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Topic: Work–Life Balance Policies and Practices in Nigeria: Experiences from Managerial and Non Managerial Employees in the Banking Sector

A thesis submitted in fulfillment of the requirements for the degree of Doctor of Philosophy in Human Resource Management

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Abstract

Work design and content is changing. Accompanying this change has been an increasing demand by workers for policy makers to factor the issue of managing workers' work and life. Work–life balance as a concept has attracted attention for several years as a result of individuals attempting to juggle multiple demands from both work and outside the workplace. The number of multiple demands on individuals usually vary from one person to the other and can increase or decrease at different stages of the person's life. Essentially, this study reviewed work–life balance literature as espoused from the UK and US schools of thought. The purpose of this research is to explore the extent to which work–life balance policies and practices are a reality for employees and managers in the Nigerian banking sector; to investigate the adoption and use of policies/practices in Nigerian banks and finally to examine the barriers to and reasons for their muted adoption and utilisation of work–life balance policies and practices in Nigerian banks.

This research is exploratory in nature and it adopted a mixed-method research technique which allowed for in-depth information from the respondents. The methodological approach used in this study is a qualitative dominant mixed method. A mixed-method approach was used in this study following the traditions of McCarthy, Darcy and Grady (2010); Kalliath and Brough (2008); Halford, (2006) and Beauregard and Henry (2009) to ensure the validity and reliability of the study and also to offer different insights in order to make the final result of the research more robust. A questionnaire and semi structured interview technique was utilised. The study was

based on 20 of the 24 banks in the Nigerian banking sector. The total sample size was three hundred and sixty nine (369), of which two hundred and fifteen (215) questionnaires were completed and one hundred and thirty four (134) semi-structured interviews conducted for the bankers while (20) semi structured interviews were conducted for the trade union officials. In order to ensure that the cross-section of relevant respondents was as representative as possible, interviewees were divided into three categories: employees, managers and trade union officials. SPSS was used to analysis the quantitative data, while qualitative data was analysed using NVivo software through the coding of the large quantity of data collected. The themes that emerged from the analysis were used to discuss the research issues in the light of prior research findings from various empirical researches.

The quantitative contribution of the study revealed that age was not significant to the bankers as regards issues relating to work life balance. The qualitative findings on the other hand revealed that there is diversity in terms of how both managerial and non-managerial employees understood and experienced WLB initiatives in the Nigerian banking sector. In addition, the study showed that cultural sensitivity affects how WLB is appreciated and utilised. The research also contributes to the spill-over theory by adding age, gender, implementation and benefits of work–life balance. This research has contributed to the body of knowledge on work–life balance issues in the Nigerian banking industry. This study also contributes to the existing literature on connotations of work–life balance by utilising a mixed method approach to explore and explain the different notions of work–life balance and usage of work–life balance initiatives.

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Abbreviations

ACTU	Australian Council of Trade Unions
ASSBIFI	Senior staff of banks, insurance and financial institutions
BERR	Department for Business Enterprise and Regulatory Reform
CBN	Central Bank of Nigeria
CIPD	Chartered Institute of Personnel Development
EAP	Employee assistance programs
EU	European Union
FFP	Family friendly policies
FLMP	Federal Ministry of Labour and Productivity
FOS	Federal Office of Statistics

FCT	Federal Capital Territory
HRM	Human resource management
ICFTU	International Confederation of Free Trade Unions
ILO	International Labour Organisation
ILR	International Labour Review
IMF	International monetary fund
IT	Information technology
LGA	Local government area
MNC	Multinational company
NBS	Nigerian Banking Sector
NDIC	Nigerian Deposit Insurance Corporation
NLC	Nigerian Labour Congress
NSWA	Non-standard work arrangement
NUBIFIE	National Union of Banks, Insurance and Financial Institutions Employees
OECD	Organisation for Economic Co-operation and Development
SAP	Structural Adjustment Programme

SMP   Statutory maternity pay

SPP   Statutory paternity pay

SPSS   Statistical Package for Social Science

TUC   Trade Union Congress

UK   United Kingdom

US   United States

WFC   Work–family conflict

WLB   Work–life balance

WLC   Work–life conflict

Glossary of terms

Annualised working hours: In this form of working arrangement an individual's working hours is organised on an annual rather than weekly or monthly basis. An example is instead of 40 hours a week, employees are contracted to work 1,900 hours per year after allowing for leave and other entitlements (Northumberland Park Authority Work–Life Balance Framework, 2009).

Compressed working week: This is a situation when an employee works their total weekly working hours over a shorter number of days. For example, working a 40 hour week over four days, or working a 9-day fortnight. This arrangement is however different from the shift-working (Northumberland Park Authority Work–Life Balance Framework, 2009).

Flexi-time/variable hours working arrangements: In this type of arrangement an employee can vary their start and finish times. The employee however, has a fixed number of hours to work per week or per month which can be agreed either formally or informally (Northumberland Park Authority Work–Life Balance Framework, 2009).

Teleworking/e-working: This is the situation in which employees have the ability to work from home. This arrangement can done on a regular basis or occasionally and usually involves the use of new technologies (Northumberland Park Authority Work–Life Balance Framework, 2009).

Full time working: This form of work arrangement involves working for 37 or more hours per week during the standard working hours. In this arrangement an employee usually aware of their start and finish time (Northumberland Park Authority Work–Life Balance Framework, 2009).

Part time working: This form of work arrangement involves working for less than 37 hours per week with translates to working reduced daily hours. In this arrangement an employee usually aware of their start and finish time (Northumberland Park Authority Work–Life Balance Framework, 2009).

Part-time retirement schemes: This working pattern is restricted to employees approaching retirement. The employees can take half of their pension and then continue to work as part-timers. As part-timers the employees can either work less than 37 hours per week with reduced daily hours or on a full time daily hours basis but working less than 5 days per week (Northumberland Park Authority Work–Life Balance Framework, 2009).

Job share or job rotation or job replacement: This work arrangement involves two or more people sharing the responsibilities of one or more full-time posts. The individuals involved divide the hours of work, duties involved in the post as well as and salary among themselves (Northumberland Park Authority Work–Life Balance Framework, 2009).

Term time working: This is a situation when individuals only work during fixed periods such as the school term and/or during school hours. The individual's however don't work during school holidays (Northumberland Park Authority Work–Life Balance Framework, 2009).

Unpaid leave: This form of leave arrangement involves individual takes unpaid leave for an approved period due to personal circumstances (Northumberland Park Authority Work–Life Balance Framework, 2009).

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Chapter 1   Introduction

1.1   Research background

This thesis explores the extent to which work-life balance policies and practices are a reality for employees and managers in the Nigerian Banking sector. The study investigated the mode of adoption and the use of work-life balance policies within the Nigerian Banking sector. The study also examined whether there are any barriers to the implementation and utilisation of work-life balance policies within the Nigerian Banking sector. There has been an increase in academic interest regarding issues of work–life balance issues (WLB) over the last three decades (Avgar, Givan and Liu, 2011; Ozbilgin, Beauregard, Tatli and Bell, 2011). This increased interest can be attributed to the impact of globalisation and the demographic changes to the global workforce with witnessed more women taking up employment. Some other factors that have increased the awareness of issues that relate to WLB in the workplace include: the ageing population, an increase in the number of dual-income couples in the workforce (McCarthy, Darcy and Grady, 2010), and an increase in working hours, resulting in employees devoting more time to work than their personal lives (Blair-Loy, 2009; Chatrakul and Lewis, 2010). Furthermore, technological advancements have led to a 24/7 service which has resulted in increased pressure and led to work–life imbalances (Maruyama, Hopkinson and James, 2009).

Work-life balance policies and practices are beneficial to both employees and organisations. For employees they can assist them in balancing work and non-work roles, which can lead to improved individual's health and overall wellbeing (Gregory and Milner 2009; Carlson, Joseph, Grzywacz, Kacmar, 2010). On the otherhand work-life balance can be beneficial to the organisation as it aids organisational effectiveness and productivity, resulting in the organisation having a competitive advantage over their competitors (Beauregard, 2011). WLB is also important to organisations as it aids employers to retain highly skilled employees in this tight labour market with a shortage of skills (Cappellen and Janssens, 2010). A survey carried out by the Chartered Institute of Personnel Development (CIPD, 2011) revealed that staff retention was a key driver for organisations adopting WLB policies and practices.

There is no single universally-acceptable definition of WLB. The meaning varies with age, interest, value, personal circumstance and personality of each individual (Torrington, Taylor, Hall, and Atkinson, 2011; Mordi and Ojo 2011; Rehman and Roomi, 2012). WLB in its broadest sense is generally linked with the holistic upkeep of a worker's life (Clarke, Koch, Hill, 2004). Despite the fact that the definition of WLB varies, there are three obvious consistent features in the various connotations of the concept (Barrera, 2007; Kalliath and Brough, 2008). First employees can achieve balance between paid employment and other areas of their life; secondly, employers can provide WLB initiatives which will aid employees in achieving the balance and thirdly, the WLB initiatives provided by the employers are affordable and do not affect the business needs of the organisation (Barrera, 2007; Kalliath and Brough, 2008).

Bergman and Gardiner (2007) define WLB as a general term used to describe individual and organisational initiatives aimed at enhancing employee and managers' experiences at work and non-work domains. This definition was adopted because it encompasses the multiple facets of the concept of WLB and addresses the fact that WLB can only be achieved if both the individual's and the organisations' needs are catered for by the WLB initiatives available in the establishment. Work–life initiatives are defined as programs, practices, policies and strategies, implemented in organisations to cater for better quality of work and life, increase workplace flexibility and reduce work life conflicts of employees (Bardoel, De Cieri, and Mayson, 2008a). A review of the literature reveals that WLB initiatives can be broadly divided into three which include dependent care, family/personal leave and flexible working arrangement. Dependent care: for both children and elderly relatives these can occur in various forms such as providing care facilities in the organisation or outside the establishment. Employees can either use these facilities free of charge or pay a token fee for its use. Family/personal leave: These can come in various forms some of which include sick leave, maternity leave, study leave, adoption leave, paternity leave, career break and bereavement leave. Flexible working practices (FWPs) can exist in seven different forms they include: annualised hours, part-time, job sharing, flexi-time, home working, compressed hours and staggered hours (Beltran-Martin, Roca-Puig, Escrig-Tena and Bou-Llusar, 2009; Hoyman and Duer, 2004).

Greenhaus, Chen and Powell (2009) explored and measured three aspects of WLB they are: (i) time balance which refers to the amount of time given to work and non-work roles; (ii) involvement balance which refers to the level of psychological involvement in or commitment to, work and non-work roles; and (iii) satisfaction balance which relates to the level of satisfaction with work and non-work roles. This model of work–life balance that embraces the components of time, involvement and satisfaction, gives a broader and more inclusive picture of the concept and in turn resolves the major criticism of the concept (Greenhaus, Chen and Powell, 2009). Work-life balance should therefore be seen as a process rather than a concept, as it is not just about quantifying time spent on various activities but on how individuals perceive it. The WLB model is meant to be a larger conceptual frame which clarifies and accommodates elements of earlier conceptual terms such as, work–family balance, work–life fit, work–personal integration, work–family expansion and work–life enrichment (Greenhaus, Callanan and Godshalk, 2009).

There are various strands of thought on how the concept of WLB evolved. Contemporary studies on WLB can be traced to work–life conflicts (WLC), defined as the difficulties workers experience in trying to juggle responsibilities within work and non-work domains (Avgar, Givan and Liu, 2011). The concept of WLC recognises the diverse roles a person can be involved in such as being an employee a spouse and/or parent. Also an individual can be participating in various activities ranging from leisure, religious, spiritual or voluntary activities etc. The resultant effect is the difficulty in combining all of these roles and activities. The notion of WLB is aimed at drastically reducing the amount of WLC experienced by individuals (Lero and Bardoel,

2009). Conversely, Roper, Cunningham and James (2003) and Lewis (2003) suggest that WLB was developed from the need to address social justice issues in the workplace or to address discrimination of women in the workplace. While other researchers, such as Bacik, and Drew (2006); Lewis (2007); Beauregard and Henry (2009) suggest that WLB was borne of necessity as organisations need to reduce absenteeism, stress, labour turnover, and enhance productivity.

Grandey, Corderiro and Michael (2007) study reveals that the complications associated with juggling work with other personal commitments is not isolated to specific sectors of the economy, but affect all works of life. These complexities can be attributed to the long working hour's culture and increased workloads and pressures on employees which exist within many sectors (Epie 2010, 2011). This usually has a detrimental effect on the individuals as there is high turnover rate in most of these sectors. One of the ways in which organisations have attempted to deal with this problem is by introducing family-friendly policies. However, family-friendly policies suffered set back and didn't address these issues totally because they were seen to be biased as they favour a certain group of employees, i.e. those with children. Hence, the introduction of a more encompassing concept of work-life balance in which all employees can benefit (Ozbilgin Beauregard, Tatli and Bell, 2011; Blair-Loy, 2009; Rothbard, and Dumas, 2006).

1.2   Justification of the study

The review of literature shows that there are immerse benefits to be obtained from using work-life balance initatitives such as an improved physical, mental and emotional wellbeing of individuals (Foley, Linnehan, Greenhaus and Weer, 2006; Ford, Heinen and Langkamer 2007); Forson, 2007). The likes of Foley, Linnehan, Greenhaus and Weer (2006); Ford, Heinen and Langkamer (2007); Forson (2007) have proven that long working hours can result in serious health conditions, such as stress, mental illness and heart diseases. These health conditions have a domino effect on the individuals themselves, their productivity at work, as well as on their co-workers, and other relationships outside work. A study carried out by CIPD (2011) revealed that the average organisation loses £10,500 on employees' sick leave annually, hence the need to instil good WLB practices in the workplace. Work–life balance practices are beneficial to both employers and employees, hence the need to adopt WLB initiatives in the Nigerian banking sector which is entrenched in a culture of long hours and is a highly pressured environment (CBN, 2010).

As stated above, the past three decades have witnessed widespread scholarly debate and an increase of interest in the concept of WLB (Moore, 2007; Avgar, Givan and Liu, 2011; Ozbilgin, Beaugregard, Tatli and Bell, 2011), resulting in the accumulation of a significant body of research on its dynamics. While the concept of WLB has received enormous research exposure in the West, far less attention has been devoted to exploring the concept in the African milieu. Therefore, this thesis is aimed at redressing

this imbalance by exploring the extent to which work–life balance policies and practices are a reality for employees and managers in the Nigerian banking sector.

There is a strong assumption in the literature that achieving a desirable WLB for bank managers and employees is an almost impossible task as the culture of long hours and "presenteeism" dominates the work environment. "Presenteeism" is a term used to describe a situation in which employees or managers are seen to stay for long hours in the workplace (while not necessarily doing any productive work) so that they are seen by management as dedicated workers (Gabb, 2009; Murphy and Doherty, 2011). This concept of "presenteesim" further prevents workers from utilising WLB initiatives (Murphy and Doherty, 2011; Torrington, Taylor, Hall and Atkinson 2011). In order to combat some of these issues, the governments of various European countries such as Denmark, Finland and the United Kingdom have introduced policy initiatives to enable employees to better balance their work and other areas of their lives. Hence this study would examine if the concept of "presenteesim" also affects managers and employees in the Nigerian banking sector. The next section discusses the gap in literature.

1.3 Gap in Literature

The concept of WLB has been researched extensively in Western countries but very little research has been conducted in the context of in Africa. This suggests that the existing theories may not be effective in addressing the peculiarities shaping WLB in non-Western contexts, where the institutional and cultural system is likely to differ (Mordi and Ojo, 2011; Mordi, Mmieh and Ojo, 2012). This is a significant gap in the

literature given the move towards the globalisation of human resources management best practices. However, it is important to note that WLB policies and practices cannot be diffused directly from developed countries to less developed countries without taking into consideration both institutional and cultural difficulties (Felstead, Jewson, Phizacklea and Walters, 2002; Mordi, Mmieh and Ojo, 2012). The author of this thesis believes that this study will be useful to academics, business researchers, existing multinational corporations (MNCs) operating in African countries. The study also provides useful information for MNCs wishing to operate in Nigeria in the foreseeable future.

It is acknowledged in this study that the understanding of individuals' conceptualisations of WLB issues, existing employer-led regimes of WLB and the effect on workers may provide organisations and HRM practitioners with valuable insights into developing WLB management programmes that are compatible with the societal standards in Nigeria (Mordi and Ojo 2011). Further, the findings of this study will enhance knowledge and contribute to the Nigerian viewpoint on the connotations of WLB as well as the wider discourse on the management of WLB. Researches into work–family in the African literature can be traced to the study conducted by Fayankinnu and Alo (2007) who explored the experiences of Ghanaian and Nigerian women with regards to globalisation in the workplace. The findings of these authors reveal that women wanted more family-friendly policies in their respective workplaces to better enjoy work and the rest of their lives. A few organisations in Nigeria have started initiating WLB initiatives in the workplace; however the majority of the

organisations are still indifferent to adopting WLB practices despite the benefits they stand to gain (Epie, 2011). The next section discusses the personal contribution of the study.

1.4   Personal contribution of the study and contribution to management practice

This study originates from the researcher's curiosity to investigate WLB practices and policies in the banking sector. Having been a banker in Nigeria I experienced first-hand the long working hours in the very stressful work environment that the banks operate within. It is almost impossible to achieve any form of work-life balance, which is one of the reasons I left the job. If the management of banks do not address this issue they will lose many talented employees which will be detrimental to productivity and profits. My own experience raised my concern more significantly on issues regarding WLB and how it has been neglected in the banking sector; hence my determination to investigate and examine all the parties involved i.e. managers, employees and trade unions, and provides insights into how paying closer attention to the concept of WLB can be beneficial to all.

The next section discusses the benefits of WLB policies and programmes to individuals and organisations alike.

1.5 Benefits of WLB programmes

The benefits accrued from using work-life balance programmes can either be at the individual level or organisational level (Nord, Fox, Phoenix and Viano, 2002). Work-life balance initiatives is beneficial to individuals as they help improve the health and well-being of the employee, provide quality time for personal and family life, enhance better management of working life and other personal responsibilities (Nord, Fox, Phoenix and Viano 2002; Thompson and Aspinwall, 2009). On the other hand, organisations can benefit from implementing work-life balance programmes, as they have the capacity to increase productivity of employees because employees are not stressed. Work-life balance programmes also have the capacity to reduce absenteeism rates and turnover rates as fewer employees would go off sick. Also improve the reputation of the employer as they would be seen as employers of choice (James Gray, Martin and Plummer, 2006; Naithani, 2010; Avgar, Givan and Liu, 2011). The next section discusses the business case for implementing WLB.

1.5.1 The Business Case for WLB Policy Implementation

Work-life balance initiatives are implemented for various reasons however, the economic perspective for implementing WLB is usually referred to as the business case for implementing WLB initiatives. The business case for implementing work-life balance is referred to as organisations ensuring that their employees attain WLB so as to gain all the benefits which exist from using these policies (Russell, O'Connell and McGinnity, 2009). The implementation of work-life balance programme is only

adopted by the organisation after a cost-benefit analysis is carried out and the net outcome is positive. However, measuring this cost and benefit is quite a complicated task as what may constitute a cost for one organisation may not be a cost for a much bigger firm same goes for the benefits (Bloom, Kretschmer and Van Reenen, 2009). Also the range of WLB policies available in each organisation would have a direct effect on the costs as well as the benefits. It is also easier for firms to identify and measure the benefits of work-life balance programmes than their actual costs (Bloom, Kretschmer and Van Reenen, 2011, Yasbek, 2004).

Some of the more prominent studies on the business case of work-life balance include thoses of Arthur (2003) and Poelmans and Sahibzada (2004). Arthur (2003) study showed that the 130 organisations in Wall Street Journals which WLB initiatives had a higher shareholder return as their share prices increased. On the other hand, Poelmans and Sahibzada (2004) identified companies who adopted WLB initiatives and gained as a result some of these include: Lloyds TSB who saved £2 million a year between 1995 and 2000 in the cost of replacing senior female employees by introducing policies which allow women to come back to work after having a baby; Penguin Publishing which managed to slash its absenteeism rates to below the industry average and General Mills which had its turnover concerns addressed, with the introduction of a wide range of WLB initiatives; and Xerox (UK) which saved over £1 million over a five-year period through enhanced retention resulting from better WLB policies.

Yasbek (2004) identified four main drivers for business to adopt work-life balance initiatives one is to remain competitive in today's tight labour market by recruiting and

retaining highly skilled and talented workforce; secondly, is cost reduction as high turnover is very expensive because of all the cost involved with recruiting, interviewing and training the new employees. Thirdly, labour productivity can be improved thereby increasing the organisations profitability. Lastly, implementing work-life balance programmes can improve health and safety practices in organisations as the risks of workplace accidents would be reduced. As review of literature shows that work-life balance programmes can reduce fatigue and stress which can increase the risk of work accidents. Hence, the pay out as regard health and safety issues would be drastically reduced (Bloom, Kretschmer and Van Reenen, 2011; Yasbek, 2004).

The next section discusses the aims, objectives and research questions of the study.

1.6   Aims and objectives

The focus of attention of this thesis is to explore the extent to which work–life balance policies and practices are a reality for employees and managers in the Nigerian banking sector.

Specifically the objectives of this thesis are to:

(a)   To investigate the mode of adoption and use of WLB policies/practices in the Nigerian banking industry.

(b)   To examine whether there are any barriers to the implementation and utilisation of WLB policies and practices within the Nigerian banking sector.

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1.6.1 Research questions

This research hopes to achieve its aims and objectives by answering the following questions:

1   How do managers and employees define WLB in the Nigerian banking sector?

2   What is the range and usage of WLB policies and practices in the Nigerian banking sector?

3   How are these WLB mechanisms being used in Nigerian banks?

4   What are the changes in the use of WLB mechanisms over time; in particular, in relation to legal and public policy interventions?

5   What factors constrain or help shape the choices of the WLB practices and policies that exist in the Nigerian banking sector?

6   What is the perceived impact of work–life balance on the attitude and performance of employees and managers?

1.6.2 Hypothesis:

H_1: *The association between the marital status of the respondents and their ability to balance work life is not statistically significant.*

H_2: *The association between the age of the respondents and their ability to balance work life is not statistically significant.*

H_3: *The association between an individual's perception of work life balance issues and their ability to achieve WLB is not statistically significant.*

H_4: *The association between an individual's attitude towards work life balance issues and their ability to achieve WLB is not statistically significant.*

1.7   Research structure

This research is organised as follows and divided into eight chapters.

Chapter 1: This chapter provides an introduction to the research topic and discusses the aims and objectives of the study. It also proposes the research question and outlines the rationale for the methodology used and framework. The chapter also provides the justification of the study, the theoretical contribution, methodological contribution, personal contribution and the study's contribution to management practice.

Chapter 2: This chapter presents a review of the literature on WLB studies and its related concepts. The chapter further explores the various definitions of WLB, and emerging themes of WLB are also investigated. The chapter also discusses the origin of WLB, interest in WLB, critique of WLB and alternative terminologies of work–life. The reasons for the emergence of WLB and its benefits to employers and employees are also discussed. The business case of WLB is discussed in terms of attracting better applicants and reducing WLC to improve organisational performance.

Chapter 3: This chapter provides the context within which this study is set. It gives an analysis of the general background of Nigeria, which is the country where the study is undertaken. This chapter also discusses the various economic sectors operating in Nigeria and focuses on the financial sectors in Nigeria. The banking sector, which is the sector the study is founded upon, is also discussed. The chapter further explores trade unionism in Nigeria and their influence on the welfare of bank workers.

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Chapter 4: This chapter offers a description of the research methodology utilised for this study. It also discusses the research design. This chapter offers a detailed outline of the research philosophy and research approaches adopted in addressing the aims and objectives of this study. The chapter presents a justification for the qualitative and quantitative approaches, as well as an explanation of how the two methodological approaches are combined in order to achieve the aims and objectives of the research. Overall, this chapter provides a methodological foundation for the research study and presents details of the sample, data collection and data analysis procedures.

Chapter 5: This chapter discusses the quantitative findings of the study. The research findings quantitative section consists of the demographic variables and the chi square. The demographic characteristics of the sample as well as the attitude towards work–life balance, perception towards work–life balance and the barriers to achieving work–life balance were discussed.

Chapter 6: This chapter discusses the qualitative findings of the study The qualitative study is further divided into five sections: Section 1 explores the various notions of work–life balance; Section 2 discusses the range and scope of work–life balance among Nigerian bankers; Section 3 discusses the changes in the use of work–life balance mechanism over time, in particular in relation to legal and public policy interventions; and Section 4 discusses the forces constraining or shaping the choices of work–life balance practices and policies in the Nigerian banking sector. Section 5 presents the

findings from the trade union officials and the trade union role in the enforcement of welfare issues of bank employees. This chapter brings to the fore the challenges employees encounter in trying to achieve work–life balance.

Chapter 7: This is the discussion of results chapter and it deliberates on both the quantitative findings and the qualitative findings of the study.

Chapter 8: The purpose of this chapter is to provide a summary of the thesis. This chapter presents the conclusions, areas for future research and managerial recommendations.

The next chapter presents a review of the literature on WLB studies and its related concepts.

Chapter 2   Literature review

This chapter establishes the theoretical template for understanding the study. The chapter begins with an examination of the need for employees' flexibility. Different conceptual approaches to flexible working are discussed. The study identifies various types of flexibility and their origins. The chapter goes on to explore the origins of work–life balance and the variety of factors that have triggered work–life balance. The chapter also discusses the various ways organisations categorise the term WLB along with alternative terminologies i.e. work–life enhancement, work–family enrichment, work–life harmony etc. A broader and extensive discussion of the theories of work–life balance is further discussed. The chapter progresses to investigate various conceptualisations of work–life balance. The penultimate discussion in the literature review section explores ethnicity and its importance to WLB in the Nigerian context. The chapter ends with the conceptual framework for the study.

2.1   Different conceptual approaches to flexible working

The concept of flexibility is a somewhat contemporary discussion in the concept of work–life studies. Researchers such as Maruyama, Hopkinson and James (2009);

Maxwell (2009); Drew and Daverth (2009); Murphy and Doherty (2011) all argue that the utilisation or non-utilisation of flexible working practices can have a positive or negative effect on how workers view their work–life balance experiences in an organisation. One of the more prominent theories in flexibility is the flexible firm model was postulated by Atkinson (1984). Flexibility according to Tailby (1999: 458) denotes to the capability of organisations to respond to varying work conditions. Flexibility like many other concepts of human resource can be categorised into various parts including the following:

Functional

Numerical

Financial flexibility

In line with the earlier classification, Sparrow and Marchington (1998) improved on Atkinson's model by categorising flexibility under four major headings which are:

Functional flexibility,

Financial flexibility,

Numerical flexibility

Labour mobility

The various types of flexibilities will now be discussed. Numerical flexibility can be described as a situation in which an employer in an organisation can regulate the number of employees at any point in time to suit the organisational requirements at that specific time. Such flexibility includes the use of short-term or temporary contracts (Taylor, 2002; Raghuram and Weisenfeld, 2004).

Functional flexibility occurs when an employer distributes workers at short notice to undertake functions in the organisation other than their daily responsibilities to meet the needs of the business or organisation. Functional flexibility can usually be achieved were workers are multi-skilled (Procter and Ackroyd, 2006). Functional flexibility offers the employers the opportunity and ability to erode traditional job boundaries, reorganise work and redefine jobs (Pollert, 1987). Financial flexibility can be described as the organisation's ability to compete with the payment/compensational packages with regards to changing labour demand/ supply (Claydon, 2001; Gajendran and Harrison 2007).

Conley (2006); Beltran-Martin, Roca-Puig, Escrig-tena and Bou-Llusar (2009) on the other hand, subdivide flexibility into:

i)   labour market determinants

ii)   organisational determinants

Labour market flexibility is described as the rapidity with which organisations can deal with economic fluctuations so that it doesn't have a detrimental effect on their finances (Mayerhofer, Hartmann and Herbert, 2004 and Sparrow and Marchington, 1998: 230). Researchers such as Storey, Quintas, Taylor and Fowle (2002); Mayerhofer, Hartmann and Herbert (2004) and Kossek and Distelberg (2008) have further subdivided labour flexibility into internal and external labour flexibility. According to these authors, external labour flexibility refers to changes in the volume of labour employed these employee use flexible employment contract some examples include temporary workers

i.e. agency workers. Internal labour flexibility on the other hand, refers to flexibility which is place among employees in an organisation at a time (Beltran-Martin, Roca-Puig, Escrig-tena and Bou-Llusar, 2009). Guest (1988: 48-51) is of the opnion that employers use flexibility as a strategic tool used in dealing with employees work arrangements.

Locational flexibility is a comparatively new form of flexibility. The increase in the use of technologically advanced systems has, over the last decade, given rise to innovative work patterns. Locational flexibility relates to altering the geographical location of the workplace to meet the changing needs of the organisation, an example of locational flexibility is teleworking (Sparrow and Marchington, 1998; Bryson, 1999). While temporal flexibility refers to changes in the number of hours worked, some common forms of temporal working include part-time, job share and flexitime (Raghuram and Weisenfeld, 2004 and Taylor, 2002). According to Bryson (1999: 79), temporal flexibility was introduced in response to extensive pressure from both employers and employees to vary the length of the working week of workers as the individual needs of both employers and employees vary. Some authors critique flexibility on the basis that they are intended on increasing productivity rather than ensuring the workers are muilt-skilledthereby leading to enhanced job security (Procter and Ackroyd, 2006; Pollert, 1987; Claydon, 2001; Gajendran and Harrison 2007). Pollert (1991) argues that flexibility is difficult to operationalize in the real world. In spite of its criticisms, the flexible firm is the dominant theory on flexibility.

2.2 Employer and Employee flexibility

The origin of the term flexibility can be traced to two strands of thought. The first construes the term as employer-controlled flexibility that has its root in the Atkinson's "flexible firm" and the "hard model" of human resource management (Storey, 1992). The second infers that the employee's flexibility is rooted in the premise of equal opportunities and diversity of management in the workplace (Doherty, 2004; Doherty and Manfredi, 2006). Both employer and employee flexible working arrangements are usually divided into part-time, job share, flexitime, compressed hours and career breaks. The concepts of employer flexibility and employee flexibility will be discussed in more detail.

Employer flexibility

The notion of employer flexibility was first proposed by Atkinson and Gregory (1986) using the model of the flexible firm. The flexible firm proposes that the expectations of employers and employees within the same internal labour market are very different (Atkinson and Gregory, 1986). Sparrow and Marchington's (1998) addition of labour mobility, implies that the movement of labour to new jobs/locations is dependent on the economic conditions in which the organisation is based. Atkinson's model regarding employer's flexibility has been criticised by researchers such as Pollert (1991), Legge (1995) and Lewis (2001). These authors believe that the model suffers from a lack of conceptual clarity and is difficult to operationalize in real world situations.

Employee flexibility

Employee flexibility on the other hand was created out of the premise to instil equal opportunities and diversity management in the workplace. Employee flexibility has its basis from the legislation of various European countries. There is however a variation in the implementation of employee flexibility arrangement among these various European countries and organisations (Caproni, 2003; Blair- Loy, 2009; Cappellen and Janssens, 2010; Kossek, Lewis and Hammer, 2010). One of the more prominent European directives on family-friendly employment practice that differs across countries is the maternity leave arrangement, while some countries take it one month before their due date others begin their leave after the birth of their infant. Also, the number of months an employee can take off for the maternity leave varies from three months to one year (Carless and Wintle, 2007; Straub, 2007; Blair- Loy, 2009; Kossek Lewis and Hammer, 2010; Murphy and Doherty, 2011; Mordi and Ojo, 2011). Finland is one of the countries to be reckoned with as regards the implementation of WLB initiatives as it allows employees to take up to a maximum of four days of unpaid leave each time their child is ill to be able to care for the child, which is a very good initiative for attracting individuals who are parents (Murphy and Doherty, 2011; Kramar and Syed, 2012).

A review of the extant literatures reveal that employee flexibility is not only rooted in legislative grounds, but also the realisation that introducing flexible working arrangements will improve the organisation's chances at attracting and retaining highly skilled employees (Torrington, Taylor, Hall and Atkinson 2011; Murphy and Doherty,

2011; Kramar and Syed, 2012). The disadvantage attributed to flexibility is that it may be used as a strategic tool in the hands of employers during times of recession and high unemployment to discriminate against different groups of the workforce (Redman and Wilkinson, 2009; Kang, Rice, Park, Turner-Henson, and Downs, 2010; Kramar and Syed, 2012). Employer flexibility seems to be taking precedence because of the high unemployment rate which exists during the current economic meltdown as employers are reducing the number of employees in a bid to save costs. The next section discusses the origin of WLB.

2.3   Origin of WLB

The origin of the term work-life balance is still strongly disputed although it has been in existence for over three decades. This can be attributed to the fact that the concept of WLB has evolved significantly over the last three decades that no universally accepted definition has been reached for the term (Rehman and Roomi, 2012). However, work-life balance studies can be traced back to as early as the 1970s where issues of work–life conflict (WLC) experienced by workers were examined (Kanter, 1977). WLC is described as the complications employees face in a bid to juggle work and other personal responsibilities (Schor, 1991; Lambert and Haley-Lock, 2004: 180). In the 1960s the concept associated with work and non-work conflict was referred to as 'family-friendly' and 'work-family balance' (Coughlan and Yuille, 2000; Clutterbuck,

2003; Lewis and Ridge, 2005). Hence, WLB issues in the 1970s were attributed only to working mothers who had young children.

These terms however received criticism because it only favoured employees which children or some form of caring responsibility isolating men and non-parents in the work place (Haar, 2004; Moore, 2007). This trend however lasted into the mid-1980s when employee assistance programs (EAPs) were introduced by the government (Moore, 2007: 385). This resulted in a shift of terminology and work-life balance came to be round about the early 1980s which and its encompasses the concerns of both men and women, singles and couples, parents and non-parents alike thus allowing a wider understanding of the non-work domain (Klammer and Letablier, 2007: 672; Lewis, Rapoport and Gambles, 2007a: 361; Bryson, Warren-Smith, Brown and Fray 2007; Hughes and Bozionelos, 2007; Gregory and Milner, 2009). However, other concepts such as work-personal life integration and work-personal life harmonisation emerged but didn't have a deep root and faded out almost immediately (Rapoport, Bailyn, Fletcher and Pruitte, 2009).

The scope of the concept was broadened to accommodate the concerns expressed by male employees such as paternity leave and other employees without caring responsibility such as career break (Haas, and Hwang, 1995; Hatten, Vinter and Williams, 2002; Hammer, Kossek, Yragui, Bodner and Hansen, 2009b). Organisations thus recognised that WLB initiatives could serve as a successful tool in the recruitment and retention of highly skilled workers (Dagger and Sweeney, 2006: 4; Bygren and

Duvander, 2006). The realisation of benefits such as cost reduction by reducing the rate of absenteeism, increased productivity, and employees benefitting from having reduced stress levels has resulted in many employers and employees alike advocating for the implementation of WLB practices in their workplace (Holman, Batt and Holtgrewe, 2007; Lewis and Campbell, 2007b; Lewis 2009; Townsend and McDonald 2009: 364).

The concept of WLB is a broad conceptual frame that encompasses all the earlier conceptual terms of work and life, some of which include family friendly policies, flexible working arrangements, work–life integration, work–life articulation, work–family linkages, work–life harmony and work– family balance (Brough, Holt, Bauld, Biggs and Ryan, 2008; Brough and Kalliath, 2009; Bruening and Dixon, 2008). All of these terms have been described as been very narrow (Van Eijnatten and Vos, 2002:1; Gregory and Milner 2009:1-2). All of these concepts are said to revolve around the concept of work–life balance and have been described as 'oxymoron and tautology' (Van Eijnatten and Vos, 2002:1). The term 'work–life balance' will be used in this study following the traditions of Gamble, Lewis and Rapoport, (2006: 2); Kossek and Lambert, (2006: 3), Lewis, Rapoport and Gambles (2007a: 360), Crompton, Lewis and Lyonettee (2007: 3); and Manuel and Ramos, (2009: 8) because some of the other terms concentrate on the negative aspect while the concept of balance discusses it in a positive light, relating to the harmonisation of work and non-work commitment. However, more contemporary studies have utilised the term work–life balance, as this is considered a more inclusive term. The utilisation of the concept of work–life balance

appears to be more appealing because it is a complete package of all policies and practices that are beneficial to all employees irrespective of whether they have family commitments (Redmond, Valiulis and Drew 2006). Also the term work–life balance is considered as a gender-neutral term (Smithson and Stokoe, 2005).

The next section discusses the various definitions of work-life balance.

2.4   Defining the concept of work–life balance

The concept of WLB cuts across many disciplines and subject areas, therefore, it is safe to say that it is a multidisciplinary concept (Schobert 2007: 19). WLB is still a contested term because of the subjective nature of the concept (Greenhaus, Callanan and Godshalk, 2009). It is trite to state that there is no single universally-accepted definition of WLB; much depends on the frame of reference of the individual. The concept of WLB is subjective because its meaning or interpretation can vary according to the age, interest, value, personal circumstance and personality of each individual (Torrington, Taylor, Hall and Atkinson 2011: 33).

Table 2.1 shows author and their respective definitions of WLB

Authors	Definition
Johnson (2005: 2)	supports the notion that an employee's "age, life style and environment" can play an important part in the worker's discernment of WLB
Dean (2007:8)	Argues that WLB can only be defined as regards the social, economic and legislative environment of the country in which the worker is resident.
Wong and Ko (2009: 195)	are in agreement with Dean (2007) definition as they also argue that workers can only perceive WLB in relation to the legislations which support WLB in their various countries. Wong and Ko (2009) using the EU and United Kingdom as examples buttress their argument that flexible work arrangements can only be functional in these countries because of the existence of appropriate legislation in place to support such work arrangement i.e. the Industrial Relations Act 1999.
Robinson and Barron (2007:913) Pratten and O'Leary (2007:68)	are partially in support of Dean (2007) definition as they argue that WLB can be defined in terms of the social perception of the individual. Robinson and Barron (2007:913) and Pratten and O' Leary (2007:68) argue that an individual will only define WLB in terms of their ability to juggle between work roles and life roles such as family and leisure.

Lee Elke and Dobson (2009)	argue that WLB goes beyond an individual being able to accomplish his/her responsibilities in multiple roles but also that the individual should be fulfilled in all the roles he/she is involved in.
Collins (2007:78) and Karatepe and Uludag (2007:645)	Conversely, define it as having the ability to fulfil both work and other responsibilities. Their definition is based on social issues associated with individuals described as seeking to help all employed people irrespective of marital/parental status, race or gender to achieve a better life balance between their employment and personal lives.
Russell, O'Connell and McGinnity (2009)	defined WLB along economic lines. The economic perspective is described as companies encouraging individuals to achieve balance because of the benefits they would gain such as high staff retention. This is referred to as the 'business case approach' to WLB which aims to reduce absenteeism and portray the organisation as a good employer.
Clarke, Koch and Hill (2004)	disagree with the various researchers such as Dean (2007), Wong and Ko (2009) who are of the opinion that WLB should be defined with regards to social perspective. Clarke, Koch and Hill (2004) however argue that the notion of is more encompassing and should include the holistic upkeep of a worker's life.

In conclusion, since it has been established by researchers that there is no one-size fits-all definition for WLB, Bergman and Gardiner's (2007) definition is adopted for the purpose of this study. Bergman and Gardiner (2007) define WLB as a general term used to describe individual and organisational initiatives aimed at enhancing employee and managers' experiences at work and non-work domains. This definition was adopted because it encompasses the multiple facets of the concept of WLB and addresses the fact that WLB can only be achieved if both the individual's and the organisations' needs are catered for by the WLB initiatives available in the establishment. Work–life initiatives are defined as programs, practices, policies and strategies, implemented in organisations to cater for better quality of work and life, increase workplace flexibility and reduce work life conflicts of employees (Bardoel, De Cieri, and Mayson, 2008a). Frone (2003) criticises the various definitions of the term as they do not allow consistency as authors use the terms non-work, life and family synonymously with regards to their balance with work. These varied definitions make it difficult to identify specific terms responsible for causing imbalance (Ozbilgin, Beauregard, Tatli and Bell, 2011). The next section discusses the drivers for the introduction of work–life balance initiatives.

2.5   Drivers of work–life balance policies and practices

One of the major drivers for the establishment of work–life balance policies and practices is the employer, who stands to gain benefits such as improved staff morale and improved recruitment and retention rates (Forum on the Workplace of the Future 2005: 67). For employers in this very competitive time and tight labour market, any strategy which can yield positive results should be adopted (Drew, Humphreys and Murphy, 2003: 13). Individual surveys carried out by Work–life Balance Network (2004: 5) and Forum on the Workplace of the Future (2005: 68) revealed that job seekers view organisations which have a wide range of WLB policies and practices as their employers of choice. The Work–Life Balance Network (2004) survey further established that firms with more flexible working policies usually have a larger number of their female employees returning to full time employment after giving birth. Drew, Humphreys and Murphy (2003) claim that the request for WLB practices is complicated as employees would like to have flexible working but the general public want a 24/7 service and having to satisfy these two parties can sometimes be difficult. Drew, Humphreys and Murphy (2003) categorised the drivers for WLB policies and practices can into: external drivers, internal drivers and social drivers.

2.5.1 External drivers for WLB policies and practices

These external drivers refer to the features beyond a firm's control which have resulted in the implementation of WLB policies and practices these include:

One external driver is improving customer relations*:* In an attempt for firm's to continue to remain competitive in this very difficult and uncertain economic times, organisations go the extra mile to attract customers by opening for longer hours on weekends and on bank holidays. This strategy is however, a win-win situation as organisations benefit from these longer opening hours as sales are increased and can be seen as employers of choice because of all the diverse working arrangements which they would offer their workers (Bruening and Dixon, 2008; Brough and Kalliath, 2009).

Another external driver is legislation: Organisations who operate in countries such as France and the United Kingdom where there is legislation as regards WLB policies and practices organisations must comply with both national laws and the international laws of the EU. For instance France operates a 35 hours a week working policy for all full time employees (Murphy and Doherty, 2011); hence organisations must comply with the law. This is not the case in Nigeria as there are no laws which enforce flexible working arrangements and if there are any, such arrangements are given as a discretionary gesture from the employer to the employee (Epie, 2011).

2.5.2 Internal drivers for WLB policies

These internal drivers refer to the features within firms which have ensured that work-life balance initiatives are implemented some of these include:

One internal driver for WLB is employer of choice: Having a positive image is very important to organisations as it would ensure higher recruitment and rendition of highly

talented employees to the organisation and ensure they make profit (Jansen, Kant, Kristensen and Nijhuis, 2003; James, Gray, Martin and Plummer, 2006; James, 2007; Jang, 2009).

Another internal driver for implementing work-life balance is that it has as a positive effect on employee health and wellbeing: Fine-Davis, Fagnani, Giovannini, Hojgaard and Clarke (2004:382) argue that the use of WLB practices has a direct and positive relationship with the health and wellbeing of the worker. Their study found a significant relationship between the presence and utilisation of WLB initiatives in the workplace and the employees' satisfaction with their health.

2.5.3 Social drivers for WLB policies: Social drivers are those facilitating factors that exist to ensure that organisations remain socially-responsible. These include demographic and corporate responsibility.

A social driver for implementing WLB is changes to the demographic distribution of the work force: Research has shown that there is an increase in the number of women especially mothers going back to work after the birth of their child as well as an increase in the over 60s remaining in employment hence, the need for organisations to cater for these groups of workers (Forum on the Workplace of the Future, 2005; Johnson, 2005; Lewis and Campbell, 2007b). Some other factors which can affect the implementation of work-life balance policies include technological advancement in the workplace and union involvement in welfare issues in the workplace. The next section discusses the upcoming areas in the WLB discourse.

2.6 New areas of development in WLB these include Unions and Ethnic allegiance in the work place

Unions and WLB issues: Union officials and management of organisations have been at loggerheads for various years as regards the working hours of their employees – one of the major causes of work–life imbalance (Blyton, 2008:513). Whilst the working hours in the United Kingdom are in gradual decline, those of their counterparts in Australia and the United States have steadily increased (Blyton, 2008: 514). Union members in France have won their battle of reducing the working hours of workers and this has now been capped to 35 hours a week (Alis, 2003: 510). One classic example of union activity is the Australian Council of Trade Unions (ACTU), which initiated the "work and family test case in 2004" which advocated for the introduction of parental leave. The case was subsequently won and parental leave was introduced as well as leave for individuals who had caring responsibilities (Townsend and Mc Donald, 2009: 372). However since the increase in the unemployment rate, some unions such as the ACTU are now advocating for the redistribution of working hours between those already in employment and the unemployed (Townsend and Mc Donald, 2009: 372).

Ethnic allegiance: The term ethnicity refers to relationships between groups whose members consider themselves distinctive, and these groups may be ranked hierarchically within a society (Osaghae and Suberu, 2005). Ethnic group are defined as a group of people whose members can be identified through a common culture, language or dialect. Nigeria is a multi-ethnic state with over 250 ethnic groups hence, Nigerians tend to cluster more readily around the cultural solidarities of kin (Osaghae

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and Suberu, 2005; Owoyemi, Elegbede and Gbajumo-Sheriff, 2011). This argument is founded on the premise that ethnic affinity plays a significant role in the identity of the average Nigerian. This line of reasoning is supported by a number of researches (Lewis and Bratton 2000; Osaghae and Suberu, 2005; Owoyemi, Elegbede and Gbajumo-Sheriff, 2011). Lewis and Bratton's survey (2000: 27) revealed that close to two-thirds of the population saw themselves as members of a specific ethnic group or more broadly a regional group. These various ethnic groupings result in ethnic allegiance, as Nigeria being a multi-ethnic state employees resort to using ethnicity, which in turn leads to favouritism in the utilisation of WLB practices in Nigeria. The next section discusses the various theories attributed to work –life balance.

2.7   WLB descriptive theories

There are various theories on work–life balance, however Guest (2001) and Naithani (2010) summarise the discourse with a compilation of five descriptive theories to illustrate the association between work and life outside the workplace. They include segmentation; spill-over; compensation; instrumental and conflict theories.

Table 2.2 Theory definition and discussion

Title	Definition	Critical discussion
(i) Segmentation model	States that work and life outside of work are mutually exclusive such that one sphere does not impact the other	Many researchers have disproved this as most always try to juggle work and other responsibilities and all other commitments have a direct effect on work (Naithani, 2010).
(ii) Conflict model	Shows that each sphere has numerous demands hence individuals have to prioritise and make choices that may lead to conflict	This conflict leads to work-life imbalance because individuals find it difficult to prioritise commitments (Naithani, 2010).
(iii) Compensation model	Demonstrates that one sphere makes up for any lacking in in the other sphere	This is not necessarily the case because when individuals make a lot of money at work it may not make up for the lack of family time at home (Naithani, 2010).
(iv) Instrumental model	Asserts that one sphere emphasises the other sphere	This is not necessarily the case because work life doesn't emphasis non work life (Naithani, 2010).
(v) Spill-over model	States that work and life are interdependent and therefore they influence each other.	According to Guest (2001) one of the properties of the spill-over model is that personal and professional life intermingle and they have either a positive or negative effect on each other. Guest (2001) further argues that employees tend to experience conflict when their work responsibilities become interrelated with their non-work responsibilities.

2.7.1 Other non-descriptive WLB theories

Table 2.2 Other non-descriptive WLB theories

Title	Definition	Critical discussion
(i) Work Family expansionist Theory	Barnett (2001) proposes that the work–family expansionist theory in which multiple roles are viewed as beneficial for both male and female workers and that satisfaction in one domain will aid satisfaction in the other domain	This theory has been criticized as it only favours employees with caring responsibilities and doesn't cater for employees without caring responsibilities which leads to resentment among workers.
(iii) Work–life enrichment theory:	Work–life enrichment theory was proposed by Greenhaus and Powell (2006) who identified various forms of work and family resources can aid workers in enjoying both work and work roles. Attitudes and behaviours can have serious consequences on employees' WLB initiatives.	This theory has been criticized as it only favours employees with caring responsibilities and doesn't cater for employees without caring responsibilities which leads to resentment among workers.

2.7.2 WLB theories in which this study is based on i.e. Work life conflict and Spill over theory

During the 1980s and through to the 1990s, the amount of research on work and non-work roles increased significantly. Due to the increased interest in this field many models were postulated which indicated a positive and negative relationship between work and non-work roles. Edwards and Rothbard (2000) in their study reviewed all the theories of work–life and categorised them into six main headings: spill-over, compensation, segmentation, congruence, resource drain and work–life conflict. However, Edwards and Rothbard (2000) came to the conclusion that spill-over and WLC are dominant in the literature because they capture the concept of work and life extensively. The concepts of work–life conflict and spill-over are discussed below.

2.7.2.1 Work–life conflict

Work–life conflict (WLC) stems from role theory, which is defined as individuals having to juggle responsibilities between work and non-work roles (Kopelman, Greenhaus and Connolly, 1983; Greenhaus and Beutell 1985; Edwards and Rothbard, 2000). Work–life conflict is defined as the difficulties individuals face while trying to combine the demands from their paid work role with personal responsibilities (Edwards and Rothbard, 2000). Greenhaus and Beutell (1985), however, further extended the

notion of work–life conflict by categorising it into three main forms: time, strain and behaviour-based conflict. Greenhaus and Beutell (1985) define time-based conflict as variance which takes place when an individual spends more time in one role than the other role. Greenhaus and Beutell (1985) define strain-based conflict as difficulties in one work role influencing the individual's performance in another, even if the difficulties are just temporary. Behaviour-based conflict on the other hand is defined as a situation where expectations in one role are incompatible with those in other roles (Greenhaus and Beutell, 1985). Time, strain and behaviour based conflict provide a more holistic picture of the term work–life conflict.

WLC is a major construct within the wider work life literature and is based on the role theory which provides its theoretical grounding (Kopelman, Greenhaus and Connolly, 1983; Greenhaus and Beutell 1985; Edwards and Rothbard, 2000). The role theory is of the notion that both the work and non-work spheres are made up of multiple roles which result in great strain on the individual involved and results in conflict (Micheal, Mitchelson, Kotrba, LeBreton and Baltes, 2009). The role theory is based on the premise that increased role performance in the work sphere can led to a reduction in role performance of the other sphere which may be family or other personal endeavours this is because both spheres can have demands which can be incompatible (Zedeck and Moiser, 1990). WLC refers to the inter-role conflict which arise as a result of the incompatibilities which exist between work and non-work roles because of limited resources such as time and energy (Greenhaus and Beutell, 1985). Also, researched within the WLC literature is the direction of the interference which has been agreed to

be bi-directional with each domain interfering with each other (Frone, Russell and Cooper, 1992; Walia, 2012). Hence, the need for organisations/management to take greater responsibility for creating the opportunities for employees to maintain a satisfactory WLB and avoid WLC.

Another, feature of WLC is its causes and consequences (Bryson, Warner-Smith, Brown and Fray, 2007). The causes of WLC is categorised into three variables: work domain variables (an individual's job/workplace such as schedule flexibility and job stress); non-work domain variables (an individual's family and non-work life such as marital conflict and childcare issues); and individual and demographic variables (an individual's personality, sex and income). The main consequences of WLC identified in the literature are burnout, absenteeism, increased staff turnover intentions, reduced job and life satisfaction and decreased organisational commitment (Kossek and Lee 2008; Allen, 2011). While burnout, absenteeism and turnover intentions are considered direct effects of WLC, reduced job satisfaction and organisational commitment are regarded as indirect consequences (Messersmith, 2007). Ultimately, WLC has a significant impact on the performance and productivity of employees which in turn impacts upon the performance and success of the organisation. Organisations can therefore not afford to overlook this concept if they are to get the best out of their employees and in the long term increase productivity.

The next dominant model of work–life to be discussed is spill-over.

2.7.2.2 Spill-over

The concept of spill-over was first introduced by Staines (1980), however, Lambert (1990) further expanded the concept and Edwards and Rothbard's (2000) added a few more variables to the concept such as spill-over of mood, value, skills and behaviours from the work role to the non-work role. The spill-over theory is one of the most prominent theories of WLB. The spill-over theory is of the notion that an individual would unknowingly transfer emotions, attitudes, skills and behaviours from work into their personal life and vice-versa (Walia, 2012). For instance, Edwards and Rothbard's (2000) spill-over is defined as the process whereby an individual's experiences at their work role affects their experiences in their non-work role. These experiences can either be positive or negative. Studies on individual's spill-over reveal that experience and/or satisfaction from one role intertwines either positively or negatively with the other role, hence the conclusion that spill-over of satisfaction is a major determinant in work–life concerns (Staines 1980; Lambert 1990; Edwards and Rothbard, 2000; Guest 2002). Positive and negative spill-over indicate the benefits and shortcomings respectively of the interdependent relationship between work and non- work domains. Positive spill-over refers to a situation whereby the satisfaction achieved in one domain is transferred to and reflected in the other domain while negative spill-over on the other hand, is a situation where the difficulties and depressions experienced in one domain is also carried over to and reflected in the other domain.

The spill-over theory can be regarded as one of the more popular theories of WLB because it makes intuitive sense. However, the there is a criticism of this model which according to Guest (2002) the spill-over theory is specified in such a general way that it

has little value. Hence, the spill-over theory is also sometimes referred to as the generalization model/theory. However it is this generalization that allows the model to be useful for this exploratory study (Staines, 1980; Grunberg, Moore and Greenberg, 1998). Also the spill-over theory is very useful when detailed propositions about the nature, causes and consequences of spill-over are identified for the specific study (Guest, 2002). Although spill-over is usually seen in either the positive or negative light (Jennings and Mcdougald 2007). Jennings and Mcdougald (2007) argues that they can both coexist to some extent. For instance, a job that provides a high degree of negative spill-over are those that have long hours and the stress is transferred to the home life but the positive spill- over can be seen as when those jobs offer high salary which provides positive experiences for the family and opportunities for personal growth form the extra hours at work (Jennings and Mcdougald, 2007).

The next section discusses the various forms of WLB initiatives which can exist in organisations.

2.8   Work–life balance initiatives

Work–life balance initiatives are implemented in firms to help a cushion the effect of workplace stress and improve the quality of life of employees. Work–life initiatives are defined as programs, practices, policies and strategies, implemented in organisations to cater for better quality of work and life, increase workplace flexibility and reduce work life conflicts of employees (Bardoel, De Cieri, and Mayson, 2008a). A review of the literature reveals that WLB initiatives can be broadly divided into three which include

dependent care, family/personal leave and flexible working arrangement. Dependent care: for both children and elderly relatives these can occur in various forms such as providing care facilities in the organisation or outside the establishment. Employees can either use these facilities free of charge or pay a token fee for its use. Family/personal leave: These can come in various forms some of which include sick leave, maternity leave, study leave, adoption leave, paternity leave, career break and bereavement leave. Flexible working practices (FWPs) can exist in seven different forms they include: annualised hours, part-time, job sharing, flexi-time, home working, compressed hours and staggered hours (Beltran-Martin, Roca-Puig, Escrig-Tena and Bou-Llusar, 2009; Hoyman and Duer, 2004).

The second categorisation divides WLB initiatives into five groups: (a) time-based strategies which include flexi-time, compressed work weeks, job sharing, part-time work, leave for new parents, phased return to work following childbirth and telecommuting; (b) financial-based strategies which include financial assistance in the form of vouchers for child care and discounts for child care tuition; (c) informational-based strategies which include work-life educational programmes and intranet resources on WLB, resource and referral services and work-life brochures; (d) direct service-based strategies which include on-site child care, lactation rooms and support services; and (e) culture-change strategies which include training for managers and supervisors to help employees deal with WLCs and focusing on employees' actual performance rather than on "face time" (Thompson and Mchugh, 2002; Lewis, 2006;

James, 2007; Lee and Ling, 2008:14; Morris, 2008; Ryan and Kossek, 2008; Morris, Heames and McMillan, 2011).

The barriers to the implementation of WLB policies would be discussed below.

2.9 Barriers to the implementation of WLB Policies

De Cieri, Holmes, Abbott and Pettit, (2005) identified five major barriers which has a negative effect on the implementation of WLB initatives. These five major barriers include: an organisational culture which emphasizes and rewards long hours and high organisational commitment to the neglect of other commitments; an isolated, hostile and unsupportive working environment for employees with life commitments external to the organisation; attitudes and resistance of supervisors and middle management; preference of senior management involved in recruiting to dealing with people perceived as similar to themselves (homo-sociability); and lastly lack of communication and education about WLB strategies. Of all the challenges mentioned, the most critical is the issue of organisational culture (Lewis, 2001) which is why Epie (2010) argues that WLB policies alone are not sufficient to ensure that an organisation reaps the benefits of reduced WLC. There is a need for an organisational culture change that allows employees to make use of the available WLB initiatives (Epie, 2010).

 Some other challenges identified in the literature include: Some incompatibilities of the work-life balance policies with the organisational needs; lack of expertise required

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to manage the initiatives effectively; and the fear of labour unions taking undue advantage of the policies (Poelmans and Sahibzada, 2004; Gunavathy, 2011). The key costs connected to the implementation of WLB policies include: direct costs such as paid paternity leave, maternity leave and/or parental leave and equipping employees to work from home (Yasbek, 2004).

2.10 Summary

This chapter explored work–life balance, it is established that because of the subjective nature of WLB there is no universally embracing definition of the concept. The chapter discussed the origin of WLB, union interest in WLB, critique of WLB and alternative terminologies. The reasons for the emergence of WLB and its benefits to employers and employees were also discussed. The business case of WLB was discussed in terms of attracting better applicants and reducing WLC to improve organisational performance. The chapter also examined the barriers to implementing work-life balance practices. The next chapter will explore the backdrop of WLB in the Nigerian banking sector and trade unionism in Nigerian.

Chapter 3 The Nigerian banking sector and trade unions in Nigeria

3.1 Introduction

The purpose of this chapter is to provide the context for this study. In other to achieve this; the chapter gives a general overview of the geographical location, populace, religious and ethnic backgrounds as well as the economic state of Nigeria as a country. It also expounds on the socio-cultural setting and the role of HRM in Nigeria. The chapter further explores the characteristics of the Nigerian labour market focusing on the financial and banking sectors. Finally, it gives a synopsis of trade unionism in Nigeria exploring the role of trade unions in the society and organisations.

3.2 General background of Nigeria

Nigeria is one of the countries in West Africa and is bounded by Niger to the north, Gulf of Guinea to the south, Cameroon to the east, and the Republic of Benin to the west (CIA World Fact book, 2012). Nigeria comprises of over 250 ethnic groups; however, four major ethnic groups make up about 68 per cent of the population (CIA World Fact book, 2012). The largest of these ethnic groups are the Hausas and Fulani's, a mixture of two ethnic groups who reside mainly in the northern part of the country. The Yoruba ethnic group on the other hand, reside in the western part of the country while the Igbo ethnic group live primarily in the eastern part of the country (CIA World Fact book, 2012). Although Nigeria is made up of many ethnic groups, English is

regarded as the official language used for business transactions and teaching in educational institutions. Nigeria's religious status comprises of 50 per cent Muslims, a further 40 per cent are Christians, and indigenous religion makes up the remaining 10 per cent. Nigeria is the largest African nation with a population of 170.123 million. The annual population growth rate in Nigeria currently stands at 2.6 per cent (CIA World Fact book, 2012). The per capita GDP (2011) estimate is $2,600. The real GDP growth rate stands at 6.9 per cent (2011 estimate). In 2011 the inflation rate stood at 10.8 per cent.

Nigeria is a federal republic comprising of 36 states with 774 local government areas (LGAs) and the federal capital territory (FCT) is Abuja (see Figure 3.1). Nigeria is divided into six geopolitical zones which include south-west, south-east, south-south, north-west, north-east and north-central (CIA World Fact book, 2012). The labour force is estimated at 51.53 million (2011 estimates) which is the largest workforce in the whole of Africa. This workforce consists of 70 per cent in the agricultural sector, 20 per cent in the services sector, and 10 per cent in industry (CIA World Fact book, 2012). In 2011, the unemployment rate was 21 per cent, and in 2007 the population that lived below the poverty line was estimated at 70 per cent (CIA World Fact book, 2012). Nigeria is a male-dominated society where a gendered division of work prevails (Mordi, Simpson, Singh and Okafor, 2010), however it is estimated that women constitute 46 per cent of the workforce (Lawanson, 2008: 2; Aluko, 2009). Nigeria portrays similar economic, social, political and cultural systems as exist in many other African countries. An example is the extended family system which is a common

feature in African settings and provides support to individuals (Ugwu, 2009; Mordi, Simpson, Singh and Okafor, 2010). In Nigeria, there are some predominant cultural values and societal expectations from both men and women alike; one such social expectation is that a man in a household is regarded as the bread winner while the woman caters for the home (Mordi and Ojo, 2011). Work relations are often governed by patriarchal systems of socialisation and cultural practices (Mordi, Simpson, Singh and Okafor, 2010).

The map below shows the various states in Nigeria as well as neighbouring countries

Figure 3.1:   Map of Nigeria.

Source: United Nations Report (2011)

3.3 The Nigerian economy

Nigeria is produces about 2.458 million barrels of crude oil per day (2010 estimates) and is currently the tenth largest producer and the ninth largest oil exporter in the world, who currently exports about 2.102 million barrels per day (2009 estimate) (CIA World Fact book, 2012). Although, Nigeria is abundantly blessed with both human and natural resources yet the country is ranked among the 20 poorest countries in the world based on her GNP per capita (Economic Intelligence Unit Report on Nigeria, 2011). Nigeria is Africa's greatest debtor, owing about $39.72 billion and has a high unemployment rate (Financial Times, 2011). Nigeria was also severely affected by the recession in 2008 as oil prices plunged, the stock exchange collapsed and bank rates skyrocketed (Financial Times, 2011).

The next section discusses the Nigerian socio-cultural context and the role of HRM in Nigerian organisations

3.4 The Nigerian socio-cultural context and the role of HRM in Nigerian organisations

The Nigerian society has certain distinctive features as regards its social and cultural composition (Adeyemi, 2005; Ituma and Simpson, 2009). Nigeria's social framework is mainly collectivist in nature and there is a strong reliance on the extended family system (Adegbaju and Olokoyo, 2008; Ituma and Simpson, 2009). Individuals within

this extended family system usually form strong ties which form a source of support and social security for each other (Jackson, 2004; Akingunola and Adigun, 2010). One such example is the training of a child, which is regarded as a community responsibility rather than just the responsibility of the parents of the child (Adewumi, 2006). Children in reciprocating this care from parents provide both financial and emotional support to their parents in their old age (Ademiluyi and Imhonopi, 2010). An additional socio-cultural expectation apparent in Nigeria is the gender stereotyping of roles where a man in a household is regarded as the breadwinner while the woman caters for the home (Fakiyesi, 2001; Adewumi and Adenugba, 2010; Mordi and Ojo, 2011). Nigeria is essentially a male dominated, masculine society which also influences the boss–subordinate relationship (Ovadje and Ankomah, 2002: 183).

Another distinctive socio-cultural characteristic of Nigeria is 'particularism', which relates to giving importance to hierarchical systems, traditional titles, educational qualifications and wealth (Jackson, 2004; Chovwen, 2006; Ituma and Simpson, 2009). Although there are a diverse range of ethnic groups in Nigeria the social fabric is the same across the country. According to Ovadje and Ankomah (2002) and Fajana (2008) HRM in Nigeria is still in its infancy hence, a majority of the HRM practices are still adopted from Western countries but greatly influenced by cultural and institutional factors. The socio-cultural diversity of Nigeria has influenced HRM practices in Nigeria (Ovadje and Ankomah, 2002; Fajana, 2008; Fajana, 2009; Fashoyin, 2010; Fatile and Adejuwon 2011).

The next section gives an overview of the Nigerian labour market and banking sector.

3.5   Characteristics of the Nigerian labour market and banking sector

This section identifies and explores the fundamental elements of the Nigerian labour market which affect the implementation and utilisation of WLB initiatives in the Nigerian banking sector. Some of the features explored include the size of the labour market, unemployment rate, the lack of stable government and labour policies, trade unions and the on-going restructuring of the Nigerian banking sector. Nigeria has three key thriving sectors in the labour market, these include oil and gas, telecommunications and banking sectors and presently, the government is the largest employer of labour in the formal public sector (Economic Intelligence Unit Report on Nigeria, 2011). The private sector on the other hand provides very few jobs which has resulted in intense struggle for the few jobs available (Ademiluyi and Imhonopi, 2010). The informal sectors comprise of organisations with low capital and are usually family-owned businesses. They mainly have employees who are low skilled workers and usually earn low wages (Mordi, Simpson, Singh and Okafor, 2010; Mordi and Mmieh, 2010). Some other emerging sectors of the labour market include such as entertainment; construction and the service industry are creating a significant shift in the structure of the Nigerian labour market (Ademiluyi and Imhonopi, 2010).

Another key characteristic of the Nigerian labour market which can affect the WLB policies and practices that exist in the Nigerian banking sector is the political instability which exist within the of country, i.e. the lack of stable government and lack of varied

labour policies (Chovwen, Arebiyi and Afere, 2008; Cuffe, 2008). Nigeria gained independence in 1960; however, to date, the country has fluctuated between democratic and military forms of governance which has resulted in the lack of constant labour policies (CIA World Fact book, 2012). The 1974 labour law has not been updated almost 40 years on, which has resulted in some of the laws becoming obsolete (Osaghae and Suberu, 2005). An additional feature which has a strong hold on WLB policies and practices is the weak collective employee voice (Mordi, Simpson, Singh and Okafor, 2010). The Nigerian banking sector has two main trade unions these include the Association of Senior Staff of Banks Insurance and Financial Institutions (ASSBIFI), and the National Union of Banks, Insurance and Financial Institutions Employees (NUBIFIE) (CBN, 2011). However, the management of the banks have over the last decade delimited the powers of trade unions, and the national trade union which is the Nigerian Labour Congress (NLC) has stepped in in a bid to strengthen the bargaining power of ASSBIFI and NUBIFIE within the banking sector. Hence the banking sector is still highly un-unionised (Alalade, 2004; Adeyemi, 2005; Adewumi and Adenugba, 2010). Many workers have sought protection from powerful ethnic associations such as the Pulani Association and the Bini Association (Mordi, Mmieh and Ojo 2012). Another key characteristic of the Nigerian labour market is the strong role played by ethnic institutions. Ethnic affiliations not only help individuals gain employment, but also affect individuals' chances of receiving promotions and fringe benefits within the workplace (Nyambegera 2002; Khan and Ackers 2004; Ademiluyi and Imhonopi, 2010; Mordi Mmieh and Ojo 2012). Although there is an official policy on equal opportunities in securing employment and in career progression, the reality in

the workplace is very different (Ademiluyi and Imhonopi, 2010; Mordi, Mmieh and Ojo, 2012).

Finally, another feature which influences the composition of WLB policies and practices in the banking sector is the restructuring of the sector with the sole aim of attaining a sound financial environment following the collapse of several banks in the 1990s. By the end of 2005, Nigeria's 89 banks were directed to recapitalise, raising the minimum capital to 25 billion Naira ($190 million) (Soludo, 2009; Asikhia 2010). This led to the consolidation of the Nigerian banking institutions through mergers and a reduction from 89 banks to 24 (Sanusi, 2011) and a further reduction of the banks to 22 in 2012 (CBN, 2012). The number of bank branches has increased from 3,247 in 2003 to over 5,837 in 2010 and employment in the sector rose from 50,586 in 2005 to 71,876 in 2010 (Sanusi, 2011). Soludo (2004: 5-6) assert that the banking sector for many years was plagued with several problems. These include (a) weak corporate governance, evidenced by high turnover in the board and management staff, inaccurate reporting and non-compliance with regulatory requirements, falling ethics and de-marketing of other banks in the industry; (b) late or non-publication of annual accounts that obviates the impact of market discipline in ensuring banking soundness; (c) gross insider abuses, resulting in huge non-performing insider related credits; (d) insolvency, as evidenced by negative capital adequacy ratios and shareholders' funds that have been completely eroded by operating losses; and (e) weak capital base, and over-dependency on public sector deposits, and neglect of small and medium class savers.

Over the last six years, the central bank of Nigeria has introduced several remedial measures to mitigate the above mentioned challenges. According to Sanusi (2011), Nigerian banks have not only been recapitalised, but new reforms have meant that banks ensure negligible dependence on the public sector for funds, but rather rely on the private sector. The next section discusses the Nigerian financial sector.

3.6   The Nigerian financial sector

The Nigerian financial sector like any other financial sector of a country plays a key part in economic development. The Nigerian financial sector consisted of 24 commercial banks at the time of this study and financial institutions such as the Nigerian stock exchange (CBN, 2011) and the Central Bank which is the regulatory body for all financial activities of the country (Ningi and Dutse 2008). The Nigerian financial sector has undergone various changes in the last 10 years one such change was the recapitalisation which occurred between 2005 and 2006. This reform was aimed at increasing the capital base of the banks and ensure the banks were more financially sound (Ningi and Dutse, 2008; Gunu, 2009; Aluko, 2009). The Nigerian capital market is still in its developmental stages however, the stock exchange is gaining stands (Imala, 2005; Nijiforti and Adam, 2007; Ezirim, Okeke and Ebiriga, 2010). The Nigerian equity market increased significantly between 2007 until the first quarter of 2008 with a rate of return of about 75 per cent, the second quarter of the year saw a drastic fall in oil prices which was attributed to the start of the recession (Nijiforti and Adam, 2007). The Federal Office of Statistics (FOS), now known as the National Bureau of Statistics (NBS) argue that some major structural changes have been

suggested but this did not have any significant effect on the economic growth and development of the country (Ezirim, Okeke and Ebiriga, 2010).

The structural revolution of the Nigerian economy can be traced back to her independence which took place on the Ist of October, 1960. Up until 1970s, agriculture was the major sector of the economy and it contributed an average rate of 70 per cent to the GDP. The agricultural sector employed about 70 per cent of the labour force and contributed 90 per cent to the foreign exchange earnings. The agricultural sector was the main sector until the oil was discovered and the all attention shifted to oil sector (Alalade, 1998). The end of the 1980s specifically in June 1986 saw the implementation of the Structural Adjustment Programme (SAP) (Fawole, 2001; Egwakhe, 2007; Egwakhe and Osabuohiem, 2009). SAP was established mainly for the purpose of restructuring and diversifying the productive base of the economy and remove the over reliance on the oil sector and imports (Ngongang, 2007; Njiforti and Adama, 2007). Although, there were successes gained from the programme such as reversal of the negative trend of the GDP growth the negative impact such as political and social problems like corruption overwhelmed the successes gained from it (Falola 1999; Egwakhe, 2007; Egwakhe and Osabuohiem, 2009). The next section discusses the Nigerian banking sector.

3.7   The Nigerian banking sector

The first commercial bank to be established in Nigeria was the African Banking Corporation which was established in 1892 but closed down the same year (Donli, 2003; Somayo, 2008). By 1894 the British Bank for West Africa with the sole aim to control the import and export of mint coins. 1925 when Barclays Bank was founded in 1925 and was later renamed to Union Bank of Nigeria (UBN) (Somoye and Ilo, 2009). The first indigenous bank to survive in Nigeria was the National Bank which was established in 1933 and it merged with Agbonmade Bank Limited now known as Wema Bank Plc was established in 1945 (Okoroafor, 1990; Osunkeye, 2008). The first British and French Bank to be established was the United Bank of Africa Limited (UBA) in 1947. The African Commercial Bank was also established in 1947. By 1959 the Central Bank of Nigeria was established. Barclay's Bank was later renamed Union Bank of Nigeria (UBN) (Somoye and Ilo, 2009). The British Bank for West Africa was later named First Bank of Nigeria in 1977, hence its claim to be the pioneer bank in Nigeria (Donli, 2003; Elumelu, 2005).

Between 1927 through to 1952, 25 indigenous banks were established in the country however, by the end of 1952 only three of the banks survived. This was a wakeup call to the government to regulate the sector and increase each banks capital base hence, the Banking Ordinance of 1952 was implemented (Okoroafor, 1990; Donli, 2003; Somayo, 2008; Osabuohien, 2008; Olokoyo and Ogunnaike, 2012). In a bid to further regulate the sector the Nigeria Deposit Insurance Corporation (NDIC) was established also

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enacted was the Banks and other Financial Institutions Act of 1991 and the CBN Act of 1991 (Donli, 2003; Elumelu, 2005). CBN formulates policies and procedures that ensure a comprehensive and stable financial structure (Heiko 2007). The early 1990s was a flourishing period for the financial sector as there was deregulation of interest rate and removal of credit allocation quotas by the government. This boom didn't last very long as there was recession and political unrest by the mid-1990s (Heiko 2007). By 2001 there were 90 banks in Nigeria and Universal banking was introduced. By 2005, 10 of the 87 banks controlled 'more than 50 per cent of the aggregate assets of the sector; more than 51 per cent of the aggregate deposit liabilities; and more than 45 per cent of the aggregate credits' (Soludo, 2005).

In 2005, the banking sector was characterised by small sized banks with had low capital base averaging less than $10 million and they relied greatly on government patronage and a recipe for destructions (Soludo, 2005; Heiko 2007; Somayo, 2008; Osabuohien, 2008; Olokoyo and Ogunnaike, 2012). Hence, by the end of 2005, the 89 banks were directed to recapitalise, raising the minimum capital to 25 billion Naira ($190 million) (Soludo, 2009; Asikhia 2010). This led to the consolidation of the Nigerian banking institutions through mergers and a reduction from 89 banks to 24 (Sanusi, 2011) and a further reduction of the banks to 22 in 2012 (CBN, 2012).

The next section gives an overview on the definition of the concept of trade union.

3.8   Definition of trade union

The Nigerian Trade Unions Decree, No. 31 of 1973 defines a trade union as a combination of workers who help regulate the terms and conditions of employment of other workers (Yesufu, 1982). On the other hand, Banks (1974) simply defined a trade union as a continuous association of a life-long class of employees. The International Labour Organisation (ILO) (2006) describes a trade union as an association of workers who are not restricted to one organisation and are responsible for protecting and improving both the social and economic status of its members. The International Confederation of Free Trade Unions (ICFTU) describes trade unions as the safety net for employees in the workplace. All these definitions of a trade union agree that it is an association aimed at protecting the rights of its members at work. The next two sections discuss the concept and history of trade unionism in Nigeria.

3.9   Trade unionism in Nigeria

Trade union activities in Nigeria can be traced back to 1912 with the establishment of the Nigerian Service Union (Fashoyin, 1980; Yesufu, 1982; Ubeku, 1983; Otoo, 1987). The Nigerian Labour Congress (NLC) was established in 1978 and is the umbrella body of the unions in Nigeria The main function of a trade union is to act as the in-between and negotiate between employees and employers on issues regarding wage, working hours and conditions of employment (Adewumi, 2006; Fajana, 2008). Trade unions seek to improve the working conditions of its member primarily through

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collective bargaining (Cuffe, 2008; Fashoyin, 2010). Trade unions play a crucial role within the industrial relations system as they are the mediator between employees, employers and the state (Fajana, 2009; Nwoko, 2009; Adewumi and Adenugba, 2010). The ability to join unions is supposed to be a personal decision however; this is not the case in some sectors such as the banking industry as the management of the banks implement certain discriminatory conditions such as a reduced salary for joining a union (ILR, 1998; ILO, 2002; ILO, 2006; ILO, 2009). In Nigeria, the Federal Ministry of Labour and Productivity is charged of ensuring all the terms and conditions of employment are in line with national and international labour legislations (FMLP, 20005). The FMLP does not have the well to do as well as the labour capacity to enforce inspections regularly in all organisations in the country. This has resulted in some firms not adhering to the labour law hence, the unions bridge this gap and ensure the working conditions are up to standard (Blackett, 2007; Okereke, 2009).

According to, Iyayi (2002); Fajana (2009) and Okolie (2011) the trade unions in Nigeria have tried to put their stamp on every sector of the economy, however, there are some sectors such as the banking sector were the management have delimited the powers of the unions. The management of the banks have over time drastically increased the number of casual workers employed in the sector because they cannot join unions (Cuffe, 2008; Danesi, 2010). Employers who do not recognise a registered trade union breach section 24 (1) of the Trade Union Act and would be guilty of an offence and liable to a summary conviction of 1,000 Naira ($7) (NLC, 2009). The Nigerian banks are among the worst offenders and the penalty imposed on them is

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ineffective because it is very small fee for the banks to pay compared with the millions in pounds they make as profits in a year. As a result, the management of the banks are lackadaisical towards union issues.

The unions have influenced the gradual increase in the national minimum wage and thereby, gained more ground in various sectors of the Nigerian labour market (Smith and Morton, 2006; Fatile and Adejuwon, 2011). The previous National Minimum Wage (Amendment) Act, was in 2004 but the unions fought tirelessly and the national minimum wage was reviewed in 2011 from N7,500 ($55) per month to NI8,000.00 ($120) per month (Danesi, 2011, Greenhouse 2011). Increasing the minimum wage is a major accomplishment by trade union but they also face many obstacles as the high level of corruption in the country that has significantly limited their powers (Ademiluyi and Imhonopi, 2010; Fatile and Adejuwon, 2011). Between 2008 and 2011 during the economic meltdown the activities of trade union was on the decline because workers cling tightly to their jobs because of the high levels of retrenchments which was occurring across sectors hence, workers were more concerned with keeping their jobs rather than with their working conditions or welfare issues (Ademiluyi and Imhopi, 2010; Danesi, 2010; Brigham, 2011). Work–life balance policies and practices are regarded as welfare issues hence unions can play an important role in ensuring that bank workers can benefits from them (Mordi and Ojo, 2011; Opute, 2011).

3.10 Summary

The chapter provided the context within which this study is set, it provided an analysis of the general background of Nigeria which is the country where the study was undertaken. This chapter also discussed the various economic sectors operating in Nigeria and focussed on the financial sectors in Nigeria. The banking sector which is the sector the study is founded upon was also discussed. The chapter further explored trade unionism in Nigeria and its influence on the welfare of bank workers. It is acknowledged in this thesis that it is a fundamental right for a worker to belong to a union, which is not the case in the sector being researched. The following chapter discusses the research methodology utilised for this study, and discusses the various approaches and the research design.

Chapter 4   Methodology

4.1   Introduction

This chapter deals with the methodological position of the study and justifies the researcher's position. A multi-method approach was used in this study following the traditions of McCarthy, Darcy and Grady (2010); Kalliath and Brough (2008); Halford, (2006) and Beauregard and Henry (2009) to ensure the validity and reliability of the study and also to offer different insights in order to ensure the robustness of the final result of the research. The mixed method approach ensured that the findings from the quantitative study to be further tested by the qualitative study. This chapter is arranged as follows: research methods, techniques, strategies and research design. The chapter concludes with the mode of data gathering and justifies the use of the various data collection techniques. This chapter provides a justification for methods used it also includes a consideration of the ethical issues and practical problems faced and how they have been catered for.

4.2   Overview of research methods

This research focuses on exploring the extent to which work–life balance policies and practices are a reality for employees and managers in the Nigerian banking sector, i.e. how the bank employees and managers deal with commitments in their work and non-work domains. According to Bryman and Bell (2007), the methodology is a very important tool in ensuring the reliability and validity of a study, hence serious thoughts and reflexions were given to the methodological approaches adopted in the study. For the research methods, the questionnaire technique was chosen to collect the data from the bankers which were supported by semi-structured interviews. The table below (Table 4.1) outlines the methodology that was used to achieve the research aims.

Table 4.1 methodology that was used to achieve the research aims

Aims	Methodology
Explore the extent to which work–life balance policies/practices are a reality for employees and managers of the Nigerian banking sector.	• Deduce, synthesise and summarise the main themes emerging from the literature. • Analyse the sample population's perception of work–life balance through the distribution of the questionnaire and conducting semi-structured interviews.
Explore the mode of adoption and use of work–life balance policies/practices in the Nigerian banking sector.	• Extract perceptions through the questionnaire as well as through the analysis of the semi-structured interviews.
Explore any barriers to, and reasons for, the muted adoption and utilisation of work–life balance policies.	• Extract perceptions through the semi-structured interviews.

The next section discuss the research philosophy of the study

4.3 Research philosophy

A research philosophy is a belief about the way in which data on a concept is gathered, analysed and used (Creswell, 2007). Three main philosophical stand point dominate the business management studies these include positivism, interpretivism and realism they are different but not mutually exclusive (Saunders, Lewis, and Thornhill, 2009). According to Remenyi, Williams, Money and Swartz (1998: 35), interpretivism provides the specifics of the situation in a bid to appreciate how they actually work; interpretivism aims at understanding the complex nature of the business environment in which participants operate to create a clearer picture of the concept under study (Saunders, Lewis, and Thornhill, 2009). Interpretivism was used in this research because the study was based on the business environment. The interpretivist philosophy is of the belief that generalisation of a concept is not important as the business world is very volatile environment and unique (Creswell, 2007; Saunders, Lewis, and Thornhill, 2009). Interpretivism enables the understanding of subjective areas such as the experience of the individual, emotions and feelings (Amaratunga, Baldry, Sarshar, Newton, 2002; Bryman and Bell, 2007). This research adopted an interpretivist approach and aims to gain insight into managerial and non-managerial employees' WLB policies and practices. The next section discusses the research approach.

4.3.1   Research approach

There are two predominant research tools associated within the business management studies, they are the deductive and inductive research approaches (Ghauri and Gronhaug, 2005; Saunders, Lewis and Thornhill, 2009). Deductive research approach

develops a conceptual and theoretical structure which is then tested by empirical observation, i.e. the deductive approach entails developing a theory or hypothesis and then designing a research strategy to test the hypothesis (Bryman and Bell, 2007; Creswell, 2007 and Saunders Lewis and Thornhill, 2009). The deductive approach was adapted for this study. In contrast, Inductive research is a study in which a theory is developed from the observation of empirical reality, i.e. the inductive approach entails collecting data and then developing a theory from the result of the data analysis. The next section discusses the research design.

4.3.2   Research design

A research design refers to an evidence-generating framework which is in line with the central research question (Bryman and Bell, 2007). Research design can be categorised into four main groups: exploratory research, descriptive research, analytical research and predictive research (Bryman and Bell, 2007; Creswell, 2007). Exploratory research is used when there are very few (or none) earlier studies in the subject area to which reference can be made. Exploratory research identifies patterns in the study and aims at gaining insights to the subject area (Ghauri and Gronhaug, 2005; Saunders, Lewis and Thornhill, 2009). Typical techniques used in exploratory research include case studies, which can provide both quantitative and qualitative data set. Exploratory research assesses which existing theories and concepts can be applied to the problem or whether

new theories need to be developed (Ghauri and Gronhaug, 2005; Saunders, Lewis and Thornhill, 2009).

Descriptive research is conducted to describe the existence of a phenomenon. The descriptive is usually adopted for well-structured and understood concepts (Bryman and Bell, 2007; Creswell, 2007; Berg, 2009). The analytical research aims to understand a given phenomenon by discovering and measuring causal relations among them, i.e. identification of causes and effect of problems (Bryman and Bell, 2007; Creswell, 2007). The analytical or explanatory research is concerned with analysing and explaining why or how the phenomenon being studied is happening. In contrast, predictive research establishes an explanation for what is happening in a particular situation. Predictive research aims to generalise from the analysis by predicting certain phenomena (Bryman and Bell, 2007; Creswell, 2007; Berg, 2009). The exploratory design is adopted when the subject matter is not a well-developed concept; hence, since the concept of WLB is still at the infancy stage in Nigeria, an exploratory design was adopted in this study. The next section discusses the data analysis procedure.

4.3.3   Data analysis

In order to obtain a rounded view of the respondents' WLB experiences, each transcript was read in detail while simultaneously listening to the audiotape of the respondents, this process ensured that each respondent's view was well understood. Whilst reading the transcripts, notes were taken regarding the WLB practices of individuals and the

factors that shape WLB practices in the Nigerian banking sector. The themes that emerged from reading the transcripts were helpful in providing guidelines in organising the results section of the study. The data from the interviews were transcribed throughout the interview period and for four months afterwards. The approach adapted to analyse the data is thematic. The thematic method of analysis was chosen for analysing the qualitative section of the study, as the study sets out to indicate the similar and unique themes among the responses.

The thematic analysis involves the grouping of common responses and outlining of distinct findings. Thematic encoding is a common approach used to analyse qualitative data (Bryman and Bell, 2007). The respondents were referred to by pseudonyms, in order to adhere to the ethics regulations. After the interview's respondents were provided with the opportunity to review their statements and return any comments relating to misrepresentation of their views. This was completed approximately three months after the interviewing phase and during the very early stages of coding. No comments requiring the raw data to be altered were received. In organising and managing the data analysis process, a decision was made to break down each interview into five separate sections: notions of WLB among Nigerian bank managers and employees; range and scope of WLB among Nigerians; mechanisms over time; forces that constrain or help to shape the choices of WLB practices; perceived impact of initiatives on managers and employees. The split between the sections became an obvious way to organise the data during the initial reading of the transcripts. The notions relate to how the employees viewed WLB initiatives and the range and scope of

the initiatives that were available. The factors that help shape WLB relate to the items that facilitate them. Thus, the analysis of the qualitative data involved the physical separation of sections of the transcripts, which were then categorised and filed under appropriate headings. The next section discusses the research selection.

4.4 Research selection

As explained above (see 4.1) a mixed method approach (qualitative and quantitative) was adopted for this research. Johnson, Onwuegbuzie and Turner (2007) identified three main types of mixed methods research these include qualitative dominant, pure mixed, and quantitative dominant. This study however is based on a qualitative-dominant mixed method research as which one relies on a qualitative, interpretivism view to analysis the research process while also recognising that the addition of quantitative data would also benefit the study. This study uses an explanatory mixed method design as a quantitative study was first undertaken followed by a qualitative study (Johnson, Onwuegbuzie, Turner, 2007; De Lisle, 2011). Mixed-method research has the advantage of emphasising the limitations and/or the bias related with measuring or interpreting data (Giddings and Grant, 2006; Creswell and Plano-Clark, 2007). WLB is predominantly subjective and a highly individualised phenomenon, therefore quantitative research method alone is unlikely to provide a sufficiently rich understanding. Interviews in contrast, are one of the best ways of exploring these complexities (Neuman, 2007). However, there are some aspects of WLB which can be measured quantitatively hence the utilisation of the mixed method approach. The

survey instrument, which is the questionnaire, has already been validated and used in other published studies (Hooker, Neathey, Casebourne, Muro, 2007). Below is figure 4.1 Triangulated mixed method design for the study.

Figure 4.1 Triangulated mixed method design
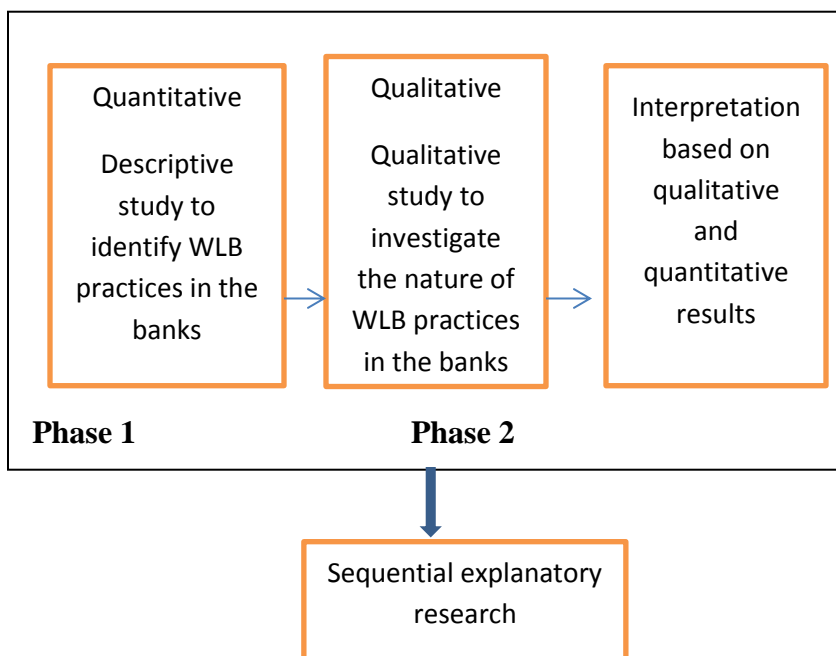
4.4.1   Primary research methods

Choosing the right methodology is imperative for the research questions in a study to be properly addressed. Research methods, according to Bryman and Bell (2003: 480) are based on epistemological commitments, i.e. what is known to be true; and ontological commitments, i.e. what is believed to be true. According to Gregory and Milner (2009), various studies have utilised the qualitative and quantitative methods

individually in understanding the concept of WLB. However, the combination of quantitative and qualitative methods always provides the best results. The reason for this, according to Gregory and Milner (2009), may be associated with the fact that both research strategies engage different methods that cancel out the limitations of the other. Also, each method crosschecks the findings of the other and adds confidence to the result.

Quantitative research is used to emphasise quantification, whereas qualitative research emphasises words rather than quantification in the collection and analysis of data (Neuman, 2007; Bryman and Bell, 2007). Qualitative methods are concerned with respondents' experience (Creswell, 2009; Neuman, 2007). Similarly, quantitative method was used because it allows a larger number of respondent's opinions to be investigated. Quantitative method was used because it ensures high levels of reliability of gathered data. Quantitative method was used because it eliminates subjectivity of judgment.

The questionnaire was designed to achieve a compromise between the maximisation of meaningful information without being so lengthy so that it takes too much effort/time from respondents in completing it. The questions in the questionnaire were structured to reflect the objectives of the study. In applying the qualitative research method, this study used semi-structured interviews to allow rich detail and spontaneous responses (Neuman, 2007). A semi-structured interview is described as a discussion aimed at extracting specific information from the individuals interviewed (Rapley, 2004;

Gillham, 2005; Bryman and Bell, 2007; Easterby-Smith, Thorpe and Jackson, 2008).

The semi-structured interviews allowed for a deeper pursuit of emergent topics and themes than the initial planned questions would have allowed. The semi-structured interviews have an advantage over the structured interviews, because structured interviews are based on a predetermined and standardised set of questions, and therefore do not allow for flexibility.

The next section discusses the design of the questionnaire.

4.4.2   Questionnaire design

A self-completion questionnaire focusing on issues surrounding WLB was distributed to senior managers, middle-line managers and non-managerial employees in selected Nigerian banks. The respondents were asked to fill in the copy of the questionnaire that was handed to them. The distribution and collection of the questionnaires took place over a two-month period, from November 2010 through to January 2011. The copies of the questionnaire were given by hand instead of being emailed to the respondents because Nigeria still has infrastructural issues –the internet service is still very slow and it would have been difficult to download the copies of the questionnaire if they had been emailed to respondents. A major criticism associated with using questionnaires is that they can yield low response rates (Easterby-Smith, Thorpe and Jackson, 2008; Saunders, Lewis and Thornhill, 2009), to mitigate against this semi-structured interviews were carried out in support of the responses from the questionnaires.

The copies of the questionnaire were evenly distributed among managerial and non-managerial employees. The use of questionnaires has the advantage of allowing the respondents to answer the questions individually without being influenced by the opinions of other respondents and thus, reduces the potential for biased results (Easterby-Smith Thorpe and Jackson 2008).

Some of the questions used a five-point Likert scale, which is a bipolar scaling method that is easy to construct and administer (Baker and Foy, 2008). The questionnaire was divided into four sections and consisted of 20 questions. The sample was collected by stratified selection of bank employees who volunteered to participate in the survey. Section I relates to the personal information of the respondents; Section II has general questions on WLB; Section III examines flexible work location preferences; and Section IV was designed to examine the respondents' flexible work and leave arrangements. The first page of the questionnaire was an introduction to the research. Issues of confidentiality were raised and respondents were assured that if they were not comfortable with any sections, there was no obligation to complete the questionnaire. The questionnaire was designed to be completed in a maximum of 15 minutes and was analysed using Statistical Package for Social Science (SPSS) (version 17) software to analyse the quantitative data. According to Field (2005), SPSS offers a robust statistical analysis and is suitable for complicated studies such as WLB issues. The next section discusses the data collection process.

4.4.3   Primary data collection

Primary data is described as data collected and recorded specifically for a specific research project (Maylor and Blackmon, 2005 and Bryman and Bell, 2007). Primary data collection is very important in a research project because it is the closest an individual can get to understanding the true positioning of a concept. However since it is carried out by individuals, mistakes and omissions are inevitable (Walliman, 2005; Neuman, 2007). The major disadvantages of using primary research are the time and cost constraints. The limitation as regards time refers to the time it would take to carry out the research and the cost of travel in distributing copies of questionnaire or conducting interviews. The advantages of collecting primary data – such as its high degree of reliability – however, outweigh the disadvantages, hence the preference in using it (Bryman and Bell, 2007; Creswell, 2009).

4.4.3.1 Quantitative data collection

Questionnaires were used to collect the data required during the first phase of this study. A copy of the questionnaire is attached in the appendix section. The quantitative data collection period took place between November 2010 and February 2011. Access for interviewing the bank executives was obtained through referrals as the researcher is a former banker. The questionnaires were distributed in both Lagos and Abuja were

hand delivered basis while those distributed in Abia, Delta, Adamawa and Kaduna where posted and returned to the human resource manager of each branch who in turn sent it off to the head office where the completed forms were picked up after a one month.

4.4.3.2 Qualitative data collection

In addition to the questionnaires, semi-structured (face-to-face) interviews were used to collect further data during the second phase of this study. The interview questions are attached in the appendix section. The data collection period took place between March 2011 and August 2011. Prior to the interviews, all respondents were given a consent form to read and sign, declaring their willingness to participate in the study (see appendix for consent form). Access for interviewing the bank executives was obtained through referrals as the researcher is a former banker. Each interview began with an introduction explaining the aims and objectives of the study; issues regarding confidentiality of the interviews were also stated. The respondents interviewed in Lagos and Abuja were interviewed on a face-to-face basis while those interviews done in Abia, Delta, Adamawa and Kaduna where done on the telephone. The interviews were conducted at the banking premises, and were conducted either in private offices or conference rooms because it was more convenient for the respondents. Each interview lasted between 35 minutes and 45 minutes and focused on exploring and identifying both the managerial and the non-managerial employees' understanding of the concept of WLB, the various initiatives made available by the banks and the factors which constrained or helped shape the various WLB arrangements.

4.4.3.3 Qualitative data analysis

According to Taylor and Bodgan (1998), the process of data analysis should be flexible and iterative, i.e. commence with a few interviews to test the questions. In line with this school of thought, an initial interview of 35 respondents was analysed. The researcher was then able to reflect and decide on which questions were most suitable to extract the personal experiences from the respondents, this was done at the pilot survey stage. After completion of the pilot interview, some interview questions were omitted and some other questions were explored in depth. After conducting 134 interviews, a data pattern emerged indicating that further data collection was predictable. Glasser and Strauss (1967) refer to this point as 'saturation'. At this stage, it was perceived that an adequate number of interviews had been conducted, and that any further interviews would be likely to add nothing further to the information already gathered. It is argued that if saturation does not occur, interviewing should continue (Glasser and Strauss, 1967). To aid the process of analysis, all interviews were tape-recorded with the consent of the respondents and transcribed verbatim. Alongside the tape recording, notes were made about the main theme which emerged from the interviews. After each interview, a contact summary form was used to summarise the main themes, concepts or questions arising. The use of this form allowed for adjustments to the interview protocol, as new themes emerged during data collection. The next section discusses the qualitative and quantitative sample.

4.5   Quantitative sample

The Nigerian banking sector is the largest in the financial sector and is known for its long working hours and weekend work schedule. The data for this study were gathered from 20 of the 24 banks. The sample technique was stratified with 60 copies of the questionnaire distributed to the five main departments of the bank (treasury services, transaction banking, cards and channel, internet-based solutions, and other services). Prior to the distribution of the questionnaire, a pilot test was conducted to ensure consistency in meaning and to clarify various aspects of the research tool in relation to the research population. The questionnaire was distributed both at the headquarters as well as the various bank branches: 300 copies of the questionnaire were distributed, of which 71.7 per cent were retrieved; 215 were completed, while 27 were incomplete and discarded, giving a total sample size of 215 respondents.

4.5.1 Qualitative sample

The qualitative sample size of this study was 134 semi structured interviews for both managerial and non-managerial employees while 20 semi- structured interviews were conducted on trade union officials. Moreover, the size and complexity of the banking sector in Nigeria meant that several hundred respondents would be needed if a fully representative sample were to be achieved. However, interviewing several hundred respondents is not realistic. Thus, in order to select a representative sample of the population of bank workers as well as to avoid bias, all the six major geopolitical zones in the country were covered, i.e. south west, i.e. –Lagos; south-east, i.e. Abia; south-

south, i.e. Delta; north-east, i.e. Adamawa; north-west, i.e. Kaduna; and north central, i.e. Abuja. All states chosen were the commercial nerve centres of the geopolitical zone. Since all the bank workers that participated in this phase of the study were located in Lagos, Abia, Delta, Adamawa, Kaduna or Abuja, the sample is indicative rather than fully representative of the population of the workers in Nigeria. However, the respondents include a wide cross-section of bank workers with different demographic characteristics and lifestyles. The questions asked in the interview were guides for probing questions and samples of this guide is attached in the appendix section of the thesis.

4.6 Bias

There are various types of biases identified in the research literature. The various forms of biases include: personal bias, selection bias and measurement biases (Hartman, Forsen, Wallace and Neely, 2002). Personal bias was avoided because all the respondents interviewed were unknown to the researcher. Selection Biases on the other hand occurs when the groups to be compared are different which may have an effect on the result. The more common type of selection bias is the volunteer or referral bias. Volunteer or referral bias occurs when individuals who volunteer or are referred to participate in a study are different from the non-volunteers/non-referrals (Hartman, Forsen, Wallace and Neely, 2002). This bias was avoided because the volunteers and referrals were all from the same group. Measurement bias includes recall or memory bias and withdrawal bias. Recall or memory bias can become an issue if results are

based upon recollection of past events. This can be a problem because individuals remember positive incident more than negative ones. This was however taken care of by more in-depth and vigorous questioning to aid respondents recollections. Withdrawal bias on the other hand arises if the respondents who do not finish the interviews are significantly more than those who complete the interview. This did not happen during the interviews. Also, biased questions such as leading questions were avoided.

4.7   Ethical issues

In view of the nature of the study, the following five ethical considerations are believed to be most significant. They are: harm to the respondents, lack of informed consent, confidentially/anonymity, invasion of privacy, and deception (Bryman and Bell, 2007). In a bid to fulfil these ethical conditions, the respondents were required to sign and date a consent form as a proof of consent, they were also told at the onset of the interview and questionnaire what the study was about, assuring them that confidentiality and anonymity would be maintained throughout the study as they would be referred to by pseudonyms. Also that there was no compulsion to fully complete the questionnaire or answer all the interview questions and they could withdraw participation from the interviews at any point. A copy is presented in the appendix section. The respondents were also told that if at any stage of the interview they wanted to reconsider their participation, they were free to – fortunately, nobody opted out in the middle of the

interview. The respondents were also given the alternative to contact the researcher to add or remove any information given.

4.7.1 Validity of the qualitative study

Validity in qualitative research can be divided into internal and external validity. Internal validity is concerned with the accuracy of the information, i.e. how close the information provided is equivalent to reality (Bryman and Bell, 2007). Relying on a single interviewer's coding may be extremely difficult and can result in doubt about the reliability and validity of the data (Walliman, 2005; Neuman, 2007). External validity or generalisation is the judgement that the study's results can be generalised to a larger population (Lee, 1998; Saunders Lewis and Thornhill, 2007). A method of improving the internal validity of a qualitative study is to invite another researcher to review the data collection and data analysis process (Walliman, 2005; Neuman, 2007). The validity of the research findings was further enhanced by allowing the respondents to give feedback on the transcripts.

4.7.2 Validation of the research instrument

Validity relates to the "integrity of the conclusions that are generated from a piece of research" (Bryman and Bell, 2003: 33). Content validity refers to whether a scale representatively measures the concepts it is intended to measure (Creswell, 2009). The copies of questionnaire used in this study were submitted to a panel of ten banking

experts in Nigeria for validation. The bank experts were either managerial or non-managerial employees who had a minimum of five years banking experience. The panel was asked to review the content of the items in the questionnaire and to determine whether the items were within the linguistic capabilities and understanding of bank workers in Nigeria. The panel was also asked to eliminate items or questions that they found to be irrelevant and to make suggestions on how best to simplify any items that were ambiguous. The next section discusses the reliability of research methods.

4.7.3 Reliability

Reliability of a study relates to whether the results of the study are repeatable. Reliability tests can be undertaken in both quantitative and qualitative research (Saunders, Lewis and Thornhill 2007). In quantitative research, reliability is determined by the relative absence of errors in the measuring instrument, whereas qualitative researchers view reliability as the fit between the data collected and what actually occurs during the course of the study (Burns, 2000; Saunders, Lewis and Thornhill 2007). Internal consistency involves correlating the responses to each question in the questionnaire with those of other questions in the questionnaire. It therefore measures the consistency of responses across either all the questions or a subgroup of the questions from the questionnaire. The next section discusses the limitations of the methodology and methods used.

4.8 Limitations of the Research methodology

Despite the above advantages of mixed methods, there are some setbacks; these include time taken in conducting two different approaches (Creswell, 2009; Thompson and Aspinwall, 2009). Additional research with a more diverse sample should be conducted to verify if these results can be replicated (Virick, Lilly and Casper, 2007). The respondents selected for this study were from six selected regions of Nigeria rather than all the states in Nigeria, potentially resulting in geographic limitation. Like much other existing research on WLB, this study used evidence based on self-reports, and although the interviews were carefully designed to facilitate memory recall, the possibility that some respondents may have better or more selective memories than others cannot be completely eliminated. Also, there was a limitation on time and budget hence; it was difficult to acess the participants for long hours and over several months. However, the quantitative findings helped address the issues of generalizability.

The generalizabilty some of the qualitatitive research findings are limited as because they were created from the exploratory study. Another limitation experienced during the research process was that policies on work-life balance presented to the researcher had not been updated in a few months. In order to counter this limiation a variety of literature on the various other forms of work-life balance initatitives were identified along side interviewing several HRM experts. Despite these limitations, this exploratory study has contributed immensely to the scarce literature on work–life balance issues in Africa.

4.9 Summary

The purpose of this chapter was to present a detailed outline of the research philosophy and research approaches adopted in addressing the aims and objectives of this study. The chapter presented a justification for the qualitative and quantitative approaches, as well as an explanation of how the two methodological approaches were combined in order to achieve the aims and objectives of the research. Overall, this chapter provided a methodological foundation for the research study and presented details of the sample, data collection and data analysis procedures. The next chapter focuses on the findings of this study.

Chapter 5   Quantitative Research findings

The research findings quantitative section consists of the demographic variables and the chi square.

5.1   Phase 1 of the research- quantitative findings

The purpose of this section is to present the descriptive statistical analysis in tabular form of the quantitative data collected in the first phase of this study. Descriptive statistics such as X^2 proportions test was used to interpret and analyse the findings reported in this study. The first section presents the demographic characteristics of the sample as well as the attitude towards work–life balance, perception towards work–life balance and the barriers to achieving work–life balance. The survey instrument the questionnaire has already been validated by other studies (Hooker, Neathey, Casebourne, Munro, 2007). A total number of 300 questionnaires were administered to employees of the banks and 215 or 71.7 per cent of the questionnaires were retrieved. There was an even distribution of copies of the questionnaires among managerial and non-managerial employees in order to guarantee balance among the workers. Respondents were asked to rate the importance of these WLB statements on a 5-point Likert scale of 5 being strongly agree and 1 strongly disagree. The data were analysed using SPSS package software. Reflection, interpretation, and analysis of the detailed notes yielded the findings reported in this study.

5.1 .1 Summary of demographic characteristics of respondents

Table 5.1: Gender distribution of respondents

Male (%)	Female (%)	Total (%)
99 (46)	116 (54)	215 (100)

Field Survey (2011)

Figure 5.1 Gender
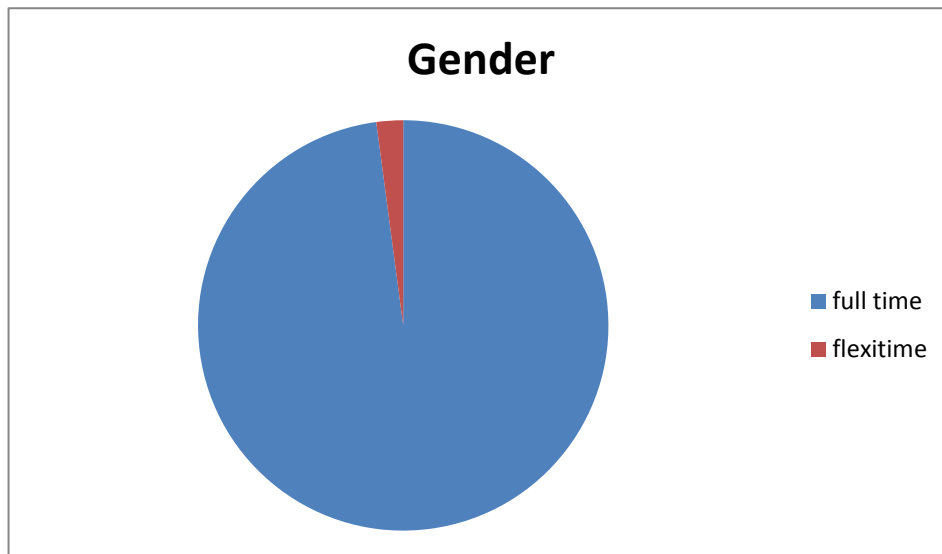
The respondents in the quantitative study consisted of 99 (46 per cent) males, while 116 (54 per cent) were females.

Table 5.2: Marital status of respondents

Married (%)	Single (%)	Divorced (%)	Separated (%)	Widow/Widower (%)
117 (54.4)	81 (37.7)	9 (4.2)	5 (2.3)	3 (1.4)

Field Survey (2011)

Figure 5.2 Marital status
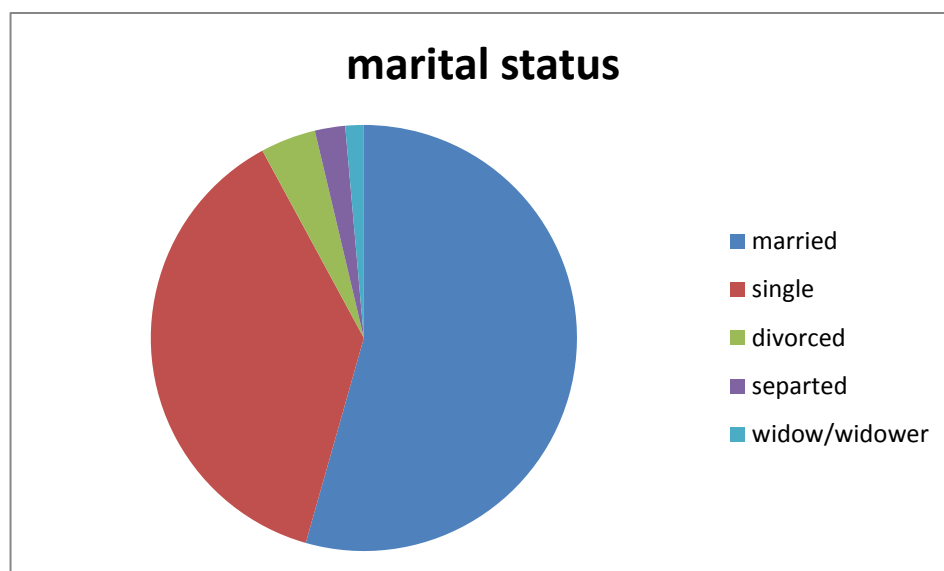
The marital distribution of respondents was as follows 117 (54.4 per cent) of the respondents were married, 81 (37.7 per cent) of the respondents were single, 9 (4.2 per cent) of the respondents were divorced, 5 (2.3 per cent) of the respondents were separated while 3 (1.4 per cent) of the respondents were either widowers or widows. The table above shows that majority of the respondents who were females were married because Nigeria is a traditional society and women usually marry early.

Table 5.3: Age range of respondents

Under 25 (%)	26–35 (%)	36–45 (%)	46–55 (%)	56+ (%)	Total (%)
11 (5.1)	62 (28.8)	86 (40)	35 (16.3)	21 (9.8)	215 (100)

Field Survey (2011)

86

Figure 5.3: Age range of respondents
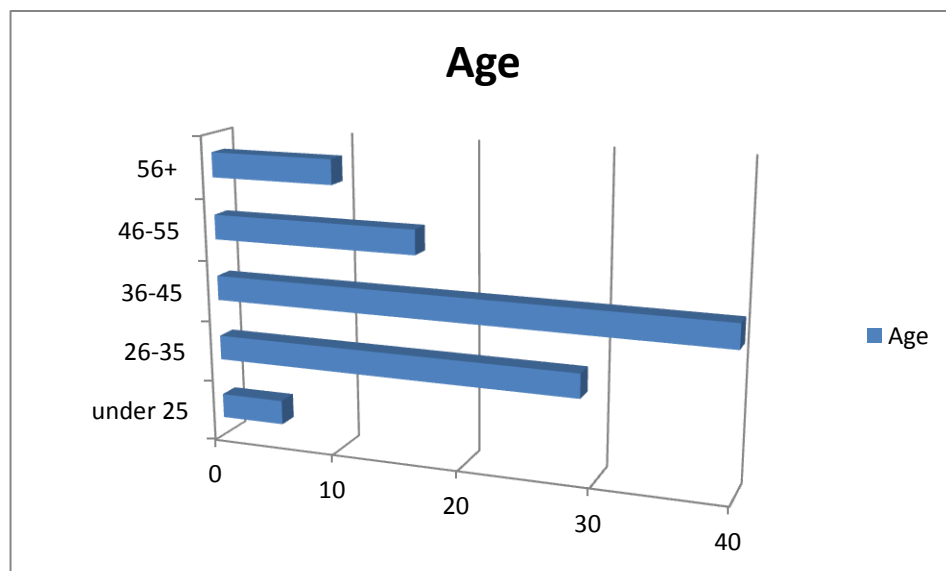
Age is an important factor for achieving WLB as authors such as Dubey, Saxena and Bajpai (2010) are of the opinion that a respondents age determines what WLB initiative they utilise hence, the age distribution of the respondents is as follows: respondents 11 (5.1 per cent) of respondents were under 25, 62 (28.8 per cent) of respondents were aged between 25 and 35, 86 (40 per cent) of respondents were aged between 36 and 45, 35 (16.3 per cent) of respondents were aged between 46 and 55, while 21 respondents were aged 56 or older, accounting for 9.8 per cent) of the sample.

Table 5.4: Respondents with children

With children (%)	Without children (%)	Total (%)
163 (76)	52 (24)	215 (100)

Field Survey (2011)

87

Figure 5.4: Respondents with children
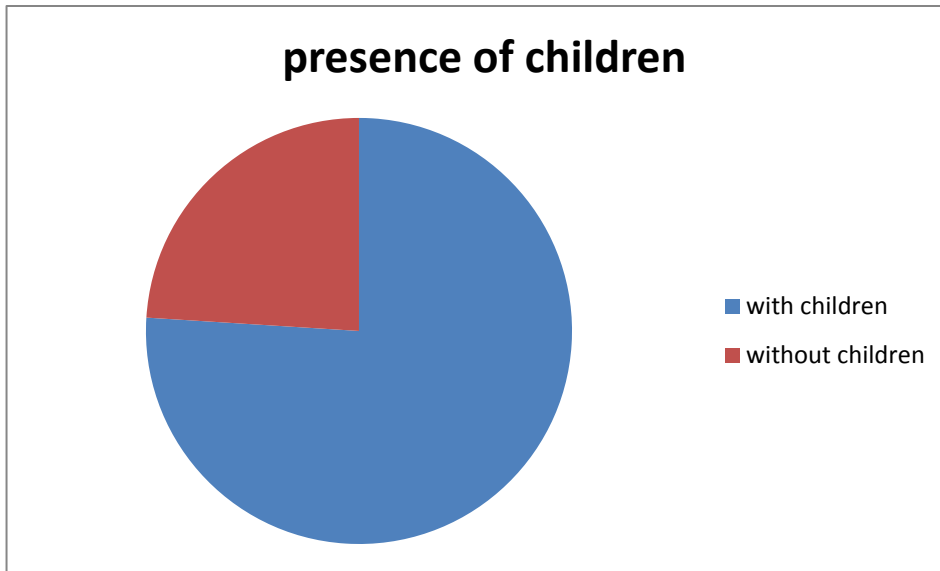
The number of respondents with children is 163 (76 per cent) and 54 (24 per cent) of the respondents did not have children. It was important to find out the number of respondents with children because according to authors such as Lewis, Brannen and Nilsen, (2009); Lewis (2007); Gregory and Milner (2009) among others family commitments especially child care responsibilities resulted in many individuals not being able to achieve work–life balance. Hence, the need to find out if this was the case for both managerial and non-managerial employees within the Nigerian banking sector.

Table 5.5: Presence of dependent children and their various age groups

0–9 years (%)	10–17 years (%)	18 years and above (%)	Total (%)
101 (62)	42 (25.7)	20 (12.3)	163 (100)

Field Survey (2011)

88

Figure 5.5: Presence of dependent children and their various age groups
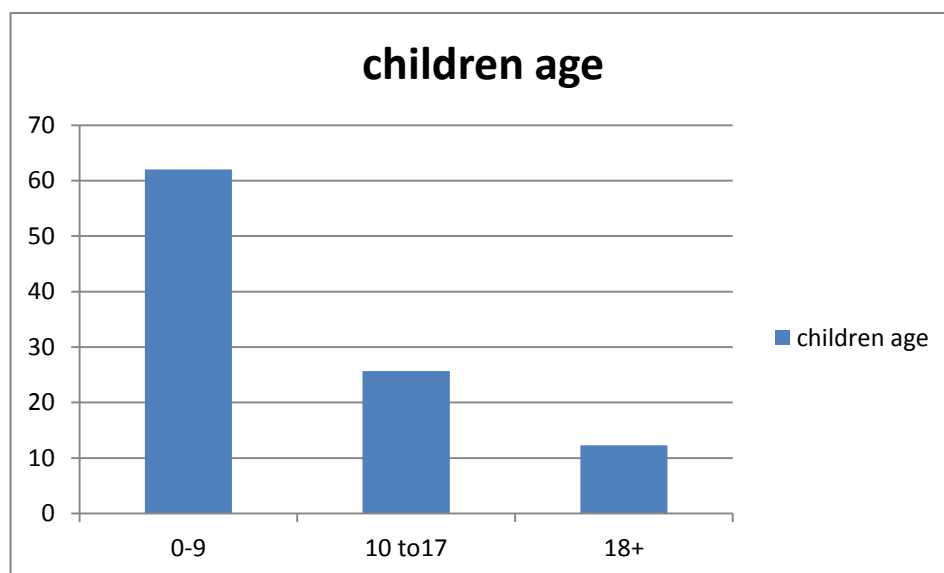
The distribution of respondents with children in various age groups is as follows: 101 (62 per cent) had children aged between 0 and 9 years, 42 (25.7 per cent) of the respondents had children aged between 10 and 17 years, and 20 (12.3 per cent) of the respondents had children aged 18 and over. It is expected that Individuals with younger children would experience more work-life imbalance.

Table 5.6: Educational qualification of respondents

Lower than a first degree (%)	First Degree (%)	Master's Degree and above (%)	Total (%)
6 (2.7)	140 (65.2)	69 (32.1)	215 (100)

Field Survey (2011)

Figure 5.6: Educational qualification of respondents
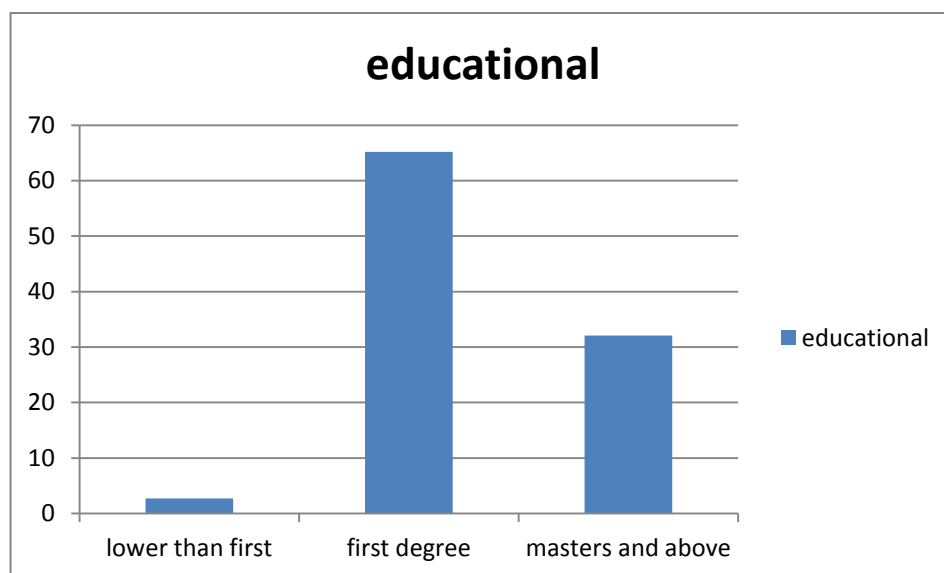
The educational qualification distribution of respondents is as follows: 6 respondents (2.7 per cent) had lower than a first degree, 140 respondents (65.2 per cent) had a first degree and 69 respondents (32.1 per cent) of the respondents had post graduate degrees. The educational qualification of respondent was inquired because according to Naithain (2010) an individual's utilisation or non-utilisation of WLB policies may be dependent on their educational qualification as this may affect their understanding of the concept.

Table 5.7 Position in the bank

Senior Management (%)	Middle-line Management (%)	Non-Managerial employees (%)	Total (%)
16 (7.4)	64 (29.8)	135 (62.8)	215 (100)

Field survey (2011)

Figure 5.7 Position in the bank

The respondents were distributed as follows: 16 (7.4 per cent) were senior managers, 64 (29.8 per cent) were middle-line managers and 135 (62.8 per cent) were non-managerial employees. The respondent's position was important as according to Dubey, Saxena and Bajpai (2010) the individual's current position can have an effect on the WLB initiative which is available to them. The next section highlights the flexible working arrangements practised in the banks.

5.2   Flexible working arrangements

Table 5.8: Flexible working arrangements

Working option	Full-time	Flexitime	Total %
Percentage	97.9 %	2.1 %	100%

Source: Field Survey (2011)

91

Figure 5.8: Flexible working arrangements
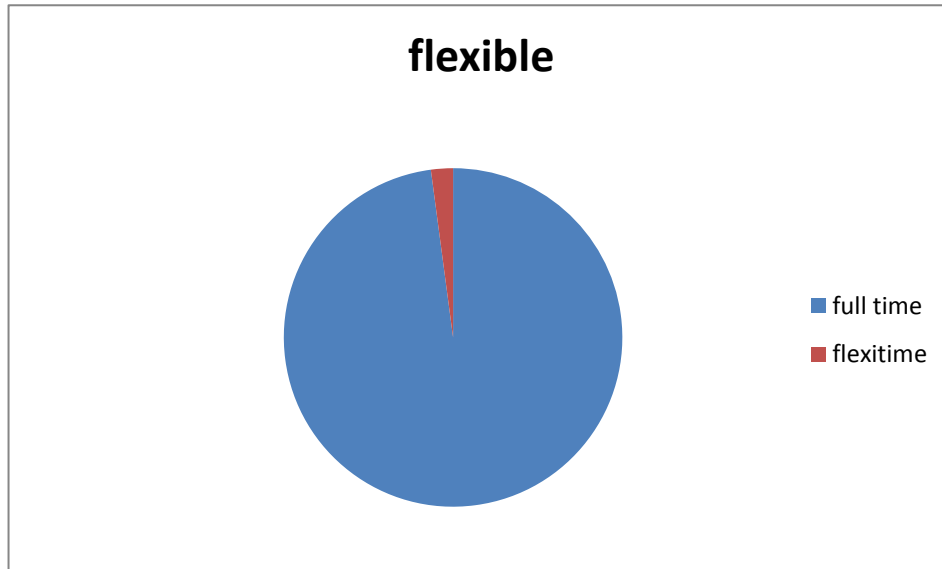
The survey revealed that there are limited flexible working arrangements within most of the banks, with 97.9 per cent of respondents working full-time and only 2.1 per cent of respondents having access to flexible working arrangements. All of the respondents agreed that there were no term time, compressed working hours or part time work arrangements available in their banks. These initiatives were understandably unavailable since workers collectively have a preference for conventional full time permanent contracts over temporary or casual work (Mordi, Simpson, Singh and Okafor, 2010). The preference for conventional full-time permanent contracts in the case of the banks is not an isolated case, as this arrangement is replicated across many private sector companies. The preference comes from a realisation that the country has a weak and unstable industrial system with large reserves of surplus labour struggling

for scarce jobs (Mordi, Simpson, Singh and Okafor, 2010). The next section discusses the respondents' perceptions of work–life balance issues.

Table 5.9: Respondents perception of work–life balance issues

	Strongly Disagree	Disagree	Neither / Nor	Agree	Strongly Agree
Everyone should be able to balance their work and home lives in the way that they want	–	4 (1.9%)	9 (4.2%)	54 (25.1%)	148 (68.8%)
People work best when they can balance their work and the other aspects of their lives	–	4 (1.9%)	9 (4.2%)	70 (32.6%)	132 (61.4%)
Employees are not expected to be able to change their working pattern if to do so would disrupt the business	21 (9.8%)	43 (20%)	12 (5.6%)	58 (27%)	81 (37.7%)
It's not the employer's responsibility to help people balance their work with other aspects of their life	97 (45.1%)	72 (33.5%)	39 (18.1%)	7 (3.3%)	-
Employers should make a special effort to accommodate the particular difficulties parents of young and disabled children face in balancing their work and family	6 (2.8%)	14 (6.5%)	21 (9.7%)	50 (23.3%)	124 (57.7%)

Source: Field Survey (2011)

It is clear from the study that Nigerian bankers want some form of work–life balance. For instance, when asked how strongly they agreed or disagreed with the statement that everyone should be able to balance their work and home lives in the way that they want, the majority of the respondents (68.8 per cent) strongly agreed, while 25.1 per cent of the respondents agreed, 4.2 per cent were neutral, and just 1.9 per cent disagreed. The responses showed that the majority of respondents thought achieving work–life balance was important for all employees. When asked how strongly they agreed or disagreed with the statement that people work best when they can balance their work and the other aspects of their lives; majority of the respondents (61.4 per cent) strongly agreed, while 32.6 per cent agreed, 4.2 per cent were neutral and 1.9 per cent disagreed. It is clear that the majority of respondents agreed that workers would be better at their jobs if they were able to achieve work–life balance.

Regarding the participants' response to the statement that employees are not expected to be able to change their working pattern if to do so would disrupt the business, majority of the respondents, 37.7 per cent strongly agreed, while 27 per cent agreed, 5.6 per cent were neutral, 20 per cent disagreed and 9.8 per cent strongly disagreed. The responses indicate that the majority of the respondents were sensitive to the fact that achieving work–life balance should not affect business. When asked how strongly they agreed or disagreed with the statement that it is not the employer's responsibility to help people balance their work with other aspects of their life, the majority of the respondents (45.1 per cent) strongly disagree, while 33.5 per cent disagreed, 18.1 per

cent of were neutral and 3.3 per cent agree. The responses indicate that the majority of the respondents disagreed with the statements that it is not the responsibility of employers to help their workers achieve balance. The participants' response to the statement employers should take steps to accommodate the particular difficulties parents of young and disabled children face in balancing their work and family demonstrated that the majority of the respondents (57.7 per cent) strongly agreed, while 23.3 per cent agreed, 9.7 per cent were neutral and 6.5 per cent disagreed, however, 2.8 per cent strongly disagreed. The respondents that disagreed to the above statements were of the opinion that their employers should be more sympathetic to workers with special difficulties. The findings were consistent with those of Bruening and Dixon (2008) and Buzzanell, Meisenbach, Remke, Liu, Bowers and Conn (2005) whose studies revealed that WLB enables people to work better and that employer should be more sensitive to employees with special difficulties.

5.3   Attitude towards work–life balance issues

Table 5.10 represents respondents' attitude to a range of WLB issues. A majority of the bankers had a positive disposition to WLB issues. The participants' response to the statement having a balance between work and other areas of life is important indicated that the majority of the respondents (68.9 per cent) strongly agreed, 26.2 per cent agreed, 3.3 per cent were neutral while 1.6 per cent strongly disagreed. It is fair to state that the responses show that achieving WLB is important to the bankers. With regard to the participants' response to the statement your WLB needs may differ at various stages

of your life, the majority (65.6 per cent) of the respondents strongly agreed, 32.8 per cent agreed and 1.6 per cent of the respondents disagreed, this demonstrates that the majority of the respondents agreed that various WLB practices should be available in the banks as their requirements may change. When asked if work–life balance is not a female issue the majority of the respondents (44.3 per cent) agreed, 29.5 per cent strongly agreed, 9.8 per cent remained neutral, 11.5 per cent of respondents disagreed and 4.9 per cent strongly disagreed. This demonstrates that the majority of the bankers believed that WLB was for all employees not just the female workers.

Table 5.10: Bankers' attitude towards WLB issues

Attitude	Strongly disagree 1	Disagree 2	Neither agree nor disagree 3	Agree 4	Strongly agree 5	Total percentage %
Having a balance between work and other areas of life is important	_	3 (1.6%)	8 (3.3%)	56 (26.2%)	148 (68.9%)	100
Your WLB needs may differ at various stages of your life	_	3 (1.6%)	_	71 (32.8%)	141 (65.6%)	100
Work–life balance enables people to work better	3 (1.6%)	3 (1.6%)	11 (4.9%)	78 (36.1%)	120 (55.7%)	100
Work–life balance is not a female issue	11 (4.9%)	25 (11.5%)	21 (9.8%)	95 (44.3%)	63 (29.5%)	100
Individuals should be responsible for achieving work–life balance	56 (26.2%)	78 (36.1%)	60 (27.9%)	21 (9.8%)	-	100
Employers should be responsible for ensuring work–life balance of employees	3 (1.6%)	14 (6.6%)	29 (13.1%)	109 (50.8%)	60 (27.9%)	100
Work–life balance is the joint responsibility of individuals and employers	3 (1.6%)	14 (6.6%)	11 (4.9%)	74 (34.4%)	113 (52.5%)	100

Source: Field Survey (2011)

When asked if individuals should be responsible for achieving work–life balance a majority of the respondents (36.1) per cent of the respondents disagreed, 26.2 per cent strongly disagreed, 27.9 per cent were neutral and 9.8 per cent of the respondents agreed. Hence, the responses indicated that a majority of the bankers disagreed with the statements individuals should be responsible for achieving balance. The participant's response to the statement that employers should be responsible for ensuring the work–life balance of their employees showed that the majority of the bankers (50.8 per cent) agreed, 27.9 per cent strongly agreed, 13.1 per cent were neutral, 6.6 per cent disagreed and 1.6 per cent strongly disagreed.

The responses indicates that majority of the bankers believed that employers should be responsible to help workers achieve balance. With regard to the participants' response to the statement that achieving WLB was a joint responsibility of individuals and employers, the majority of the bankers (52.5 per cent) strongly agreed, 34.4 per cent agreed, 4.9 per cent were neutral, 6.6 per cent disagreed and 1.6 per cent strongly disagreed. The responses show that the majority of the respondents strongly agreed that it was a joint responsibility in order to achieve WLB. The results of this study demonstrate findings similar to the previous researches (Hill, Hawkins, Martinson, Ferris, 2003; Lapierre and Allen, 2006; Greenhaus, Chen and Powell, 2009; Freeman, 2009; Naithian, 2010) that revealed that many of the workers wanted to achieve WLB, believed that achieving WLB was important to them, that their WLB needs would change at various stages of their lives and achieving WLB was the joint responsibility of both employers and employees.

5.4 Barriers to WLB strategies

Table 5.11: Barriers to WLB strategies

Barriers to achieving WLB strategies	Strongly Disagree	Disagree	Neither / Nor	Agree	Strongly Agree	Total Percentage %
Increased work demands overshadow personal needs	-	-	-	94 (43.7%)	121 (56.3%)	100%
Focus on programmes rather than on culture change	2 (0.9%)	6 (2.8%)	17 (7.9%)	97 (45.1%)	93 (43.3%)	100%
Not getting the line managers involved	9 (4.2%)	11 (5.1%)	15 (7.0%)	89 (41.4%)	91 (42.3%)	100%
Insufficient involvement of and communication with senior management about WLB initiatives	13 (6.1%)	21 (9.7%)	7 (3.3%)	75 (34.8%)	99 (46.1%)	100%
Inability of employee to achieve flexibility	4 (1.9%)	14 (6.5%)	16 (7.4%)	97 (45.1%)	84 (39.1%)	100%
Inadequate data to build the business case	7 (3.3%)	9 (4.2%)	11 (5.1%)	93 (43.2%)	95 (44.2%)	100%
Ineffective implementation of WLB initiatives	5 (2.3%)	12 (5.6%)	6 (2.8%)	86 (40%)	106 (49.3%)	100%

Barriers to achieving WLB strategies	Strongly Disagree	Disagree	Neither / Nor	Agree	Strongly Agree	Total Percentage %
Lack of communication to staff	11 (5.1%)	13 (6.1%)	7 (3.3%)	90 (41.8%)	94 (43.7%)	100%
Failure to evaluate impact of programmes	2 (0.9%)	5 (2.3%)	3 (1.4%)	93 (43.3%)	112 (52.1%)	100%
Lack of middle management education/ training on WLB initiatives,	11 (5.1%)	13 (6.1%)	17 (7.9%)	96 (44.8%)	78 (36.3%)	100%
Restructuring within the organisation	7 (3.3%)	9 (4.2%)	12 (5.6%)	98 (45.6%)	89 (41.3%)	100%

Source: Field Survey (2011)

Table 5.11 represents respondents' barriers to WLB strategies. A majority of the respondents identified a number of statements as barriers to achieving WLB. The participants' response to the statement that increased work demands overshadow personal needs is as follows: 43.7 per cent of the respondents agreed, while 56.3 per cent strongly agreed. The responses indicate that all the respondents agree that work demands affects personal needs. The participants' response to the statement that there was a focus on programmes rather than on culture change 0.9 per cent strongly disagreed, 2.8 per cent disagreed, 7.9 per cent were neutral, 45.1 per cent agreed and 43.3 per cent strongly agreed. The responses suggest that a majority of the respondents

agreed that the organisational culture needs to change for them to be able to achieve WLB. The participants' response to the statement regarding not getting the line managers involved were as follows: 4.2 per cent of the respondents strongly disagreed, 5.1 per cent disagreed, 7.0 per cent were neutral, 41.4 per cent agreed, while 42.3 per cent strongly agreed. The responses show that the majority of the respondents were of the opinion that not getting line managers involved would affect employees not being able to achieve WLB.

The participant's response to the statement regarding insufficient involvement of and communication with senior management about WLB initiatives were as follows: 6.1 per cent strongly disagreed, 9.7 per cent disagreed, 3.3 per cent were neutral, 34.8 per cent agreed, 46.1 per cent strongly agreed. The responses imply that the majority of the respondents either strongly agree or agree that the lack of communication with senior management affects the participants' use of WLB initiatives. The participants' responses to the statement regarding the inability of the employee to achieve flexibility were as follows: 1.9 per cent strongly disagreed, 6.5 per cent disagreed, 7.4 per cent were neutral, 45.1 per cent agreed, 39.1 per cent strongly agreed. The responses reveal that the majority of the respondents either agree or strongly agree that their inability to achieve flexibility affects their ability to achieve WLB. The participants' responses to the statement that ineffective implementation of WLB initiatives affects their use of WLB initiatives were as follows: 3.3 per cent strongly disagreed, 4.2 per cent disagreed, 5.1 per cent were neutral, 43.2 per cent agreed and 44.2 per cent strongly agreed. The responses point to the fact that implementation of WLB initiatives can

affect the use of WLB initiatives. On the issue whether inadequate data to build the business case affects the use of WLB initiatives, 2.3 per cent strongly disagreed, 5.4 per cent disagreed, 2.7 per cent were neutral, 40 per cent agreed and 49.6 per cent strongly agreed. The responses indicated that the majority of the respondents either strongly agree or agree that the inability to justify the business case can affect their implementation of WLB initiatives.

The participants' responses to the statement regarding lack of communication to staff were as follows: 5.1 per cent strongly disagreed, 6.1 per cent disagreed, 3.3 per cent were neutral, 41.8 per cent agreed and 43.7 per cent strongly agreed. This indicated that the majority of the respondents either strongly agree or agree that not communicating the WLB initiatives to staff would affect its usage. When asked about failure to evaluate the impact of programmes, 0.9 per cent strongly disagreed, 2.3 per cent disagreed, 1.4 per cent were neutral, 43.3 per cent agreed and 52.1 per cent strongly agreed. The responses indicate that the majority of the respondents either strongly agree or agree that not evaluating the WLB initiatives may affect it usage.

The participants' responses to the lack of middle management education/training on WLB initiatives were as follows: 5.1 per cent strongly disagreed, 6.1 per cent disagreed, 7.9 per cent were neutral, 44.8 per cent agreed and 36.3 per cent strongly agreed. The responses indicate that the majority of the respondents either agree or strongly agree that if middle-line management are not involved WLB initiatives may

not be used. The survey also revealed that restructuring within the organisation would affect the initiatives of WLB. This was buttressed by 3.3 per cent that strongly disagreed, 4.2 per cent disagreed, 5.6 per cent were neutral, 45.6 per cent agreed and 41.3 per cent strongly agreed. This suggests that a greater part of the respondents either agree or strongly agree that the restructuring going on within the banking sector would affect the WLB initiatives in the sector. These findings were consistent with those of Breaugh and Frye (2007); Lapierre, Spector, Allen, Poelmans, Cooper, O'Driscoll, Sanchez, Brough, and Kinnunen, (2008) Thompson and Mchugh (2002); Gurney Emslie, Macintyre (2007); Gabb (2009); Francis Lingard and Gibson (2006) and Hill, Bloom, Black, Lipsey (2006); Thompson and Aspinwall (2009); Wang and Walumbwa (2007); Wise (2005) whose studies had similar findings. Next chi square was used to analysis the data.

5.5 Chi-Square Analysis

Chi- Square statistics test was applied to test the goodness of fit to verify the distribution of the observed data with assumed theoretical distribution.

Thus chi-square test describes the discrepancy between theory and observation

$$\text{Chi- Square test } (X^2) = \sum \frac{(O-E)^2}{E} \quad \dots\dots\dots\dots\dots\dots\dots\dots \text{ eqn 1}$$

i.e

$$\text{Chi- Square test } (X^2) = \sum \frac{(\text{Observed frequency - Expected Frequency})^2}{\text{Expected Frequency}} \quad \dots\dots\text{eqn 2}$$

Degrees of freedom = (r-1) (c-1) r = Number of Rows; c = Number of columns.

Table 5.12 Chi square findings

	Variables	Statement	(X^2) calculated	$(X_{0.05})$ tabulated	Degree of freedom	Accept or reject
1	Marital status	H_1: The *association between the marital status of the respondents and their ability to balance work life is not statistically significant.*	25.712	9.49	4	Reject null hypothesis
2	Age	H_2: The *association between the age of the respondent and their ability to balance work life is not statistically significant.*	1.63	9.49	4	Accept the Null hypothesis
3	Perception	H_3: The *association between an Individual's perception and their ability to balance work life is not statistically significant.*	10.315	9.49	4	Reject null hypothesis
4	Attitude	H_4: The *association between an Individual's attitude towards work life balance issues and their ability to balance work life is not statistically significant.*	14.267	12.59	6	Reject null hypothesis

Source: Field Survey 2011

The chi-square test revealed that the calculated value of X^2 is more than the tabulated value. Hence, the null hypothesis is rejected (H_1). As the calculated chi-square value (25.712) is more than the tabulated (9.49) at 5% level of significance for 4 degree of freedom, the null hypothesis is rejected. Hence, it could be concluded that the association between the marital status of respondent and their ability to balance work and life is statistically significant because the calculated X^2 of (25.712) is not within the range of the table X^2 of (9.49).

The chi-square test revealed that the calculated value of X^2 is less than the tabulated value. Hence, the null hypothesis is accepted (H_2). As the calculated chi-square value (1.63) is less than the table (9.49) at 5% level of significance for 4 degree of freedom, the null hypothesis is accepted. Hence, it could be concluded that there is no significant relationship between the age of respondent and their ability to balance work and life because the calculated X^2 of (1.63) is within the range of the table X^2 of (9.49). This finding is however different from what exist in literature Shockley and Singla (2011) which states that age is significant hence, the study goes to test further the reason for this disparity in the qualitative study.

The Chi-square test reveals that the calculated chi-square value (10.315) is more than the table value (9.49) the result is significant at 5%. Hence, the null hypothesis is

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rejected. Hence, it can be concluded that the association between the individuals perception of WLB issues and their ability to balance work life balance is statistically significant because the calculated X^2 of (10.315) is not within the range of the table X^2 of (9.49).

The Chi-square test reveals that the calculated chi-square value (14.267) is more than the table value (12.59) the result is significant at 5%. Hence, the null hypothesis is rejected. Hence, it can be concluded that the association between the individuals attitude towards WLB issues and their ability to balance work life balance is statistically significant because the calculated X^2 of (14.267) is not within the range of the table X^2 of (12.59).

5.6   Summary of Quantitative findings

This chapter presented the quantitative findings. The main findings in this chapter are encapsulated below:

- The results from the quantitative analysis reveal that there is no statistically significant relationship between the demographic variable (age and gender) and the use of WLB initiatives; this can be attributed to the fact that work–life balance initiatives such as job share and compressed hours which are used more often by the younger generation are not available in the various banks.

- The results from the quantitative analysis revealed that the majority of the respondents have a positive disposition to WLB issues and that using WLB initiatives would allow them work better. However, for individuals to enjoy work–life balance initiatives there must be a joint responsibility between both management team and the individual employee.

- The association between the marital status of respondent and their ability to balance work and life is statistically significant because the calculated X^2 of (25.712) is not within the range of the table X^2 of (9.49) the null hypothesis is rejected (H_1).

- There is no significant relationship between the age of respondent and their ability to balance work and life because the calculated X^2 of (1.63) is within the range of the table X^2 of (9.49) the null hypothesis is accepted (H_2).

- Hence, it can be concluded that the association between the individuals perception of WLB issues and their ability to balance work life balance is statistically significant because the calculated X^2 of (10.315) is not within the range of the table X^2 of (9.49) the null hypothesis is rejected (H_3).

- The association between the individuals attitude towards WLB issues and their ability to balance work life balance is statistically significant because the calculated X^2 of (14.267) is not within the range of the table X^2 of (12.59) the null hypothesis is rejected (H_4).

    The next section discusses the qualitative findings.

Chapter 6 Qualitative research Findings

6.0   Phase 2 of the research: qualitative method

The qualitative study is further divided into five sections: section one explores the various notions of work–life balance; section two discusses the range and scope of work–life balance among Nigerian bankers; section three discusses the changes in the use of work–life balance mechanism over time, in particular in relation to legal and public policy interventions; and section four discusses the forces constraining or shaping the choices of work–life balance practices and policies in the Nigerian banking sector. Section five presents the findings from the trade union officials. This section provides the findings of the empirical evidence

6.1   The qualitative sample

A summary of the qualitative sample of the background data on all the banks is reported in Table 6.1 below. The table is a snapshot of the interviews which were conducted. The banks are represented by pseudonyms for ethical reasons. Table 6.1 also provides the number of senior managers, middle-line managers and employees who were interviewed. It also states the banks which are multi-nationals and all banks which have multiple branches (multisite). A breakdown of the table is in the appendix section.

Table 6.1: Background data on all banks

Name of Bank	No. of employees	No of Interviews	Multi-national	Multi-site	Interviewees from multi-site
Social Bank	1,575	8	No	Yes	1 HR director, 1 HR manager, 6 employees
City Bank	3,000	8	No	Yes	1 HR manager, 7 employees
State Bank	2,621	6	Yes	Yes	1 HR manager, 5 employees
National Bank	2,941	7	Yes	Yes	1 Retail manager, 1 HR manager, 5 employees
Head Bank	2,431	8	Yes	Yes	1 HR director, 1 HR manager, 6 employees
Alpha Bank	3,455	6	Yes	Yes	1 HR manager, 5 employees
Omega Bank	8,227	7	Yes	Yes	1 Brand manager, 1 HR manager, 5 employees
Solid Bank	2,135	7	No	Yes	1 Commercial manager, 1 HR manager, 5 employees
Unique Bank	2,651	7	No	Yes	1 HR manager, 6 employees
Foundation Bank	7,843	8	No	Yes	1 HR manager, 7 employees
Rock Bank	6,507	8	No	Yes	1 HR director, 1 HR manager, 6 employees

Name of Bank	No. of employees	No of Interviews	Multi-national	Multi-site	Interviewees from multi-site
Wave Bank	6,829	7	No	Yes	1 HR manager, 6 employees
Big Bank	3,246	7	No	Yes	1 HR manager, 6 employees
Federal Bank	7,950	6	No	Yes	1 HR manager, 5 employees
Family Bank	3,578	5	No	Yes	1 HR manager, 4 employees
White Bank	6,698	6	No	Yes	1 HR manager, 5 employees
Blue Bank	5,435	6	No	Yes	1 HR manager, 5employees
Red Bank	4,359	5	No	Yes	1 HR manager, 4 employees
Ice Bank	7,398	5	No	Yes	1 HR manager, 4 employees
Snow Bank	3,658	7	No	Yes	1 HR manager, 6 employees

Source: Field Survey (2011)

6.2 Notions of work–life balance among Nigerian bank managers and employees

6.2.1 Managerial and non-managerial employees' understanding of the term work–life balance among Nigerian bankers

Research Question 1a: How do managers and employees define work–life balance in Nigeria?

There are four prevalent notions of WLB that can be found within the Nigerian banking sector. Managers and employees defined WLB as having more time with their families, health concerns, spiritual/ religious activities and a time for leisure.

A) Time for family

Many of the bank workers defined WLB as the ability to pay attention to non-work (family) commitments while succeeding in their job. The majority of the managers and employees viewed work–life balance in terms of having a good life outside work with emphasis on the opportunity to establish a stable home and nurturing children, attending wedding engagements, christenings, dedication and burial ceremonies etc. Similarly, the employees also defined WLB in terms of spending time with family members. In Nigeria, social sanctions can be applied to those who do not take care of, or attend to family matters. Maintaining close contact with extended family members is described as 'collectivism' (Hofstede, 2001). Collectivism is a very common feature in developing economies such as Nigeria (Mordi and Ojo, 2011). Nigerians attach an

enormous importance to the extended family system. This family structure expects that family members care for each other not just financially but to also provide emotional support to each other (Fashoyin, 2010). These family ties are usually very strong and also provide social security to its members. This system is used as a support network for the non-existent welfare system of the country (Onuoha, 2005). Children become a focal point of family time, as they require constant care when younger, and parenting involves both care as well as positive experiences for developing emotional bonds (Gamble, Lewis and Rapoport, 2006). Raising a child is usually a community responsibility and care for the elderly is also carried out through the extended family system. The responsibilities of care for children and elderly relatives are usually shared among the extended family, which is very different to the case in the Western world. Nigeria being a traditional and collectivist society means that the family unit is an integral part of the society (Aryeetey, 2004a). Men and women have traditional roles ascribed to them as regards responsibility to extended family members, particularly if they are married. Some of the following quotations typify the shared views of the respondents:

"My family is my all and all, the bank is not my father's company so I would have to resign one day or if they decide to fire me which would not come as a surprise because the state of the economy. It is my family I would have to rely on. So I don't joke with them, so I see WLB as having time for work as well as for my dear family." (Employee Family Bank)

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"In this day and age when man is hard to find I don't play with my husband as a banker even when I close late when I get home I must still cook for my husband and always make out time for him so that all those chewing stick legged girls would not take my property. This whole balance thing is about working and still taking very good care of my hubby". (Employee White Bank)

"It simply means having time for family and work because these two parts are equally important. One part cannot replace the other because you cannot feed your family with love, it's the money you get from working that you would give to your family members". (Employee Blue Bank)

"WLB is just big grammar it simply about having time for my wife, children, parents, sibling and in-laws however my job as a banker does not always give me such luxury. My job is very demanding but I don't have a choice because of the economic climate is not very friendly and the banks are one of the major employers in the country. I have moved around banks a lot. In fact I have worked in four different banks they all have the same working schedule." (Employee Red Bank).

"My dad is a medical doctor and my mum is a nurse, although they are both retired now when I was growing up they were never really at home. Although, we all turned out alright I mean my brothers and I it could have turned out the opposite way. I always longed to spend time with my parents but ended up most of the time with a maid or a relative and that made me vow that when I have my own family I would always spend time with my children as much as I can. To me personally WLB is about spending time at work and time with your family, which I do." (Employee Ice Bank)

"For me it means being able to spend quality time outside work especially with my parents as I am the only child. I have maids who take care of them but as the saying goes only you can take care of your belonging as well as you can. So I have to continuously keep an eye on them" (HR Manager, Social Bank).

"To me personally it means the ability to fit the needs of my family into the working environment…it simply means that if anything comes up which is important to my family, I would be able to attend to it" (HR Manager, City Bank).

"It means finding a relationship between the time that I spend away from my family earning money and expressing myself as an individual" (Marketing Manager, State Bank).

"Work–life balance to me is about being able to have time for my wife and children and my extended family. The nature of my job as a bank manager does not always allow me the time, the job is very demanding but as a man I have to just manage" (HR Manager, National Bank).

"Being able to balance work and family commitments, as my family is the most important asset one can have, I cherish them dearly" (Marketing manager, Head Bank).

The above statements suggest that the family system is ranked as significantly important and far higher than an individual's career. In terms of socio-cultural context, a major part of the social fabric of Nigerian society is its collectivist nature and the emphasis on the extended family system. Within the family setup, individuals develop strongly knit social ties and feel a sense of obligation to support the needs, goals and

aspirations of their kith and kin and/or the nuclear and extended family members (Jackson, 2004). In this context, the extended family serves as a form of social insurance for members. This position aligns with House, Hanges, Javidan, Dortman and Gupta (2004) who ranked Nigerians very highly in respect of in-group collectivist practices and humane orientations. Although managers perceived WLB as having time for family, the author also sought the employees' perceptions. Although the employees' perceptions were in line with what the managers had said, there were a few differences. One major difference was that some of the employees were of the strong opinion that WLB was all about having time for work as well as time for family commitment, as was shown in the quotations above. Spending time with family was important to both male and female respondents at large and they expressed a deep sense of wholeness when they felt they were spending adequate time with their family. The family in question is a combination of both nuclear and extended family members (Onuoha, 2005).

These findings are in line with the body of research on African studies which suggest that across many developing countries the family system is very important. This may be attributed to the economic unrest and political instability that exist in these countries, hence the need to build strong family ties (Mordi and Ojo, 2011). The socio-cultural framework of Nigeria is made up of a variety of social and cultural institutions such as its collectivist nature which helps shape the country. There are various ethnic groups in Nigeria which results in varied cultures; however the various ethnic groups do not affect the extended family system which is still in existence in all the regions of the

country (Ovadje and Ankomah, 2001; and Jackson, 2004). In this context, the extended family serves as a form of social insurance for its members. In return the individuals have an obligation to provide support for their nuclear and extended family members.

The current findings are also in line with studies such as (Hill, Hawkins, Martinson and Ferris, 2003; Greenhaus and Foley, 2007; Hill, Bloom, Black and Lipsey, 2007) that have shown that achieving a balance between home life and work life is becoming increasingly important. For instance, Gambles, Lewis and Rapoport (2006) suggest that marriage requires nurturing and when there are children or dependents such as aging senior citizens or people on disability in the extended family setup, there is a need for constant care. It is therefore not surprising that excessive work demands can cause marital conflict and stress in respect of workers' well-being. McCarthy, Darcy and Grady (2010) assert that the challenges of managing dependents can be extended to single and married parents.

B)   Health concerns

More than half of the respondents defined work–life balance in terms of having time to deal with health related issues. In Nigeria, the societal expectation is that children should take care of their parents. Nigeria does not have a well-developed welfare or health system that takes care of people who are senior citizens and who are unwell. Society frowns on children who put their parents or family members in structures akin to old peoples' homes in the advanced nations. Health considerations were also

important to many of the respondents and they defined WLB in that light. A large number of the respondents defined work–life balance in terms of having time to deal with health-related issues for either themselves, immediate or extended family members. These include dealing with both physical and psychological issues. Hence, this results in increased pressure on individuals to care for their elderly parents by either moving their parents to live with them or paying for maids (help) to look after them. Either system puts direct or indirect pressure on the individuals. The health concerns were not only restricted to the respondents but also included a family member or close relative.

The family system relies heavily on strong family ties that are very different from those in developed economies where there are established security and welfare systems in place to assist senior citizens and individuals with children with disabilities (Ojakorotu, 2009). The following quotations epitomise some of the shared views of the respondents:

"I see the WLB thing as having time for work as well as my body; however, my job is so stressful to say the least, there are times I get home and I can hardly feel my feet. I would like to be able to spend more time on my health because you only have one life to live so you need to take care of your body" (Employee Snow Bank).

"Having to leave my house every morning at 5am to get to work on time and getting back home at 8pm at the earliest is beginning to take its toll on me. When I have a free

weekend all I do is to take sleeping pills or pain relief tablets to help me relax. So I would consider WLB as having time for work as well as time to take care of yourself" (Employee Social Bank).

"I think WLB is about being able to work and take time out for hospital appointments and other illness. It's always a problem to take my daughter to the dentist every six weeks because she wears braces. Each time I have to close early or come in late because I have to take her to her appointment and my 'Oga' i.e. 'boss' is always making some nasty comments like are you the only one that has a child?" (Employee Big Bank).

"For me, a good work–life balance is about having a job that does not stress the life out of me so that I can spend my salary on what I want and not on medical bills, which seems to be the case with my present job" (Employee Rock Bank).

"I feel that work–life balance means having time to work and also more importantly having time to take care of myself because if I have a clear mind it would help increase productivity and profit which is what the bank is after" (Employee Foundation Bank).

"I generally feel very tired after work and don't feel like doing any else but I have and elderly mother with arthritis who lives in my house, what would I do but take out time to care for her. As you know there are no care homes here and it is an abominable act to even think of sending your parent there, let alone to actually do so. All the family members would summon you for an emergency meeting. To me personally WLB, is being able to work and still take care of my mum without feeling stressed at the end of each working day" (Brand manager, Alpha Bank).

"As I am getting on with age and am not as fit as I used to be and now I have cut down a lot on all the extra time I spend closing very late and working at weekends. I have been diagnosed with high blood pressure if 'my enemy' [he is referring to himself] drops dead in the office by the next day they would replace 'my enemy'. It's high time I started taking care of myself, so I see WLB as having time for work as well as taking care of yourself" (Commercial Manager, Wave Bank).

"I would say that WLB is all about having time for work as well as your health because you only have one life to live. Me as a typical Nija Man [Nigerian man] I would not go to the hospital until something drastic happens or I can't get up from bed. In the last few months I noticed severe back ache and didn't do anything about it until it got to the stage I couldn't stand properly, then the doctors told me I was hypertensive and should take things slowly. Now I come in much later in the day and leave earlier. I can do this because I am a manager" (Marketing Manager, Unique Bank).

"I would define WLB as being able to go to work as well as taking care of my health. My health is one thing. I do not joke with and being able to do that alongside doing this stressful job is WLB to me" (HR Manager, Federal Bank).

The above quotes from the respondents revealed that an emerging theme from their understanding of the definition of WLB relates to the issues of health. The norm in Nigeria is for children to provide both financial support and personal care to their aging parents. The process of aging comes with some predictable form of ill health such as arthritis and problems with sight, as a result there is mounting pressure/need for the

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respondents to take care of their parents. Individuals who do not live up to these socio-cultural expectations are usually stigmatised as self-centred and can be socially sanctioned if they do not take care of their parents (Jackson, 2004). These findings are in line with (Hill, Bloom, Black and Lipsey, 2007; Wajcman, Bittman and Brown, 2009; Wong and Ko 2009) who also found in their research that work–life balance was defined in terms of the health concerns the individuals had. Wong and Ko's (2009) research revealed that many of the respondents defined WLB in terms of health considerations. Wajcman, Bittman and Brown (2009) research revealed that a number of their respondents reported that health concerns were important to them and health concerns dictated the type of WLB initiatives that most of the respondents used.

The majority of the respondents in this study reported that the WLB programmes they used were largely dependent on their health or those of their family members who lived with them. Some of the quotations show that some of the respondents defined WLB in terms of health issues. A number of the respondents defined work–life balance in terms of having time for work as well as for health concerns. Defining the concept of work–life balance in relation to issues on health was a concern for both the male and female respondents. Children usually provide both financial support and personal care to their aging parents, especially when they need care or have certain medical conditions. The health facilities of federal, state or local governments which are cheap and affordable are usually over stretched, so most people tend to go to the private hospitals that are more expensive but guarantee faster treatment. Payment for private treatment is funded by immediate or extended family members.

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C) Personal and social time

Some of the respondents (both managers and non-managers) viewed work–life balance in terms of being able to balance work and time they spent purely on activities for themselves. For instance, some respondents identified having time for themselves when they can do anything they want without having the distraction of either work or from family members. This finding supports studies such as Boyar, Maertz and Keough (2003) which show that achieving a balance between social life and work life is becoming increasingly important for employees. Some other respondents viewed it in terms of having time to socialise and engage in leisure activities outside paid work. Many noted that it was important to maintain time spent between work and social events because that was how they interpreted having achieved WLB. The following quotations denote some of the views of the respondents:

"I am a very outgoing person and like to enjoy life, a good work–life balance to me means being able to combine work and still have a great social life. At this stage of my life if I can't 'jive' [i.e. 'have fun] when would I do it? Because when I start having children, I would then have to stay at home more often" (Employee Head Bank).

"I am an omo jaye jaye man [i.e. an outgoing man] I used to be an omo boy at uni [university] but this bank job is just dulling me, but what would I do it's not my father's company. To me work–life balance is all about being able to go to work and have time to hang out" (Employee Alpha Bank).

"It simply means having time for work and social events in 'Nija' [Nigeria] as you know, all work and no play makes Jack a dull boy, so when you work very hard – especially in this bank which is very strenuous – you deserve to play even harder" (Employee Omega Bank).

"I don't joke with daily meditation, it allows me to refresh and not start snapping after a hard day's work. The battle with traffic usually takes about two hours every day hence the need for me to mediate for at least half an hour to revitalise my body and soul. So WLB is about having time for work as well as time for myself" (Employee National Bank).

"I would say that WLB is about having time for work and time for myself. At the moment I don't have a balance any more as work tends to be a seven-day job and there's hardly any time left for family, leisure activities and even just meeting friends casually like I used to do, and most especially time for myself" (Marketing Manager, State Bank).

"It's all about having time for work as well as for social events, which I clearly don't have. When I have the weekend off I usually spend it going to a club with my friends or one party or the other sha (isn't) would be happening and I would go or better still start off our own house party" (HR manager, Head Bank).

"I would define work–life balance as being able to have time for work and social events in 'Nija' [Nigeria] there is always one party or the other happening every weekend and when you are conspicuously absent or keep giving excuses why you can't come, when you have your own family ceremony no one would come. So no matter how

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tired I am on Saturday I would tie my hair tie and go for the parties" (Commercial Manager, Foundation Bank).

"To me it is about having time for work as well as time to myself. After a while all the hassles and bustle of Lagos begins to get to you and you need time to rejuvenate to continue to function effectively" (HR manager, Wave Bank).

The need for individuals to spend time at work and still have time for themselves or for social events was important to some of the respondents. Some of the respondents defined work–life balance in terms of being able to balance work and social events – 'me-time' stems from the distinctive socio-cultural characteristics of Nigeria. Nigeria is known as the country with the happiest people on earth because they are always having parties (CIA World Fact Book, 2011). Also, the socio-cultural context which reinforces strong social ties ensures that individuals attend each other's social functions. The current finding resonates with studies (e.g., Maertz, Scott and Boyar, 2011) that have shown that achieving a balance between social life and work life is becoming increasingly important for employees. Maertz, Scott and Boyar's (2011) research revealed that many of the respondents in their study defined WLB in terms of achieving a balance between work and social events. Most of the respondents reported that when they took time off, it was usually to attend social events.

D)   Spiritual/religious time

A number of respondents defined having work–life balance in terms of having time for religious activities. Nigeria is a secular state, i.e. it is multi-religious, hence freedom of worship and association in religious activities is encouraged (Onuoha, 2005). Religion is very important to Nigerians and a vast majority of Nigerians practise one of the following forms of religion: Islam, Christianity or traditional belief (Onuoha, 2005). The following quotations express the views of the respondents:

"I would see work–life balance as being able to have time for both work and religious activities. I for one can't miss midweek service, let alone Sunday service – whenever I have to come to work on Sunday it must be after my Sunday worship or the best thing I can do is go for an earlier service because as you know the main service would take a minimum of four hours if there is no thanks giving" (HR Manager, Rock Bank).

"If not for God in my life where would I be? My idea of a balanced life is to have time for the Alpha and Omega, the author and finisher of my faith, with whom all things are possible" (HR Manager, Wave Bank).

"My religion is very important to me, as a devote Muslim I must go on hajji every year and I usually take my leave at this time. Also on Fridays, I have to use my lunch break for the Friday prayers" (Brand manager, Big Bank).

"I see WLB as having time for work as well as having time for spiritual upliftment. My religion is very important to me because it helps shape my life. When I am able to achieve both I consider myself as achieving a balance" (HR manager, Federal Bank).

The responses that described work–life balance in terms of being able to balance work and spiritual activities can be linked to the fact that Nigeria is a secular country. Religion shapes a majority of its people (Onuoha, 2005). This current finding resonates with studies (e.g. Giacalone and Jurkiewicz, 2003; Dean, 2007) that have shown that achieving a balance between religion/spiritual needs and work is becoming increasingly important for employees and individuals are achieving fulfilment at work. Whether work–life balance policies will have a positive or negative effect on the employee's ability to practice his/her religion is critical in determining whether the policies would be utilised. Dean's (2007) study reveals that religious and/or spiritual needs were important to many of the respondents in his research. They expressed that they sometimes took WLB programmes to attend religious activities and achieving a balance between work and their spiritual/religious activities was important to them.

This study is however a pioneer in ranking how bankers define WLB and view the importance of WLB policies. Spending quality time with family ranked the highest followed by time for health issues, and lastly time for spiritual/religious matters. These findings will be useful for management in choosing or implementing work–life balance initiatives, as the order of importance has now been identified.

6.3   Range and scope of work–life balance among Nigerian bankers

Research Question 2: What is the usage and availability of work–life balance practices among managers and employees in the Nigerian banking sector?

Research Question 3: What are the ways in which these work–life balance mechanisms are being used in the Nigerian banking sector?

The range and scope of WLB initiatives among the managers and employees were basically the same, hence the author decided to merge the result. The result differed from what exists in the literature; this can be attributed to the fact that various work–life balance initiatives have been attributed to various age groups. The career stage model suggests that younger employees are likely to have fewer external demands on their time as they have not established their families to the same extent as mid-life employees and may not have the challenge of caring for aging dependents. Older employees on the other hand, have been found to make more use of dependent care support such as childcare, paid maternity and paternity leave and elderly care than younger employees (Allen, 2001; Smith and Gardner, 2007). The study revealed that there were no significant differences in the use of the initiatives because the various opinions such as job share and compressed work week (attributed to younger employees and managers) are alien to the Nigerian banking sector.

No significant difference in the use of WLB initiative by male and female respondent was found because the major initiative as identified by Smith and Gardner (2007) that women use more is the paid extended maternity leave, which was not available in the banks. Unpaid extended maternity leave, however, is available in the Nigerian banks. Telework is another initiative which is used more often by women for childcare purposes and is not existent in the Nigerian banking sector. Annual leave is only available to employees who have served continuously for a period of 12 months. Some respondents reported that they had been paid not to take their annual leave for over two years. This practice is unlawful as the employment law states that no employee is allowed to defer their vacation period over a 24-month period more than once. In contrast, in the United Kingdom, individuals are entitled to their annual leave once they start working (Dean, 2007).

There are a variety of work–life balance initiatives. Some of the initiatives are in the Nigerian banking sector in various forms: flexible working is in the banking sector in the form of home working. However, job share and flexible start and finish times don't exist. Leave arrangement in forms of parental leave are available in the banking sector. Dependent care such as childcare provision is available within the banking sector. Some employees were of the opinion that they unsure which of the initiatives were available in their various banks. Table 6.2 portrays the work–life initiatives that exist in the Nigerian banking sector and the initiatives that were not in place but the employees would like to be put in place. There is a clear disparity between what exists in the Western countries with regards to maternity leave arrangements.

Table 6.2 WLB policies and practices availability and awareness

WLB policies and practices	Available	Not available	Employees aware of such policies	Employees oblivious of such policies	Unavailable but would like facility
Full-time	*		*		
Part-time		*	*		*
Job share		*	*		
Flexitime	*			*	
Compressed working hours		*		*	*
Annualised hours		*	*		*
Term-time		*		*	
Home working	*			*	
Study leave	*		*		
Parental leave (care for sick dependent)	*		*		
Maternity leave	*		*		
Paternity leave		*	*		*
Child care arrangements (crèche)	*		*		
Career breaks	*			*	
Sabbatical leave	*			*	

Source: Field Survey (2011)

Table 6.2 displays WLB practices which are available and the preferences of the senior managers, middle-line managers and employees towards policies. Initiatives such as part time, job share, compressed hours, annualised hours, terms time were understandably were non-existent in the Nigerian Banking Sector since workers collectively have a preference for conventional full time permanent contracts over temporary or casual work (Mordi and Mmieh, 2010).

Table 6.3: Summary of work–life balance policies in various banks

Policies	Banks
Flexibility in taking leave or short vacation	Available in all banks
Expected to split annual leave	Available in all banks
Have the option to take either annual leave or pay in lieu of leave	Red Bank, Snow Bank White Bank, Federal Bank, State Bank and Head Bank
Women can be fully paid whilst on maternity leave no matter how long they have worked in the bank	Family Bank, Social Bank, City Bank and National Bank
Women can get full pay on maternity leave only after they have worked for a minimum of one year	Available in all other banks
Women returning to work after maternity leave or extended maternity leave must pass an interview, with no guarantee for getting their previous positions	Omega Bank, Blue Bank and Wave Bank
Study leave available for all employees irrespective of time worked in organisation	Family Bank, Wave Bank, Big Bank, Social Bank, City Bank and National Bank
Study leave available for employees who have worked in organisation for at least five years	Available in all other banks

It is important to note that casual (unplanned) leave in the Nigerian banking sector includes compassionate leave or bereavement leave and ceremonial leave. Compassionate or bereavement leave is usually given for five days and is paid leave

that may be granted to staff that have suffered the death of an immediate family member, but can include an extended family member. Ceremonial leave is usually paid leave given for a maximum of three days for an immediate family member marriage ceremony, naming or anniversary. A maximum of one day's paid leave is usually given to colleagues who would attend a ceremony in agreement with their line manager. This leave arrangement differs from that in Western countries, this may be attributed to the collectivist nature of the country and the socio-cultural framework that the county is made up of (Mordi and Ojo, 2011).

Evidence from the above table (Table 6.2) reveals that working from home was available but the majority of respondents were unaware of this initiative. Moreover, employers found this policy cumbersome to run since employees had to be provided with laptops, broadband service, generators and fuel for the effective implementation of this initiative. Table 6.2 also shows that male employees would have utilised the paternity leave arrangement if it was available. Some of the main themes gathered from the interviews revealed that quite a number of employees were unaware of WLB initiatives or were uncertain about what WLB initiatives entailed and the possible repercussions of using these initiatives.

A)   Lack of awareness of WLB initiatives

A number of employees in most of the banks were oblivious to policies that were in place in their banks, such as career breaks, unpaid leave, flexible working hours and

compressed hours. It was clear that the majority of the employees did not know where to find basic information on WLB policies and sometimes information was known by chance through word mouth or those close to managers. It was clear from the interviews that both managers and employees need to be trained on the importance of utilising WLB initiatives. When employees were shown a list of other WLB policies and practices that exist in banks in the United Kingdom, they were excited at the prospect of having more initiatives such as longer maternity leave, the introduction of paternity leave and more options to allow them to work from home. However, flexible working arrangements were only available to individuals that worked in the IT department. This generated some resentment among the workers, some responses were as follows:

"I feel that employees with children are given far more time off than employees without children. Why is it seen as OK to have time off to attend a parent teachers association meeting, but taking time off to do other stuff is almost impossible to get any time off"(Employee White Bank).

"Why is that people with children often state they can't work late because of the kids but those without are often expected to work additional hours? I think it is not fair if we all get paid the same salary" (Employee Blue Bank).

The concerns raised by some employees who indicated that some work–life balance initiatives only favour a certain group of employees are consistent with findings from Thompson and Aspinwall (2009); Allen (2001), Greenhaus and Powell (2003), Smith and Gardner (2007), and Cappellen and Jassens (2010). Hence, this concern should be

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taken seriously so that the range of WLB initiatives is appropriate and suitable for all the needs of the employees, so as to avoid feelings of resentment (Glynn, Holbeche and McCartney, 2002; Brinham, 2011).

Some of the bankers' responses as regards the lack of awareness are as follows:

"I count myself lucky to have this job; the salary just keeps me going. It would be an enormous task if I have to do any other arrangements like part time. Part time would not be worth my while as a man, I need to be able to provide for my immediate and extended family, so I need all the money I can get" (Employee Unique Bank).

"Part time Ke! Any arrangement that has to do with money cut I would not be interested in it" (Employee Foundation Bank).

"There are some polices that would not work in this bank any policies that would result in reduced pay would not hold water, that is why polices such as part time work and job share are non-existent" (HR Manager Family Bank).

Not surprising, the lack of awareness of some of the WLB initiatives were related to their non-use. One HR manager reported that a career break WLB arrangement had not been used. Some of the initiatives that exist in Western countries are not available in the Nigerian banking sector. The case of the bank workers was not an isolated case, as this arrangement is replicated across many private sector companies. The interviews revealed that the employees were not aware of policies such as compressed hours or working from home. Some of the reasons given during the interviews were that the

current economic conditions in Nigeria did not support such flexible schemes. One HR manager pointed out that Nigerians are not used to such arrangements and find them rather odd, *"we have various polices but most of the employees choose full time because they would earn more money from this working pattern"*.

According to Mordi, Simpson, Singh and Okafor (2010), there is a preference for conventional full time permanent contracts. For Mordi, the preference comes from the realisation that the country has a weak and unstable industrial policy and a large reserve of surplus labour struggling for scarce jobs.

B)   Availability and use of WLB initiatives

The availability and use of WLB initiatives was another prominent theme expressed by many of the respondents. Surprisingly only two banks – State Bank and National Bank – had crèche facilities for their employees. These crèche facilities were always fully booked and were only available at the headquarters. None of the other 18 banks had such facilities but claimed they provided financial support to parents with new babies. The employees however acknowledged the availability of such a fund but stated that the benefit of such a fund came very late, some almost a year after the child had been born. The interviews depicted that some initiative of WLB were alien to them, an example is term-time hours. The following quotations typify some of the shared views of the respondents:

"What is that? i.e. job share, and compressed hours I have never heard about it before [then the term was explained]. Even if the practiced was available I would not be

interested. I would not be interested in anything that would result in reduced income"

(Employee Rock Bank).

"For what na! What would I be doing for all that time, if I take up part time work or term time the long break is about 2 months if not longer – that almost the time for maternity leave. The maid would always sort the kids out, I can't afford any reduction in salary" (Employee Big Bank).

"I would love to balance my family, work and life but not many organisations offer such opportunity and to be honest I have not really bothered to find out what is available here, you would think as a manager I would know better" (Commercial Manager, Red Bank).

"How now? Share wetin? [i.e. job share] They would just ask you to go to your father's company to go and do what you want. On a more serious note the human resource department is not yet at that level to carry such out complicated system because in our bank the HRM function is centralised which causes a bit of problems sometimes" (Employee Blue Bank).

It is clear from the responses of the respondents that the bankers were not interested with any WLB initiative that would result in reduction in income. Another interesting initiative which was very different from that in some of Western countries was maternity leave. Maternity leave is a WLB initiative that is practiced in all Nigerian banks. Every pregnant female worker is entitled to three months of maternity leave as a statutory right. Maternity leave being fully paid is a discretionary gesture from the employer to the staff. This policy is different from many developed countries such as

the United Kingdom, where maternity leave is a statutory right and can be taken for up to one year. Many of the respondents pointed out the need for a review of the maternity policy. The following quotations typify the shared views of the respondents:

"It would be nice if maternity leave can be given for 6 months, at only 3 months it is so difficult to leave my baby. Half the time when I just returned to work I was calling the maid to make sure everything was alright and left the office early for almost the next 3 months, that would have equalled the 6 months and saved them a lot of pay" (Employee Big Bank).

"From a managerial point of view I feel the bank would save more if they just extend maternity leave to 6 months because most of the mothers when they come back to work for the next two months they are on and off, most of them come late and usually leave early. As a human being that is not the time to start giving the new mother queries, everyone just turns a blind eye until they eventually settle in" (HR Manager Alpha Bank).

Another form of WLB initiative used in developed countries such as Denmark, Finland and the United Kingdom is paternity leave. Paternity leave is given to the biological father or adopter of the child. There is the ordinary statutory paternity leave which is usually one to two weeks after the birth or adoption of the child and is paid at the rate of 90 per cent of the individual's salary. There is also additional paternity leave which can be given and is usually without pay. For example, in Denmark and the United Kingdom in particular, a spouse or partner of the woman (including adoptive fathers-to-be and same-sex relationships) who will be responsible with the mother for bringing up

a child has the right to apply for ordinary paternity leave and may also qualify for ordinary statutory paternity pay. The father-to-be can take either one or two weeks paid (at a fixed rate of £135.45 or 90 per cent of the average weekly earnings if the 90 per cent is less) paternity leave. Additional paternity leave is for a maximum of 26 weeks. The leave can be taken when the child is born (www.directgov.uk). Some employers in the United Kingdom have their own paternity leave arrangements, which are more generous than the statutory entitlement. These will normally be included in the employment contract (www.directgov.uk). This initiative is non-existent in the majority of Nigerian banks. The reason for this may be associated with the fact that Nigerians have always viewed the task of raising children in their early childhood as the job of the mother. Finland is also a good example of a country which positively promotes work–life balance initiatives. The Finnish legislation grants a "Daddy's Month" for fathers, in addition to their paternity leave entitlement for sick dependents (Murphy and Doherty, 2011: 255). The case studies reveal that only one bank – the Rock Bank – has attempted to introduce paternity leave within the last 12 months. This involved giving the new father two days' paid leave. Also, parents were given a small token extra each month for up to three children this was an incentive introduced to encourage employees to come back to work. Nigeria is a strongly male-dominated society where a gendered division of work prevails (Mordi, Simpson, Singh and Okafor, 2010). As with many of the African countries, the extended family system is also a very common feature that provides help and supports the family structure; but it comes at a cost to the individuals (Mordi, Simpson, Singh and Okafor, 2010). Generally in Nigeria, the issues outlined above are further compounded by the cultural values and societal expectation of men

and women. Work relations are often governed by patriarchal systems of socialisation and cultural practices (Mordi, Simpson, Singh and Okafor, 2010). The low implementation of paternity leave in banks can be attributed to the fact that Nigeria is a traditional society were roles are ascribed to individuals and men are seen as the heads and as being strong rather than loving and caring (Mordi and Mmieh, 2010). The following quotations typify some of the shared views of the respondents:

"Why would I stay at home? That is the function of my wife or my mother and all my sisters. As a man I should be the breadwinner of my home, I need to bring the money for the expense of taking care of the child, if I stay at home and they start paying me a fraction of my salary how can I cover the expense" (Employee Wave Bank).

"Paternity leave cannot work here because no one will use it. Men don't usually take care of children because they have maids and help from extended family members. I for one never really took care of my babies when they were born" (HR Manager Family Bank).

The majority of the male employees interviewed were not interested in paternity leave. However, a few male respondents admitted they would be interested in paternity leave if they were given the opportunity. This was in line with the traditional society that exists in Nigeria where gender roles are ascribed – caring responsibilities are meant for women and men are seen as the bread winners.

The non-utilisation of some WLB programmes is not just isolated to the banking sector. Spinks' (2004) research also revealed similar findings. Rodbourne (1996) and Stevens,

Brown and Lee, (2004) are of the opinion that low utilisation of work–life balance programmes has its probable root in the perception that adopting flexible working arrangements would lead to less job security and hinder future career prospects. Also these findings are in line with Maxwell's (2009) study which revealed that WLB initiatives may not be utilised to their fullest when individuals have concerns about their career progression in an organisation or about their employability. It seems that though work–life programmes are available to bank employees, most of them are yet to fully embrace the idea. This may be the resultant effect of the lack of information which clearly exists in the banking sector.

C) Effect of using these initiatives

The non-use of WLB initiatives was also attributed to the fear of repercussions and or any legal implications they may face for using these policies, there appeared to be confusion as to the possible legal implications of using WLB initiatives. For instance, some of the employees who had taken maternity leave would have loved to have had a longer period but the banks only offered the statutory requirement of three months. In the words of some respondents:

"Unemployment is high in Nigeria, when you start poking about on whether you are being treated fairly you may get into difficulty so I just stick to what I know, which is annual leave and casual leave" (Brand manager Ice Bank).

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"I am very careful in using those WLB things [i.e. initiatives] because I don't want to be branded as lazy, which would be the downfall of anyone's career once they are tagged in that light, that's why I don't use them" (HR manager Solid Bank).

"There seems to be distrust with the whole idea of work–life balance with some levels of management at the bank. Managers who use these initiatives may be seen as not being serious this attitude needs to be removed if work–life balance initiatives are to be successful" (HR manager National Bank).

The concerns raised by both the managerial and non-managerial employees as regards the repercussions they may face for utilising some of these initiatives were consistent with the findings from Allen (2001); Greenhaus and Powell (2003); Carnicer, Sanchez, Perez and Vela (2003); Smith and Gardner (2007); Thompson and Aspinall (2009). These studies revealed that both the managerial and non-managerial employees that did not use initiatives felt that the use of these initiatives may make them seem uncommitted and have a negative effect on their chances of promotions. The fear of repercussion and or the legal implications that employees faced can also be attributed to a lack of information, which was a common feature in most of the banks. The fear of repercussion for using these initiatives was in line with Wong and Ko (2009) and Charles and Harris (2007), whose research revealed that fear of repercussion for the use of WLB initiatives was one of the major setbacks for the utilisation of most WLB programmes. The next section discusses the flexible work arrangement in place in the Nigerian banking sector.

6.4 Flexible working arrangements

Flexible working arrangement is one of the major forms of work–life balance. A flexible working arrangement refers to an employee working alternative work pattern to suit their current personal situation. This form of arrangement is usually very effective because it ensures employees can balance work as well as personal activities and organisations who practise some form of flexible work arrangements reported increased productivity among staff (Chowen, 2006; Emsile and Hunt 2009; and Beauregard, 2011). However, employees within the banks pointed out that they worked for 12 hours a day. This is in addition to weekend work resulting in many of the bankers struggling between family and work. As some respondents pointed out:

"It is very difficult for me to meet up with family commitments. If not for my driver and help I get from relatives it hard to manage the children and home. My wife and I both work in banks and we hardly see the children till the weekend. Our work is sincerely affecting our lives but we need the money, what can we do… Some form of flexible working would come in very handy" (Marketing Manager Snow Bank).

"I find it so hard combining work and family responsibilities it takes special grace from God. With the hours I do in this bank it's a real struggle to do any other thing at the close of work. If they have some form of flexible working I would be very happy to take up this form of working arrangement" (Employee Social Bank).

"This work is very stressful to say the least, come to think about it I can't even remember when I had a weekend off, if this form of arrangement is really in this bank I don't mind applying for it o!" (Employee Big Bank).

"How can they be claiming there is flexibility in this bank? I can barely get all of my house chores done because of the late time I get home and I have to work most weekends, so how does that add up? I guess it is one of those things that are just mere paper policies but are not practiced" (Employee Federal Bank).

It is clear from some of the responses that the bankers want some form of work–life balance. In fact, 76 per cent of the respondents reported that they would choose a flexible working pattern if it was available. According to one of the HR managers of City Bank, he recognised that there was a need for work–life balance.

"We have flexible working patterns for our staff even though not all utilised it. We even have a lot of leave arrangements for the workers. I am sure if you asked the workers, they will tell you we have been generous and understanding with giving employees leave when requested. We know they have family and other issues that they have to attend to. We are supportive of employee needs."(HR Manager City Bank).

Nevertheless, many of the employees appeared surprised that there was flexible working arrangement available in the bank. Some of them pointed out that they had never heard of them, while others thought it was available only for top managers. Some of the responses typify the shared opinions:

"I don't even know what you mean by flexible working arrangement and they are claiming we have it here. It's the first I am hearing the word. This flexible working

pattern you are asking is not used in Nigeria. I think it is foreign" (Employee State Bank).

"If there is flexible work they would be using it; it's only for the big senior executives. We have no choice; we have to report to work every day, if not we will lose our work. I think you know it's hard to get job in Nigeria. We are suffering and smiling" (Employee National Bank).

The research showed that in most of the banks, most of the managers were more aware of the flexible work arrangements than the employees; except for the employees of Head, Alpha and Omega banks, where flexible work arrangements were common features in their IT departments. A few respondents within IT departments pointed out they enjoyed flexible work. What is apparent from the study is that there is limited flexible working arrangement within the banking sector, with the majority on full-time shifts and just a handful of workers on flexible work arrangements. That many of the employees in the IT department are more aware of the flexible working arrangement can be attributed to the fact their job is more computer-based unlike most other jobs in the banks that are more customer-based; hence, it is easier for individuals in the IT departments to work from home. However, these findings are typified in the responses of both the HR managers of Head Bank and Omega Bank, who pointed out that:

"We try to keep this form of arrangement quiet because it is very expensive; we not only have to provide the laptops and broadband facilities we also have to give them a token to fuel their generators so we prefer to restrict it to senior workers" (HR Manager Head Bank).

"Our flexible working is restricted to those in the IT department for logistic reasons because those who work in the customer service departments have to be physically present in the bank to attend to customers" (HR Manager Omega Bank).

The need to keep the flexible working arrangements quiet was understandable because Nigeria is a developing economy and still has infrastructural issues such as a lack of regular power supply, consequently there is a need to not only provide the laptop and broadband, but also to provide a generator if any work was going to be achieved at home. One of the main considerations for the adoption of WLB initiatives is for it to be cost-effective and not impact negatively on the organisation's finances. All the other arrangements were in line with those in Western countries. The next section discusses the changes in the use of work-life mechanism overtime.

6.5   Work–life balance mechanism

Research Question 4: What are the changes in the use of work–life balance mechanisms over time, in relation to legal and public policy interventions?

The labour legislation of any country is a reflection of various factors such as the economic, political, social and its colonial history, which can be seen in Nigerian labour act of 1974 which is very similar to the British labour law (Fashoyin, 1980 and Fawole, 2001). There were labour laws established as far back as 1917 known as the

 Master and Servants Act, 1917, then came the Labour Ordinance, 1929, then the Forced Labour Ordinance, 1933, followed by the Labour Code Ordinance, 1945, before

the Labour Law of 1974 was finally created. The Labour Law of 1974 was updated in 1990 with the Nigerian Labour Act of 1990 but was not very different to the Labour Law of 1974. All the laws were created with the main aim of ensuring workers' rights are protected in the workplace (Fashoyin, 1980 and Fawole, 2001).

The Nigerian Labour Act of 1990 is basic and obsolete and needs to be urgently updated (Oserogho and Associates, 2003). One such section of the labour law which needs an urgent overhaul is section 13, which stipulates that the number of hours worked should be fixed by mutual agreement or by collective bargaining as long as there is one day off, which is clearly not the case as most employers set the working hours in their organisation and bank employees have been known to work seven days a week and work for long hour (Irobi, 2005). The lack of review in the Labour Act of 1974 has resulted in a misfit between the legal standard and working time practices among Nigerian employees. One such case is that of pregnant women who are allowed to take 12 weeks off as maternity leave and should be paid at least half of their salary. Some employers have requested that this law be reviewed as the women still need time to settle back into work (Epie, 2011). As some of the managerial respondents mentioned:

"Not much has changed in relation to the employment law, and government does not interfere in such matters, so as much as possible we draw contracts for our staff that are as fair and as encouraging as possible" (HR Manager Family Bank).

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"If we have to wait for changes in the law to improve the welfare of our workers we would still be in the 70s as nothing has changed. I can beat my chest and say that our bank has one of the best and most attractive offers and benefits for employees. Hence banks just do their own thing" (Retail Manager National Bank).

"The federal government as much as possible dissociates themselves from organisations' policies, so as much as possible we create and maintain our policies, hence the need to ensure our contracts of employment are as clear as possible so there is no ambiguity and room for misinterpretation" (HR Manager Ice Bank).

"Not much has changed as regards practices and policies in our bank this can be linked with all the mergers and consolidation going on within the banking sector the federal government is more interested with the financial standing of banks rather than the welfare of its workers" (HR Director Head Bank).

The responses from the managers indicate that there has not been much help from the federal governments as regards changing the labour laws. The responses indicate that various banks make up their own rules, hence the variations that exist between the various banks in the Nigerian banking sector. The findings from the study reveal that the changes in the use of work–life balance mechanisms over time, legal and public policy interventions has not changed in the last three decades in the Nigerian banking sector. The next section discusses trade unions' intervention in work–life balance issues in Nigeria.

6.6   Trade union and protection of workers' right in Nigeria

Twenty trade union officials were interviewed to uncover their role and relationship with bank employees and management as regards welfare issues within the banking sector. The union officials identified four factors that have affected unionism in the banking sector, they include: unwillingness to join trade unions, hostility of the banking sector towards trade unionism, banking officials ignoring labour laws, challenges faced by the union officials. These factors will now be discussed below.

A) Unwillingness to join trade unions

Trade unions were established with the sole aim of ensuring workers' right are protected and labour standards are maintained within organisations, especially with the provision of a good work environment. The union members revealed that many bank employees are not aware of their rights as workers to join a union. The union officials were however of the opinion that this unwillingness of the bankers to join unions was attributed to the prevailing economic situation of the country. The economic situation has resulted in bank workers being vulnerable to the antics of the employers and not questioning or challenging their authority when told not to join unions. Some of the union officials reported that:

"A lot of workers whom we interview don't know their rights; they usually turn a blind eye as regards welfare issues at work. They are always very careful not to be seen to be too forward because they do not want to end up unemployed. Naija [Nigeria] is a very difficult country and many individuals wouldn't want to get tangled with unemployment

difficulties. Hence the preference to turn a blind eye or act as the good boy at work and avoid union activities" (Trade Union official).

"Majority of the bank employees we speak to are more concerned with keeping their jobs and avoid issues that cause them to be seen as rivalry with management. Do you blame them in this hard economic climate? Everyone has to watch their backs. I guess this is the main reason why employees shy away from unions" (Trade Union official).

As earlier reiterated, the majority of the employees and managers were unwilling to join trade unions because they would be labelled as joining a rebellious group, which would have a detrimental effect on their career progress. Also the majority of the bankers were sceptical about joining trade unions as they believed being members of trade unions could make them lose their jobs, and in the tight economic situation of country jobs are scarce and the bankers were therefore unwilling to join trade unions. The findings of this study were consistent with those of Rigby and O'Brien-Smith (2010) and Gregory and Milner (2009), whose studies revealed that some of their respondents were unwilling to join unions because of the bad label they might get. This is a major setback for the unions in addressing some of the welfare issues of the workers.

B) Hostility of the banking sector towards trade unionism

One of the other reasons for limited trade union membership in the Nigerian banking sector is the hostile environment created towards trade unionism in the sector by bank management. The management style of the banking sector in discouraging its

employees from joining the union is the introduction of a disparity in wages of employees at the same level between those who are members of trade unions and those who are not (NLC, 2009). This has had a detrimental effect on the number of bank workers who join unions. Some of the trade union officials noted that:

"Unfriendliness towards trade unions in the banking sector was more prominent in 2005 after the consolidation of banks when the Central Bank of Nigeria gave banks the power the powers to remove any obstacle to their development hence most of the banks derecognised trade unions" (Trade Union Official).

The trade unions officials however, took the banks before the public panels of the National Assembly which resulted in six banks being able to be unionised, however the majority have yet to be unionised (NLC, 2011). The Association of Senior Staff of Banks, Insurance and Financial Institutions (ASSBIFI) and National Union of Banks, Insurance and Financial Institutions Employee (NUBIFIE) are the trade union of the banks which has about 30,000 members but has the ability to have much more but hostility which exist within the banking sector has not allowed this happen (NLC, 2011).

C)   **Banking officials ignoring labour laws**

The bank official's don't take the labour law very seriously (NLC, 2011) because Section 24(1) of the Labour Law states a fine of a 1,000 naira (i.e. $7) on employers and organisations who fail to recognise any trade union which is registered to the

specific sector, the fines are ridiculously low. As a of the trade union official mentioned:

"Bank managers hide under the umbrella that the laws are not very strict so they give their employees unrealistic work targets especially with their marketers this is however common practice in all the banks, however our hand are tied because the law seems to favour the bank officials, we as union officials don't have a say in the matter". (Trade Union official)

The bank officials take advantage of the weak legal framework which exists in Nigeria and choose not to comply with the regulations, even when the bank officials are found guilty of breaking the rules the enforcement of penalties are still not followed through very thoroughly (Osaghae and Suberu, 2005; Ojakorotu, 2009; Obebe and Adu, 2011). This has resulted in issues on welfare been taking for granted by the bank officials, and WLB issues are not priority within the banking sector.

D)   Challenges faced by the union officials

Some of the union officials expressed that they faced many challenges which include: lack enforcement of the law and financial constraints. These challenges were extracted from the response:

"The unions have many problems such a lack of proper funding. it is also clear that the labour law is not adequate enough to ensure that the rights of the employees are protected. The government does not help us as we face internal problems also in form of weak organisational structure and inadequate employees. The unions need a total overhaul to be more effective" (Trade Union official).

All of these challenges have drastically affected the power and influence of trade unions within the Nigerian banking sector. These findings resonate with those of Fajana (2008) and Fashoyin (2010), whose studies revealed that the unions in Nigeria encountered a lot of difficulties in carrying out their responsibilities, ranging from politically to financially or structurally difficulties, hence the need for government to back them up so that they can be more effective. One of the main interview questions concerned how the union officials help their members achieve work–life balance, the details are given below.

6.6.1 Trade Unions and WLB

There is no area of either the Nigerian Labour Law of 1974 or the Nigerian Labour Act of 1990 that addresses issues as regards workplace flexibility. Hence, any form of workplace flexibility available within the Nigerian banking sector is at the

management's discretion. Trade unions are becoming more aware of WLB issues as regards bank employees, as one of the trade union officials comment:

"I must say the whole WLB thing is relatively new and the union officials are only getting a grip of what it is about. The union would look more closely into it as it would help the employees at work which is our utmost priority" (Trade Union official).

Trade unions have a stronger positioning than individual workers in the employment relationship (Fashoyin, 2010). Unions in the banking sector have taken many steps to improve the working conditions and improve the welfare issues within the Nigerian banking sector but to no avail because the unions have been derecognised so they don't have a strong hold on the managers of the banks (Fashoyin, 2010).

The next section discusses the forces constraining or shaping the choices of work–life balance practices and policies within the Nigerian banking sector.

6.7   Forces constraining or shaping the choices of work–life balance practices and policies

Research Question 5 What forces constrain or help to shape the choices of work–life balance practices and policies that exist in the Nigerian banking sector?

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Research Question 6: What is the perceived impact of work–life balance initiative on managers and employees?

6.7.1 Economic Reasons

The review of the literature revealed some factors that shape work–life balance in various organisations one of which include economic reasons. Some of the respondents raised concerns about how the economic conditions affected their ability to either achieve or not achieve WLB. The majority of the participating bank employees viewed the current economic conditions in Nigeria as a significant societal factor that has influenced their choice of working in the banking sector. A number of them have also confessed they were attracted by the high salaries (Epie, 2010). Some of the participants' responses include:

"Economic factors are very important to me, there is no established welfare scheme in this country to guarantee the financial security or assist during periods of unemployment, hence the need to get as much money and save for the 'rainy day' " (Family Bank employee).

"The problem is that the economy is bad and it is difficult to earn good money. You would look at money first because of the bad economy before thinking about the perks that come with the job" (Foundation Bank employee).

"The most important thing in my life is to support my family members financially. This includes my children and my retired parents, there are no credit facilities to assist

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individuals. I cannot afford to stay where I will not have the opportunity to make good

pay. I would always be on the lookout for the organisation that would give me plenty of

money" (Federal Bank employee).

The findings from the interviews suggest that bank workers are quite sensitive to the financial gains they can get from the organisation; this is also an important consideration when choosing the organisations they work for. Many of the employees admitted that they are likely to forego other initiatives such as WLB programmes; hence the managers are not under pressure to implement or include initiatives not currently available in the bank.

6.7.2 Cost Considerations

In addition to the economic considerations there are cost considerations (Hudson, 2006; Rapoport, Bailyn, Fletcher and Pruitte, 2009; Innstrand, Langballe and Falku, 2010). Some of the participants' responses include:

"The bank is like any other business, it is here to maximise profit but not at the detriment of its staff's welfare, hence if the government says maternity leave should be three months half pay why should we increase it, because it is going to cost us. We would have to pay for the duration when the employee is off plus the individual who replaces her" (HR manager Alpha Bank).

"I believe our bank is very generous because they give full pay for maternity leave, while some other banks just stick with paying only 50 per cent of the salary we grant maternity leave with full benefits irrespective of the fact that the women in question may have worked less than a year" (HR manager Solid Bank).

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"There are more women in this bank although we encourage the women to work for at least one year so that they can benefit the from the fully paid maternity leave, but since childbirth is a natural process there is nothing we can do if an employee gets pregnant before the end of her first year of employment but pay a percentage of their basic salary during the three-month period" (HR manager National Bank).

"As much as we care for the welfare of our employees we are also in business to maximise profit. There is a clear distinction between rhetoric and reality, as much as we would like to be on the same plan with the Western world we have a lot of infrastructural issues, hence we can't have all the initiatives of the Western countries – but we try to be as accommodating as possible with all the needs of our employees catered for" (HR manager Rock Bank).

"Taking care of our staff is the most important thing to us because if we have unhappy employees we can never maximise productivity, but we are also conscious of the fact that we have to minimise our cost so we only go for initiatives which would not cost too much and all the staff can benefit from" (HR manager Family Bank).

The usual practice is that the employee are granted a leave period of three months for maternity, which is with or without full pay depending on the contract of employment. This clause must however be included in the contract of employment for it to be enforceable. Since the Labour Act of 1974 specifies only a three-month period, the bank management tends to stick with this. Also the Act only stipulates that after the maternity period when the mother is nursing her child, she should be allowed to finish one hour earlier. Hence, Oserogho and Associates (2003) and Obebe and Adu (2011)

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stipulate that the Nigerian labour law is restrictive, outdated and needs updating in contrast to the maternity arrangement available in Western countries where statutory maternity is usually for a minimum period of six months and fathers are entitled to paternity leave that is not restricted to the contract of employment. Another factor which influences work-life balance in the Nigerian banking sector is the varied leave arrangement and childcare arrangements – a crèche is provided by only two banks, which are the State Bank and National Bank.

"We always ensure our staff are catered for so that they can be productive, that is why we have crèche facilities to help nursing mothers ease back into work at such a sensitive time, when they would have to go back to work and feel comfortable leaving their babies" (HR manager State Bank).

"The Bank ensures that leave arrangements are designed in such a way that they are competitive but don't interfere with the personal needs of the employees so that everyone is happy" (Brand manager Omega bank).

"I have found the parental leave very handy. I didn't know much about it until very recently when I heard my line manager talking about it one day. I used to take either my annual leave or casual leave if I had to take any of my children to the hospital, but since I know about it I can keep my annual leave and use it for something else" (Employee Family Bank) .

The findings in this study align with those of Dagger and Sweeney (2006); Bygren and Duvander (2006); Klammer and Letablier (2007) whose studies revealed that varied leave arrangement was an important factor which constrain work-life balance.

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6.8 Managerial Support

Managerial support has been found by previous studies to constrains WLB initiatives if the managers are not in support the programme would fail (Clark, 2000; Hudson, 2005; Maclnnes, 2006; Lewis, Rapoport and Gambles; 2007; Bryson, Warren-Smith, Brown and Fray, 2007; Rapoport, Bailyn, Fletcher, and Pruitte, 2009).

"If the line manager is not interested in a policy they won't lay much emphasis on it. Most of the policies are known through hearsay, if your supervisor does not tell you about a policy the likelihood you would hear about it is very slim" (Blue Bank employee).

"Your line manager has the ultimate say in the use of policy, if he does not let know about it there is no way you can know about it let alone use it" (Wave Bank employee).

"I am sure my oga would just laugh if I start asking for WLB I can remember when I asked once to take time off to take care of my child in the hospital. He asked whether I was now the doctor that was going to give him the medication and if that was why I wanted to stay there all day, so imagine his reaction when I just say I want time off for leisure – he would just regard me as unserious"(Employee Snow bank.)

"This issue is a dicey one because I feel it is really dependent on your relationship with your line manager, because for most time if he does not approve your leave you are not going anywhere" (HR manager Big Bank).

"I am lucky that my oga strongly believes in work–life balance, maybe because he is a family man, he is very helpful when I need time off for other commitments. He usually

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allows me a day off but some of my colleagues complain that they just allow them to close early if they have family commitment, I guess because they are in a different unit and their oga is different" (City Bank employee).

"Different oga's seem to just vary times for casual leave, I remember when I took it about six years ago I was given three days off by my oga, but when I asked for it earlier in the year my new oga only gave me two days and was saying he was being very generous because I needed it to go to a colleague's wedding ceremony that was in a different state" (Employee Blue Bank).

"I only started using parental leave when my oga [manager] told me about it because he used to use it often, that is why I know about it" (Employee Blue Bank).

"I don't really use any of the supposed polices, the only ones I am interested in are the ones that are a statutory right like the maternity leave or annual leaves, anything extra is just a waste of productive time. You know Nigerians like to copy a lot, they want to imbibe Western policies that would not work in our country" (HR manager Snow Bank).

"I think it all boils down to being aware of the initiative to be able to encourage or permit other employees to use such policies. A lot of my fellow managers do not have a clue about some of these policies so it is almost impossible to remove the human side of things. You can only give what you have or are aware of" (Marketing manager State Bank).

"If the line manager is not interested in a policy they won't lay much emphasis on it. Most of the policies are known through hearsay, if your supervisor does not tell you

about a policy the likelihood you would hear about it is very slim" (Blue Bank employee).

Hence, many employees fear that a request to use such policies will stigmatise them in the eyes of their supervisors and co-workers, which was clearly expressed in the responses from some of the respondents:

"It is visible that individuals who do long hours and always come on weekends are promoted first and given many perks, why would I want do anything less?" (Snow Bank employee).

"Work–life balance initiatives to me are just a paper policy, how can they be claiming they have work–life balance when during training they tell you that you can't have children in the first two years of employment?" (Unique Bank employee).

"You don't want to feel like the odd one out, if everyone is doing a minimum of 12 hours why wouldn't you? And my line manager does not talk about the WLB thing so I don't think much about it" (Ice Bank employee).

"I believe if we the managers are more involved in making these policies we would more inclined to encourage others to use them. If policies are made in conjunction with managers their implementation rate would be definitely much higher" (HR manager City bank).

Managers play an important role in the success of work–life programmes because they are in a position to encourage or discourage employees' efforts to balance their work and family lives (Hudson, 2005). Also important is the support from co-workers in the

implementation of WLB initiatives, which can positive or negative (Hammer, Kossek, Anger, Bodner, Zimmerman, 2010; Hammer, Kossek, Yragui, Bodner and Hansen, 2009b; Kossek and Hammer, 2008; and Kossek, Lewis and Hammer, 2010). Some of the line managers don't encourage the implementation of new WLB policies if these polices would result in extra workload on them.

"I quite understand that no one likes extra work but you cannot just be a manager for the nice title; you have to be ready to take up the extra responsibility. My line manager does not like to get involved with WLB matters because he says it is just extra paper work he would have to sort out" (Big Bank employee).

"It is easy to just pass everything to the managers but we also have our own responsibility. I feel if the WLB jobs are done mainly by the HR department the managers may be more willing to talk about it or allow staff to take it" (Brand manager Big Bank).

The findings from the study shows that support managerial support is very important which can constrain or shape the choices of work-life balance programmes also equally important is support from other employees (Newton, Hurstfield, Miller and Bates, 2005; Blair-Loy, 2009; Lauzun, Morganson, Major and Green, 2010; Allen, 2011; Webber, Sarris and Bessell, 2010; Schwartz, 2010; Makela and Suutari, 2011).

6.8.1 Caring Responsibilities

Many of the respondents identified caring both children and/or extended family members as a main factor which affects achieving work-life balance. Some of the respondents identified home chores and unhelpful partners as putting extra pressure on them. This may be attributed to the fact that Nigeria is a traditional society. The responses below further buttress this point:

"Even if my wife works full time why would she not still do home chores? I do not mean to sound nasty but that is a women's job to take care of the home" (Employee Big Bank).

"When you get home you start cleaning, and cooking, as a woman you have to keep the home tidy. Even after long hours at work when you get home you still have work" (Employee Rock Bank).

The gender stereotyping of roles in Nigeria also contributes to the work–life imbalance experienced by the managerial and non-managerial employees. These findings are not restricted to Nigerian bankers, as similar findings were observed in Greenhaus and Foley's (2007) study which showed that both male and female respondent also stereotyped roles. The female respondent felt obliged to care for the home, while the male respondents felt obliged to be the breadwinners. The male respondents reported that the role as the main breadwinner also resulted in additional pressure which caused work–life imbalances. The respondents mentioned that:

"Your work as a man never ends, you are the boss at work and when you get home you also have to settle disputes among relatives, as I am the eldest son my duties are never ending" (HR manager Wave Bank).

"I have to be the one to work all the extra hours, as the man of the house I have to be able to provide all my wife and children. I also have to cater for my parents needs as they are now elderly and retired" (Employee Big Bank).

Stereotyping of roles is a very common feature in many traditional societies because of the socio-cultural context of the country. Hierarchy is very important in these societies and men are seen to be higher than women, hence the need for them to provide for their families, while the responsibility of the home is the chore of the woman (Onuoha, 2005; Chovwen, Arebiyi and Afere, 2008). It was acknowledged that children provide immense joy and personal satisfaction to parents; however, dependent children were also seen to place additional pressures on parents, which impacted on their jobs. Nevertheless, children were generally acknowledged as the top priority to their parents. As some of the respondents acknowledged:

"I strongly believe that children are the sole responsibility of their parents so whatever job you are doing your children should come first. As a Christian it's also your biblical responsibility to care for your children" (Employee Federal Bank).

"Once you have children everything changes, you can't just go home after a long day at work and put your feet up; even when you have maids you have to keep a constant eye on them. So they do not fall into bad company and are well looked after" (HR Manager Family Bank).

In addition to caring for the children on a daily basis the school holiday period was seen as another event which resulted in a difficult time for parents as they had to make provision for additional care for their children.

"School holidays always turn out to be very expensive times as you always have to take the children from one eatery to the other. Or you have to pay for extra lessons during the holidays just to keep them busy, all of these expenses add extra stress because it's not like you get paid anything extra during holidays"(Employee White Bank).

Apart from the nuclear family of the employees, the extended family members were also seen to put pressure on them, both in terms of their time and more frequently for monetary support. The majority of the respondents reported that the extended family members believed that it was their responsibility to care for them rather than it being a favour. This was reiterated by some of the respondents:

"My father has been dead now for nearly 7 years, because he was the head of the family he contributed to all extended family functions. After he passed on the responsibilities were automatically passed down to me, without considering my financial circumstances" (Employee Blue Bank).

"There was one stage where my husband's grandmother was staying with us so I was trying to cope with family and work, looking after her as well and at that point I didn't have a house maid. I had never been so stressed in my life and you can't complain too much because my husband would start saying I don't want to take care of his family" (Employee Federal Bank).

The stress on most of the respondents to care for both their immediate and extended families can be attributed to the socio-cultural context of the country – the social fabric of the Nigerian society is collectivist with a strong emphasis on individuals caring for their extended family members. Individuals who do not take care of their own people are seen as irresponsible or given social sanctions; hence individuals feel obliged to take care of their extended family members. The findings from this research are in line with Greenhaus and Powell (2006) who revealed that extended family members also contribute to the individual's stress levels and his/her ability to achieve WLB.

6.8.2 Organisational Culture

Apart from the nuclear and extended family members who impede the bankers from achieving work–life balance, organisational culture was seen to impact on employees work–life balance (McDonald, Bradley and Brown, 2005 and Pocock, 2005). It has been argued (by McDonald, Bradley and Brown, 2005; Gambles, Lewis, and Rapoport 2006 and Gregory and Milner, 2009) that organisational structures and cultures can undermine formal polices in organisations. Hence, organisational structures and cultures that do not support the utilisation of work–life polices can result in the marginalisation of those employees who use them (McDonald, Bradley and Brown, 2005; Gambles, Lewis, and Rapoport 2006 and Gregory and Milner, 2009).

 "If you want proper work–life balance the bank is clearly not the place to be as the whole setting just does not encourage it, you work long hours, very great work load" *(Employee Red Bank).*

"You just have to be very careful in just jumping into stuff like asking to use WLB initiatives it may be a trap, they say one thing but don't really mean it. The bank expects you to work long hours because they only promote those who do. How on earth can they expect you to still take up any WLB initiative?" (HR manager, Wave Bank).

"I have read about the WLB thing in the policy book do they actually have it? I am sure I do an average of 50 hours in a week and more than 10 hours extra some weeks which is unpaid. How can they justify it with the ever increasing work load?" (Employee Solid Bank).

"It is just lip service that is paid to work/life balance issues but in reality the workloads are ever increasing. How can anyone achieve any form of balance?"(Employee Omega Bank).

"The very unrealistic deadlines always result in long hours and managers usually favour the individuals who like to do long hours, so we all do it to get into the manager's good book, no one wants to be in the black book of their manager" (Employee Foundation Bank).

"The management team just sit down in their air-conditioned offices and place unrealistic workloads and targets. However, the part I don't like is when they make it a do or die affair for us to do this unpaid over time" (Employee Unique Bank).

The majority of the non-managerial employees felt that some of the organisational culture did not support the actual use of WLB initiatives, also the managers did not

speak openly about work–life balance issues so this also was not very helpful. The findings are in line with Smith and Gardiner (2007), who revealed that managerial support was an essential feature for the adoption and implementation of WLB initiatives in any organisation. The findings from this research are in line with Pocock (2005), McDonald, Bradley and Brown, (2005); Greenhaus and Powell (2006), Hill, Allen, Jacob, Bair, Bikhazi, Langeveld (2006); Gambles, Lewis, and Rapoport (2006) and Gregory and Milner (2009), who revealed that organisational culture is very important in the adoption and implementation of WLB initiatives.

Hudson (2005) suggests that there are four distinct work–life typologies; these include Utopians, Visionaries, Braggers and Laggers. Organisations that have many WLB initiatives available to employees and genuinely support employees utilising these initiatives are known as 'Utopians'. 'Visionaries' are organisations that have a supportive culture but do not yet have many formal policies in place for their staff. Some of the less supportive typologies of WLB are the 'Braggers' and 'Laggers'. The Braggers theoretically provide a range of flexible work options that look good to outsiders, but do not follow through with support. Braggers may also introduce work–life initiatives for reasons other than the enhancement of work–life balance. For example, flexibility that is solely employer-driven, and has not been developed to cater for the needs of employees. The Laggers have neither the formal options available, nor the support of the day-to-day work environment. The Nigerian banking sector tilt towards the negative end as Braggers because they provide a range of WLB options and

consequently look good to outsiders, but do not follow through with support of the developed strategies.

Lack of information and training was also seen to affect the implementation of WLB programmes and will be discussed below.

6.8.3   Lack of information and training

Several of the bankers were unaware of a number of WLB initiatives that were in place in the banks, in addition, information was known by chance through the word mouth or those close to managers who were aware of such initiatives. It is clear from the interviews that both managerial and non-managerial employees need to be trained on the importance of WLB – including having improved mental and physical health, improved job performance and overall job satisfaction (Webber, Sarris and Bessell, 2010). There is a need for training across the board for managers as well as employees so that the full potential of using WLB initiatives can be realised.

"I can't remember the last time we had training that was related to flexible work arrangements available or the various leave options available. I think we all need some more training on that aspect" (HR manager, National Bank).

"To be truthful WLB initiatives are not one of the major policies given priority in this bank. Since I have been here I have only had training on WLB initiatives during the induction week. If not that I am in HRM department I would not know very much about this topic" (HR manager, Alpha Bank).

"Relating WLB programmes across to every staff member has not been done recently and I have been here for about 2 years now" (Employee Big Bank).

The findings from the interviews revealed that the employees' knowledge of existing bank policies that support work–life balance is very patchy and often inaccurate. Consequently, many members of staff are not sure about what is available and what they can ask for when the need arises for flexible work or special leave. Improving communication by making information on existing work–life balance policies and practices more easily available would help staff to make better use of all the leave arrangements available in the various banks.

6.9   Perceived career damage in utilising WLB initiatives

Some of the respondents reported that they were sceptical about using WLB initiatives lest it affected their chances for promotion and damage their prospective career. The employees indicated that by using these arrangements they may be regarded as not committed to the bank, which could influence their chance for promotion. This notion can be linked to the fact that managers encourage the culture of long hours and "presenteeism" that currently exists in the banks. Cullen and McLaughlin (2006) and Deery (2008) discuss this notion of "presenteeism" as "an overwhelming need to put in more hours or, at least appear to be working very long hours". Presenteeism was a concept which was present across all the banks in Nigeria. The following quotations from some of the employees highlight the influence of career progression on the use WLB initiatives:

"If you want to progress in your to be career you are not going to be using too many WLB initiatives. That is why most women of childbearing age have to choose between pursuing a career or focussing on their children and family, usually one has to give for the other" (White Bank employee).

"When you start talking about the whole WLB thing you are automatically labelled as being uncommitted and usually would not be the first choice for a promotion" (Employee City Bank).

The awareness that the use of work-life initiatives may have a negative effect on an employee's career development may discourage them from using these initiatives (Cullen and McLaughlin; 2006 and Deery, 2008).

The next section discusses the findings associated with ethnic favouritism and the use of WLB initiatives.

6.10 Ethnic favouritism, ethnic sensitivities and work–life balance

A very interesting theme which emerged from the study was how the ethnicity of each employee and their line manager affected their utilisation or non-utilisation of WLB initiatives. Some of the managers argued that the ethnic group of each employee or their managers did not have any effect, but this was not the case in all the banks. As the culture of the country is imbedded within the banks and the country is made up of many ethnic groups, ethnic sensitivities were common in many banks. While Nigeria is made up of numerous ethnic groups there are three main ethnic groups: the Hausas in the

north, Ibos in the east and Yorubas in the southwest. The various ethnic groupings give rise to ethnic allegiance, which results in a tendency for people to be more inclined towards others of the same ethnic group (Gordon, 2003; Irobi, 2005). Ethnic favouritism can be described as a situation where a member of one particular ethnic group is favoured over the members of other ethnic groups. The existence of many ethnic groups has resulted in ethnic sensitivities and perceived ethnic favouritism among many individuals in Nigeria with ethnic favouritism visible in many organisations in the country (Gordon, 2003; Irobi, 2005). The banking sector is not immune to issues of ethnic sensitivity; many of the bankers reported that their use or non-use of some WLB policies was strongly linked with the ethnic group of their managers − those within the same ethnic group had easier access to using such policies. One very common initiative was taking ceremonial leave or causal leave, because these leave arrangements are usually given at the discretion of the line manager. Some of the responses highlight such practices:

"If your line manager is from the same ethnic group your life is a lot easier, my former boss was from a different ethnic group and it was almost impossible to get favours from him. This is not to say that there are not people that do not do the ethnic thing, but there are a handful that definitely fall into this category. We are all human beings so you expect things like that. I am in the same category now as my boss, he and I are both Yoruba's so I get a lot more favours from him" (Employee Federal Bank).

"My current manager is more professional about this whole tribe thing as he tries not to be seen as favouring all the Yoruba team members. But I must say he is much better than my last boss, with him if you are not Ibo 'nothing for you' [can't get any favour

from him], to leave early to attend your child's PTA meeting [Parent Teachers Association meeting] was a nightmare, you must have done prayer and fasting first" (Employee Big Bank).

"Let's not pretend that people would not favour their own, it's like asking a leopard to lose it spots, it would not happen. The best way is to try and minimise it. I for one when I want to take a day off I go informal on my boss and switch to Esan language it usually works and I get the day of." (Employee Wave Bank).

"People are more comfortable with their own people i.e. people from the same tribe [ethnic group] you can't really blame them, they feel safer because they watch their backs. It is very common in my bank, most of the people in the HR department are Ibos hence there are a lot of Ibo employees and naturally when you ask for day off the manager usually gives his own people priority over me" (Family Bank employee).

"I must say my bank is guilty of this whole tribe thing. When I first started working at this bank I used to be very irritated with everyone speaking Ibo in the office as they are quite a number of them working here. I always noticed that my boss was more partial and forgiving to his people as regards mistakes at work, so when I want to get a day off I go to his boss for approval as we are both Edos" (Employee Red Bank).

"I am very guilty of this tribe thing, when I see people that speak the same language as me I just automatically switch, which usually works, especially when I need favours from my oga. Sometime last year there was actually a memo which went around informing people that native languages were banned during office hours, except for

speaking to customers who didn't understand English. I don't think that thing lasted till the end of the day" (Employee Snow Bank).

"People are usually more at home with people from the same tribe I think because there are so many ethnic groups in Nija so people tend to drift and find comfort with their own, and then to be more receptive and help them, like it was my Rivers man – my manager – that brought me into this bank and helps me to get all forms of benefits" (Employee White Bank).

Ethnicity is very pronounced within Nigeria. There are over 250 ethnic groups (Osaghae and Suberu, 2005; Owoyemi, Elegbede and Gbajumo-Sheriff, 2011). Generally speaking, Nigerians tend to identify themselves with their ethnic affinities before seeing themselves as Nigerians. This finding was supported by Lewis and Bratton (2000: 27), whose survey revealed that close to two-thirds of the population saw themselves as members of a specific ethnic, or more broadly a regional, group (Lewis and Bratton 2000; Osaghae and Suberu, 2005; Owoyemi Elegbede and Gbajumo-Sheriff, 2011). Various ethnic groupings result in ethnic allegiance, leading to a tendency to incline towards the same ethnic group, and this was reflected in the utilisation of WLB practices in Nigeria. The following statements reveal that ethnicity and the cultural values and practices of a country cannot be separated from the organisational culture. Ethnicity is not only a barrier in recruitment it also affects the relationship between managers and employees, which affects the utilisation of WLB programmes.

6.11 Summary of qualitative findings

♦ The qualitative findings reveal various notions of work–life balance are defined in relation to time spent with family, health considerations, personal and social time and time for religious/spiritual activities. The various WLB initiatives available were discussed in comparison to other WLB initiatives in Western countries and it was found that most WLB initiatives in Nigeria are at variance with those of the Western nations. The various changes in WLB mechanisms over time in relation to legal and public policy interventions were discussed. Also explored were the factors that help shape the choices of WLB practices in the banking sector, as well as the perceived impact of WLB on attitude and performance of both managers and employees. Table 6.4 provides the summary the answers to all the research questions of the study.

Table 6.4 Summary of findings on the research questions

Research Question	Findings	Implication
1) How do managers and employees define WLB in the Nigerian banking sector?	Managers and employee define WLB in terms of time for family, health concern, personal and social time, spiritual and religious time.	All the themes were constituent with what exist in literature. Hence managers should be aware that themes are important to their employees.
2) What is the range and usage of the WLB practices in the Nigerian banking sector?	The results were different from what exist in literature.	The age group of respondents didn't affect their choice of WLB hence study disputed the career stage model. There was also no significant difference in the use of WLB among the male and female respondents.

3) How are the WLB mechanisms being used in the Nigerian banking sector?	The results were different from what exist in literature one such example was the ceremonial leave arrangement which didn't exist in other western countries.	Majority of the respondents were not interested in any initiative which would result in reduced income.
4) What are the changes in the use of WLB mechanism over time in relation to legal and public policy interventions?	The Nigerian Labour law is greatly influenced by the British system as they are their colonial masters. However, the labour law in Nigeria is an outdated version of what exist in Britain.	The Nigerian labour laws are restrictive and obsolete hence the managers adhere to the basic provisions of the law such as providing only 3 months maternity leave with either basic or half pay.
5) What forces constrain or help to shape the choices of WLB in the Nigerian banking sector?	The findings were consistent with the review of literature with a few variations as regards the main factors which shape the choices of WLB these include public policy development, organisational policy and managerial policy. However there were a few additions such as societal factors.	The economic condition of the country was a significant factor which affected employees not using or not been interested in any initiative which resulted in reduction in wages.
6) Perceived impact of WLB initiatives on managers and employees.	A majority of the participants indicated that their use of WLB initiative was greatly dependent on line manager's attitude, colleague attitude and perceived career damage which were to what was consistent with the review of literature.	For WLB initiatives to make the necessary impact organisations should be sensitive of these findings.

Source: Original study data 2012

Chapter 7 Discussion

7.1   Discussion of Results

This thesis has provided insights into the work-life balance policies and practices of both managerial and non-managerial employees in the Nigerian banking sector. Evidence from the findings reveals that work–life balance issues are of major concern to both managerial and non-managerial employees of the Nigerian banking institution. WLB in this study was viewed through the lenses of the spill-over model which viewed work and life as independent spheres that affect each other either positively or negatively. The spill-over model was also expanded to test if age, gender, work hours, the implementation of work–life balance initiatives and their benefits to employees and managers. An attempt is made to analyse the various factors influencing work life balance of the respondents and their ability to balance or inability to balance work and life which is the dependent variable the independent variable age and marital status. Firstly, a quantitative study was carried out to determine whether WLB practices existed within the banking sector this was then followed up by the qualitative study. The quantitative study revealed that age was not significant to the bankers. It could be concluded that there is no significant relationship between the age of respondent and their ability to balance work and life because the calculated X^2 of (1.63) is within the range of the table X^2 of (9.49). This finding is however different from what exist in literature Shockley and Singla (2011) which states that age is significant hence, the study goes to test further the reason for this disparity in the qualitative study which

revealed that initiatives such as job share and telecommuting which the younger generation of workers use was not available in the Nigerian banking sector.

Differences between managerial and non-managerial employee include ethnic favouritism, the use of work-life balance initiatives, adoption of work-life balance practices and perceived career damage for utilising WLB initiatives. Ethnic favouritism was felt more intensely by the non-managerial employees as they were at the receiving end. In the case of the utilisation of work-life balance initiatives such as flexible working it was restricted to managerial employees as it is very expensive to run. Managerial support was an essential feature for the adoption and implementation of WLB initiatives was a more important feature when compared to support from non-managerial employees. Also important was the perceived career damage for utilising WLB initiatives this feature was more important to the managerial employees as they had more to lose if they were viewed in such light. Hence, the managers encouraged the long hours culture which has led to "presenteeism" that currently exists in the banks.

7.2 How do managers and employees define WLB in the Nigerian banking sector?

The qualitative research investigated the various notions of work–life balance; both the employees and managers defined work–life balance as having "time for family", time to deal with "health concerns," having "personal time" and "time for religious worship". The findings therefore confirmed some of the views expressed in the

literature, which suggest that managerial and non-managerial employees usually define WLB as the ability to juggle work and non-work activities. The findings therefore confirmed some of the views expressed in the literature, which suggest that employees usually define WLB as the ability to juggle work and non-work domains (Charlesworth and Campbell, 2008).

7.3 What is the range and usage of WLB policies and practices in the Nigerian banking sector?/ How are these WLB mechanisms being used in Nigerian banks?

This study of both managerial and non-managerial employees in the Nigerian banking sector further reveals the range and scope of work–life balance practices available in the Nigerian banks. The absence of flexible work arrangements is a source of concern. Working arrangements which gives employees flexibility in organising their work are key to the attainment of WLB. They are usually very effective at ensuring that employees can harmonise work and personal activities. Sweden has a highly developed and flexible parental leave scheme, which has been extended so parents can have more time to care for their children. In addition, there are measures to reduce the high incidence of sick leave, and proposals to provide employees with more annual leave and more flexible use of leave (Tomlinson and Durbin, 2010), which is in clear contrast with what operates in the Nigerian banking sector. In the United Kingdom, the government enacted legislation to help parents cope with work while caring for children. Parents with children under six years old or disabled children under 18 have the right to apply to use flexible working arrangement, and employers have a statutory

duty to consider these requests seriously (Shockley and Singla, 2011). In this respect, Nigeria has lessons to learn from those European countries. The findings also revealed the range and scope of work–life balance practices available in the Nigerian banks. One of the findings of this study demonstrates that there are several WLB initiatives such as sabbatical leave and maternity leave that exist in the Nigerian banking environment, but these practises have limitations compared to those of developed countries such as the United Kingdom. This finding thus confirm the studies of Gregory and Milner (2009), who state that the common practice of maternity leave among the banks is one such WLB initiative that is at variance with the practices enshrined within the United States and European WLB literature (Webber, Sarris and Besell, 2010). Twenty trade union officials were interviewed to uncover their role and relationship with bank employees and management as regards welfare issues within the banking sector. The union officials identified four factors that have affected unionism in the banking sector, they include: unwillingness to join trade unions, hostility of the banking sector towards trade unionism, banking officials ignoring labour laws, challenges faced by the union officials.

7.4 What are the changes in the use of WLB mechanisms over time; in particular, in relation to legal and public policy interventions?

The lack of review in the Labour Act of 1974 has resulted in a misfit between the legal standard and working time practices among Nigerian employees. One such case is that of pregnant women who are allowed to take 12 weeks off as maternity leave and should

be paid at least half of their salary. Some employers have requested that this law be reviewed as the women still need time to settle back into work (Epie, 2011). The responses from the managers indicate that there has not been much help from the federal governments as regards changing the labour laws. The responses indicate that various banks make up their own rules, hence the variations that exist between the various banks in the Nigerian banking sector. The findings from the study reveal that the changes in the use of work–life balance mechanisms over time, legal and public policy interventions has not changed in the last three decades in the Nigerian banking sector.

7.5 What forces constrain or help to shape the choices of work–life balance practices and policies that exist in the Nigerian banking sector?/ What is the perceived impact of work–life balance on the attitude and performance of employees and managers?

The findings revealed that various factors such as economic reasons affected their choices of work-life balance initiatives also cost considerations influenced choice which was similar in study conducted by Innstrand, Langballe and Falku (2010). Managerial support was another important factor which constrains work-life balance and was similar to the findings of Rapoport, Bailyn, Fletcher, and Pruitte (2009). Also the fear of stigmatisation for using work-life initiatives from both supervisors and co-workers was equally important. Caring of both children and/or extended family members was identified as a main factor which affects achieving work-life balance. The gender stereotyping of roles in Nigeria also contributes to the work–life imbalance experienced by the managerial and non-managerial employees. These findings are not

restricted to Nigerian bankers, as similar findings were observed in Greenhaus and Foley's (2007) study which showed that both male and female respondent also stereotyped roles.

Apart from the nuclear and extended family members who impede the bankers from achieving work–life balance, organisational culture was seen to impact on employees work–life balance also found in studies by (McDonald, Bradley and Brown, 2005 and Pocock, 2005). The findings are in line with Smith and Gardiner (2007), who revealed that managerial support was an essential feature for the adoption and implementation of WLB initiatives in any organisation.

Also important was the perceived career damage for utilising WLB initiatives the employees indicated that by using these arrangements they may be regarded as not committed to the bank, which could influence their chance for promotion. This notion can be linked to the fact that managers encourage the culture of long hours and "presenteeism" that currently exists in the banks which was also revealed in studies conducted by Cullen and McLaughlin (2006) and Deery (2008).

A very interesting theme which emerged from the study was how the ethnicity of each employee and their line manager affected their utilisation or non-utilisation of WLB initiatives. The banking sector is not immune to issues of ethnic sensitivity; many of the bankers reported that their use or non-use of some WLB policies was strongly linked with the ethnic group of their managers – those within the same ethnic group had easier access to using such policies. One very common initiative was taking ceremonial leave

or causal leave, because these leave arrangements are usually given at the discretion of the line manager. This finding was supported by Lewis and Bratton (2000: 27), whose survey revealed that close to two-thirds of the population, saw themselves as members of a specific ethnic, or more broadly a regional, group.

The next section discusses the conceptual framework for the study

Figure 7.1, below, is the conceptual framework for this thesis, gleaned from the literature the conceptual framework was developed from the spill over model propounded by Guest (2001). The literature review revealed some major concepts such as that the government, employer, employee and unions all have a part to play in the implementation of WLB practices in organisations. The major WLB initiatives were described as part time, flexitime, annualised hours, compressed hours, home working, study leave, maternity leave, term time, career break and sabbatical leave. Work life balance is the dependent factor which is relies on other independent factors such as work life balance players, WLB initiatives, Benefits of WLB and the WLB model all of which have been extensively discussed. The findings from the study revealed that key players which include work-life balance within the banking sector include government, employer, employee and unions. Also that work life balance programmes were established because of all the benefits both employers and employees stand to gain. The respondent's responses fit into the spill over model of work-life balance.

Conceptual framework
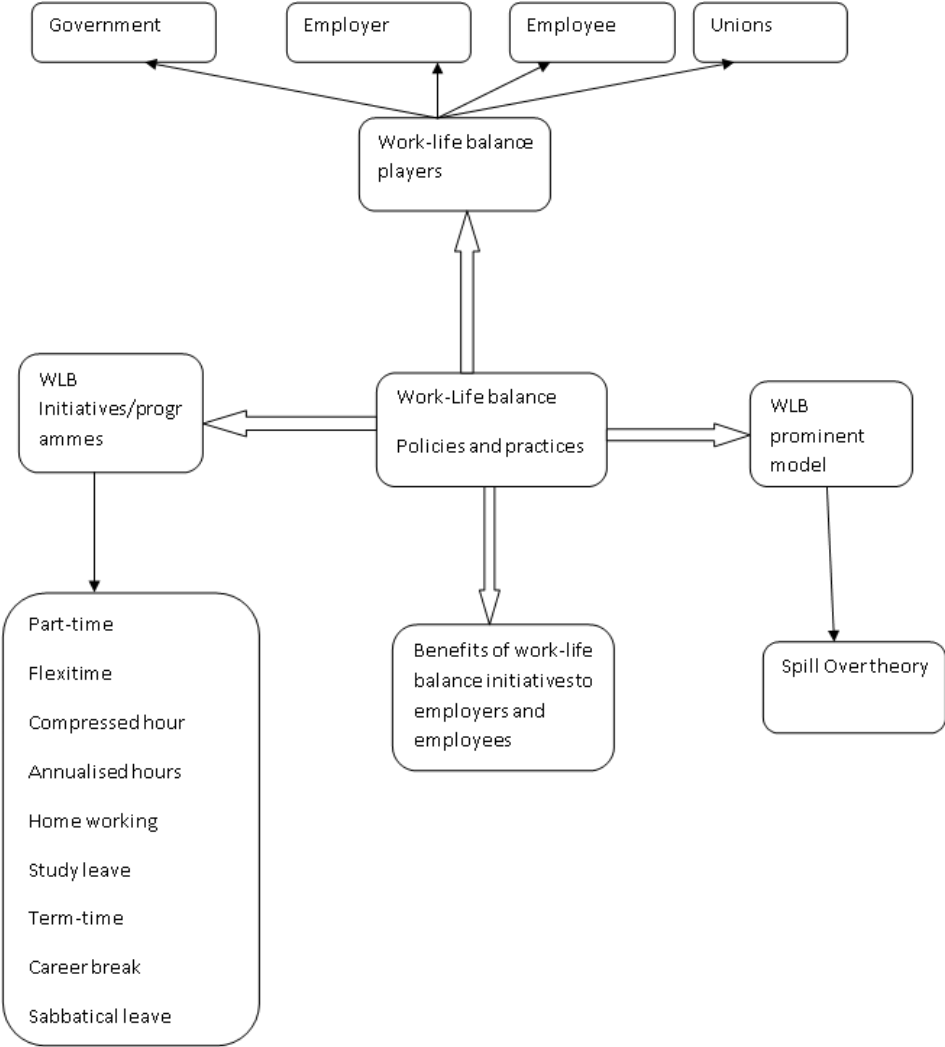
Source: Review of literature and created for the study

Chapter 8   Conclusions, future research and managerial recommendations

8.1 Chapter overview

In this final chapter, all the arguments from the Introduction to the Discussion are summarised. The purpose of this chapter is to provide a summary of the thesis. The chapter then proceeds to present the future research, recommendations, theoretical contribution, methodological contribution, managerial implication and personal reflection.

8.2 Thesis overview

The thesis was organised as follows: an introductory chapter explored the research topic; an introduction to the concept of work–life balance was discussed. Justification of the study, my personal interest and curiosity regarding work life balance in the banking sector was stated. The chapter then proceeded to state the aims and objectives of the study and the research questions. The chapter ended with the structure of the thesis. Chapter 2 provided a review of literature on WLB studies and its related concepts; the various definitions of WLB were examined, Chapter 3 provided the context of the study, which is Nigeria; the banking sector in the country was also examined and the history of the banking sector discussed. This chapter also discussed trade unions and their effect on the Nigerian banking sector. Chapter 4 offered a description of the research methodology utilised for this study, and discussed the various approaches and the research design. An overview of the methodology adopted

was provided, highlighting the research design, data collection and data analysis. Chapter 5 explored the quantitative findings of the study. Chapter 6 explored the qualitative study which was further divided into five sections: an exploration of the various notions of work–life balance; a discussion of the range and scope of work–life balance among Nigerian bankers; a discussion of the changes in the use of work–life balance mechanism over time, in particular in relation to legal and public policy interventions; a discussion of the forces constraining or shaping the choices of work–life balance practices and policies in the Nigerian banking sector; and lastly a presentation of the findings from the trade union officials and the trade union role in the enforcement of welfare issues of bank employees. Chapter 7 discussed both the quantitative and qualitative results; and lastly a presentation of the findings from the trade union officials and the trade union role in the enforcement of welfare issues of bank employees.

The main conclusion drawn from this thesis is that varied meanings of WLB in the Nigerian banking sector and ranks their order of importance to both the managerial and non-managerial employees. The study also highlights the limited range and scope of WLB initiatives in Nigeria and the challenges employees as well as managers have in using such mechanism in Nigeria. The study identifies some forces shaping the choices of WLB practices in the Nigerian banking sector. It is also clear that institutional and cultural dynamics propelling work–life balance in the Nigerian banking sector are weak. This necessitates an urgent need to put in place regulatory and supervisory structures to help managers redesign work in such a way that it will be more humane

and meet global HRM best practices. There must be a move from the notion that workers are assets to be exploited with little regard to other aspects of their lives. Clearly, the problem with this style of management has led to the continuous movement or high turnover of bank staff from one bank to another in search of higher wages and respite from the unstable work regimes that affect other aspects of their lives.

The author of this study acknowledges that the banking sector is a very important sector in the country and contributes significantly to the Nigerian economy. However, the findings show that most bank workers are very unhappy about the way their work schedules affects their ability to fully enjoy personal/leisure activities. Most bank workers hold top management responsible for the failure of most of the work–life balance policies and practices in the banking institutions. This view is consistent with that of Hughes and Bozionelos (2007) and Hyman and Summers (2004), who found that employees normally perceived that work–life balance initiatives were strictly controlled. Thus an interesting dynamic in the finding is that majority of respondents concluded that their efforts and quality of work in the banking working environment did not have a positive influence on the banks' WLB policies. In the view of McCarthy, Darcy and Grady (2010) the reluctance of senior management to actively implement or include training on work–life balance issues can be consequential to the incremental change in productivity. Hence, it is essential that senior management take WLB policies and practices seriously and make every effort to implement them in the workplace.

Furthermore, it is argued in this study that it may be appropriate for the government to reconsider employment legislation in relation to WLB values in the workplace. Interestingly, both local and multinational banks both didn't have a variety of work-life initiatives in the banks. This finding is in line with previous research suggesting that the large multinationals have different standards according to the country in which they operate (Epie, 2008). While there may be an official work–life programme owing to the global company culture, the policies applicable in Nigeria are limited compared to those in Western countries. As employers are in a position of power in the Nigerian employment market, it is possible that multinationals do not see a need to incur the costs of work–life policies for their workers.

Table 8.1 provides a snap shot of the advances to existing knowledge and new contributions to knowledge the study achieved.

Table 8.1 **Advances to existing knowledge and new contributions to knowledge the study achieved.**

Identified gap in Literature	Advances to Existing Knowledge made by this study	New Contribution made by this Study
Most work life balance studies either use the qualitative or the quantitative methods.		This study used both the quantitative and qualitative research methods
There is comparatively little empirical data about WLB practices in Nigeria Banking sector.	Rich quantitative and qualitative data identifying and showing the extent to which WLB exist in the Banking Sector was investigated.	The study increased the understanding of WLB practices in the Nigerian banking sector.

Identified gap in Literature	Advances to Existing Knowledge made by this study	New Contribution made by this Study
Most Studies on WLB only investigate one of the parties in the employment relationship.		This study investigated all the parties involved in the employment relationship which include the managers, employees and trade union officials and their influence on WLB practices in the Nigerian banking sector.

Source: Developed for this study 2012

The future research is presented next.

8.3   Future research

This exploratory study has made a much-needed contribution to the extant literature by identifying context-specific variables in Nigeria that may be potentially applicable to other African countries, thus opening new avenues for the wider discourse on the management of work–life balance of workers and human resource management research in an African context. The ideas presented in this study are interesting and worth discussing with an open mind, it is hoped that these ideas become a starting point for subsequent analysis. For future studies, the author of this study suggests that it would be interesting to uncover at a deeper level, employees' experiences of work–life balance in other sectors of the Nigeria economy. It would also make an interesting study to investigate the impact of WLB policies and practices of multinational banks operating in other African countries. The study acknowledges that the government, employers and policy makers in Nigeria have often been reluctant to enact policies that protect citizenry's work–life balance. This contrasts markedly with the Australian

system, where there is a complex system of industrial bargaining that results in workers' work–life being largely protected by legal structures or contractual agreements under various state and federal laws, industrial awards, and collective enterprise and individual agreements (Holman, Batt and Holtgrewe, 2007). A follow-up study with a longitudinal design would make it possible to establish the impact of new WLB policies and practices on bank employees' perceptions of WLB.

8.4   Managerial Recommendations

This study recommends that firms urgently provide training for all workers and managers. It is important that various stake holders in each Nigerian bank come together to draft common WLB initiatives. There is also a disparity within these same banks in terms of implementation of work-life policy. One such example is that employees who work in the banks' headquarters have crèche facilities while the same bank doesn't offer such facilities in the branches. Ideally these processes should be supported by the government. Again guidelines should be developed that ensure that employees are given duties with realistic deadlines, and proportionate rewards should be given for extra hours worked. It is also recommended that guidelines be developed relating to hours worked outside of core hours, and weekend work. There may also be a need to consider the potential demand for flexibility within working patterns such as flexible hours, compressed hours or working from home. On the whole there is a need to ensure fairness and consistency in the implementation of WLB policies. This should be promoted by creating a role for a WLB expert in every bank.

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There needs to be a change in attitude of managers and colleagues towards work–life balance issues. The thesis suggests that a long-term approach to this issue should be considered. Employees should be valued for their performance and not their working pattern. The long-hours culture, which exists in the banking sector, needs to be reconsidered, as it stands directly in the way of implementing WLB initiatives. Managers should be aware that their employees have other commitments outside of work which needs to be considered.

8.5 Theoretical contribution

This research focuses on the understanding of WLB policies and practices among managerial and non-managerial employees in the Nigerian banking industry. A significant contribution to theory is made in two main areas. Firstly, this study examined WLB policies and practices of Nigerian bank workers rather than Western workers. Secondly the concept of WLB was redefined reflecting the perception of Nigerian bank managers and employees. WLB in this study was viewed through the lenses of the spill-over model which viewed work and life as independent spheres that affect each other either positively or negatively. The spill-over model was also expanded to test if age, gender, work hours, the implementation of work–life balance initiatives and their benefits to employees and managers. This research contributes to the vast body of knowledge on issues of WLB in general and specifically by taking a critical look at the policies and practices (if any) in the Nigerian banking sector.

A review of the existing literature on WLB values in the banking sector revealed that there is a dearth of knowledge on WLB policies and practices in the African context. In an attempt to fill the gap in the literature, this study examines the following: the range and scope of WLB practices, employee and managers' perception of WLB, factors that contribute or constrain the choices of work–life balance practices and policies. The findings of the study also reveal that there is diversity in terms of how employees and managers understand and experience WLB initiatives in Nigeria. Another finding highlights the practice of ethnic favouritism in most banks in using WLB initiatives. This is not far-fetched, as Nigeria is a multi-ethnic state the employees prefer to resort to ethnic sensitivity rather than turning to the trade unions for help as regards welfare issues. In addition, the study shows that cultural sensitivity affects how WLB is appreciated and utilised.

8.6   Methodological contribution

There has been an increase in recent years in the use of quantitative survey-based design to establish the scale and nature of problems pertaining to WLB (Clutterbuck, 2003). Given that WLB is predominantly a subjective and individual phenomenon, quantitative research methods are unlikely to provide a sufficiently rich understanding. It can be argued that interviews would be a better way of exploring these complexities, this is because interviews create a platform for the interviewees to put across their personal opinions and experiences (Neuman, 2007). However, the findings from the small number of studies using interviews have limited transferability due to samples

which are either very small or specialised (Dean, 2007). Hence, larger sample sizes in both research methods were used for this study in gaining an in-depth understanding of these under-researched issues. The findings are expected to make a positive contribution to the field, including identifying areas for further research.

This study utilised a mixed method approach. The mixed method approach consists of interviews and questionnaires. The interviews created a platform for the interviewees to express their personal opinions and experiences, while the questionnaires provided the platform for the respondent's opinions to be ranked. Gregory and Milner (2009) argue that various methods have previously been used in WLB studies but the combination of both quantitative and qualitative methods always provide a more in-depth result because each research strategy engages different methods which cancel out the limitations of the other.

8.7   Managerial Implications

The business case for the implementation of work-life balance policies and practices should be looked at a bit more closely as this would reduce cost incurred on sick leave which currently stands at N850,000 (£3,400) a year on for each bank. Also, reduction in number of employee who leave the banks within the first year on stress and family related issues which currently stands at 62%. Adopting WLB is seen as a good recruitment and retention for highly skilled employees in this tight economic climate.

Also managers need to be aware of the fact that having a healthy and stress free work force which will contribute to improved mental and physical health, job satisfaction and

ultimately a more productive work force and maintaining competitive advantage. The findings revealed that the majority of the respondents were unhappy with their current inability to achieve WLB which can either be attributed to their work schedule or their managers attitude towards WLB issues hence, the management of the banks needs to be more aware of their employees needs to achieve WLB and may result in the current reduction in the high turnover rate currently experienced in the banking sector.

The Nigerian banking sector tilt towards the negative typology of WLB as they are known as braggers because they have WLB initiatives which are employer driven such as in the case of the maternity leave which don't necessarily cater for the needs of the employees hence, they need to offer more initiatives which are more employee focused so they can tilt towards the more positive typology. The ranking of the definition of WLB from employees show the level of importance of WLB initiatives and should act as a guideline in establishing WLB programmes which suit the societal expectation of the bankers.

The thesis is concluded with my personal reflections on the study.

8.8 Personal reflection on the study

During this doctoral journey, I have experienced various forms of emotions, had high days and rainy days. While trying to explore the concept of WLB I have been challenged and confused in an attempt to understand the subjective topic while also discussing it with academic rigour. This study has presented scholarly research that indicates an awareness of the underlying concept of WLB while drawing links to theory and data. My experience as a former banker was useful in gaining entry into various banks and allowed an in-depth understanding of the topic which facilitated the shift between insider/outsider statuses throughout this research. The insider status was of use during the interview process as a level of trust was readily established. Conversely, the outsider status was demonstrated my ability to remain reflective and self-aware throughout the interview process. The data collection process was the most exhausting and expensive phase of the study, with four different trips to Nigeria to collect data – I also had to encourage the respondents that their time was worthwhile by buying lunch for the majority of them. It was also necessary to travel to five other states in the country in order to cover the six geopolitical zones of Nigeria (I live in one of the geopolitical zones). The data analysis and discussion phase was an interesting stage as it allowed me to engage, discuss the findings and put them in the various themes I thought most appropriate, this phase also allowed me to link my findings in Nigeria with the experiences in other developed economies. Despite all the ups and down I experienced over the course of the study I can beat my chest now to say it is all worth it.

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Appendix A   Background data on banks' employees

Name of bank	No. of employees	Multi-national	Multi-site	Employees interviewed
Social Bank	1575	No	Yes	6 employees
City Bank	3000	No	Yes	7employees
State Bank	2621	Yes	Yes	5 employees
National Bank	2941	Yes	Yes	5 employees
Head Bank	2431	Yes	Yes	6 employees
Alpha Bank	3455	Yes	Yes	5 employees
Omega Bank	8227	Yes	Yes	5 employees
Solid Bank	2135	No	Yes	5 employees
Unique Bank	2651	No	Yes	6 employees
Foundation Bank	7843	No	Yes	7 employees
Rock Bank	6507	No	Yes	6 employees
Wave Bank	6829	No	Yes	6 employees
Big Bank	3246	No	Yes	6 employees
Federal Bank	7950	No	Yes	5 employees
Family Bank	3578	No	Yes	4 employees
White Bank	6698	No	Yes	5 employees
Blue Bank	5435	No	Yes	5 employees
Red Bank	4359	No	Yes	4 employees
Ice Bank	7398	No	Yes	4 employees
Snow Bank	3658	No	Yes	6 employees

Appendix B   Break down on employees

Name of bank	Gender	Time employment (years)	Time in employment with current employer (years)	Position held
Social Bank	Male	15	2	IT worker
Social Bank	Male	12	3	IT worker
Social Bank	Male	16	4	Customer care
Social Bank	Female	9	4	Customer care
Social Bank	Female	7	2	Customer care
Social Bank	Male	7	7	Operations
City Bank	Male	8	5	Operations
City Bank	Female	11	6	Customer care
City Bank	Male	19	3	Customer care
City Bank	Male	14	3	Customer care
City Bank	Male	16	4	Customer care
City Bank	Male	9	6	Operations
City Bank	Female	6	4	Operations
City Bank	Male	17	5	Operations
State Bank	Male	13	8	Operations
State Bank	Female	13	3	IT worker
State Bank	Female	15	5	IT worker
State Bank	Male	9	4	IT worker
State Bank	Female	8	2	Customer care
National Bank	Male	21	6	Operations
National Bank	Male	23	11	Operations
National Bank	Female	19	5	Operations
National Bank	Female	17	7	Customer care
National Bank	Male	14	3	Customer care
Head Bank	Male	12	12	Customer care
Head Bank	Female	19	6	Operations
Head Bank	Male	14	3	Operations
Head Bank	Male	13	3	Operations
Head Bank	Male	22	8	Customer care
Head Bank	Male	25	6	Customer care
Alpha Bank	Female	9	2	Customer care
Alpha Bank	Female	7	1	Customer care
Alpha Bank	Female	9	2	Customer care
Alpha Bank	Male	13	4	Customer care
Alpha Bank	Female	6	6	Acct and finance
Omega Bank	Male	9	5	Acct and finance

Name of bank	Gender	Time employment (years)	Time in employment with current employer (years)	Position held
Omega Bank	Male	24	6	Acct and finance
Omega Bank	Male	21	4	Acct and finance
Omega Bank	Female	19	4	Acct and finance
Omega Bank	Female	14	5	Customer care
Solid Bank	Male	9	3	IT worker
Solid Bank	Male	12	4	Money transfer
Solid Bank	Male	15	7	Money transfer
Solid Bank	Female	17	6	Customer care
Solid Bank	Female	5	5	Acct and finance
Unique Bank	Female	3	3	Acct and finance
Unique Bank	Female	9	4	IT worker
Unique Bank	Male	17	4	Customer care
Unique Bank	Male	16	5	Customer care
Unique Bank	Male	17	6	Customer care
Unique Bank	Female	14	5	IT worker
Foundation Bank	Male	14	3	Money transfer
Foundation Bank	Female	8	2	Customer care
Foundation Bank	Female	9	4	Customer care
Foundation Bank	Male	12	4	Customer care
Foundation Bank	Female	21	8	Money transfer
Foundation Bank	Male	23	7	Money transfer
Foundation Bank	Female	11	11	Acct and finance
Rock Bank	Female	9	3	Acct and finance
Rock Bank	Male	19	5	Money transfer
Rock Bank	Female	18	7	Money transfer
Rock Bank	Female	14	5	Customer care
Rock Bank	Male	15	9	Customer care
Rock Bank	Female	16	6	Customer care
Wave Bank	Male	13	2	Operations
Wave Bank	Male	16	5	Operations
Wave Bank	Male	21	9	Operations
Wave Bank	Male	24	11	Customer care
Wave Bank	Female	26	13	Customer care
Wave Bank	Female	7	7	Acct and finance
Big Bank	Female	13	13	Acct and finance
Big Bank	Male	12	4	Acct and finance
Big Bank	Female	9	2	Customer care
Big Bank	Female	19	7	Customer care

Name of bank	Gender	Time employment (years)	Time in employment with current employer (years)	Position held
Big Bank	Male	14	6	Acct and finance
Big Bank	Male	19	6	Acct and finance
Federal Bank	Male	22	9	Marketing Manger
Federal Bank	Male	16	7	Customer care
Federal Bank	Female	14	6	Customer care
Federal Bank	Female	13	5	Customer care
Federal Bank	Male	17	9	Customer care
Family Bank	Male	13	4	Customer care
Family Bank	Male	18	6	Customer care
Family Bank	Female	15	7	Customer care
Family Bank	Female	19	6	Customer care
White Bank	Male	14	6	Acct and finance
White Bank	Female	10	2	Customer care
White Bank	Female	9	2	Customer care
White Bank	Male	4	4	Marketing
White Bank	Male	12	4	Acct and finance
Blue Bank	Female	17	5	IT worker
Blue Bank	Male	14	9	IT worker
Blue Bank	Female	19	4	IT worker
Blue Bank	Female	12	7	Customer care
Blue Bank	Male	16	5	Customer care
Red Bank	Male	21	4	Money transfer
Red Bank	Female	17	9	Money transfer
Red Bank	Male	13	4	Customer care
Red Bank	Male	13	5	Customer care
Ice Bank	Male	12	4	Acct and finance
Ice Bank	Male	24	13	Acct and finance
Ice Bank	Female	22	13	Customer care
Ice Bank	Male	16	7	Customer care
Snow Bank	Female	19	4	Customer care
Snow Bank	Female	22	5	IT worker
Snow Bank	Male	15	6	IT worker
Snow Bank	Male	18	7	Customer care
Snow Bank	Male	20	9	Customer care
Snow Bank	Female	15	7	Customer care

Appendix C Demographic characteristics of the managers

Name of bank	Gender	Time employment (years)	Time in employment with current employer (years)	Position held
Social Bank	Male	15	2	HR Director
Social Bank	Male	12	3	HR Manager
City Bank	Female	11	6	HR Manager
State Bank	Female	13	3	HR Manager
National Bank	Male	21	6	Retail Manager
National Bank	Male	23	11	HR Manager
Head Bank	Female	19	6	HR Director
Head Bank	Male	14	3	HR Manager
Alpha Bank	Female	9	2	HR Manager
Omega Bank	Male	24	6	Brand Manger
Omega Bank	Female	14	5	HR Manager
Solid Bank	Male	15	7	Commercial Manager
Solid Bank	Female	17	5	HR Manager
Unique Bank	Male	17	6	HR Manager
Foundation Bank	Male	12	4	HR Manager
Rock Bank	Male	15	9	HR Director
Rock Bank	Female	16	6	HR Manager
Wave Bank	Female	26	13	HR Manager
Big Bank	Female	9	2	HR Manager
Federal Bank	Female	13	5	HR Manager
Family Bank	Female	19	6	HR Manager
White Bank	Female	10	2	HR Manager
Blue Bank	Male	16	5	HR Manager
Red Bank	Male	13	5	HR Manager
Ice Bank	Female	19	4	HR Manager
Snow Bank	Female	15	7	HR Manager

Appendix D   Letter for interview

Letter used in semi-structured interviews

Dear Sir/Madam,

My name is Ojo Stella Ibiyinka, I am a postgraduate student studying PhD in Management Research at Brunel University. I am currently undertaking a research on exploring Work life Balance practices in the Banking sector: Insights from Nigeria.

For my primary research, I would like to find out which if work life balance practices are a reality for employees of organisations in the Nigerian banking sector. It also examines if there are any barriers and reasons for the muted adoption of work life balance policies in the Nigerian banking sector.

Your participation is entirely voluntary and if you can decide to leave at any time and not answer questions you are not comfortable with. All answers will be treated in strict confidence. Findings will be presented in a way that will not make it possible to identify any individual who has taken part. I will only use the views expressed.

Participating in the project will involve a one to one interview with me at the location of your choice and it will take approximately 20-40 min to complete.

I very much appreciate your collaboration in this project.

Yours sincerely
Ojo Stella Ibiyinka.

Brunel Business School

Research Ethics

Participant Information Sheet for Interviews

1. Title of Research: Exploring Work Life Balance Practices in the Banking Sector: Insights from Nigeria**.**

2. Researcher: Ojo Stella Ibiyinka, on [PhD in Management Research Studies], Brunel Business School, Brunel University.

3. Contact Email: cbpgiso@brunel.ac.uk

4. Purpose of the research*:* The research aims at investigating the extent to which work life balance policies and practices are reality for employees and managers of the Nigerian banking sector. It also aims at examining if there are any barriers to the adoption of work life practices. The research also aims to investigate the reasons for the muted adoption of work life balance practices and policies in the Nigerian banking sector.

5. What is involved: This interview is strictly confidential and will only be seen by me for the purpose of the study. There are ten questions; the interview would only take 30 minutes of your time. The questions regarding your working hours, caring responsibilities, how you define work life balance practices and policies and how the management of the Bank can ensure you achieve work life balance.

6. Voluntary nature of participation and confidentiality. Your participation is voluntary and you can choose not to answer any questions, if you do not feel comfortable with any of the questions. Your name or any other personal attributes are not required. Pseudonyms would be used to identify responses hence; you cannot be linked directly with the study.

Thank you !

Who can you contact if you want more information?

Please contact me if you have any questions about the study, or would like more information.

E-mail: cbpgiso@brunel.ac.uk

Appendix E   Interview questions for managers and employees

1) What position do you hold in the organisation?

2) How many years have you worked in the organisation?

3) Are you aware of what WLB practices and policies entail? Yes or no, if no briefly explain

4) How do the managers and employees define work-life balance?

5) What is the range and scope of work life balance policies available in the organisation?

6) What are the ways in which these work life balance practices and policies are been used in the organisation?

7) What are the changes in the use of work life balance practices and policies over time, in particular in relation to legal and public policy interventions?

8) What forces constrain or help to shape the choices of work life balance practices and policies which exist in the organisation?

9) What Factors affect the Use of WLB initiatives in the organisation?

10) What is the perceived impact of work life balance on attitude and performance employees and managers?

Brunel Business School

Research Ethics

Participant Information Sheet for Questionnaire
1. Title of Research: Exploring Work Life Balance Practices in the Banking Sector: Insights from Nigeria**.**
2. Researcher: Ojo Stella Ibiyinka, on [PhD in Management Research Studies], Brunel Business School, Brunel University.
3. Contact Email: cbpgiso@brunel.ac.uk
4. Purpose of the research*:* The research aims at investigating the extent to which work life balance policies and practices are reality for employees and managers of the Nigerian banking sector. It also aims at examining if there are any barriers to the adoption of work life practices. The research also aims to investigate the reasons for the muted adoption of work life balance practices and policies in the Nigerian banking sector.
5. What is involved: This questionnaire is strictly confidential and will only be seen by me for the purpose of the study. There are twenty questions; the questionnaire would only take 10 minutes of your time; some of which are in likert scale which requires you to indicate how strongly you agree or disagree with the statements. A few questions are open ended and require you fill the blank space. The first section consists of general demographic questions, the section two are questions regarding your working hours. Section three is concerned with your caring responsibilities. Section four deals with your work life balance practices and policies and the last section five Employee's perception of work life balance.
6. Voluntary nature of participation and confidentiality. Your participation is voluntary and you can choose not to answer any questions or not complete the questionnaire if you do not feel comfortable with any of the questions. Your name or any other personal attributes are not required. Pseudonyms would be used to identify responses hence; you cannot be linked directly with the study.

Thank you!
Who can you contact if you want more information?
Please contact me if you have any questions about the study, or would like more information.
E-mail: cbpgiso@brunel.ac.uk

Appendix F   Questionnaire

About you

1 Gender

Male	Female

2 Age Range

Less than 25	25-35	36-45	46-55	Older than 56
Able Unable	Able Unable	Able Unable	Able Unable	Able Unable

3 Marital Status

Married	Divorced	Single	Separated	Widower/widowed
Able Unable	Able Unable	Able Unable	Able Unable	Able Unable

About your work

4) What is your job title?

5) Where do you work?

(department / unit name)

6) How long have you worked for Organisation ………… ……….

7) How many hours do you work in a week …………………………..

8) Do you normally work any hours outside the usual working week?   (Early morning before 8am, evenings after 7pm or weekend work)

9) What type of contract, if at all, are you currently employed on?

Permanent 1	
Temporary 2	
Fixed-term 3	

10) Are you full time or part time?

Caring responsibilities

11) Do you have children? Yes   No   if no move to question 12

11 b) How old is he or she/ are they?

11c) Who takes care of the kids when you are at work? Tick as appropriate

Relatives	
Maid	
Crèche	

12 a) Do you look after, or provide any regular care or help for any sick,

elderly or disabled adults? (for example, help with shopping, cleaning or running errands)

Yes	NO

12 b) If yes, approximately how many hours a week care

do you provide? ………………..hours

13) To what extent does your family life and family responsibilities interfere with your performance on your job in any of the following way.

Would you say:

	Strongly disagree	Disagree	Neither disagree/agree	Agree	Strongly agree
Family matters reduce the time you can devote to your job					
Family worries or problems distract you from your work					
Family activities stop you getting the amount of sleep you need to do your job well					
Family obligations reduce the time you need to relax or be by yourself					

14) WORK-LIFE BALANCE PRACTICES AND POLICIES

	Available	Not available	Employees aware	Employees oblivious of such	I would use policy if it was
WLB					

policies and practices				policies	available
Full time					
Part time					
Job share					
Flexitime					
Compressed working hours					
Annualised hours					
Term time					
Home working					
Study leave					
Parental leave (care for sick dependent)					
Maternity leave					
Paternity leave					
Child care arrangements (crèche)					
Career breaks					
Sabbatical leave					

MATERNITY LEAVE ARRANGEMENTS

15a) Are you aware of the maternity leave arrangement Yes_ No

15b) How long is the maternity leave in your organisation?

OTHER FORMS OF LEAVE

16) What other types of leave arrangements are you given? For ceremonies e.g. wedding, naming bereavement leave.

Approved absence/personal vacation

17) Did you take this time off as?

As fully paid leave	
As partly paid leave	
As leave without pay	
As annual leave	
As time off but made it up later	
Unable to take leave	
Other arrangement	

18) Can you tell me how many days you took off ?

_____Days

Employee's Perception of Work life balance

19a) Please tell me if you agree or disagree with the following statements and how strongly.

	Disagree strongly	Disagree	Neither / nor	Agree	Agree Strongly
Everyone should be able to balance their work and home lives in the way that they want					
People work best when they can balance their work and the other aspects of their lives					
Employees are not expected to be able to change their working pattern if to do so would disrupt the business					
It's not the employer's responsibility to help people balance their work with other aspects of their life					
Employers should make a special effort to accommodate the particular difficulties parents of young and disabled children face in balancing their work and family					

19b) What is your attitude toward Work life Balance issues

Attitude	Strongly Disagree	Disagree	Neither agree or Disagree	Agree	Strongly Agree
Having a balance between work and other areas of life is important					
Your WLB needs may differ at various stages of your life					
Work-life balance enables people to work better					
Work-life balance is not a female issue					
Individuals should be responsible for achieving work-life balance					
Employers should be responsible for ensuring work-life balance of employees					
Joint responsibility of individuals and employers					

19c) Work-life benefits

Benefit	Strongly Disagree	Disagree	Neither agree or Disagree	Agree	Strongly Agree
Providing child care facilities.					
Ensuring people take their annual leave regularly					
Providing an information and referral service to assist with care of aged parents.					
Providing an information and referral service to assist with care of dependent children.					
Providing assistance with child care costs					
Providing emergency care for a child or other dependants					
Reimbursing the costs of courses and further study					
Providing more flexible work hours					
Allowing for special family leave, eg to care for a sick dependant					

Increasing flexibility in work location (working from home/telecommuting).					
Providing an employee assistance programme for employees with family problems					
Offering extended parental leave after the birth					

20a) which of the following could your employer provide for you personally to achieve a better work-life balance?

	Disagree Strongly	Disagree	Neither / nor	Agree	Agree strongly
Greater flexibility in working arrangements					
More support for arranging childcare					
More support in paying for childcare					
More information relating to parental rights to time off					
Paid paternity leave					
Paid parental leave					
More maternity leave					

20 b) Barriers to WLB strategies

Barriers to achieving WLB strategies	Disagree strongly	Disagree	Neither / nor	Agree	Agree strongly
Increased work demands overshadow personal needs					
Focus on programmes rather than on culture change					
Not getting the line managers involved					
Insufficient involvement of and Communication with senior management					
Inability to achieve flexibility					
Inadequate data to build the business case					
Ineffective implementation					
Lack of communication to staff					
Failure to evaluate impact of programmes					
Lack of middle management education					
Restructuring within the organization					

Thank you !

Who can you contact if you want more information?

Please contact me if you have any questions about the study, or would like more information. E-mail: cbpgiso@brunel.ac.uk

Appendix G   Sample interview

Sample interview from one manager

　　1) What position do you hold in the organisation?

 Marketing Manager

2) How many years have you worked in the organisation?

 2 years

3) Are you aware of what WLB practices and policies entail? Yes or no, if no briefly explain

yes

4) How do the managers and employees define work-life balance?

"I would say that WLB is all about having time for work as well as your health because you only have one life to leave. Me as a typical Nija Man 'Nigerian man' i would not go to the hospital until something drastic happen or can't get up from bed. In the last few months I had noticed severe back ache and didn't do anything about it until it got to the stage i couldn't stand properly then the doctors told me i was hypertensive and should take things slowly. Know I come in much later in the day and leave earlier. I can do this because I am a manager".

5) What is the range and scope of work life balance policies available in the organisation?

"Some WLB initiatives did not exist in Nigerian banking sector include Term time, Job share, annualised hours and compressed working hours. Term time is defined as employees working fewer hours during school holidays period. Job share is defined as two individuals sharing the responsibilities, pay and all other benefits of a full-time job. It should be noted that the job is shared and not split into two halves. Flexi time can be defined as allowing employees to vary their working hours within specific limits from day to day and week to week. Compressed working hours is an arrangement that allows employees work their fixed working hours over fewer working days. Annualised hours scheme is an arrangement in which employees work a total number of hours in year and these hours are varied in such a way which allows both organisational demands met

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as well as the employee's personal needs are also catered for. These work life balance arrangements i.e. term time, job share, annualised hours and compressed working hours were none existence in Nigerian Banking Sector".

6) What are the ways in which these work life balance practices and policies are been used in the organisation?

"What is that? I have never heard about it before, (then the term was explained) even if the practiced was available I would not be interested. I would not be interested in anything that would result in reduced income."

7) What are the changes in the use of work life balance practices and policies over time, in particular in relation to legal and public policy interventions?

"The federal government as much as possible dissociates themselves from organisations policies so as much as possible we create and maintain our policies hence, the need to ensure our contract of employment are as clear as possible so there is no ambiguity and room for misinterpretation."

8) What forces constrain or help to shape the choices of work life balance practices and policies which exist in the organisation?

"Economic factors are very important to me there is no established welfare scheme in this country to guarantee the financial security or assist during periods of unemployment hence the need to get as much money and save' for the rainy day'"

9) What Factors affect the Use of WLB initiatives in the organisation?

"If you want to progress in your to be career you are not going to be using too many WLB initiatives. That is why most women of child bearing age have to choose between pursuing a career and or focus on their children and family usually one has to give for the other"

10) What is the perceived impact of work life balance on attitude and performance employees and managers?

"I have read about the WLB thing in the policy book do they actually have it? Am sure I do an average of 50 hours in a week and more than 10 hours extra some weeks which is unpaid. How can they justify it with the ever increasing work load?"