associated with this spill over effect.

### **4.6.1 Sub-Theme: Physiological and Psychological Consequences**

With regard to the physiological and psychological consequences of WLB, the data analysis revealed that the majority of the participants felt stressed, anxious, tired, drained, miserable and unhappy with their jobs that demand a great deal of their time and effort. Having to spend so much time at work has affected them in their personal lives not only in terms of their health, but in them feeling "*robbed of precious time with the kids*", which makes them feel "*really upset*" (P/6).

However, one participant felt that despite the stressful, long hours at work, "having a supportive family and spending time with the kids restores this balance" (P/3) between her work and life roles.

### **4.6.2 Sub-Theme: Spill Over**

Having analysed the data in relation to the spill over from work into life, the majority of the participants reported a negative spill over from work into their lives as "*working long hours, being short staffed and sometimes not meeting clients demands*

*preoccupy my thinking, even when I am at home, which is the time meant exclusively for my family*” (P/4) as well as reporting feeling “*tired*” and “*not motivated to go to work the next day*” (P/2). P/1, P/6, P/7 and P/8 share similar sentiments with P/2 and P/4 in relation to work spilling over into their personal lives.

On the other hand, a minority of participants mentioned a positive spill over of work into their lives. With regard to the positive spill over from work to life “*work has enabled me to impart knowledge of what I learn in the industry to others. The earnings that have come from this work have enabled me to buy my parents a home and provide for my kids*” (P/5).

Findings in relation to the impact that family and domestic responsibilities had on the participants’ work lives were mixed, where the majority of participants reporting a negative spill over effect. For example, “*having to see to the cooking, the dishes and sleeping late after a hard day’s work makes me feel so tired, that when I go back to work I am quite drained*” (P/8). P/4, P/5, P/6 and P/7 shared similar sentiments as P/8 with regard to the exhaustion experienced on the job the following day. One participant’s feeling of guilt in not giving her child enough attention makes her “*less attentive and effective at work*” (P/1).

However, a minority of participants reported a positive spill over from their life to work due to the fact that “*my kids wants me to be the best as well as the assistance I*

*get from my maid and spouse gives me the energy to function at my best at work”*  
(P/3).

#### **4.7 THEME SIX: POLICIES AND WLB**

This idea sheds light on the participants’ suggestions and views in terms of policies and practices for the attainment of WLB in the future at the bank.

Data analysis in relation to this theme revealed that a few of the participants are satisfied with the way things are as *“they cover pretty much everything”* (P/3) and *“never had a need to use such policies before”* (P/5). All participants agreed that the bank under investigation has policies such as part-time work, flexi-time, job-sharing, sabbaticals, annual and sick leave, telecommunicating and work redesign in place on its internal systems.

However, most of the participants whom have applied have stated that *“policies such as flexi-time are not practiced at all in our sales division because of the high targets that need to be met”* (P/7). These participants want flexi-time, stating that *“it would be so nice to have flexi-time where we could start early and finish early, or start late and finish late so that we could have more time to be with our children and see to ourselves too”* (P/6).

Furthermore, the majority of the participants would like to *“have an HR that is more open to suggestions where everyone can contribute to formulating policies that*

*address WLB and not just agree or disagree on what is presented to us” (P/4). P/2, P/6, P/7 and P/8 shared similar sentiments as P/4 in relation to their desires of shaping HR policy at work.*

#### **4.8 DISCUSSION**

The main objective of this study was to understand female employees’ experiences of WLB in the banking sector in the Durban region in terms of how they juggle their personal and work responsibilities in an attempt to achieve WLB. This study has contributed to the body of knowledge regarding WLB particularly in the banking sector where WLB has been under researched. The main contributions of this study lie in its relevance to South African organisations by revealing the needs that female bank employees have and how organisations should prioritise WLB as a quality strategy to retain talented women in their sales and credit divisions. The results will be summarised and grouped according to each stated research objective below, followed by conclusions, recommendations and possible limitations.

##### **4.8.1 Objective One: To Conceptualise WLB in the Literature**

In this study, female bank employees in the current study perceived WLB to mean being happy at home and at work, giving equal time and attention to both roles without having those roles clash with one another.

These findings are in line with how WLB has been conceptualised in the literature. The literature reveals that WLB is about being equally engaged in and equally

satisfied in their work role and family role (Greenhaus et al., 2003). These results are also in line with Clark's (2000, p.349) definition of WLB, which states that WLB is "satisfaction and good functioning at work and at home with minimum role conflict." In light of the JD-R Model, WLB is about minimising conflicts experienced in the work and family roles by utilising work and non-work resources to improve the functioning in these roles, thereby experiencing minimum role conflict and ultimately, a greater sense of WLB (Haddon & Hede, 2010). Other researchers (Groepel & Kuhl, 2009; Mshololo, 2010), suggest that workers may derive this satisfaction and WLB if they have a sufficient amount of time available for the satisfaction of important personal needs as having this would impact their well-being and satisfaction at work.

#### **4.8.2 Objective Two: To Understand Female Bank Employees' Experiences of WLB in a Durban Based Bank**

Firstly, the female bank employees in the current study experienced demands from both the work and home domain. With regard to the work domain, the majority of participants in the sales division experienced a high level of pressure resulting from their work demands which included dealing with customer complaints, high volumes of work, deadlines, standing in for absent staff, meeting targets as opposed to the employees in the credit division.

These results are in line with the JD-R Model in relation to WLB, as the literature states that work related demands that have been shown to impact WLB negatively include, among other things, long working hours, job insecurity, work pressure, working extra hours without being given notice, and role overload (Haddon & Hede, 2010). These results are also in line with the literature in terms of the work demands faced by the banking context specifically, namely work variety, discrimination, delegation, conflicting tasks, high work pressures in terms of meeting sales targets, a large volume of customer complaints, favouritism and employee's educational backgrounds – all of which influence the levels of WLB experienced by bank employees (Michaildis & Georgiou, 2005; Ogungbambila, 2010; Ojedokun, 2008).

New studies by other researchers (Antonsen, Thunberg & Tiller, 2011; Voelpel, Leibold & Eckhoff, 2006) reveal a possible reason for the high work pressures experienced by female bank employees in the sales divisions and how this hinders them in attaining WLB. These studies indicate that senior management operates according to a balanced scorecard system, which is a rationalist economist strategy where employees have to bring in large volumes of sales and credit and will be rewarded on the amount of sales or credit that they bring in (Antonsen et al., 2011). Thus the demands faced by bank employees stem from the top-down prescriptive strategies (e.g. the balanced scorecard) of senior management, which ultimately decreases employees' opportunities to make decisions regarding their own work (Voelpel et al., 2006). As a result of this reduced autonomy, employees will

experience less subjective wellbeing (Deci & Ryan, 2008) in their work domain and this can contribute to work-life imbalance.

It was not expected that employees within the credit division of the bank in the current study would experience less work pressure and demands than the sales employees within the bank. A possible explanation for this finding is found in the work of Krugman (2009), whom states that financial organisations are working in a global market where the demands for profit have been increased during the financial crisis of 2008. Thus more pressure would fall upon the shoulders of sales employees at work, which can contribute negatively to their attainment of WLB.

With regard to the home domain, most of the participants took on the traditional responsibility of being a home maker upon themselves, whilst only a few of the participants had assistance in their domestic responsibilities. Such responses reinforce the traditional stereotypes of women being the housewife and mother (Giddens, 2004).

These responses are also in line with the JD-R Model literature in relation to WLB. This literature states that other demands outside the domain of work affecting WLB include the number and age of dependents at home as well as combining work and family responsibilities, which consequently leads to role conflict (Naidoo & May, 2005; Haddon & Hede, 2010). The assistance from helpers can be classified as resources according to the Demands-Resources model that help facilitate the

attainment of WLB (Haddon & Hede, 2010). Such resources will be discussed below in the next theme “available resources”.

In order to attain a sense of WLB, the female bank employees of the current study made use of various resources, ranging from domestic mechanisms, spousal support and organisational support offered by the bank.

With regard to domestic mechanisms, these participants relied largely upon domestic helpers to see to household chores and at times extended family members to see to their children. To a lesser extent, physical exercise, booking into a spa and utilising day-time crèches for their children were also considered resources by these participants in helping them attain a sense of WLB. Such findings are in line with the JD-R Model literature in relation to WLB which states that an example of a resource that may positively affect work life balance is family support (Haddon & Hede, 2010).

These findings in the current study also resonate with the literature by Easton (2007), whom states that South African female bankers rely heavily upon domestic helpers for domestic responsibilities and on formal childcare facilities and or extended family care for their children in order to balance their work and family demands. Literature by Sonnentag (2001) also suggests that engaging in leisure activities such as physical exercise enables recovery from individual daily demands.



This study found that the female bank employees' spouses supported them in terms of attending to their children's needs, building a relationship with them and did maintenance chores for the house. However, by and large most spouses did not assist their wives with domestic chores, leaving the burden of domestic responsibility to rest largely upon the shoulders of these women. Such findings reinforce the traditional gender stereotype of women being the home maker (Giddens, 2004).

These results are also in line with the literature by Moorosi (2007) whom states that balancing work and family roles and responsibilities is even more difficult for women whose husbands and or partners who do not help around the house with the domestic tasks, thus making it more difficult for women to manage their personal and professional roles. The responses also support the findings by Newell (2000), which states that men are becoming more concerned about building a relationship with their children and spending quality time with them as opposed to doing routine childcare chores, which are done by women such as changing napkins, feeding and washing clothes.

With regard to the participants' work, most spouses understood their wives' career responsibilities and demands, whilst a minority complained over work stresses. These findings are in line with the literature which states that supportive spouses may protect one another from experiencing high levels of work-life conflict (Holahan & Gilbert, 1979a). In light of the JD-R Model, spousal support is seen as a resource which helps women facilitate their work and life roles more effectively. These

responses also correspond to the literature that spousal support is a “flow of resources from one partner to the other which serves to help the receiver and improve his or her wellbeing” (Parasuraman et al., 1996, p.282). New findings by Valimaki, Lamsa and Hiilos (2009), show that supportive spouses of view to assist decision making and the planning of the career.

It was not expected that a few spouses would assist their wives in doing domestic chores. A possible explanation for this finding is that there are “men who believe in gender equity and view competence in household tasks as a signal of their commitment to their families and their beliefs” (Drago et al., 2005, p.345).

The findings of spouses not supporting their wives’ careers entirely in relation to their careers can be attributed to the literature by Naidoo and May (2005), whom state that women whom are successful and hard-working in their careers may feel physically and psychologically drained to invest in their family responsibilities. This undoubtedly may lead to spousal conflicts, career-home conflicts, career-childbearing conflicts and career-marriage conflicts (Rowney & Cahoon, 1990).

With regard to the bank support on WLB, the majority of participants found that their managers and supervisors were supportive of WLB in terms of assisting the participants with their workload; giving time off for their children’s needs and understanding the pressures of work and family responsibilities. The majority of participants in the sales department found the bank culture to not be supportive of

WLB as the bank is largely concerned with making sales and profit at the expense of building good relationships.

The bank does have policies in place that facilitate WLB such as flexi-time, job sharing and part-time work to name a few. However, such policies are not really practiced and are dependent upon which division you work in the bank. It was found that the sales division were hardly offered such policies due to the fact that they had to work from 08:00am to 16:30pm, and if they were offered flexi-time, clients would still phone them at home, highlighting the lack of boundaries between their personal life and work life. The participant in the credit division however, experienced bank culture and policies more favourably as “credit employees can easily meet their targets whereas sales employees face far more demands and pressure from the bank.

The findings on managerial and supervisory support can be linked to the literature by Chan (2009) whom states that a supervisor’s concern for an employee and their willingness to help the employee with special problems has the effect of reducing the negative spill over of work demands into their personal and family life, thereby reducing work-life conflict. In this light, these female employees received such support from their managers and supervisors employees, in terms of job sharing.

Job sharing is a means of helping employees balance their work and family responsibilities, thereby reducing the negative spill over from work into life (Easton, 2007). According to De Lange et al. (2003), such control over job methods, work

planning and having support from one's supervisor and colleagues are all important for the worker's regulation of their energy investments into their job. This in turn promotes a positive WHI and WLB as positive loads have been built up such as self-efficacy and positive affect and more energy for recovery that can spill over into the home domain (Geurts et al., 2005).

In light of the JD-R Model, managerial and supervisory support is a valuable resource that encourages role facilitation for women thereby reducing role conflict whilst work demands such as working long hours involves a great expenditure of physical and psychological effort on the part of the employee, which can lead to role conflict (Haddon & Hede, 2010).

The fact that the participants in the credit division experience bank support in relation to WLB differently compared to the sales department is in line with the literature by Gray and Tudball (2003), whom state that the extent to which WLB opportunities are available varies across groups of employees in an organisation.

The lack of support from the bank culture as perceived by the sales participants can be linked to the literature on the JD-R Model in relation to the bank context, which states that the banking context is characterised by work variety, discrimination, delegation, high work pressures in terms of meeting sales targets and a large volume of customer complaints – all of which influence the levels of WLB experienced by bank employees (Michaildis & Georgiou, 2005; Ogungbambila, 2010; Ojedokun,

2008). Recent findings by Krunberg (2009) concur with the findings of this study by stating that in addition to the financial crisis of 2008, banks are operating in a global market where bringing in sales and profit is the primary goal, with client service being a secondary goal. As a result, financial advisors around the world have been accused of being greedy and the reflective learning that employees can gain from customer service is being lost (Antonsen et al., 2011).

The findings by Krunberg (2009) as mentioned above also serves as a possible explanation for the sales division not getting the same benefits of flexible work arrangement policies. It can be said then that these women are not experiencing WLB because their work demands of dealing with clients is spilling over into their personal lives at home should they seldom be given a resource such as flexi-time, rendering the benefits of such resources as minimal. Such findings correspond to the literature by Geurts et al., (2005) whom state that there is a negative WHI where the person's functioning in one domain (e.g. home) is influenced by the negative load reactions built up from the other domain (e.g. work) which results in ill health and decreased wellbeing of employees.

These responses also correspond to the JD-R Model in relation to WLB which states that work demands (e.g. meeting sales targets, working long hours) require high expenditure of physical and psychological effort and when there are insufficient resources (flexible work arrangement policies) available to meet these job demands,

individuals' energy and time resources get depleted, resulting in work-life imbalance (de Sousa, 2009).

What can also be seen from the participants' responses is that the bank under investigation has robust flexible work arrangement policies in place that enshrine principles of democracy and egalitarianism in our South African constitution to assist employees in balancing their work and life roles. However, these policies are not given or rarely given in practice, emphasising that the bank under investigation is not really supportive of WLB across all divisions in the bank. The fact that these policies are in place gives off the impression to government and other lay people that the bank is an organisation that values their employees wellbeing by doing all they can to assist them in meeting their work and life responsibilities. Little do they know that the reality of this situation is masked from them all. This means that female employees in the sales division of this bank are left with little support from the bank in terms of being given flexible work policies, struggling to juggle their work and life responsibilities.

South Africa can look at other countries such as the United Kingdom, whom have progressive policies in place in order to help employees manage their work and family responsibilities better. For example, UK legislation such as the Employment Act 2002; Trade Union and Labour Relations Act; Work and Families and Working Time Regulations provides means for employers and employees to negotiate about

times of work, including the number of hours worked each day, starting times, finishing times, breaks and how to arrange any shift work (Nzimande, 2008).

In terms of the level of difficulty in attaining WLB, the findings of this study suggest that attaining WLB has been relatively easy for participants that had the assistance of extended family care and domestic helpers with regard to their family and domestic responsibilities. On the other hand, other participants found the work demands coupled with family responsibilities to be challenging and overwhelming, which has made it more difficult for them to attain WLB.

These responses are in line with the JD-R Model in relation to WLB which states that South African female bankers rely heavily upon domestic helpers for domestic responsibilities and on formal childcare facilities and or extended family care for their children in order to balance their work and family demands (Easton, 2007). Family as a resource corresponds with the literature by Frone (2003) whom states that when family members provide direct assistance with household demands, there is an increased likelihood that the person is not preoccupied with household demands to be done whilst they are at work. This in turn will reduce work-life imbalance.

Female bank employees that stated that achieving WLB is difficult are in line with the literature on role conflict. Role conflict can be understood as occurring when women have competing roles within their work and family responsibilities, of which women

may not devote adequate time and attention to, which thereby results in a compromise of both roles being met efficiently (Betz, 2005).

In terms of the physiological and psychological consequences, the majority of the participants felt really exhausted, drained, anxious, stressed, miserable and unhappy because of their work demanding so much of their effort and time. What also emerges from these findings are these women feeling a sense of guilt for not getting enough time to spend with their children and feeling robbed of such precious time. However, a participant felt that despite the long working hours at ABC bank, spending that time that she does get at home as well as having family supporting her contributes to her WLB.

These responses are in line with the literature which states that women trying to continually deal with this role conflict between their work and life domains may experience burnout (Yiannakis, 2008). Burnout can be defined as “a persistent, negative, work-related state of mind in ‘normal’ individuals that is primarily characterised by exhaustion, which is accompanied by distress, a sense of reduced effectiveness, decreased motivation, and the development of dysfunctional attitudes and behaviours at work” (Schaufeli & Enzmann, 1998, p.36).

These responses also correspond to other consequences associated with work-life imbalance in the literature, namely decreased job satisfaction and performance, depression, anxiety and irritation (Demerouti et al., 2000). In light of the JD-R Model,



when an individual does not have sufficient resources to deal with work and life demands, role conflict emerges as well as a lack of physical and psychological energy (Haddon & Hede, 2010).

The finding that the research participants feeling terrible about not spending enough time with their children corresponds to the literature by Burchielli et al., (2008) whom states that women may feel a sense of guilt if they fail to fulfil both their roles as mother and work demands adequately.

It was not expected that there would be a positive physiological and psychological consequence for these female bank employees seeing that the participants by and large experienced negative psychological and physiological consequences as mentioned above. A possible explanation for the one participant experiencing positive physiological and psychological consequences is offered by Greenhaus and Powell (2006), whom state that work and non-work each provide individuals with resources such as enhanced esteem, income, and other benefits that may help the individual better perform across other life domains.

With regard to the findings of work spilling over into the participants' home domain, the majority of participants reported that unmet client demands, the long working hours and being understaffed occupies their thoughts even whilst they are at home. The unpleasant nature and high pressures of work at ABC bank has left the majority of participants tired and de-motivated to go to work the next day. On the other hand, a

minority of participants reported a positive spill over of work into their personal lives, as they have used their knowledge in work as well as earnings from their work to educate others and build a life for their families and children.

These findings are in line with the literature on the JD-R Model, which states that when work demands require high expenditure of physical and psychological effort and when there are insufficient resources available to meet these job demands, individuals' energy and time resources get depleted, resulting in work-life imbalance (de Sousa, 2009). These responses also correspond to the literature by O'Laughlin and Bischoff (2005, p.80) whom state that "time based conflict occurs when time pressures from one role makes it impossible to fulfil expectations of the other role," in terms of employees finishing late from work and the inability to stop thinking of work whilst at home (Burchielli et al., 2008), thereby not giving enough time and attention to their personal and family lives.

Other researchers such as de Sousa (2009), obtained similar findings that work intrusions into time at home can be expressed intangibly, through stress, worries and related conditions. This can be understood as a negative WHI where the person's functioning in one domain (e.g. home) is influenced by the negative load reactions built up from the other domain (e.g. work) (Geurts et al., 2005). These negative load reactions from work could stem from a high quantitative workload, a lack of support from colleagues and supervisors as well as employees having less control over the way in which they work and plan their work (de Lange et al., 2003). When these

negative load reactions have not been restored to a baseline, the person has to invest more energy and effort into completing work tasks and home tasks, leading to a negative WHI for the person (de Lange et al., 2003). Such negative WHI has resulted in reduced psychological health and wellbeing over time, as well as fatigue (Geurts et al., 2003; Van Hooff et al., 2005; Mostert, 2009).

A possible explanation for the minority of participants reporting a positive spill over of work into their personal lives is offered by Greenhaus and Powell (2006), whom state that a person's work and life are enriched when their experiences in one role improve the quality of life, namely performance or affect, in the other role (Greenhaus & Powell 2006). In this light, from some of the above mentioned responses, working has improved the quality of life for their loved ones.

Findings in relation to the effect that the home domain had on the participants work lives were by and large negative as the participants had to do domestic chores, see to their children which leave them feeling exhausted on the job the next day. Some participants felt guilt for not giving their children enough attention and time, which had hampered their attentiveness and effectiveness at work. However, some participants reported a positive spill over of energy from their home life into their working lives, due to having a supportive family, motivation from their children to be the best and assistance from their domestic helper.

These responses concur with the literature by Naidoo and May (2005), whom state that women whom are successful and hard-working in their careers may feel physically and psychologically drained to invest in their family responsibilities and vice versa. In light of the JD-R Model, when demands exceed the resources available to individuals, role conflict occurs and energy and time resources get depleted (de Sousa, 2009).

These responses also resonate with the negative HWI findings by Geurts et al., (2005) and Payne Cook and Diaz (2011) whom states that when there is a high quantitative workload at home in terms of managing childcare responsibilities, a reduced capability to deal with unexpected problems at home and a lack of family support at home, the amount of energy and time resources of the person are depleted, preventing the working parent from responding with a full range of these resources towards their work responsibilities in the workplace. The guilt some participants experience are in line with the literature by Burchielli et al., (2008) whom states that women may feel a sense of guilt if they fail to fulfil both their roles as mother and work demands adequately.

The positive spill over effects reported by some participants highlight the importance of resources in helping these women in minimising multiple role conflict. These responses are in line with Geurts et al. (2005), whom state that having support in the home is linked to a positive HWI because the energy and time investments within the home are in acceptable limits and thus the working mother can adjust her behaviour at

home to her current need for recovery by rescheduling tasks that need to be done at home. This means that positive load reactions are built up, such as energy and such positive loads spill over into the work domain (Andreassi & Thompson, 2007; Geurts et al., 2005). Thus the home to work interaction has important consequences for employee health and wellbeing (Beauregard, 2006). In light of the JD-R Model, having sufficient resources at one's disposal encourages facilitation in both work and life roles (de Sousa, 2009).

In light of the above mentioned consequences, the work domain has caused various physiological and psychological complaints by the participants as well as intruding on their personal time with families. However, the minority of participants embrace work in terms of work enriching their loved ones lives. The life domain and domestic responsibilities at home have affected the majority of the participants in terms of a depletion of energy resources at work and guilt for not spending enough time with their children. However, for a minority of participants, resources such as domestic helpers and assistance offered by loved ones mediates the impact of domestic and family responsibilities on their work.

#### **4.8.3 Objective Three: To Discover the Ideal Work Environment for These Female Bank Employees in Assisting With Balancing Their Work and Family Responsibilities**

All participants acknowledged that the bank has policies in place such as flexi-time and job sharing, part time work, sabbaticals, telecommunicating, annual and sick leave as well as work redesign on its internal systems in order to help their employees attain WLB. A minority of participants had expressed that they had no need to make use of such policies in place offered by the bank. However, the majority of participants in the sales division of the bank expressed that such policies were not given to them because of the high sales targets that had to be met. These participants strongly desired flexi-time to manage their work and life demands and also desired to play a more active role in collaboration with their HR in forming policies that can assist them in attaining WLB.

The desire for flexitime from the majority of the participants corresponds with the literature by Nzimande (2008) whom states that flexi time is advantageous to employees as it ensures a better balance between work and personal life domains and gives employees greater control over their work schedules.

The ideal policies and practices as suggested by these participants differ from the literature by Easton (2007) whom states that the ideal work environment for female bank employees would consist of family friendly policies such as on-site childcare facilities, on-site gym facilities and a web-based functionality facility for helping mothers cope effectively with the WLB issue.

However, the research participants' responses resonate with recent findings by Bird (2006), whom states that organisations have taken a one sided approach to deal with WLB in terms of organisational policies and practices, yet neglect the fact that WLB is an individual issue that affects the organisation, rather than an organisational issue that affects the individual. In this light, Bird (2006) advocates that organisations should draw upon different perspectives from different departments in identifying the key work-life issues and future best practices.

#### **4.9 CONCLUSION, RECOMMENDATIONS AND LIMITATIONS**

In summary, from the results and discussion it can be seen that for these female participants, WLB means investing enough time and energy into each of their roles, with a minimum of role conflict and being satisfied with that investment. This is consistent with the way WLB is conceptualised in the literature.

However, the majority of these participants seem to be experiencing more of a work life imbalance due to immense pressures and demands from the home and especially work domain. These conflicting demands from each role spill over into the other role, resulting in the participants experiencing multiple role conflict as well as various physical and psychological complaints. The conflicting demands included a depletion of energy resources from work and preoccupation of thoughts about work which spilled over into the home and work domain. Guilt for not spending adequate time and attention on the participants' children was another prominent conflict for most of these participants that has affected them at work. The unpleasant bank culture of

being overly concerned with sales and profit as well as not practicing the WLB policies that are in place for all divisions of the bank has made it much harder for the majority of these participants to negotiate the boundaries between their work and personal lives and attain WLB.

However, some participants report a positive WHI as work has given them a means to provide for their loved ones and educate others about the industry. Some participants also report a positive HWI as their children motivate them to be the best that they can be. Thus, such findings resonate with the smaller body of literature out there on work-life harmony rather than the mainstream literature on work-life imbalance.

Despite the multiple role conflict that these participants experienced, domestic, spousal and organisational support served as critical resources in reducing such conflict and helping these women attain WLB. Each participant's work demands and resources determined the level of difficulty they faced in attaining WLB. For these participants, ideal work policies and practices in facilitating WLB for the future include practicing flexi-time at ABC Bank, and being actively involved with their HR department in shaping WLB policies. Thus WLB is a complex phenomenon that poses a significant challenge for these women who wish to advance in their careers and be family orientated.



From this study, practical implications and recommendations can be made to the participants of this study, working women, organisations and the South African government. These will be discussed below:

Working women are encouraged to get their spouses involved in family and domestic responsibilities. Spouses should not frown upon this, but rather accept such responsibilities and change their mind-sets as the traditional gender stereotype of women being the homemaker are falling away in this modern-age as they enter the world of work. This is in line with the democratic South Africa which strives for equality and no unfair discrimination against anybody, with gender being an important criterion. These working mothers are also encouraged to speak their mind and bring ideas to their employers or human resources consultants in terms of stating their ideal work life policies to ensure a more satisfying and productive outflow of work.

Furthermore, organisations, particularly banks should see from this study that employees do require assistance in managing the conflicting work, family and domestic responsibilities in order to retain them and in order for them to be effective in the workplace. WLB initiatives are said to start at the top with management and permeate down the different levels of the organisation. It is therefore argued that management has a strong influential role in pioneering work life balance initiatives forward. In this light, management of organisations are recommended to firstly change the organisational culture as organisational culture is the greatest barrier to the

progress of organisational transformation of any kind. Organisations can do this by putting work-life policies in place, utilising their leadership in management to communicate effectively to their employees about these policies and take into account the suggestions regarding such policies from their employees.

The South African government can also make useful contributions to WLB initiatives by funding research conducted in this area and distribute such findings to the relevant stakeholders such as employers and employees. Thereafter, the government should provide educational training programs to these stakeholders regarding the negative consequences of work-life imbalance for employees and organisations as well as educating organisational members how to cope with balancing their work and personal life roles.

Possible limitations include time constraints, as the participants were preparing for upcoming exams and some participants had to deal with client complaints during their interview. The researcher also had other academic commitments which prevented her in conducting follow up interviews. Such time constraints did not allow for a deeper exploration and investigation of the findings. Furthermore, the findings of this study cannot be applicable to the bank as a whole as it was restricted to only two divisions of the bank. A recommendation for future research would to conduct this study on different divisions of the bank, single and childless parents as well as on male employees.

The next section to follow is a summary of the study, its findings in relation to the research questions and recommendations for future research.

## **CHAPTER 5**

### **CONCLUSIONS AND RECOMMENDATIONS**

#### **5.1 SUMMARY AND CONCLUSIONS**

The purpose of this chapter is to present the reader with a summary or conclusion of the research study, its findings and limitations. This study has relevance to South African organisations by revealing the needs that female bank employees have and how organisations should prioritise WLB as a quality strategy to retain talented women in their sales and credit divisions. Recommendations for future research are also presented and will be discussed below.

This research study was interested in female employees' perceptions and experiences of WLB at a Durban based bank. Chapter One looked at the background to the problem of attaining WLB for women, the rationale or motivation for conducting this study, the objectives of the research study, the research questions, the methodology in terms of how the study was carried out as well as the specific limitations for the research scope imposed by the researcher for this study.

In light of the motivation for this study, the researcher decided to choose this topic because many women in the world of work experience difficulty in both managing and doing their work and domestic responsibilities effectively, as domestic responsibilities are still by and large perceived as a woman's responsibility. The

juggling of these conflicting responsibilities has hampered their performance in both of these domains. Thus a platform for this research study was built because of work-life imbalance being a growing concern for both women and organisations and that more balance between these two domains is required. This research study aimed to understand how WLB is conceptualised in the literature, to understand female employees' experiences of WLB in a Durban based bank and to understand female bank employees' views of an ideal work environment that would assist them in balancing their work and family responsibilities.

In light of how the study was carried out, a qualitative research design was used for this study and had eight female participants whom were selected using purposive sampling. These participants were married (except for one), working mothers employed within the sales and credit divisions at a Durban based bank who are perceived to juggle their work and life responsibilities. The research was undertaken by the researcher firstly obtaining ethical clearance from UKZN's Faculty of Humanities, Development and Social Sciences. Once this was obtained, the researcher then proceeded in asking the manager of the bank for permission to conduct the study at ABC bank. Once this was achieved, the researcher then emailed potential participants, asking them to participate in the study. Those that expressed interest were contacted and appointments were set up for the interviews. Each participant was given an informed consent form to sign, gaining their permission to participate in the study. Data was collected using semi-structured interviews, and data was analysed using thematic analysis.

With regard to the research scope of the study, the rationale for using only eight participants in this qualitative research study, are because the study sought to discover the rich, lived experiences and understandings of WLB or lack thereof in each participant's world and was not concerned about generalising such findings. The rationale for using married and working mothers was so that the researcher could discover each participant's conflicting responsibilities between their work and life domains. The sales and credit divisions of the bank were specifically chosen as these departments experience the most work pressure in the bank. Purposive sampling was chosen as the participants possessed the characteristics relevant to the research questions of this study and thus could provide useful insight.

Semi structured interviews were utilised so that the researcher could steer the conversation in her direction of interest whilst granting the participants flexibility in their responses. Thematic analysis was chosen to analyse the data as it can identify, analyse and form themes from the data.

Chapter Two was the literature review, which essentially conceptualised WLB as devoting enough time and attention to both life and work roles, being satisfied with that investment and having minimum conflict between these roles. The literature review also gave a backdrop to the difficulty of women attaining WLB, namely because more women are entering the world of work as they advance in their education, careers, being single moms and divorcees as well as financial pressures necessitating the need for two incomes to sustain a desired lifestyle. Some of the

demands faced particularly by bank employees apart from domestic responsibilities include long working hours, large volume of customer complaints, high work pressures of meeting targets and conflicting tasks. This has resulted in women experiencing a multiple role conflict in terms of meeting their family and work responsibilities, leading to adverse physical and psychological consequences for these women. In light of the JD-R Model, such demands can create conflict and influence the level of WLB that these participants experience.

However, in relation to the JD-R model, resources that have been proven to reduce to reduce work-life conflict in women include being given support from their organisation, supervisors, co-workers, family, spouses, care networks, flexible working arrangements and family friendly policies. The literature gives important insights into the conflicting demands experienced by women, the physical and psychological consequences these women experience as a result of such conflicting demands, the organisational and domestic resources women utilise to deal with such demands as well as organisational policies that are believed to assist women in managing their work and family responsibilities better.

Chapter Three was the methodology. The study was based on a qualitative research design where eight female participants from the credit and sales divisions of ABC bank were selected using purposive sampling. Data was collected using semi-structured interviews, having open-ended questions centered on WLB. Each interview was tape-recorded and lasted approximately thirty minutes. The data was then

analysed using theory-led thematic analysis. The researcher ensured that the validity criteria of qualitative research were met by the researcher having asked the participants to give an honest and authentic account of their experiences as well as having conducted member checks with the participants. Reliability in the current study was ensured by the researcher consistently asking the participants the interview questions in the same order as well as going through the interview transcripts several times and obtaining the same themes repeatedly.

Chapter Four presented the research findings as well as a discussion of such findings. This research study found that the research participants understood WLB to mean giving equal or adequate time and attention to both their work and life roles, being satisfied with the amount of time invested into these roles and experiencing minimum-role-conflict. Such conceptualisations correspond to the conceptualisations of WLB put forward by Clark (2000) and Greenhaus et al., (2003).

Work demands faced by these participants included meeting targets, standing in for absent colleagues, deadlines, client complaints and retrenchments to name a few. The sales division experienced higher pressure to meet targets than the credit division. A possible explanation for this was that given the fact that global competition is rife, a bank, like any other business's primary concern is to make profit (Krugman, 2009). Some consequences experienced by these participants as a result of these work demands include feeling stressed, anxious, unhappy, guilty for not getting to spend enough time with their children and exhausted. This leads to a negative WHI as the



participants energy resources are depleted, making it difficult to invest in home and work tasks (de Lange et al., 2003). Over time, this leads to reduced psychological wellbeing and fatigue (Geurts et al., 2003; Mostert, 2009; Van Hooff et al., 2005). However, some participants experience a positive WHI as work for them has provided for their families as well as educated other people about the nature of their work.

With regard to home demands, most participants held the burden of domestic responsibilities on their shoulders thereby reinforcing the traditional stereotype of women being the homemaker and child-bearer. Having a high quantitative workload in the home and a lack of family support leaves these working mothers with little or no energy to invest into their work responsibilities the next day, thereby resulting in a negative HWI and work-life imbalance (Geurts et al., 2005). However, for some participants, their domestic responsibilities were shared by their family members and spouses. Such assistance can create a positive HWI and positive WLB as the energy levels of the participant remains in acceptable limits as the working mother can delegate household responsibilities to the family members (Geurts et al., 2005). This in turn builds up the working mother's energy which spills over into her work domain and thus a positive HWI and positive WLB is created (Geurts et al., 2005). This assistance can be viewed as a resource which helps these women attain WLB.

The resources that helped these women attain a sense of WLB included domestic helpers, extended family care, day-time crèches, having supportive spouses and

physical exercise. Such resources are deemed to help facilitate WLB for these women in balancing their work and life roles. A possible explanation for some spouses sharing the domestic responsibilities are because they believe in gender equity and commitment to their families (Drago, Black & Wooden, 2005). Spouses also contributed to their wife's WLB positively by understanding and supporting their careers, assisting their wives wherever they could in terms of picking and dropping their children. However, some participants experienced spousal-conflicts because their spouses could not understand the long working hours their wives experienced. This contributed negatively to WLB.

Other resources included managerial, supervisory and co-worker support, job-sharing and organisational policies such as flexi-time which helped facilitate the attainment of WLB for these participants. Such support also gives the working mother self-efficacy and positive affect which spills over into the home domain, resulting in a positive WHI (Geurts et al., 2005). However, for the sales department such policies were very rarely given due to the high targets that had to be met. Thus whilst South African organisations have largely egalitarian policies in place in relation to WLB, implementation of these policies seems to be a problem. A possible explanation for the problematic implementation of these policies is the fact that the South African government is more hard pressed by certain issues facing the country such as the HIV/AIDS epidemic, poverty, unemployment and security (Nzimande, 2008).

Each participant's work demands and resources determined the level of difficulty they faced in attaining WLB. For these participants, ideal work policies and practices in facilitating WLB for the future include practicing flexi-time at ABC Bank, particularly in the sales department where such policies are rarely given. All the participants felt that the ideal WLB policies would consist of them being actively involved with their HR department in the shaping and formation of such policies.

Given the findings of this study, the researcher recommended that women play an active role in the shaping and formation of WLB policies. Spouses are also recommended to play a more active role in handling domestic responsibilities to aid working women in attaining WLB. Management having the largest influence in the company are recommended to change the resistant organisational culture and pioneer WLB initiatives forward. The South African government should fund research conducted in WLB, distribute such findings to organisations and their workforce and create educational programs for organisational members regarding the negative consequences of work-life imbalance and how to balance their personal life and work roles.

The following section highlights in detail each of the research questions and how they were answered:

### **5.1.1 How is WLB Conceptualised in the Literature?**

It was found that there are contrasting views of WLB by different authors all highlighting one common element, namely viewing work and life as mutually informative and interdependent. Essentially, WLB is when individuals are satisfied that they are able to give enough time to both their work and family roles.

The research participants' conceptualisations of WLB corresponded to the literature's conceptualisations of WLB in terms of investing enough time and energy into each of their roles, with a minimum of role conflict and being satisfied with that investment.

The JD-R Model as the theoretical framework for this research study conceptualises WLB in the following way: Demands are associated with conflict that contributes to work-life imbalance, whereas resources in one role enhance or assist participation in the other role, thereby contributing to WLB. It is thus suggested that the resultant unique combinations of conflict (from demands) and facilitation (from resources) may be pivotal to understanding perceptions of WLB and its consequences.

### **5.1.2 How do Female Bank Employees Experience WLB at a Durban Based Bank?**

The findings of this study indicated that these women do not really experience WLB as their work responsibilities (meeting targets, doing others jobs when they are not present ) demand most of their time, energy and attention leaving them with little energy resources to invest in their family life. Consequently, the research participants

reported a negative spill over from their work to their family life and vice versa. However, resources that these women utilised in mediating the impact of work on their lives and themselves included domestic helpers, extended family, spouses, exercise and day-cares for their children. It was important to note that for the majority of these women, the traditional gender stereotype of women being the bearer of domestic and childcare duties was reinforced as their spouses did not increase their participation in domestic activities yet participated in childcare activities.

It also appeared to the women interviewed that the organisation was not wholly supportive with regard to WLB. These women in their responses mentioned that the bank offered organisational support only a surface level, in terms of job-redesign amongst themselves or giving a day off for family needs. Contrary to the literature however, workplace policies such as flexi-time are in place yet are not practiced or easily given by the bank to these employees. Such perceptions are guided by the notion that the bank's primary focus is on meeting targets only. The organisation needs to understand the work and life roles that these working women have to juggle with and that pushing targets is not the answer. Failure to do so would lead to a workforce that is dissatisfied with their jobs and a decrease in productivity, which is of no benefit to the organisation.

### **5.1.3 What would be the Ideal Work Environment for These Female Bank Employees in Assisting with Balancing Their Work and Family Responsibilities?**

The current research study found that the research participants, especially those employed in the sales division of ABC Bank long for flexi-time to be practiced in their divisions. These participants yearn for that flexibility where they can start early and finish early or vice versa so that they can get to spend some quality time with their kids and see to themselves. In addition, the participants suggested that they desire to play an active role together with their HR department in shaping and formulating WLB policies for the future.

## **5.2 LIMITATIONS**

The research scope was limited to women employed in the sales and credit divisions of the bank and not the rest of the organisation. The researcher was also new to the field of WLB as she had not studied the phenomenon before. The fact that the researcher was familiar with these participants prior to the research study could have resulted in these participants giving certain responses.

This study was limited by time constraints, as the researcher could not conduct follow up interviews with the research participants to explore any questions that may have emerged during data analysis. Time constraints were a major limitation during the interview process as well because some of the participants had to help their fellow employees urgently in dealing with a client complaint. Others gave the researcher limited time as they were studying for upcoming exams. All of these unwanted and

unplanned circumstances may have not allowed the researcher to explore the participants' responses as deeply as she would have liked to. Rescheduling was not an option either as the researcher had to see to her other academic commitments too.

The qualitative research design also has various shortcomings. With qualitative studies, the optimum size of a sample for a qualitative research study is less clear in comparison to quantitative research studies where you can calculate a representative sample size from a formula (Ulin et al., 2002). With semi-structured interviews, you may get too much detail and therefore may experience difficulty in reaching consensus. It interprets findings based on subjective judgements, is void of any precise, objective quantitative measurements and is limited in its ability to generalise its findings to other settings (Zikmund, 2003). Another drawback of qualitative research is that the researcher experiences difficulty in determining when data is complete enough. A danger was misinterpreting some of the participants' responses as English was their second language. Theory-led thematic analysis has a "detailed analysis of some aspect of the data, and the limitation of this is that it tends to provide a less rich description of the data overall" (Braun & Clarke, 2006, p.84).

### **5.3 RECOMMENDATIONS FOR FUTURE RESEARCH**

Future research can look at whether the results obtained from this study are generalisable across other divisions within the bank and across other organisations. A further research idea would be to investigate male employees and childless employees' perceptions of WLB. Future research can also look at how different race

groups experience WLB. Future research should also investigate whether single mothers or married women with children juggle their domestic, family and work responsibilities more effectively. A further research idea could look at WLB and its effect on employee wellbeing and organisational productivity. Future research can also look at conducting comparative studies between South Africa's legislation to WLB versus other developed countries legislation to WLB.



## REFERENCES

- Allen, T.D. (2001). Family-supportive work environments: The role of organisational perceptions. *Journal of Vocational Behaviour*, 58, 414-435.
- Anderson, S.E., Coffey, B.S., & Byerly, R.T. (2002). Formal organisational initiatives and informal workplace practices: Links to work-family conflict and job-related outcomes. *Journal of Management*, 28(6), 787-810.
- Anderson, T.M., & Molander, P. (2003). *Alternatives for welfare policy: Reconciling policy goals with demographic change and internationalisation*. New York: Cambridge University Press.
- Andreassi, J.K., & Thompson, C.A. (2007). Dispositional and situational sources of control: Relative impact on work-family conflict and positive spill over. *Journal of Managerial Psychology*, 22(8), 722-740.
- Antonsen, Y., Thunberg, O.A., & Tiller, T. (2011). Bank advisors working with contradiction: Meeting the demands of control through reflective learning. *Reflective Practice*, 12(5), 629-644.

- Aryee, S. (1992). Antecedents and outcomes of work-family conflict among married professional women: Evidence from Singapore. *Human Relations*, 45(8), 813-837.
- Aryee, S., Fields, D., & Luk, V.(1999). A cross-cultural test of a model of the work-family interface. *Journal of Management*, 25(4), 491-511.
- Bagilhole, B. (2006). Family-friendly policies and equal opportunities: A contradiction in terms? *British Journal of Guidance and Counselling*, 34(3), 327-343.
- Bailyn, L. (1997). The impact of corporate culture on work-family integration. In S. Parasuraman & J.H. Greenhaus (Eds.), *Integrating work and family: Challenges for a changing world*, (pp. 209-219). Westport, CT: Quorum Books.
- Bailyn, L., & Harrington, M. (2004). Redesigning work for work-family integration. *Community, Work & Family*, 7(2), 197-208.
- Bakker, A.B., & Geurts, A.B. (2004). Toward a dual-process model of work-home interference. *Work and Occupations*, 31, 345-366.
- Bakker, A.B., & Demerouti, E. (2007). The Job Demands- Resources model: State of the art. *Journal of Managerial Psychology*, 22(3), 309-328.

*Basic conditions of employment act, no. 75 of (1997)*. Pretoria: South African Government Printers.

Bauld, R., Brough, P., & Timms, C.M. (2009). Working to live or living to work? The impact of time demands and preferred working hours on work and family outcomes. In *8<sup>th</sup> Industrial and Organisational Psychology Conference (IOP)*, 25-28 June 2009 (pp. 12-16). Sydney, Australia: Australian Psychological Society.

Beauregard, T.A. (2006). Predicting interference between work and home. *Journal of Managerial Psychology*, *21*, 244–264.

Beauregard, T.A., & Henry, L.C. (2009). Making the link between work-life balance practices and organisational performance. *Human Resource Management Review*, *19*(1), 9-22.

Beder, S. (2000). *Selling the work ethic: From puritan pulpit to corporate PR*. London: Zed Books.

Behson, S.J. (2002). Coping with family-to-work conflict: The role of informal work accommodations to family. *Journal of Occupational Health Psychology*, *7*(4), 324-341.

- Betz, N.E. (2005). Woman's career development. In S.D. Brown & R.W. Lent (Eds.), *Career development and counselling: Putting theory and research into practice*. (pp.253-280). New York: Wiley.
- Bird, J. (2006). Work-life balance: Doing it right and avoiding the pitfalls. *Employment Relations Today*, 33(3), 1-9.
- Bolton, M. (2000). *The third shift: Managing hard choices in our careers, homes, and lives as women*. San Francisco, CA: Jossey-Bass.
- Boyar, S.L., Maertz-Jr, C.P., & Pearson, A.W. (2005). The effects of work-family conflict and family-work conflict on non-attendance behaviours'. *Journal of Business Research*, 58(7), 919-925.
- Boyatzis, R.E. (1998). *Transforming qualitative information: Thematic analysis and code development*. Sage.
- Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative Research in Psychology*, 3, 77-101.
- Bryman, A. (2004). *Social research methods*. (2<sup>nd</sup> ed.). New York: Oxford University Press.

- Burchielli, R., Bartram, T., & Thanacoody, R. (2008). Work-family balance or greedy organisations? *Relations Industrielles*, 63(1), 108-162. Retrieved June 25, 2011, from ProQuest database.
- Burke, S., & Lewis, N. (2007). The contribution of gender role orientations, work factors and home stressors to psychological well-being. *Journal of Social Science and Medicine*, 54, 481-492.
- Bygren, M., & Duvander, A.Z. (2006). Parents' workplace situation and fathers' parental leave use. *Journal of Marriage and Family*, 68(2), 363-372. Retrieved July 26, 2011 from Wiley Online Library Database.
- Byington, E.K., & Felps, E.W. (2010). Why do IQ scores predict job performance? An alternative, sociological explanation. *Research in Organisational Behaviour*, 30, 175-202.
- Cabrera, E.F. (2007). Opting out and opting in: Understanding the complexities of women's career transitions. *Career Development International*, 12, 218-237.
- Campbell, S. (1987). Can we really have it all? The attainment of work and family values. *American Psychological Society*, 10(1), 29-50.

Casper, W.J., & Buffardi, L.C. (2004). Work-life benefits and job pursuit intentions: The role of anticipated organisational support. *Journal of Vocational Behaviour* 65(3), 391-410.

Chan, A.W. (2009). *Antecedents and consequences of work-life balance: A multi-sector exploration of the Malaysian workforce*. Unpublished master's dissertation, Monash University, Sunway Malaysia.

Clark, S.C. (2000). Work/family border theory: A new theory of work/family balance. *Human Relations*, 53, 747–770.

Clutterbuck, D. (2004). How to get the payback from investment in work-life balance. *The Journal for Quality and Participation*, 17-20. Retrieved July 18, 2011, from [www.asq.org](http://www.asq.org)

Creswell, J.W. (1998). *Qualitative inquiry and research design: Choosing among five traditions*. Thousand Oaks: Sage.

Crouter, A.C. (1984). Spill over from family to work: The neglected side of the work-family interface. *Human Relations*, 37(6), 425-442.

Dancaster, L., Cohen, T. & Baird, M. (2011). The South Africa Report *International Network on Leave Policies and Research Report 2011*. Retrieved March 12, 2013, from

[http://www.leavenetwork.org/lp\\_and\\_r\\_reports/review\\_2011/?S=kontrast%3F%3Ftype3D98%3Ftype%3D98](http://www.leavenetwork.org/lp_and_r_reports/review_2011/?S=kontrast%3F%3Ftype3D98%3Ftype%3D98)

Deci, E.L., & Ryan, R.M. (1985). *Intrinsic motivation and self-determination in human behaviour*. New York: Plenum Press.

Deci, E., & Gagne, M. (2005). Self Determination Theory and work motivation. *Journal of Organisational Behaviour*, 26, 331-362.

Deci, E.L., & Ryan, R.M. (2008). Facilitating optimal motivation and psychological wellbeing across life domains. *Canadian Psychology*. 49(1), 14-23.

De Klerk, M., & Mostert, K. (2010). Work–home interference: Examining socio-demographic predictors in the South African context. *SA Journal of Human Resource Management*, 8(1), 1-10.

De Lange, A., Taris, T.W., Kompier, M., Houtman, I., & Bongers, P. (2004). The relationships between work characteristics and mental health: Examining normal, reversed and reciprocal relationships in a four-wave study. *Journal of Work and Stress*, 18, 149-166.

- Demerouti, E., Bakker, A.E., Nachreiner, F., & Schaufeli, W.B. (2000). A model of burnout and life satisfaction amongst nurses. *Journal of Advanced Nursing*, 32, 454-464.
- Demerouti, E., Bakker, A.B., Nachreiner, F., & Schaufeli, W.B. (2001). The job demands-resources model of burnout. *Journal of Applied Psychology*, 86, 499–512.
- Department: Labour, Republic of South Africa. (2006). *Women in the South African Labour Market 1995-2005*. Retrieved March 8, 2012, from <http://www.labour.gov.za/index.jsp>.
- Deshpande, A. (2006). Affirmative action in India and United States. *World Development Report*, 1-23.
- deSousa, M.F. (2009). *Relationship between work and non-work stressors and work-life balance amongst global market trading professionals*. Unpublished master's dissertation, University of South Africa, South Africa. Retrieved June 22, 2011, from <http://uir.unisa.ac.za/handle/10500/3427>
- Doherty, L. (2004). Work-life balance initiatives: Implications for women. *Employee Relations*, 26(4), 433-452.



- Drago, R., Black, D., & Wooden, M. (2005). Female breadwinner families, their existence, persistence and sources. *Journal of Sociology, 41*(4), 343-362.
- Eagly, A.H., & Carli, L.L. (2007). Women and the labyrinth of leadership. *Harvard Business Review, 63*-71.
- Easton, C. (2007). *Coping mechanisms of South African women balancing managerial and motherhood roles*. Unpublished master's dissertation, University of Pretoria, South Africa.
- Ehlers, T. (2001). *Strategic Management: South African concepts and cases*. Pretoria: Van Schaik.
- Emslie, C., & Hunt, K. (2009). 'Live to work?' or 'work to live?' A qualitative study of gender and work-life balance among men and women in mid-life. *Gender, Work & Organisation, 16*(1), 151-172.
- Frone, M.R., Russell, M., & Cooper, M.L. (1997). Relation of work-family conflict to health outcomes: A four-year longitudinal study of employed parents. *Journal of Occupational and Organisational Psychology, 70*, 325-335.

- Frone, M.R. (2003). Work-family balance. In J.C. Quick & L.E. Tetrick (Eds.), *Handbook of Occupational and Organisational Psychology* (pp. 143–162). Washington, DC: American Psychological Association.
- Geurts, S.A.E., & Demerouti, E. (2003). Work/non-work interface: A review of theories and findings. In J. Schabracq, J.A.M. Winnubst, & C.L. Cooper (Eds), *The handbook of work and health psychology*, (pp. 279–312). Chichester: Wiley.
- Geurts, S.A.E., Kompier, M.A.J., Roxburgh, S., & Houtman, I.L.D. (2003). Does work–home interference mediate the relationship between workload and well-being? *Journal of Vocational Behaviour*, 63, 532–559.
- Geurts, S.A.E., Taris, T.W., Kompier, M.A.J., Dijkers, J.S.E., Van Hooff, M.L.M., & Kinnunen, U.M. (2005). Work–home interaction from a work psychological perspective: Development and validation of a new questionnaire, the SWING. *Work & Stress*, 19(4), 319–339.
- Giddens, A. (2004). *Sociology* (4<sup>th</sup> ed.). Oxford: Blackwell Publishers Ltd.
- Golembiewski, M., & Proehl, M. (1990). *Managing diversity in organisations*. University of Alabama Press.

- Gordon, J.R., & Whelan-Berry, K.S. (2005). Contribution to family and household activities by the husbands of midlife professional women. *Journal of Family Issues, 26*(7), 899-923.
- Gray, M., & J. Tudball. (2003). Family-friendly work practices: Differences within and between workplaces. *Journal of Industrial Relations, 45*, 269-91.
- Greenhaus, J.H., Collins, K.M., & Shaw, J.D. (2003). The relation between work-family balance and quality of life. *Journal of Vocational Behaviour, 63*, 510-531.
- Greenhaus, J.H., & Powell, G.N. (2006). When work and family are allies: A theory of work-family enrichment. *Academy of Management Review, 31*(1), 72-92.
- Gregory, K., & Milner, L. (2009). Intrinsic motivation and optimal incentive contracts. *Journal of Social behaviour, 9*(5), 98-120.
- Gropel, P., & Kuhl, J. (2009). Work life balance and subjective wellbeing: The mediating role of need fulfilment. *Journal of Psychology, 100*(3), 365-375.
- Haddon, B., & Hede, A. (2010). *Work-life balance: An integrated approach*. Unpublished master's dissertation, University of the Sunshine Coast, Queensland, Australia. Retrieved June 26, 2011, from <http://www.qsl.com.au>

- Hakim, C. (2006). Women, careers and work-life preferences. *Journal of Guidance & Counselling*, 34(3), 279-294.
- Hamilton, E.A., Gordon, J.R., & Whelan-Berry, K.S.(2006). Understanding the work-life conflict of never-married women without children. *Women in Management Review*, 21(5), 393-415.
- Hammer, L. & Thompson, C. (2003). Work-family role conflict: A Sloan work and family encyclopaedia entry. Retrieved in May 2011 from *the Sloan Work and Family Research Network*.  
[http://wfnetwork.bc.edu/encyclopedia\\_entry.php?Id=264&area=All](http://wfnetwork.bc.edu/encyclopedia_entry.php?Id=264&area=All).
- Hayes, N. (2000). *Doing psychological research: Gathering and analyzing data*. Buckingham: Open University Press.
- Henning, E. (2004). *Finding your way in qualitative research*. Pretoria: Van Schaik Publishers.
- Hewlett, S.A., & Luce, C.B. (2005). Off-ramps and on-ramps. Keeping talented women on the road to success. In: The Harvard Business Review Paperback Series (Ed.), *Harvard Business Review on Women in Business*. Boston: Harvard Business School Publishing Corporation.

- Hill, E.J., Allen, S., Jacob, J., Bair, A.F., Bikhazi, S.L., Langeveld, A.V., Martinengo, G., Parker, T.T & Walker, E. (2007). Work-family facilitation: Expanding theoretical understanding through qualitative exploration. *Advances in Developing Human Resources*, 9(4), 507-526.
- Holahan, C.K., & Gilbert, L.A. (1979). Conflict between major life roles: Women and men in dual-career couples. *Human Relations*, 32(6), 451-467.
- Janssen, P.P.M., Peeters, M.C.W., de Jonge, J., Houkes, I., & Tummers, G.E.R. (2004). Specific relationships between job demands, job resources and psychological outcomes and the mediating role of negative work-home interference: A cross cultural validation study among nurses. *Journal of Vocational Behaviour*, 65(3), 411-429.
- Johnson, S., Cooper, I., Cartwright, S., & Donald, I. (2005). The experience of work-related stress across occupations. *Journal of Managerial Psychology*, 20, 178-188.
- Kamenou, N. (2008). Reconsidering work-life balance debates: Challenging limited understandings of the 'life' component in the context of ethnic minority women's experiences. *British Journal of Management*, 19, 99-109. Retrieved May 30, 2011, from EbscoHost database.

- Kelly, R.F. & Voydanoff, P. (1985). Work-family role strain among employed parents. *Family Relations*, 34(3), 367-374.
- Kelley, K., Clark, B., Brown, V., & Sitzia, J. (2003). Good practice in the conduct and reporting of survey research. *International Journal for Quality in Health Care*, 15(3), 261-266.
- Kinnunen, U., & Mauno, S. (1998). Antecedents and outcomes of work-family conflict among employed women and men in Finland. *Human Relations*, 51(2), 157-177.
- Koonmee, K., Singhapakdi, A., Virakul, B., & Lee, D.J. (2008). Ethics institutionalisation, quality of work life, and employee job-related outcomes: A survey of human resource managers in Thailand. *Journal of Business Research*, 1-7.
- Kornbluh, F. (1991). Women and work: An overview review. *Off Our Backs*, 21(5), 28-32.
- Koslowsky, M. (2000). A new perspective on employee lateness. *Applied Psychology, International Review*, 49(3), 390-407.

- Kottke, J.L., & Sharafinski, C.E. (1988). Measuring perceived supervisory support and organisational support. *Educational and Psychological Measurement*, 48(4), 1057-1079.
- Krugman, P. (2009, 2 September). How did economists get it so wrong? *The New York Times*. Retrieved September 12, 2011, from <http://www.csus.edu>.
- Lapierre, L.M., & Allen, T.D. (2006). Work supportive family, family-supportive supervision, use of organisational benefits, and problem-focused coping: Implications for work-family conflict and employee wellbeing. *Journal of Occupational Health Psychology*, 11, 169-181.
- Lewis, S., Gambles, R., & Rapoport, R. (2007). The constraints of a 'work-life balance' approach: An international perspective. *International Journal of Human Resource Management*, 18, 360-373.
- Lewis, S. (2011). *Positive psychology at work: How positive leadership and appreciative inquiry create inspiring organisations*. Oxford: Wiley Blackwell.
- Lewis-Enright, K., Crafford, A., & Crous, F. (2009). Towards a workplace conducive to the career advancement of women. *SA Journal of Industrial Psychology*, 35(1), 1-9.

- Madsen, S.R. (2006). Work and family conflict: Can home-based teleworking make a difference? *International Journal of Organisation Theory and Behaviour*, 9(3), 307-350.
- Marais, C., & Mostert, K. (2008). Work-home interaction of police officers in the North West Province: Examining socio demographic differences. *Acta Criminologica*, 21(1), 62–76.
- Marcinkus, W.C., Whelan-Berry, K.S., & Gordon, J.R. (2007). The relationship of social support to the work-family balance and work outcomes of midlife women. *Women in Management Review*, 22(2), 86-111. Retrieved May 30, 2011 from ProQuest database.
- Marshall, C., & Rossman, G.B. (2006). *Designing qualitative research*. London: Sage.
- Mathur-Helm, B. (2005). Equal opportunity and affirmative action for South African women: A benefit/barrier. *Women in Management Review*, 20(1/2), 56-71. Retrieved May 30, 2011, from ProQuest database.
- Mayrhofer, W., Meyer, M., Schiffinger, M., & Schmidt, A. (2008). The influence of family responsibilities, career fields and gender on career success: An empirical study. *Journal of Managerial Psychology*, 23(3), 292-323.



- McDonald, K.S., & Hite, L.M. (2008). The next generation of career success: Implications for HRD. *Advances in Developing Human Resources, 10*(1), 86-103.
- Mesmer-Magnus, J.R., & Viswesvaran, C. (2005). Convergence between measures of work-to-family and family-to work conflict: A meta-analytic examination. *Journal of Vocational Behaviour, 67*(2), 215-232.
- Michailidis, M., & Georgiou, Y. (2005). Employee occupational stress in banking. *Work, 24*, 123-137.
- Moorosi, P. (2007). Creating linkages between private and public: Challenges facing women principals in South Africa. *South African Journal of Education, 27*(3), 507-521.
- Mostert, K. (2009). The balance between work and home: The relationship between work and home demands and ill health of employed females. *SA Journal of Industrial Psychology, 35*(1), 1-8.
- Motowidlo, S., Packard, J.S., & Manning, M.R. (1986). Occupational stress: Its causes and consequences for job performance. *Journal of Applied Psychology, 71*(4), 618-629.

- Mshololo, N. (2010). *Support staff's perceptions of the relationship between work life balance and intrinsic motivation: A case study at the University of Kwa-Zulu Natal*. (Unpublished honour's dissertation). University of Kwa-Zulu Natal, Durban, South Africa.
- Nadler, D., & Lawler, E. (1983). Quality of work life: Perspectives and directions. *Organisation Dynamics*, 11(4), 20-30.
- Naidoo, A.V., & May, C.E. (2005). *The career development of women*. In A.M.G. Schreuder & A.L. Theron (Eds.), *Careers: An organisational perspective*. (pp. 35-49). Pretoria: Juta.
- Netemeyer, R.G., Brashear-Alejandro, T., & Boles, J.S. (2004). A cross-national model of job-related outcomes of work role and family role variables: A retail sales context. *Journal of the Academy of Marketing Science*, 32(1), 49 – 60.
- Neuman, W.L. (2006). *Social Research Methods: Qualitative or Quantitative Approaches*. Boston: Allyn & Bacon.
- Newell, S. (2000). The Superwoman syndrome: Gender Differences in attitudes toward equal opportunities at work and towards domestic responsibilities at home. In K.Grint (Ed). *Work and Society: A reader* (Chapter 5: Domestic Work, pp. 94-108).

- Nzimande, J. (2008). *Investigation of work-life balance in KwaZulu-Natal organisations: Comparison with the United Kingdom*. Unpublished master's dissertation, University of Kwa-Zulu Natal, Durban, South Africa.
- O'Brien, M. (2012). Work-family balance policies. Retrieved March 12, 2013, from <http://social.un.org/index/LinkClick.aspx?fileticket=cwncEgAZz9A%3d&tabid=1733>
- O'Driscoll, M., P. Brough, and A. Biggs. (2007). Work–family balance: Concepts, implications and interventions. In S. McIntyre and J. Houdmont (Eds.), *Occupational health psychology: European perspectives on research, education and practice*, (pp. 193-217). Portugal: ISMAI Publishers.
- Ogunbamila, B. (2010). Effects of felt obligation on occupational burnout among employees of post-consolidation banks in Akure, Nigeria. *Ife Psychologia*, 18(2), 137-149. Retrieved May 15, 2011, from ProQuest database.
- Ojedokun, A.O. (2008). Perceived job insecurity, job satisfaction, intention to quit among employees of selected banks in Nigeria. *African Journal for the Psychological Study of Social Issues*, 11(2), 204-220.

- O'Laughlin, E.M., & Bischoff, L.G. (2005). Balancing parenthood and academia. *Journal of Family Issues*, 26(1), 79-106.
- Oloyede, D.O. (2006). Impact of work-induced stress on perceived workers' productivity in banking industry in Nigeria. *Ife Psychologia*, 14(1), 15-25.
- Özbilgin, M.F., Beauregard, T.A., Tatli, A. & Bell, M.P. (2011). Work–life, diversity and intersectionality: A critical review and research agenda. *International Journal of Management Reviews*, 13, 177–198.
- Page, K.M., & Vella-Brodrick, D.A. (2008). The 'what', 'why' and 'how' of employee well-being: A new model. *Soc Inc Res*, 90, 441-458. Retrieved June 30, 2011, from Springerlink database.
- Parasuraman, S., Purohit, Y.S., Godshalk, V.M., & Beutell, N.J. (1996). Work and family variables, entrepreneurial career success, and psychological well-being. *Journal of Vocational Behaviour*, 48, 275–300.
- Payne, S.C., Cook, A.L., & Diaz, I. (2011). Understanding childcare satisfaction and its effect on workplace outcomes: The convenience factor and the mediating role of work-family conflict. *Journal of Occupational and Organisational Psychology*.

Peeters, M.C.W., Montgomery, A.J., Bakker, A.B., & Schaufeli, W.B. (2005). Balancing work and home: How job and home demands are related to burnout.

*International Journal of Stress Management*, 12(1), 43-61.

Phillips-Miller, D.L., Campbell, N.J., & Morrison, C.R. (2000). Work and family:

Satisfaction, stress and spousal support. *Journal of Employment Counselling*, 37(1), 16-30.

Pocock, B. (2002). *The effects of long hours on family and community life*. Melbourne:

ACTU.

Posig, M., & Kickul, J. (2004). Work-role expectations and work family conflict: Gender

differences in emotional exhaustion. *Women in Management Review*, 19(7), 373-386.

Poulter, S. (2002, September 27). Career Women Opt for Home Alone. *The Star*.

Retrieved July 15, 2011 from <http://www.sajhrm.co.za>

Puckrin, C. (1990). *Stress and the dual career female executive: Individual and corporate mechanisms*. Unpublished doctoral dissertation, University of Pretoria, South Africa.

Ray, R. (2008). *A detailed look at parental leave policies in 21 OECD countries*. Centre of Economic and Policy Research. Retrieved July 16, 2011, from

[www.cepr.net](http://www.cepr.net)

Rhoades, L., & Eisenberger, R. (2002). Perceived organisational support: A review of the literature. *Journal of Applied Psychology*, 87(4), 698-714.

Robbins, S.P. (1998). *Organisational behaviour: Concepts, controversies, applications*. London: Prentice-Hall.

Rost, I., & Mostert, K. (2007). The interaction between work and home of employees in the earth moving industry: Measurement and prevalence. *South African Journal of Industrial Psychology*, 33(2), 54–61.

Rowe, T., & Crafford, A. (2003). A study of barriers to career advancement for professional women in investment banking. *SA Journal of Human Resource Development*, 1(2), 21-27.

Rowney, J.I.A., & Cahoon, A.R. (1990). Individual and organisational characteristics of women in managerial leadership. *Journal of Business Ethics*, 9, 293-316.

Ruderman, M.N., Ohlott, P.J., Panzer, K., & King, S.N. (2002). Benefits of multiple roles for managerial women. *The Academy of Management Journal*, 45(2), 369-386.

- Schaufeli, W.B., & Enzmann, D. (1998). *The burnout companion for research and practice: A critical analysis of theory, assessment, research and interventions*. London: Taylor & Francis.
- Serey, T.T. (2006). Choosing a robust quality of work life. *Business Forum*, 27(2), 7-10.
- Smith, J., & Gardner, D. (2007). Factors affecting employee use of work-life balance initiatives. *New Zealand Journal of Psychology*, 36(1), 3-12.
- Smithson, J., & Stockhoe, E.H. (2005). Discourses in work-life balance: Negotiating 'gender-blind' terms in organisations. *Gender, Work and Organisation*, 12(2), 147-168.
- Sonnentag, S. (2001). Work, recovery activities, and individual well-being: A diary study. *Journal of Occupational Health Psychology*, 6, 196–210.
- Statistics South Africa (2002). *Women and men in South Africa report*. Pretoria: Stats SA
- Straub, C. (2007). A comparative analysis of the use of work-life balance practices in Europe: Do practices enhance females' career advancements? *Women in Management Review*, 22(4), 289-304. Retrieved from Emerald database.

- Tett, R.P., & Meyer, J.P. (1993). Job satisfaction, organisational commitment, turnover intention, and turnover: Path analyses based on meta-analytical findings. *Personnel Psychology*, 46(2), 259- 293.
- Thompson, J.A., & Bunderson, J.S. (2001). 'Work-nonwork conflict and the phenomenology of time: Beyond the balance metaphor. *Work and Occupations*, 28(1), 17-41.
- Todd, S. (2004). *Improving work-life balance: What are other countries doing?* A study by the human resources and skills development, Government of Canada: Ontario.
- Tomlinson, J. (2004). Women's work-life balance trajectories in the UK: Reformulating choice and constraint in the transitions through part-time work across the life-course. *British Journal of Guidance & Counselling*, 34(3), 366-382.
- Tull, A. (2006). Synergistic supervision, job satisfaction and intentions to turnover of new professionals in student affairs. *Journal of College Student Development*, 47, 465-480.
- Trochim, W.M.K. (2006). Research methods knowledge base. Retrieved May 10, 2011, from <http://www.socialresearchmethods.net/kb/qualval.php>



- Ulin, R.P., Robinson, E.T., Tolley, E.E. & McNeill, E.T. (2002). *Qualitative methods: A field guide for applied research in sexual and reproductive health*. Family Health International.
- Valcour, P.M., & Hunter, L.W. (2004). Technology, organisations and work-life integration. Retrieved July 21, 2011, from <http://research.buzz.wisc.edu/IhunterForthcoming%20Articles/Technology%20and%20Work%20Life%20Integration.doc>
- Valimaki, S., Lamsa, A.M. & Hiilos, M. (2009). The spouse of the female manager: Role and influence on the woman's career. *Gender in Management: An International Journal*, 24(8), 596-614.
- Van der Westhuizen, C., Goga, S., & Oosthuizen, M. (2007). *Women in the South African labour market: 1995-2005*. DPRU Working Paper 07/118. Cape Town: Development Policy Research Unit.
- Van Hooff, M., Geurts, S.A.E., Kompier, M.A.J., Taris, T.W., Houtman, I.L.D., & Van den Heuvel, F. (2005). Disentangling the causal relationships between work-home interference and employee health. *Scandinavian Journal of Work, Environment and Health*, 31(1), 15-29.

- Voelpel, S.C., Leibold, M., & Eckhoff, R.A. (2006). The tyranny of the BSC in the innovation economy. *Journal of Intellectual Capital*, 7(1), 43–60.
- Voydanoff, P. (2004). The effects of work demands and resources on work-to-family conflict and facilitation. *Journal of Marriage and Family*, 66, 398-412.
- Voydanoff, P. (2005). The effects of community demands, resources, and strategies on the nature and consequences of the work-family interface: An agenda for future research. *Family Relations*, 54, 583–595.
- Wang, P., Lawler, J., Walumbwa, F., & Shi, K. (2004). Work–family conflict and job withdrawal intentions: The moderating effect of cultural differences. *International Journal of Stress Management*, 11(4), 392-412.
- Wood, G.J., & Newton, J. (2006). Childlessness and women managers: ‘Choice’, context and discourses. *Gender, Work and Organisation*, 13(4), 338-358.
- Yiannakis, C. (2008). *The moderating role of self-directedness in a Job Demands-Job Resources Model for working women*. Unpublished master’s dissertation, University of Johannesburg, Gauteng, South Africa.
- Zikmund, W.G. (2003). *Business research methods*. (7<sup>th</sup>ed.). United States of America: South Western, a division of Thomson Learning.

## APPENDIX A:

### Informed consent form

Dear Madam:

I, Ashlesha Singh am a Masters student in Industrial Psychology at UKZN Howard College in Durban. My research study aims to determine female employees' perceptions of work life balance at a bank institution in the Durban region. Insights gained from this study could be used to assist industrial psychologists in designing interventions that are aimed at addressing work life balance in the workplace.

The study has been explained to me in a language that I understand and I freely and voluntarily agree to participate. My questions about the study have been answered. I understand that my identity will not be disclosed and that I may withdraw from the study at any time, with no negative consequences towards me in any way.

Should you have any queries please contact the researcher (Ashlesha Singh, 207513952) on 0731268246 or email her on [207513952@ukzn.ac.za](mailto:207513952@ukzn.ac.za). You may also contact her research supervisor, Mrs Shanya Reuben on 031-2601249 or email her on [Reuben@ukzn.ac.za](mailto:Reuben@ukzn.ac.za). If you wish to obtain information on your rights as a participant, please contact Ms. Phumelele Ximba, Research Office, UKZN, on 031 360 3587.

SIGNATURE OF PARTICIPANT

\_\_\_\_\_

DATE

\_\_\_\_\_

## APPENDIX B:

### Biographical Questionnaire

The purpose of this study is to investigate female experiences of work-life balance in the banking sector in the Durban region. Please mark with an X in the appropriate box to indicate your response. If asked to specify write the answer on the line provided. Thank you.

What is your age? Please specify \_\_\_\_\_

What is your race?

African	Coloured	Indian	White	Other
---------	----------	--------	-------	-------

If other, please specify: \_\_\_\_\_

What is your home language?

IsiZulu	IsiXhosa	English	Afrikaans	Other
---------	----------	---------	-----------	-------

If other, please specify: \_\_\_\_\_

Are you a South African citizen?

Yes	No
-----	----

If no, please specify: \_\_\_\_\_

What is your present marital status?

Divorced	Married	Single	Widowed
----------	---------	--------	---------

What is your level of qualification?

Degree	Diploma	Certificate	School	Other
--------	---------	-------------	--------	-------

## APPENDIX C:

### Interview Schedule

#### 1) INTRODUCTION

- Explain the background to topic and the relevance of the study to the workplace.
- Ensure anonymity and confidentiality.
- Give participants the biographical questionnaire and informed consent form to fill in.

#### 2) WLB

- What does WLB mean to you?
- What resources do you make use of to help you balance the demands of your work and life?
- How easy or difficult is it for you to balance the demands of your work and your personal and family life?
- How supportive is your partner about your family, domestic responsibilities and career?
- How has juggling these two roles impacted on you physically and psychologically?
- How does your personal life and family life impact your career?
- How does your career impact your personal life and family life?
- Is the bank institution supportive of WLB? Please elaborate.
- What policies and practices are in place by the bank to address WLB?
- For you personally, what would you consider to be the ideal policies and organisational support from the bank in addressing this issue? Tell me more about this.

**APPENDIX D:**

*Diagram 1: An integrated conceptual framework of WLB (Haddon & Hede, 2010).*

