WORK-LIFE BALANCE AMONG WORKING STUDENTS IN THE BANKING AND NON-BANKING SECTORS OF GHANA: A CASE STUDY OF GARDEN CITY UNIVERSITY COLLEGE AND CHRISTIAN SERVICE UNIVERSITY COLLEGE.

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A DISSERTATION SUBMITTED TO THE DEPARTMENT OF BUSINESS STUDIES, CHRISTIAN SERVICE UNIVERSITY COLLEGE IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF THE DEGREE OF BACHELOR OF BUSINESS ADMINISTRATION.

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DECLARATION

We have read the university's regulation relating to plagiarism and certify that this report is all our work and does not contain any unacknowledged work from any other source. We also declare that we have been under supervision for the report herein submitted.

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Abstract

The purpose of this study was to clarify the notion that working students do not balance their work with their lives. This was done by finding out the degree of stressfulness among working students in the bank and students working in other organizations. The study also sort to examine whether there was an overflow effect of work on studies and vice versa.

The research data were acquired by administering questionnaires and unstructured interviews to working students and conducting semi-structured interviews on human resource managers of some selected banks. In all, 100 questionnaires were administered and 96 of them were returned. The data was analysed using the Statistical Package for Social Sciences (SPSS).

The major findings of the research were that working students did not have much time for their families but cared for them better financially. It also found out that students working in banks experienced more stress issues than those working in other institutions.

It was recommended that there should also be effective job rotation to make sure employees get the chance to work at less demanding departments of the workplace in order to reduce their stress level. It was also recommended that further research be done on how working students can balance their work with their lives since this work only established that students working in banks could not balance their work with their lives.

Dedication

We dedicate this work to our parents who have supported us since infancy and provided everything we needed in our academics. It is also dedicated to all our lecturers who have imparted valuable knowledge to us.

Acknowledgement

We wish to give thanks to The Almighty God for wisdom, knowledge and good health which were granted us to undertake this work piece.

We also wish to acknowledge the immense contributions that our supervisor, Dr. Kwaku Ahenkora made to our work.

Our appreciation also goes out to the management of Nwabiagya Rural Bank Limited, Barekese for the confidence they reposed in us by granting us access to information relevant to our study. God bless you.

Our profound gratitude goes to every individual who contributed in one way or the other to make this work a success. God richly bless you all.

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CHAPTER 1

INTRODUCTION

1.0. Background

Work was originally a matter of necessity and survival. Today, work is still a necessity but it should be a source of personal satisfaction as well (Parsons, 2002). In most tertiary institutions, a lot of students are studying and working at banks at the same time. The question is, how do these students maintain a balance between their work, studies and social life, considering the fact that the banking sector is already a very busy one? For people to be happy in their work, these three things are needed: they must be fit for it, they must not do too much of it and they must have a sense of success in it (Ruskin, 2002).

This implies that if an organization wants to achieve its goals, it has the responsibility of making sure that employees feel important to the organization. One great tool used by organizations to ignite this feeling of acceptance and belongingness of employees is work-life balance. Work-life balance is very essential in contemporary working conditions caused by globalization and increasing complexity of work. Many people think of work-life balance only in the framework of what the company does for the individual. However, work-life balance is a two pronged approach. The other prong of work-life balance which many individual overlook, relates to what individuals do for themselves. 'Work-life balance is a meaningful achievement and enjoyment in everyday life' (Bird, 2006). Bird (2006) believes that to achieve better work-life balance, each individual needs to work smarter to get more done in less time.

The goal of work-life balance is to create a more attractive workplace. The implementation of this motivation policy aids in various ways to avoid work overload, stress related issues and

so on. In view of this, many organizations are now considering the possibility of instituting more work-life balance policies in order to make their work comfortable.

Over the years, the most popular expression that banks in Ghana often use is "work, customers and profit". This popular expression makes people confused as to whether the Ghanaian banker really enjoys life apart from the work that they do. This study seeks to understand these perceptions on banking students concerning work-life balance.

1.1 Problem statement

In Ghana, continuing educational programmes run by tertiary institutions are mostly on working students, sandwich and distance education bases. In recent times, there has been an increase in continuing educational programmes, particularly for working students because most seek to satisfy their quest to be abreast of modern trends, upgrade their knowledge and skills about their work and have the view that to achieve a better social standing one must pursue further studies to be promoted and gain higher remuneration regardless of the consequences of their decisions. Studies have found that university students holding jobs experience more stress than those without jobs (Ethel, 2010).

It has also been personally observed that the job schedules and other responsibilities of the working students at Christian Service University College and Garden City University College usually interfere with their work and schooling. Such students usually arrive at lectures late and tired. Sometimes, some of them miss lectures due to work load. Some also come to the lecture theatres looking worried and stressed up. These stressors (tiredness and fatigue, work overload, worries etc.) on working students are likely to affect their academic performance, their social relations, job performance and family life.

1.2. Research objectives

The general objectives of the research are outlined below:

- To find out the views of student workers and employers on work-life balance.

- To know the involvement of student employees in drawing work-life balance policies.

- To find out the various work-life balance policies and the extent to which work-life activities are embedded in motivational programmes of banks where students work.

- To evaluate the effect of work-life balance on student employees and the family.

- To find out the relative degree of stressfulness among working students in the bank and students working in other organizations.

1.3. Research questions

Some of the questions to be addressed in the research include the following:

- What are the expectations of employees on work-life balance policies?

- What are the views of employees and employers on work-life balance?

- How does the work of working students affect their studies?

- What is the impact of studies on the work of students working in banks?

- What is the degree of stressfulness of working students in banks compared to students working in other institutions?

1.4. Significance of the study

This study will help employers to come out with policies that will help reduce stress issues in the workplace. It will also be relevant to workers who wish to pursue further education to become aware of what they will face in trying to balance their work and education and give them the opportunity to prepare towards that situation.

Finally, the study will be useful to individuals who wish to do any research related to our topic.

1.5. Research methodology

The research was done with working students of Christian Service University College and Garden City University College who work in the banking and non-banking sector.

The study also used a multiple method of data collection which included qualitative and quantitative techniques and procedures as well as the use of primary and secondary data. The multiple method approach was chosen for the reason that questionnaires fall under quantitative approach while the use of structured and unstructured interviews with Human Resource Managers in banks concerning the existence and implementation of work-life balance policies is qualitative. It was therefore necessary to blend both qualitative and quantitative techniques using the multiple methods. Another reason is that shortcomings of qualitative and quantitative methods are cancelled out by the use of the multiple method approach.

1.6. Scope of the study

This study was structured using a multi case study approach. The study was done on two tertiary institutions based in Kumasi namely, Christian Service University College and Garden City University College. These institutions were chosen for the reason that researchers will have easy access to information since they are students of Christian Service University College. Another reason for the choice of these institutions is the fact that they are the two leading private universities in the region and they also have a higher student population than any other private institution which will help us get a greater number of

respondents from working students. The study made use of secondary data collection where documents such as the Human Resource Policies of some banks were reviewed.

1.7. Limitations of the study

The main limitation of the study was the issue of measuring or quantifying the effect of work-life balance on the working students.

1.8. Structure and organization of the study

The study has been organised into five chapters. The first chapter is the introduction and included background of the study, statement of the problem, objectives of the study, significance of the study, scope and limitation of the study. A review of relevant prior literature on work-life balance and its definition is provided in chapter two. The third chapter focuses on the methods used in the study; it includes the population sample of the respondent, the procedure used in data collection and the methods of data analysis, followed by chapter four which constitutes data analysis and summary of the results. The final chapter (five) gives a brief summary of the research findings, conclusions and recommendations.

CHAPTER 2

LITERATURE REVIEW

2.0. Introduction

This chapter discusses and reviews the relevant existing literature from both theoretical and empirical perspectives on the subject under consideration. The issues of work-life balance on banks and education are clearly interrelated and affect majority of working students at some point in their lives. These issues also attract research and public interest and debate from a wide variety of perspectives; employers, employees, parents among others.

2.1. General overview of work-life balance

2.1.1. History of work-life balance

Work-life balance is a relatively new concept which emanated from the United Kingdom in the late 1970s and later in the United States in 1986. In the 1970s, employers considered work-life mainly as an issue for working mothers who struggle with the demands of their jobs and raising children but in the 1980s, men also began voicing out work-life issues affecting men, families, organizations and culture. (www.worldatwork.org)

During the 1990s, companies experienced unprecedented challenges including:

- Dramatic changes in the work-place, including increased awareness of conflicts caused by family, home and work demands.
- Workforce demographic changes that challenged the traditional working-father, stay-at-home-mother model of previous decades.
- Fewer resources available for pay increases.
- Astronomical increases in health-care costs in some countries.

- Rapid decline of defined-benefit pension plans as a financially viable retirement model.

- Tremendous advances in technology and the emergence of new business opportunities.

- Geographic movement of many manufacturing and service roles.

- Advancement of pay-for-performance practices.

- Unprecedented mergers, acquisitions and global competition.

Collectively, these forces and others caused business leaders to find ways to improve efficiency, effectiveness and marketplace viability. HR professionals particularly those specialising in compensation and benefits were challenged to contain costs and contribute to improved business results. These professionals were at the forefront of designing and implementing programmatic changes that have shaped the next generation of compensation and benefits. The results have included improved alignment of pay and performance, tighter controls on benefits costs, and more relevant and valued employee rewards programs.

Forward-thinking professionals realised that programmatic advances would not be enough. While program efficiencies and cost controls have been pivotal for survival, many organizations have recognized that an integrated and enriched "value exchange" between an employer and its employees can accelerate velocity and success. The concept of total rewards emerged in the 1990s as a new way of thinking about the deployment of compensation and benefits, combined with the other tangible and intangible ways that companies seek to attract, motivate and retain employees. Flexible companies and start-ups were able to deploy these concepts rapidly, while other organizations have struggled with entrenched organizational structures, practices and culture that have slowed or prevented progress.

During the past decade, various total rewards models have been published. While each approach presents a unique point of view, all of the models recognize the importance of

leveraging multiple programs, practices and cultural dynamics to satisfy and engage the best employees, contributing to improved business performance and results.

Increasingly, it has become clear that the battle for talent involves much more than highly effective, strategically designed compensation and benefits programs. While these programs remain critical, the most successful companies have realized that they must take a much broader look at the factors involved in attraction, motivation and retention. And they must deploy all of the factors -- including compensation, benefits, work-life, performance and recognition and development and career opportunities -- to their strategic advantage.

2.1.2. Definitions

There is no single universally acceptable definition of work-life balance; a lot will depend on the frame of reference scholars are using. The meaning or interpretation of the term varies with the age, interest, value, personal circumstance and personality of each individual (Torrington, Hall and Taylor, 2009). This resonates with Lee, Elke and Dobson (2009), who argue that an employee's 'age, life style and environment' play an important part in the individual's discernment of work-life balance. From the foregoing, the definitions can assume social, economic and legislative forms. According to Karatepe and Uludag (2007), work-life balance can be described as employees having the ability to fulfil both work and other responsibilities. Their definition is based on social issues associated with individuals 'irrespective of marital, race or gender' to attain an improved suit between paid work and personal life. The economic perspective was described by Russell, O'Connell and McGinnity (2009); it is described as companies encouraging individuals to achieve balance as a result of benefits they would gain such as high retention of staff, which is referred to as the business case approach'. The main aim of the business case approach is that it results in a reduction in the absenteeism of employees and also portrays the organisation as a good employer. "The

costs to your business for failing to improve work-life balance include: poor performance, absenteeism and sick leave; and higher staff turnover, recruitment and training costs." (Department of Trade and Industry, 2001). Clark (2000) defines work-family balance as "satisfaction and good functioning at work and at home, with a minimum of role conflict". Work-life balance is the term used to refer to policies that strive to attain a greater complementary and balance between work and home responsibilities (Redmond, 2006). The extent to which the individuals are equally involved in-and equally contented with-their work role and their family role (Greenhaus & Singh, 2003).

"Work-life balance has always been a reason of anxiety for all those who are interested in knowing about the quality of working life and its extension to different parts of life. (HEBS, 2002)

2.1.3. Theoretical and conceptual framework

It is generally agreed that work-life balance is important for an individual's psychological well-being, and that high self-esteem, satisfaction, and overall sense of harmony in life can be regarded as indicators of a successful balance between work and family roles (Clark, 2000; Clark et al., 2004; Marks and MacDermid, 1996). There are a number of theories about whether or not firms with more female employees develop more extensive work-life balance policies. Konrad and Mangel's (2000) research in the United States found that firms with a greater percentage of female employees were more likely to have more extensive work-life balance policies. Of the firms employing higher numbers of women, they found higher productivity levels in those firms that had a greater number of work-life balance policies. This finding counters "adverse selection theory". Adverse selection theory claims that firms with more attractive policies will attract individuals who have greater need for those policies. As an example, adverse selection theory would predict that firms with more generous maternity leave policies would attract pregnant women, or women who were planning to

become pregnant. If most of the employees in a firm used the more expensive work-life balance policies most of the time, then their provision would become uneconomical and reduce profitability.

Galinksy and Bond (1998) found that in the US, having a larger proportion of top executive positions filled by women is associated with greater provision of work-life balance policies. They also found that companies with a larger proportion of women in their workforce were more likely to invest in policies such as job sharing, working students' work, flexible time off policies and childcare. Companies were more likely to invest in costly options such as paid parental leave when women constituted a smaller proportion of the workforce.

Given the proportion of sole female parents in New Zealand, in female-dominated industries or workplaces there may be increased benefits to employers of assisting with work-life balance. Comfort, Johnson and Wallace (2003) examined which Canadian employees are more likely to have access to work-life balance policies. Over one third of employees had access to flexitime which was the most commonly available policy. The demographic data refuted adverse selection/sorting effect theories. Sometimes, the relationships were opposite to what would be expected. For example, women reported lower flexitime participation rates than men. Flexitime was highest amongst youth, suggesting that schedule flexibility was more characteristic of entry-level jobs.

The Canadian study also found that access to (rather than the take-up of) childcare peaked at the 45-64 age group, suggesting that formal childcare services were a function of firm or industry factors, rather than employee needs. University graduates had considerably greater access to work-life balance policies. There was also a clear link between job characteristics and work-life balance policies. Managers and professionals had a much higher level of potential access to these policies than other occupational groups. Access to flexitime and telework was associated with nonunionised environments whereas child and eldercare service

were associated with union settings. The culture of a workplace has a large effect on the use of work-life balance policies.

Work-life balance policies are not very effective in an unsupportive workplace because they either will not be used or they would harm an employee's prospects. Employees may not necessarily feel free to use these policies for various reasons. For example, they may feel that doing so would lead to negative impacts on their career progression, as they would be perceived as lacking commitment to the company.

Eaton (2001) got around this problem by constructing a "usability" measure that included employees' perceptions that the policies would not be detrimental to their careers. Eaton's "usability" measure is a means of assessing the supportiveness of a workplace. Eaton's study, of workers in biotechnology companies in the US, found that neither the presence of formal or informal work-life balance policies were correlated with organisational commitment. However, if these policies were perceived as "usable", there was a significant positive association with organisational commitment. All three types of work-life balance policy (formal, informal and usable) were positively associated with higher levels of self-reported productivity. This association is greatest with usable policies.

Five main descriptive models have attempted to conceptualise work-life balance (Guest, 2001); these include:

(i)   The segmentation model, which states that work and life outside of work are mutually exclusive such that one sphere does not impact the other.

(ii)   The spill-over model states that work and life are inter-dependent and therefore influence each other. The other models tilt towards the spill-over model:

(iii)   The compensation model states that one sphere makes up for what is lacking in the other sphere;

(iv)   The instrumental model states that one sphere emphasises the other sphere; and

(v)   The conflict model states that each sphere has numerous demands, hence individuals have to prioritise and make choices that may lead to conflict. Again, it should be noted that there are various work-life balance theories (work/ life expansion theory (Barnett and River, 2004), work/ life border theory (Singh, 2004), balanced work/ life: a matter of balance (Limoges, 2003) and the theory of work-family enrichment (Greenhaus, 2006).

This research uses the spill-over model, although it is argued that the spill-over model is too broad to be useful. For Schoenfeld (2005), the general model provides the flexibility to identify the state of work-life balance, which is the scope of the study.

The concept of work-life balance has been criticised on several fronts. For instance, Lewis, Rapoport and Gambles (2007) argue that work-life balance as a concept is problematic. This is because people do not fragment work from life; actually, for people work is part of life. It is based on personal choice which varies from one person to another and may be difficult to quantify. Also, Freeman (2009) suggests that existing literature has identified four key problems which affect the implementation of work-life balance. This includes organisational culture, which rewards long hours and results in neglect of other areas of life. It also includes attitudinal problems, in the sense that sometimes middle management and supervisors resist policies on work-life balance issues. Another problem is the issue of "homo-sociability", which refers to the inclination of human resource managers to recruit individuals who have traits that are similar to theirs. Lastly, there is also the problem of lack of education and effective communication regarding work-life balance policy.

Clark (2002) talked about work-life balance being important for an individual's psychological well-being since it results in high self-esteem, satisfaction and overall sense of

harmony in life. This study however looks to find out whether it is the absence of work-life balance policies in workplaces that causes working students not to enjoy them or the individual's own desire to achieve a better financial status that causes him or her to ignore work-life balance policies.

The study also seeks to elaborate on the spill-over model outlined by Guest (2001). The spill-over model as stated in the theoretical framework above states that work and life are inter-dependent and therefore influence each other. The study will find out to what extent this model is true among working students and if it is true, to what extent do work, studies and family spill-over to affect the working student.

Lastly, adverse selection theory discussed in the theoretical and conceptual framework above claims that firms with more attractive policies will attract individuals who have greater need for those policies. Our study seeks to find out how whether student workers are as interested in the organization's policies as this theory asserts, and finally, whether stated policies are actually implemented.

2.2. Managing work-life balance

The importance of managing an employee's work-life balance has increased noticeably over the past twenty (20) years (De Bruin Dupuis, 2004). There have been changes in several areas that directly impact on this issue. Firstly, jobs have become more complex and employees have been put under pressure to produce quality results in shorter time frames and with fewer resources (Hosie, Forster and Servatos, 2004) that has resulted in a redefinition of normal working hours. Secondly, there have been changes in the demographic make-up of the labour force (i.e. gender, ethnicity, dual career couples, religion, multi-generational workplaces, etc.) and thirdly, the very nature of employment contract has necessitated that organizations

effectively manage their employees' well being, stress and job satisfaction (Greenhaus and Powell, 2006).

In attempts to achieve work-life balance, Western organizations have tended to adopt a limited set of policies such as on-site child care facilities, on-site gymnasiums, telecommuting opportunities and even on-site sleep quarters for the employee and their family (Hacker and Doolen, 2003; Hyman and Summers, 2004). Each has attempted to increase the flexibility by which employees can enact their work-roles whilst simultaneously enabling them to enact their family-based roles to the minimum extent necessary.

2.3. Working students and stress

Most workers in Ghana seek to reach a greater height in the educational ladder so as to be promoted to a higher position which comes along with an increment in remuneration and so on. To reach such destination has brought about the issue of individuals combining work with studies. Ermetes Adolfo makes a statement that being a working student is not an easy task because it needs a lot of patience, courage, enthusiasm and hard work (Adolfo, 2011). These and more are what students who work have sacrificed for their future since they know that education is the only treasure that cannot be stolen by anybody. Most of them also believe in the saying that goes that: 'behind the hill of sacrifices lies the valley of success.' Their dream in life is to become a part of the professional group of the modern world through hardship or struggle in life; which is always a part of success.

The more time a student devotes to employment, the less he or she has for either academic or social activities (Fjortoft, 1995). Academic studies according to Reisberg (2000) has also become much more strenuous over the last thirty years (30) hence there is much higher chance that a student with a job (or a worker who is schooling) will be more stressed than a student without a job because of the strenuous nature of academic activities. Ross, Niebling

and Heckert (1999) found that seventy-five (75) percent of respondents reported that holding a job was a source of stress, while Dunkel-Schaettre and Lobel (1990) found that financial worries were a common source of stress. It is however difficult for a working student to quit their job for schooling since that will eventually eliminate their financial source for schooling, their upkeep and that of their dependants. In view of this, working students (those holding either working students or full-time jobs) often feel overwhelmed or stressed because of the limited amount of time available to them to do all that is required of them as students (Macan, Shahani, Dipboye and Philips, 1990).

Psychological stress has been described by Dunke-Schaettre and Lobel (1990) as any particular relationship between a person and the environment that the person judges to be beyond his or her resources and jeopardises his or her well being. It can also be explained as something that causes an individual to worry. The situation or object that causes the worrying situation is known as the stressor. Cocran (2001) identified two kinds of stress: acute and chronic. He explains that acute stress can related to small daily hassles while chronic stress takes place when several environmental stressors like finance and school work, continue to be a worry for a long period of time. Schroeder (2002) opines that students must not only devote their time to school and work but also find enough hours in the day to study, spend time with their family and friends and sleep.

2.4. Work and family imbalance

The impact work has on the family constantly changes overtime. Even though some consider work and family as separate domains, in which a person's role alternates between husband or wife and employee, it is significant to see how the impact of work has carried over to the social life outside of the office and changed the relationships amongst family members. Wharton and Blair-Loy (2006) refer to work-family conflict as 'a situation in which the

demands of the work interfere with fulfilling family responsibilities'. One of the many theories to explain how work actually can interfere with family life is based on the spill-over theory, which emphasizes that people in high demanding jobs experience substantially higher levels of negatively spill-over from work into their lives off the job- jeopardizing their personal and family well being (Bond, Galinsky & Swanberg 1998).

Milliken and Dunn-Jensen (2005) confirmed that a great amount of evidence from research indicates that number of hours worked is positively correlated with amount of work-family conflict experienced in the family at home. They also argued that recent research suggests that "the more hours people work, the higher the level of work interference with family and the lower the psychological well being. Aspects of work that have been made evident to "limit success and fulfilment" in the family sphere include resources such as "money, time, and flexibility" (Friedman & Greenhaus, 2000).

2.4.1. Physical consequences of work and family imbalance

Family absence and poor family-role performance may result from time-based demands at work, such as number of hours worked and the conditions under which this time is spent (Voydanoff, 2005). This is most likely to occur to working parents that work long hours or a social shifts and are often stuck in the office. The fact is that when a parent is at work, they are not at home and are thus not able to attend to family obligations, whether it is taking care of kids or fulfilling other duties at home. The increased hours that people are working now are likely to increase the absences of parents with their children or spouses. Poor family-role performance is likely due to increased absence between the role model parent and the child they are separated from. The less often a child is able to see its parents, the less likely the child is able to learn from them.

Marital discord and decreased life satisfaction are likely to occur to individuals that try to combine work with family roles and feel intense commitment towards both domains (Perrone, Aegisdottir, Webb & Blalock, 2006). A study that analyzed work-family conflict and marital outcomes found that conflict that occurred in the marital-familial sphere was "positively related to psychological distress, which is related both directly and indirectly to marital outcomes through marital interactions, e.g., greater hostility, less warmth and supportiveness (Fredriksen-Goldsen & Scharlach, 2001). This consequence can occur from negative spill-over or even because of absence of the family member because of work demands. Dissatisfaction with life is on a more personal level and can happen to those that struggle to balance their work and familial obligations.

Care giving strain is possible to occur to parent workers who have a hard time balancing childcare obligations with work demands. Working for extended hours may prohibit mothers or fathers from attending to their children's needs (Fredriksen-Goldsen & Scharlach, 2001; Gambles, Lewis & Rapoport, 2006). This means that a child may not be able to receive the necessary care it requires, thus negatively affecting its development.

2.4.2. Psychological consequences of work and family balance

Family dissatisfaction and distress are strain-based demands from work that are due to time and workload pressures, and it can "create psychological spillover from the work domain to the family domain" (Voydanoff, 2005). Pressures and overload at work have also been associated with greater withdrawal, anger, and arguments at home (Fredriksen-Goldsen & Scharlach, 2001). In a Job and Home Study conducted by Googins (1991), results showed that almost 35 percent of parents and non-parents "feel emotionally drained when they get home from work". In a survey conducted with a random sample of 13 males and 7 females (ages 18-55+) who were working students and worked for an average of 21-80 hours per week, results indicated that negative factors from work, such as overtime (90%), excessive

workload (55%), or psychological strain (55%) experienced from work affected their family lives negatively. Thus longer working hours can influence a person to bring home stress, energy depletion, or negative emotions, which may in turn negatively influence relations with family members or even hinder the oppressed worker to participate in family life activities. A father whose physical capacity is drained from working excessive hours on the job may not be physically capable of playing with his child after work.

'Sense of loneliness and disconnection' may enter the life of individuals who work excessively and can moreover lead to depression and conflict with family members (Gambles, Lewis & Rapoport, 2006). When one works many hours in the office because of work demands, it can be hard to keep up with the duties at home. Asocial hours can contribute greatly to this sense of disconnection because one is obligated to work hours outside of the regular schedule. The absence at home because of the increased work hours can also contribute to the literal disconnection with family members.

The physical and psychological effects of work may affect the employee's life.

2.5. Flexible working hours

Flexible working hours or flexitime (originally derived from the German word 'Gleitzeit' which means 'sliding time') is a variable work schedule, in contrast to traditional arrangements requiring employees to work a standard 9 a.m. to 5 p.m. a day. Under flexitime, there is typically a core period (of approximately 50% of total working time/working day) of the day, when employees are expected to be at work (for example, between 11a.m. and 3p.m.), while the rest of the working day is 'flexitime', in which employees can choose when they work, subject to achieving total daily, weekly or monthly hours in the region of what the employer expects and subject to the necessary work being done (ONS Survey, 2005) . A flexitime policy allows staff to determine when they will work. Some examples of flexitime arrangements are reduced hours or part time, compressed work week, telecommuting, job

sharing and banking of hours. In some cases this may be employer initiated as well as to meet job requirements. As a benefit, this flexibility reduces employee stress, minimizes absenteeism, assists employees balance work/life issues, and provide the employer with a more attractive package to offer prospective employees (Hillman, 2001).

2.6. Work-life policies in banks

In a highly competitive and rapidly growing sector such as the banking sector, it is an undeniable fact that banks may make conscious efforts to put in place policies that will balance employees' work and their personal life in order to maximize their output level. Well known banks such as Barclays bank, ECOBANK and Maybank (Malaysia), have put in place policies to create a balance between employees work and life.

Barclays bank (UK) has introduced a policy for mothers who are expecting their babies on or after the 6th April. The bank is increasing its maternity pay to 12 weeks on full pay and 14 weeks on statutory maternity pay at a higher rate of £100 per week; this was previously six weeks on full pay and 12 weeks on statutory maternity pay. The maternity support scheme will provide mothers-to-be with advice and work-life balance coaching before, during and after their maternity or adoptions leave. Further, support will help returners re-inducted and re-trained during their first week back at work. During the first week mothers will also be encouraged to work reduced hours to help them to check that their childcare arrangements are effective. Barclays also recently launched its care-4 scheme which is a new childcare payment process enabling parents working for Barclays give-up part of their salary for childcare provision and gain exemption from national insurance contributions on the amount sacrificed. This means that they save a significant amount on any formal childcare for their children up to the age of fourteen (Welsh, 2002).

Ecobank's health care programme focuses on the total wellness of employees through preventive and treatment opportunities including full provision of medical cover and opportunities to be active in the community. Ecobank encourages a healthy balance between work and life by offering the following:

- Flexible working hours
- Maternity leave
- Study leave
- Time-off
- Subsidized loans
- Free health screening
- Healthcare management

- Free access to gyms, etc.
- Free counselling facilities
- Paid child education
- Free Life Assurance Cover
- Company support in major family life situations
- Sponsored club/gym participation

2.7. Profiles of the study areas

2.7.1. Profile of Garden City University College

Garden City University College was established as College of Information Technology and Management Systems (CITMAS) in 2001 and was after due accreditation, granted permission to operate the University College in January 2004.

The college commenced in October 2002 with four main courses:

1. Certificate in Auto Cad
2. Certificate in Integrated Business Computer Applications
3. Diploma in Computer Programming and Operations
4. Diploma in Network Information Systems.

2.7.1.1. Objectives

- To produce innovative, well grounded and well rounded business executives, entrepreneurs, analysts and researchers who can meet challenges of our time in an increasingly sophisticated global village.

- To provide a conducive environment for research and development.

- To provide a high quality and stimulating environment to enable students to achieve their full potential.

2.7.1.2. Mission statement

The mission of the University is to effectively blend communication and information technology, business managerial education and rigorous education in arts and science as the engine of development and change in the Ghanaian society. The university intends to:

- Use technology to enhance teaching and learning experience by integrating technology into all majors and programmes and assist students in their fields.

- Attract and retain personnel who are proficient in supporting the use technology to implement an integrated and comprehensive information or communication system to facilitate global partnerships.

- Act as lever for the propagation of new technologies so as to harness human resources for the most challenging tasks ahead and to be responsive to the new innovations in communication technology, management and international business and to be in tune with the contemporary industrial culture and economic environment.

- Offer competitive edge information technology, business and entrepreneurship resources management and an all round competitive edge in business promotion, management and citizenry.

- Offer a learning environment that emphasizes the practical knowledge and includes working through case studies and understanding projects for companies. Career development and job placement are top priorities of the university.

- To develop the next generation of inventors who will become agents for social change in the development process of our society. Graduating students will be prepared and encouraged to be project-oriented and self-employed in small, medium scale business of their choice and thus play a vital role in the economic growth of the country.

The University College is managed by the President and is supported by the Registrar, Heads of Schools, various committees and other technical and support staff under the leadership of a 12-member University Council.

2.7.2. Profile of Christian Service University College

The college began as a merger of two visions in January 1974. A group of Ghanaian Christians had a vision of an interdenominational, evangelical institution of a high academic standard, which would train men and women for all types of Christian Ministry.

The second group comprised expatriate missionaries who had a vision of an institution to train workers from the well-established church in southern Ghana for a thrust into northern Ghana and neighbouring countries where the church was relatively very small. Evangelical Christianity in Ghana in the late 1960's and 1970's was characterized, among other things, by intimate interaction and collaboration and blurring of denominational, mission and group distinctions. The Worldwide Evangelization for Christ (WEC), which was one of the missionary groups in the second group of missionaries, had acquired property in Kumasi on which they had built four dwelling houses and a radio studio with plans to construct a large building to serve as the beginning of a training college. Soon the two visions merged.

In October 1974, the first residential classes started with four students and the college grew from strength to strength and has now become an Evangelical Christian University College.

2.7.2.1. Vision statement

The Christian Service University College seeks to be an internationally recognized Academic Centre of Excellence for Teaching and Research in Theology, information technology, business and liberal arts, in an ecumenical and sound ethical environment to all persons of diverse background.

2.7.2.2. Mission statement

To be a first class, Evangelical Christian University that produces men and women with moral uprightness, academic excellence and passion to serve and transform society.

2.7.2.3. Core values

The Christian Service University College cherishes and upholds the following core values that it deems as central and basic to the institution's life and activities and seeks to build them in all those who work or pass through the institution. They are:

- Lordship of Jesus Christ.
- Integrity
- Hard work
- Good Stewardship
- Mutual support and care.

2.7.2.4. Programmes

The University runs the following programmes:

- Bachelor of Arts in Theology

- Bachelor of Business Administration

- Diploma in Biblical Studies

- Diploma in Ministry

- Diploma in theology

- Certificate in Biblical Studies

- Certificate in Institutional Planning and management

- Bachelor in Communication Studies

- Bachelor of Science in Computer science

- Bachelor of Science in Information Communication Technology.

The university has 30 academic and 55 administrative and support staff.

2.8. Chapter summary

This chapter discussed the existing literature relevant and related to the topic studied. The chapter highlighted the relevant theoretical arguments that have evolved. The relevance of the theories outlined in this chapter to this study was to expound on the concept of work-life balance.

The next chapter outlines the methods and instruments employed in gathering data for the study.

CHAPTER 3

METHODOLOGY

3.1. Introduction

This chapter highlights the approach and techniques applied in the study.

3.2. Methodology

A case study was used in the study. According to Perry (1998), case study research consist of a detailed investigation of one or more organizations or groups within an organization with the view to providing an analysis of the context and processes involved in the phenomenon under study. Yin (1993) notes that the case study approach is not a method but rather a research strategy, a number of methods may be used, such as qualitative or quantitative or both. The data obtained for this study was acquired through a combination of both qualitative and quantitative techniques as part of a process to improve the validity and authenticity of the research work.

Creswell (2002) and Bell (2001), indicate that qualitative research is concerned with understanding individuals perceptions of the world; they seek insight rather than statistical analysis.

Qualitative research may be used for the examination of attitudes, feelings and motivations of people (Churchill ,1995) .Such research seeks a deeper understanding of individuals and uses a narrative rather than a numerical approach to explain findings (Beloucif ,2003)

Quantitative research is defined as in-depth inquiry into a social problem , based on testing a theory composed of variables, measured numerically and analyzed with

statistical procedures in order to determine whether the predictive generalization holds true (Creswell, 2002)

Creswell (2002) suggest that combining qualitative and quantitative approaches within the same piece of research enables the researcher to provide richer detailed analysis. Linking qualitative and quantitative data ensures the overall effectiveness of the research process as one can enhance the findings of the other (Beloucif, 2003).

3.3.1. Research instrument

Numerous instruments such as questionnaires, interviews with open-ended and close-ended questions, secondary data collection methods such as review of documents, internet, journals, articles and library resources were used by the researchers in gathering data necessary for the research.

3.4. Research population

The research was undertaken in two educational institutions; Christian Service University College and Garden City University College. The total population of the study was 300 working students of both institutions and the sample size was hundred (100) students from level 200 and 400 from the business departments of both institutions.

The reason for choosing level 200 and 400 from both institutions was that level 400s have been in the system for a longer period of time. This makes them more experienced than any other level. Level 200s are essential to our research because this is the level where most working students begin their university education. They are quite new to the issue of having to balance their education with their work and their views will go a long way to help realise the objectives of this research.

3.5. Sampling procedure

Our study made use of the simple random sampling under the probability sampling method. The simple random sampling method is the purest form of probability sampling. Since all probability samples must provide a no non-zero probability of selection for each probability element, the simple random sample is considered a special case in which each population element has a known and equal chance of selection:

The reason for using this sampling method is that it is easy to implement and also allows the researcher to use statistical methods in analysing data.

3.6. Research validity and reliability

The use of questionnaires as a research instrument properly measures what this research seeks to achieve. Questionnaires were the main means by which we could reach out to the working students who are our target group aside the interviews conducted on the Human Resource Managers of some selected banks. The same questionnaires were administered to every individual in the sample size making the research findings very reliable since they produced consistent results.

3.7. Data collection procedures

Questionnaires were used as the main data collection instruments to gather primary data for the study. The questions were divided into sections and given to respondents. They were personally administered to both male and female working students in Garden City University College and Christian Service University College. The researchers were readily available to instantly collect all responds to questionnaires and aid respondents in unclear questions in order to avoid errors. Semi-structured interviews were conducted to gather secondary data among Human Resource Managers in selected banks. Questions included:

1. Do you have policies on work-life balance in your organization, especially for workers who are students?

2. What are some of the work-life policies present in your organization?

3. Are employees involved in drawing work-life balance policies for the organization?

4. Do employees notify the organization before pursuing their education?

3.8. Data analysis

The study was conducted using descriptive statistics with the aid of Statistical Package for Social Sciences (SPSS) and excel software as analytical tools. The data was presented in graphical, narrative and tabular forms. Descriptive statistical tools such as bar graphs and pie charts were used. The data was edited to detect and correct omissions and errors, non-responses, appropriateness and accuracy to ensure that there was consistency in responses.

3.9. Chapter summary.

This chapter outlined the methods employed to gather data relevant to the research. This research, in particular, made use of questionnaires and semi-structured interviews as its main method of gathering data. It was essential to use this method because it gave us an opportunity to personally interact with respondents in the course of administering the questionnaires. The outcome of this method also helped us achieve our research objectives one of which was to evaluate the effects of work-life balance on student employees and their family. The next chapter presents the findings and discussions of the study.

CHAPTER 4

FINDINGS AND DISCUSSIONS

4.0. Introduction

This chapter presents the analysis of results and discussions on work-life balance among working students of Christian service University College and Garden City University College.

4.1. Findings

4.1.1. Demographic characteristics

A total number of 100 questionnaires were administered but 96% were returned. Out of the total number of respondents, 58% were male 42% female, 30% were married with 24% having children, 67% were single with 3% having children and 3% were divorced.

Figure 4. 1 Marital Status of Respondents
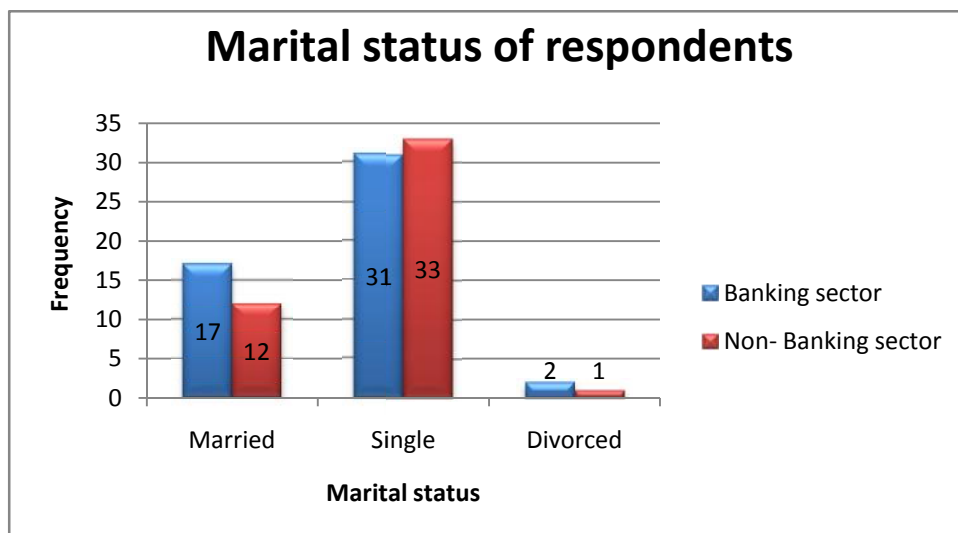
From figure 4.1 above it can be seen that out of the total number of respondents from the non-banking sector, 72% of them were single, 26% were married and 2% divorced. It also illustrates the marital status of students working in banks. Sixty-two percent (62%) indicated that they were single, 34% said they were married and 4% were divorced.

Seventy-one percent (71%) of married people in the banking sector indicated that combining work with schooling was very stressful and 24% said it was quite stressful. On the other hand, 58% single individuals working in the banks intimated that combining work and schooling was very stressful while 39% were of the view that it was quite stressful. In the non-banking sector, 33% married respondents indicated that combining work with schooling was very stressful whiles 50% said it was quite stressful. On the other hand, 58% of single students working in non-banking institutions indicated that it was very stressful whiles 39% said it was quite stressful. This suggests that married students working in banks experience more stress issues than single students working in banks but that single working students in the non-banking sector are more stressed up than their married counterparts.

4.1.2. Graphical representation of variables

Figure 4. 2 Employers' Awareness (Non-banking)   **Figure 4. 3 Employers'Awareness (banking)**
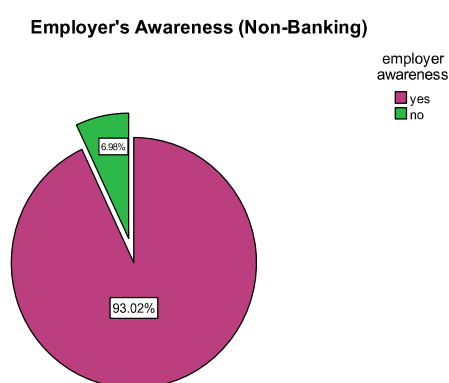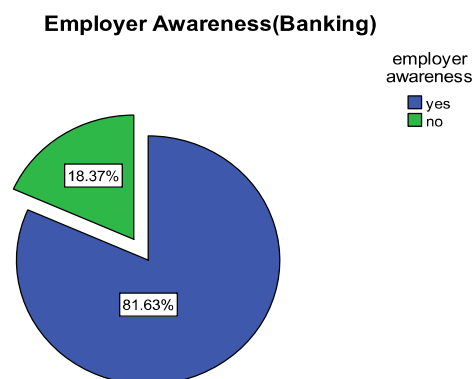
Figure 4.2 illustrates the number of respondents in the non-banking sector who indicated yes or no to the question of whether their employers were aware that they were combining their work with schooling. Ninety-three percent of the respondents were of the view that their employers were aware of their schooling whereas 7% indicated that their employers were not aware that they combined their work with schooling. Figure 4.3 illustrates the percentage of

students working in banks who answered yes or no to the question of whether their employers are aware that they are schooling or not. Eighty-two percent of the students said their employers are aware, but 18% were of the view that their employers are not aware that they are schooling whiles.

Work On Weekends (Non-Banking)

work on weekends
■ yes
■ no

28.26%

71.74%
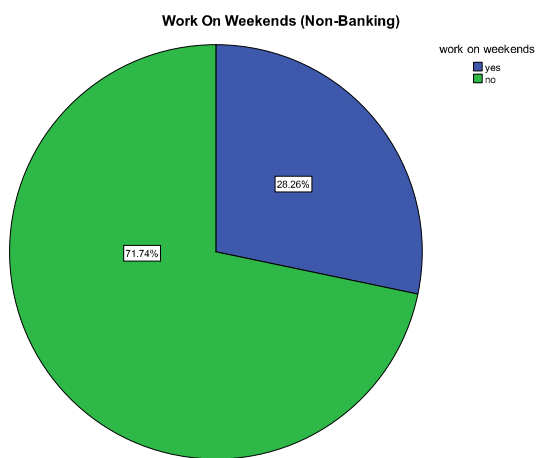
Work on Weekends(Banking)

work on weekends
■ yes
■ no

40.00%

60.00%
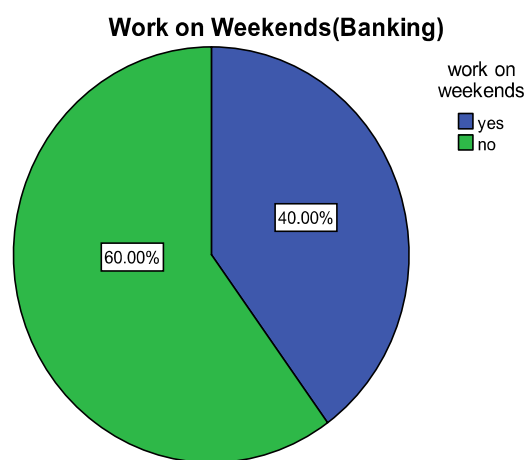
Figure 4.4 illustrates the percentage non-banking students who indicated whether they work on weekends or not. Twenty-eight percent (28%) responded yes to working on weekends and 72% said they do not work on weekends. Figure 4.5 also illustrates the percent of students in the banking sector who work on weekends. Forty said they worked on weekends whiles 60% answered no to working on weekends.

Figure 4.6 **Rate at which respondents go on leave**

Rate at which respondents go on leave
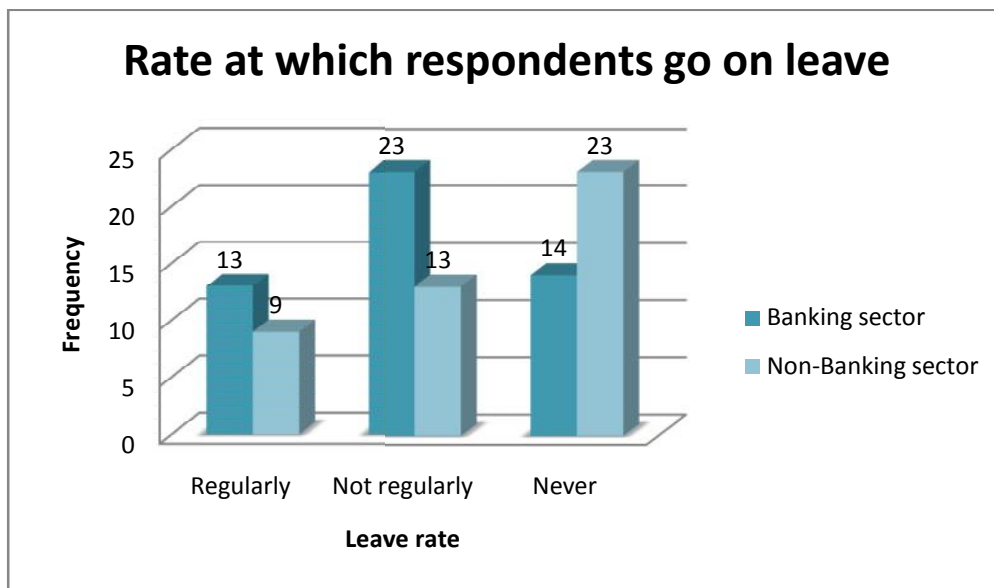
Figure 4.6 illustrates how regular employees in the non-banking sector take their leave. Fifty percent of respondents said never, 28% said not regularly and 20% indicated regularly. The chart also illustrates how regular students working in banks go on leave: 28% said they never go on leave, 46% said they take their leave but not regularly and 26% said that they take their leave regularly.

Figure 4.7 **Respondents' views on their family relationships**

Respondents' views on their family relationships

32
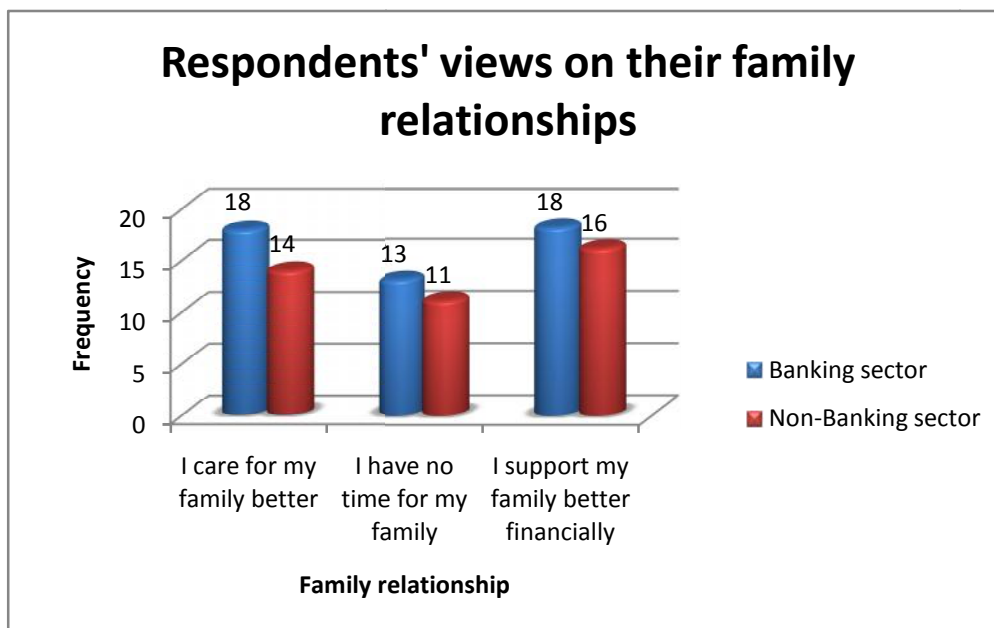
Figure 4.7 represents the response of non-banking students on the question of how combining work with school affects their family relationships. Thirty-five (35%) said they supported their families better financially, 30% thought they cared for their families better and 24% felt they have no time for their families and 11% did not respond. It also represents the views of banking students on the effect of combining work with schooling on their family relationships. Thirty-six percent were of the view that they cared for their families better, 26% said they have no time for their family and 36% said they support their family better financially.

Figure 4.8 Stress level of respondents
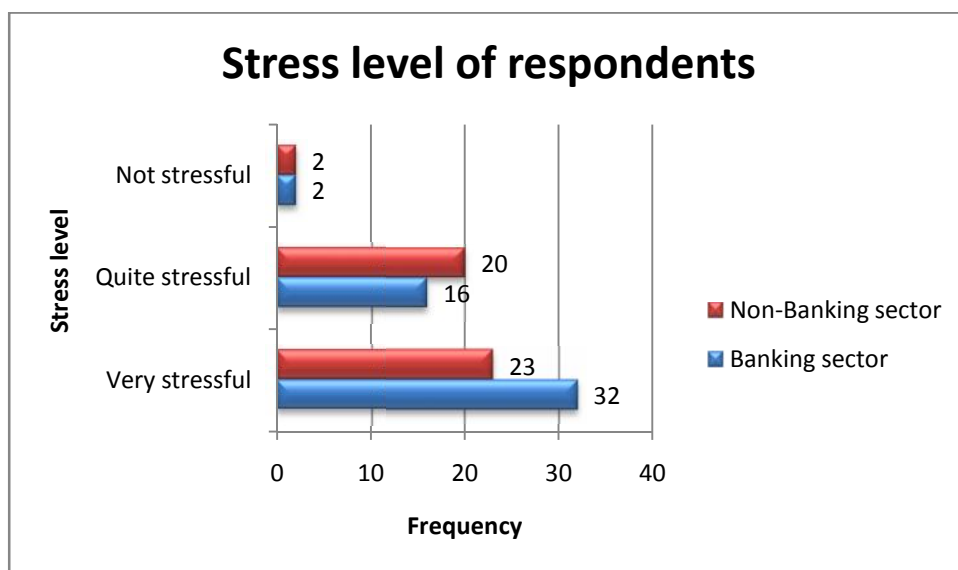
Figure 4.8 illustrates respondents' view on the level of stress they go through by combining their work with schooling. For non-banking students 4% stated that they were not stressed, 44% indicated that they were quite stressed up and 50% said they were very stressed up. Out of the total respondents working in banks, 4% felt it was not stressful, 32% said it was quite stressful and 64% indicated that it was very stressful.

Comparing the stress level between students working in the banking sector and those working in the non-banking sector, it was found out from the data acquired that respondents from both the banking and non-banking sectors were very stressed up trying to combine work with schooling. Respondents indicated some factors that contribute to the high level of stress they experience. Majority of the banking students pointed out the fact that they get home from work and school very late (usually between the hours of 9 and 10 pm) everyday as a major stress factor.

Table 4.1 Non-banking

		Frequency	Percent
Valid	not stressful	2	4.3
	quite stressful	20	43.5
	very stressful	23	50.0
	Total	45	97.8
Missing	no response	1	2.2
Total		46	100.0

Table 4.2 Banking

		Frequency	Percent
Valid	not stressful	2	4.0
	quite stressful	16	32.0
	very stressful	32	64.0
	Total	50	100.0

Students mentioned that most banking students have to combine schooling and working on weekends and this is stressful.

Concerning the relationship students working in banks have with their family, it was found out that students working in banks are better placed to support their families financially but do not have time for their family due to work demands.

Concerning the rate at which students working in banks go on leave, a higher number of them do not go on leave regularly whiles just a few go on leave regularly. A number of the respondents mentioned that they do not go on leave regularly because employers claim there

will be no replacement for those who wish to go on leave as such they just have to abandon their ambitions of going on leave. Some also said they do not go on leave because it will prevent them from getting some benefits such as tips and overtime. Not surprisingly, those who do not go on leave regularly indicated that it affects their social life.

Through interviews conducted on some banking institutions, the researchers found out that most of the banks have several policies to help balance the workers' life. It was realised that the most popular among the banks were educational and social policies. It was revealed that banks give sponsorship as part of their educational policies for workers who have been with the bank for at least 3 to 5 years. Meanwhile, individuals who cannot wait may school but at their own cost. Any employee who wants to school either on an organizational sponsorship or personal sponsorship must give adequate notice to the employers.

Under the social policies, it was realised that most banking institutions have maternity leave, compassionate leave, normal leave and health care. According to the banks interviewed, employees were involved in the drafting of organisational policies. (Appendix 4, question 5)

Table 4.3 Interview with managers

Questions	Response of manager A	Response of manager B
Are employees involved in drawing work-life balance policies for the organization?	Representatives of employees are part of the committee that draws the organization's work-life policies.	Yes employees' suggestions are taken in drawing the policies and are communicated to them after the policies are made.
Do employees notify the organization before pursuing their education?	Yes it is part of the organizations policy for employees to notify the organization before pursuing further education. The employees abide by it.	Scholarships are given to employees who wish to further their education and this entices employees to inform the organization about their intentions

Do you have policies on work-life balance in your organization, especially for workers who are students?	Yes, employees enjoy annual leaves, maternity leaves and compassionate leaves. Working students especially are given some extra time off to meet educational needs.	Working students' responsibilities are lessened and made more flexible to enable them combine their work with their education.

4.2. Discussions

The key findings of this study were that students working in banks face relatively higher stress issues as compared to students working in non-banking institutions. While students working in banks may support their families better they do not spend much time with them.

A number of authors have reported that working students experience a lot of stress. Adolfo (2011) reports that being a working student is not an easy task because it needs a lot of patience, courage, enthusiasm and hard work. Ross, Niebling and Heckert (1999) also reported from their research that seventy-five (75) percent of respondents indicated that holding a job was a source of stress. The authors assert that working students go through high levels of stress in trying to combine work with schooling.

Our work shows that students have to go through the heinous task of balancing their work and academic performance at the expense of their family relations. Most students have to leave home very early and return from work and school very late and exhausted and unable to perform familial duties. In view of this, working students often feel overwhelmed or stressed because of the limited amount of time available to them to do all that is required of them as students and workers.

Milliken and Dunn-Jensen (2005) confirmed that a great amount of evidence from conducted research indicate that the number of hours worked is positively correlated with amount of work-family conflict experienced in the family at home. Our research is in agreement with their finding as it pointed out that working students often leave their homes early and return very late in the night creating a conflict between work and family.

Freeman (2009) suggests that existing literature has identified four key problems which affect the implementation of work-life balance. This includes organisational culture, which rewards long hours and results in neglect of other areas of life. It also includes attitudinal problems, in the sense that sometimes middle management and supervisors resist policies on work-life balance issues. There is also the problem of lack of education and effective communication regarding work-life balance policy. This research also found out that it is the culture of most employers of banking institutions to reward their employees for working extra hours. Management and supervisors do not resist work-life balance policies that have been formulated. This was realised in our conversation with management of various banks. It was also identified that all employees and management are involved in policy formulation. Therefore, no one resists or is against its implementation. After the formulation of the policies, they are clearly communicated to every employee within the organization. Due to the fact that policies are clearly communicated to every employee, our research findings does not agree with freeman's point that stress results from lack of education and effective communication regarding work-life balance policy.

Chapter 5

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.0. Introduction

This section of the study gives exposition on the findings and brings out the importance of work-life balance for working students. It draws conclusions for the study and makes recommendations based on the findings.

5.1. Summary of findings

The purpose of this study was to understand the practice of work-life balance among banking and non-banking students. The findings of the study suggests that students working in banks experience more stress in combining work and schooling than students working in non-banking institutions. Students working in non-banking sectors take their leave less frequently than those working in banking institutions.

Combining work with schooling affects family relationships. Although those working in banking institutions cared for their families better financially they did not have time for their family due to their work and schooling demands.

Married students working in banks experienced more stress issues than single students working in banks. It was surprising that single working students in the non-banking sector were more stressed up than their married counterparts.

5.2. Conclusion

Students working with banks have little time for their families and social life as they are very stressed up due to work demands. The study concludes that students working in banks find it more difficult than those in other sectors to balance their work with their lives.

5.3. Recommendations

Based on the findings and conclusion the study makes some useful recommendations.

Firstly, the study indicated the fact that most working students experience stress due to time pressures in trying to combine their work, schooling with family or social issues. It is therefore recommended that working students practice effective time management in order to give attention to every aspect of their lives.

We also suggest effective job rotation for working students to get the chance to work at less demanding departments of the workplace.

Another issue unravelled in the course of the study was that employees of both banking and non-banking institutions do not have the desire to go on leave on regular bases. It is therefore recommended that employers make conscious efforts to educate employees on the benefits of taking leave. In line with this there is need to confront the perception that employees who wish to enjoy policies such as annual leave, maternity leaves to the fullest are lazy since these policies are meant to be put to practice to help employees feel comfortable at work in order to perform at their utmost best for the achievement of organizational goals.

The research focused on understanding the work-life balance challenges and did not come out with ways in which banking students could balance their work with their lives. It is therefore recommended that further research be done on how working students can balance their work with their lives.

This study did not establish the relationship between the gender of respondents and their stress levels. It is therefore recommended that in future, further explanatory research relating to this topic be undertaken.

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APPENDIX 1

STATISTICS ON THE NON- BANKING SECTOR
Table 1.
Statistics

		Work on weekends	Respondents' stress level	marital status	Employer awareness	Leave rate	Family relationship
N	Valid	46	45	46	43	45	41
	Missing	0	1	0	3	1	5

Table 2.
Respondents' stress level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	not stressful	2	4.3	4.4	4.4
	quite stressful	20	43.5	44.4	48.9
	very stressful	23	50.0	51.1	100.0
	Total	45	97.8	100.0	
Missing	no response	1	2.2		
Total		46	100.0		

Table 3.
Employer awareness

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	40	87.0	93.0	93.0
	No	3	6.5	7.0	100.0
	Total	43	93.5	100.0	
Missing	no response	3	6.5		
Total		46	100.0		

Table 4.

Work on weekends

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	13	28.3	28.3	28.3
	No	33	71.7	71.7	100.0
	Total	46	100.0	100.0	

Table 5.

Rate at which employees go on leave.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	23	50.0	51.1	51.1
	not regularly	13	28.3	28.9	80.0
	Regularly	9	19.6	20.0	100.0
	Total	45	97.8	100.0	
Missing	no response	1	2.2		
Total		46	100.0		

Table 6.

respondents' views on their Family relationships

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	I care for my family better	14	30.4	34.1	34.1
	I have no time for my family	11	23.9	26.8	61.0
	I support for my family better financially	16	34.8	39.0	100.0
	Total	41	89.1	100.0	
Missing	no response	5	10.9		
Total		46	100.0		

Time of arrival at home

N	Valid	50
	Missing	0

Table 7

Time of arrival at home

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	10pm	8	16.0	16.0	16.0
	8pm	18	36.0	36.0	52.0
	9pm	24	48.0	48.0	100.0
	Total	50	100.0	100.0	

Table 8

Marital status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	single	33	71.7	71.7	71.7
	married	12	26.1	26.1	97.8
	divorced	1	2.2	2.2	100.0
	Total	46	100.0	100.0	

APPENDIX 2
STATISTICS ON THE BANKING SECTOR
Table 1.
Statistics

		stress level	leave rate	employer awareness	family relationship	work on weekends	marital status
N	Valid	50	50	49	49	50	50
	Missing	0	0	1	1	0	0

Table 2

Rate at which employees go on leave

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	14	28.0	28.0	28.0
	not regularly	23	46.0	46.0	74.0
	Regularly	13	26.0	26.0	100.0
	Total	50	100.0	100.0	

Table 3

employer awareness

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	40	80.0	81.6	81.6
	No	9	18.0	18.4	100.0
	Total	49	98.0	100.0	
Missing	no response	1	2.0		
Total		50	100.0		

Table 4
Respondents' stress level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	not stressful	2	4.0	4.0	4.0
	quite stressful	16	32.0	32.0	36.0
	very stressful	32	64.0	64.0	100.0
	Total	50	100.0	100.0	

Table 5.
Respondents' views on family relationships

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	I care for my family better	18	36.0	36.7	36.7
	I have no time for my family	13	26.0	26.5	63.3
	I support for my family better financially	18	36.0	36.7	100.0
	Total	49	98.0	100.0	
Missing	no response	1	2.0		
Total		50	100.0		

Table 6.
work on weekends

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	20	40.0	40.0	40.0
	No	30	60.0	60.0	100.0
	Total	50	100.0	100.0	

Table 7.

Marital status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	single	31	62.0	62.0	62.0
	married	17	34.0	34.0	96.0
	divorced	2	4.0	4.0	100.0
	Total	50	100.0	100.0	

Time of arrival at home

N	Valid	46
	Missing	0

Table 8.
Time of arrival at home

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	10pm	23	50.0	50.0	50.0
	8pm	6	13.0	13.0	63.0
	9pm	17	37.0	37.0	100.0
	Total	46	100.0	100.0	

APPENDIX 3

QUESTIONNAIRE

This is a research on work-life balance regarding the way working students balance their work and personal life.

The outcomes of this research and your responses are purely for academic purposes and your confidentiality is assured. We would therefore request five (5) minutes of your time to honestly and objectively respond to this questionnaire.

Please tick [✓] or fill in the provided spaces as may apply. Thank you.

1. What is your gender?

a. Male   [ ]   b. female   [ ]

2. What is your age?

a. 18-25   [ ]   b. 25-30   [ ]   c. 30-35   [ ]   35-40 [ ]   40-45 [ ]

If any other please specify

....

3. What is your marital status?

a. Single   [ ]   b. Married   [ ]   c. Divorced   [ ]

If your answer to question 3 is 'b' then please specify how many children you have.

....

4. Which sector do you work in?

a. Banking sector   [ ]   b. Non-banking sector   [ ]

5. Is your employer aware that you are schooling?

a. Yes   [ ]   b. No   [ ]

If your answer to the above is 'no' please briefly explain why

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6. What time do you normally get home each day?

a. 8 pm   [ ]   b. 9 pm   [ ]   c. 10 pm   [ ]

If none of the above please specify

....

7. Do you work on weekends (Saturday/Sunday)?

a. Yes   [ ]   b. No   [ ]

8. How often do you take your leave?

a. Regularly   [ ]   b. Not regularly   [ ]   c. Never   [ ]

9. How does combining your work and school affect your relationship with your family?

a. I care for my family better   [ ]   b. I have no time for my family   [ ]

c. I support my family better financially   [ ]

If any other please specify

....

....

....

10. How would you rate combining work with schooling?

a. Not stressful   [   ]   b. Quite stressful   [   ]   c. Very stressful   [   ]

11. Which of these policies are present in your organization?

a. Time off   [   ]   b. flexible working hours   [   ]   c. Health facility   [   ]

d. paid child education   [   ]

12. Which aspects of your life does combining work with schooling affect negatively?

a. Family   [   ]   b. Personal   [   ]   c. Social   [   ]

d. Academic performance   [   ]   e. Work performance   [   ]

If any other please specify

....

....

....

13. If you were studying full time would you have performed better academically?

a. Yes   b. No   c. No idea

Thank you for your co-operation.

APPENDIX 4

Interview questions

1. Do you have policies on work-life balance in your organization, especially for workers who are students?

2. What are some of the work-life policies present in your organization?

3. Are employees involved in drawing work-life balance policies for the organization?

4. Do employees notify the organization before pursuing their education?

5. What is your personal view on work-life balance as a human resource manager?

6. What is the organization's view on work-life balance?

7. What are some of the work-life policies present in your organization?

8. How do employees respond to work-life balance policies in the organization?

9. Why do most employee not go on leave regularly?