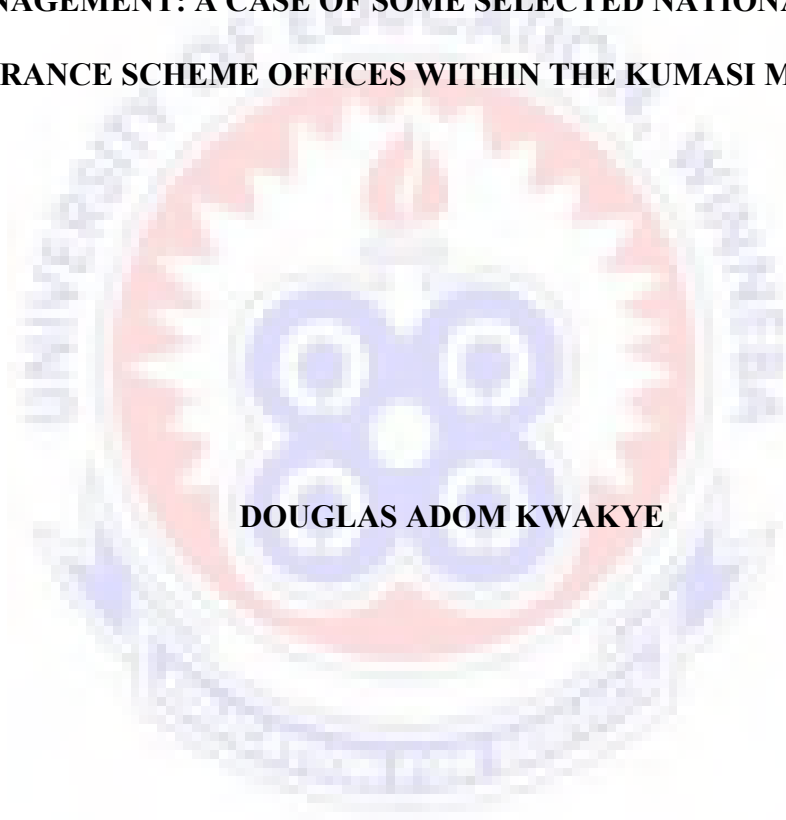


UNIVERSITY OF EDUCATION, WINNEBA
COLLEGE OF TECHNOLOGY EDUCATION, KUMASI

**EFFECT OF WORK-LIFE BALANCE POLICIES ON STRESS
MANAGEMENT: A CASE OF SOME SELECTED NATIONAL HEALTH
INSURANCE SCHEME OFFICES WITHIN THE KUMASI METROPOLIS**



DOUGLAS ADOM KWAKYE

2019

**UNIVERSITY OF EDUCATION, WINNEBA
COLLEGE OF TECHNOLOGY EDUCATION, KUMASI**

**EFFECT OF WORK-LIFE BALANCE POLICIES ON STRESS
MANAGEMENT: A CASE OF SOME SELECTED NATIONAL HEALTH
INSURANCE SCHEME OFFICES WITHIN THE KUMASI METROPOLIS**

DOUGLAS ADOM KWAKYE

7171790010

**A Project Report in the Department of Management Studies Education,
Submitted to the School of Graduate Studies in partial fulfillment of the
requirements for the award of the degree of Master of Business Administration
(Human Resource Management) in the University of Education, Winneba**

JULY, 2019

DECLARATION

STUDENTS DECLARATION

I, **DOUGLAS ADOM KWAKYE** declare that this dissertation, with the exception of quotations and references contained in published works which have all been identified and acknowledged, is entirely my own original work and that it has not been submitted, either in part or whole, for another degree elsewhere.

SIGNATURE.....

DATE.....

SUPERVISOR'S DECLARATION

I hereby declare that the preparation and presentation of this work was supervised in accordance with the guidelines and supervision of the dissertation laid down by the University of Education, Winneba.

NAME: KINGSLEY AGYAPONG

Signature :.....

Date:.....

DEDICATION

To Gladys Adom Kwakye my wife and my three adorable girls: Akua Frimpomaa Kwakye, Ama Adoma Kwakye and Afia Kwakyewaa Kwakye



ACKNOWLEDGEMENTS

First and foremost, I thank the Almighty God for His showers of blessings throughout my research work to complete the research successfully. I would like to express my deep and sincere gratitude to my research supervisor, Mr. Kingsley Agyapong for giving me the needed guidance and supervision to complete this work successfully. I am forever grateful to my wife; Mrs. Gladys Adom Kwakye for her unflinching support and prayers to undertake this study. My heartfelt thanks go to my parents, Mr. Michael Kwame Adom and Madam Agnes Brewu. Finally, to my lecturers, course mates and office staff who assisted me to undertake this study. I say thank you.

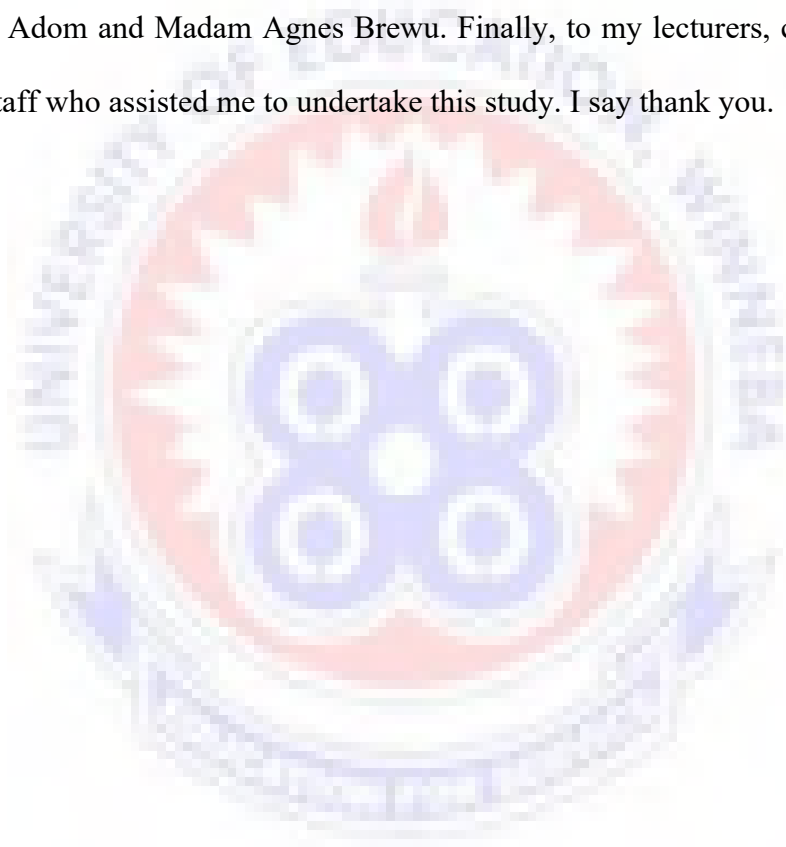


TABLE OF CONTENT

Content	Page
DECLARATION	ii
DEDICATION	iii
ACKNOWLEDGEMENTS	iv
TABLE OF CONTENT	v
LIST OF TABLES	viii
ABSTRACT	ix
CHAPTER ONE : INTRODUCTION	1
1.1 Background to the Study	1
1.2 Statement of the Problem	5
1.4 Purpose of the Study	5
1.5 Objectives of the Study	6
1.6 Research Questions	6
1.7 Significance of the Study	6
1.8 Scope and limitations of the Study	7
1.9 Organization of the Study	8
CHAPTER TWO : LITERATURE REVIEW	9
2.0 Introduction	9
2.1 The Concept of Work- life Balance Policies and Stress Management	9
2.2 Overview of Work-life Balance	12
2.3 Theories of Work Life Balance	17
2.3.1 The Compensation Theory	17
2.3.2 The Spillover Theory	17
2.3.3 The Work/Family Border Theory	18

2.3.4 Antecedents of Work Life Balance.....	18
2.3.5 Consequences of Work Life Balance.....	19
2.4 Dimensions of Work-life Balance	22
2.5 Policies and Practices of WLB	25
2.6 The Effects of Work-life Balance Policies on Stress Management.....	29
2.6.1 Defining Stressors:.....	30
2.6.2 Internally generated stress.....	32
2.6.3 Externally generated stress	34
2.6.4 Environmental stress	34
2.6.5 Chemical and nutritional stresses.....	34
2.6.6 Lifestyle and job stress.....	35
2.6.7 Fatigue and overwork	35
2.6.8 Short term and Long term stress	35
2.7 Symptoms of stress	36
2.8 Empirical Framework	38
2.8.1 The effects of organisational stress on Employees Performance.....	38
2.8.2 Occupational Stress Management – A Global Perspective.....	38
2.8.3 The behavioural changes that indicate the effects of stress	39
2.9 How to manage occupational stress	39
2.10 Other preventative measures to reduce stress in organisations.....	42
2.11 Managing stress at an individual level.....	43
2.12 Theoretical/Conceptual Framework.....	45
2.12.1 Nature of work life balance.....	48
CHAPTER THREE : METHODOLOGY	50
3.0 Introduction.....	50

3.1 Research Design.....	50
3.2 Population	51
3.3 Sampling Technique and Sample Size.....	52
3.4 Methods of Data Collection.....	53
3.4.1 Questionnaire	53
3.5 Data Collection Procedure	54
3.6 Data Analysis.....	54
CHAPTER FOUR : RESULTS AND DISCUSSIONS.....	56
4.0 Introduction.....	56
4.1 Demographic Information.....	56
4.2 Presentation of Research Objectives.....	58
4.2.1 Work-Life Balance Policies/Practices	58
4.2.2 The effects of stress on the job performance of selected National Health Insurance Schemes within the Kumasi Metropolis.....	60
4.2.3 Strategies used to manage employee stress	62
CHAPTER FIVE : SUMMARY, CONCLUSIONS AND RECOMMENDATIONS.....	66
5.1 Summary of Findings.....	66
5.2 Major findings of the Study	66
5.3 Conclusions.....	68
5.4 Recommendations.....	68
5.5 Suggestions for Further Research	69
REFERENCES.....	70
APPENDIX A.....	82

LIST OF TABLES

Table	Page
Table 1: Population and sample size.....	51
Table 2: Demographic information of the respondents	57
Table 3: Work-Life Balance Policies/Practices	59
Table 4: The Correlations Between Stress and Job Performance	61
Table 5: Strategies used to manage employee stress	62



ABSTRACT

The purpose of the study was to assess the effect of work-life balance policies on stress management: a case study of some selected National Health Insurance Schemes within the Kumasi Metropolis. The objectives of the study were to assess the work-life balance policies and their effects on stress management and to find out the effects of stress on job performance of selected National Health Insurance schemes/offices within the Kumasi Metropolis. The descriptive research design was used for the study. This research employed quantitative research approach. The population for the study was one hundred and twenty-nine (129). Purposive sampling technique was used to select all the ninety-seven (97) respondents used as the sample size for the study. Questionnaire was the main instrument used to gather primary data. Computer data analysis such as SPSS was used to analyse data. The study indicates that the available and implemented welfare policies/practices at the NHIS were full time work, part time work, job share, study leave, maternity leave, amongst others. Moreover, stress can lead employees into job dissatisfaction, employee turnover, increase in the number of errors made in the job, and deteriorating relationship with co-workers, friends and family. The study recommended that the Management of the NHIS should develop management training in leadership, interpersonal skills, dealing with change and developing teamwork by organising periodic workshops, conferences and in-service training programmes to enhance employee's expertise and reduce stress, amongst others.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

The balance between work and life has always been very hectic yet, a very important and crucial thing to do in today's competitive and global world. Family responsibilities can be a restriction on employee's advancement through an organization, either if they actually inhibit time available to an employee for work-related tasks and activities or if they are perceived by decision makers to inhibit employees' commitment to their work. The problem of balancing work and family are major concerns for employees and employers. These problems may manifest themselves in the form of stress, absenteeism, turnover, lower job commitment, errors and ultimately, lower productivity which tends to cause a great loss to the organization for which one is working (Williams and Cooper, 2012).

One of the consequences of the inability to balance work and family demand is the increasing level of work-life conflicts experienced by employed mothers. Work-life conflict occurs when an individual has to perform multiple roles that require time, energy and commitment. Family interference with work occurs when family role responsibilities hinder performance at work. Example a child's illness can prevent a parent from going to work. Work is the exertion of effort and application of knowledge and skills to achieve a purpose. Most people work to earn a living by making enough money. But they also work because of the satisfaction it brings such as doing something worthwhile, a sense of achievement, prestige, recognition, opportunity to use and develop abilities (career progression), the scope to exercise power and companionship (Kyriacou, 2011).

In the light of ensuring the said satisfaction, corporate bodies are putting measures to ensure an effective work-life balance. Women's career development is different from and more complex than men's because of role expectations about both paid work and family life. With the career of women, about five elements come to play; career preparation (expectations and socialization, as well as education); opportunities in society, the influence of marriage; pregnancy and child care; timing and age. Though it is very difficult to combine all these elements, women generally take responsibility for family and work. As a result, many women regard successful juggling of these simultaneous rather than sequential demands as a considerable accomplishment. While some women struggle with combining work with family life as a result of differences in physical make up and ego, others are committed to paid employment and family work is possible for some. Stress is a reaction of the body and mind to events which are threatening or challenging in life.

According to Kyriacou (2011), stress at the workplace refers to effects of task demands faced by individual while performing their professional roles and responsibilities, and it has been the major concern of human service and helping professionals, such as social workers, nurses, physicians and teachers. It is experienced by persons when situations, events or people make lots demands on the body and mind. Stress occurs where there is a perceived imbalance between pressure and coping resources for a particular situation (Cranwell-Ward & Abbey, 2015). While there have been many definitions that particularly specify the same purpose, authors have differing views. The main objective of the term recognises the interaction between people weighing up a situation,

and then assessing the demands, and their perception of their ability to meet these demands on a particular occasion.

According to Williams and Cooper (2012), stress needs to be addressed in a structured and effective manner as a part of an overall strategy for improving the well-being of a person. When the individual successfully completes a task, by the use of his/her resources, the stress associated with resolving this task is reduced and the individual's well-being is improved. On the other hand, if this task is not resolved, the individual's well-being will deteriorate. However, even if the conditions are appropriate for stress to surface, it does not necessarily mean that it is caused, as it is the individual's capability to cope with the stress that actually causes stress to occur (Stranks, 2015).

Blonna (2015) pointed out that stress is experienced in every sphere of life, and people all over the world experience job stress in one way or the other. In modern times the nature of the world of work comes with numerous challenges which place a lot of responsibilities on workers to perform to meet set goals. Men and women are stressed trying to balance the demands of husband or wife, mother or father. Others are struggling just to survive, doing the best they can in an economy that is struggling to develop. People are competing for jobs in markets flooded with unemployment, poverty, and despair. Some are caught between the demands of forced retirement and difficulty of meeting their financial needs.

According to Blonna (2015), women are known to bear the major blunt of both home and work-related stress. This is because of the preponderant roles women play at home and at work. Occupational stress is a major problem that results in substantial cost to individual employees and work organizations around the globe (Kyriacou, 2011). The

changing nature of work has placed extraordinary demands on employees and increased concern about the effect this change is having on the well-being and health of the employees and their organizations.

According to Kyriacou (2011), occupational stress is a serious concern and a major hindrance to organizational success because it contributes to a number of outcomes which are critical to organizational success including absenteeism, labour turnover and poor job performance. A critical look at the human and economic cost of job stress strongly suggests that it should be in the interest of all-employees, employers and the community at large to take steps to build a healthier and less stressful working environment. Besides, the reduction of stress and strain is not only essential to promotion of the workers' health and well-being but also to ensure the health and well-being of those to whom services are rendered (Hales, & Zartman, 2011).

Work-related stress is also recognised as a huge occupational health problem, and human suffering. For example, Gerrig and Zimbardo (2012) explain that stress has become a major contributor, either directly or indirectly, to coronary heart disease, cancer, long ailments and accidental injuries. Certain demographic and career characteristics are considered to affect job-related stress and, consequently job performance. Therefore, this study would assess work-life balance policies and its impact on stress management: a case study of some selected National Health Insurance Schemes within the Kumasi Metropolis.

1.2 Statement of the Problem

The importance of work-life balance cannot be over emphasized. A successful combination of the two makes an individual fulfilled. A lot is achieved and the individual is rewarded. Occupational stress has become a prominent topic in science research. Recent review confirms positive relationship between job stress and physical and clinical symptomatology (Bayer and Braxton, 2009). Occupational stress is considered to be a factor that may affect organizational effectiveness through lowering employee performance, absenteeism, tardiness, and turnover (Gmelch, 2013). It also has a negative financial impact on workers (Harris & Brannick, 2009).

Research shows that the last two decades have witnessed a proliferation of research studies on occupational stress among educational personnel, and that interest in this area has not abated. Unfortunately, however, little is known about occupational stress among Human Resource Practitioners of Health facilities in developing societies like Ghana because of the fact that most management studies on the subject of these studies have been carried out in the developed countries. Taylor (2013) and O' Donnell (2011) attribute stress to work overload which lead to health complains and social isolation respectively. Therefore, this study sought to find out work-life balance policies and its impact on stress management: a case study of some selected National Health Insurance Schemes within the Kumasi Metropolis.

1.4 Purpose of the Study

The purpose of the study was to assess work-life balance policies and its impact on stress management: a case study of some selected National Health Insurance Schemes within the Kumasi Metropolis.

1.5 Objectives of the Study

The study seeks to achieve the following objectives:

1. To identify work-life balance policy practices at the selected National Health Insurance Scheme Offices within the Kumasi Metropolis.
2. To assess work-life balance policies on stress management at selected National Health Insurance Schemes within the Kumasi Metropolis.
3. To investigate the effects of stress on the job performance of selected National Health Insurance Schemes within the Kumasi Metropolis.
4. To explore the strategies used to manage employee stress.

1.6 Research Questions

This study addresses the following questions.

1. What are the identified work-life balance policy practices at the selected National Health Insurance Scheme Offices in the Kumasi Metropolis?
2. What are the work-life balance policies on stress management at selected National Health Insurance Schemes within the Kumasi Metropolis?
3. What are the effects of stress on the job performance of selected National Health Insurance Schemes within the Kumasi Metropolis?
4. What are the strategies used to manage employee stress?

1.7 Significance of the Study

It is hoped that the findings of this research would assist employees of the selected National Health Insurance Schemes within the Kumasi Metropolis to become fully aware of the signs and symptoms of stress. It will also help the employees to find out the level of their employees stress. The findings of the study will alert Human Resource

Practitioners of the effects of stress on their health and also provide guidelines to the Human Resource Practitioners to manage stressful situations.

Additionally, this study is significant in that, it will offer insights into issues concerning occupational stress and its management among employees of the selected National Health Insurance Schemes within the Kumasi Metropolis. The results and recommendations of this study would be beneficial to all stakeholders in that these results and recommendations will serve as a guide items in formulating work-life policies concerning employees of the selected National Health Insurance Schemes within the Kumasi Metropolis and thus help to mitigate the perceived causes, and manage the effects of stress among these employees. The study will provide guidelines to Human Resource Practitioner to overcome stress. It will also help counselors to understand the types of stress these employees are likely to go through and how the counselors can assist them with some skills and techniques to overcome the stress. Finally, the findings and recommendations may be important to other researchers who will like to do further studies into work-life policies and occupational stress and its management among employees of other establishments.

1.8 Scope and limitations of the Study

The purpose of the study is to assess work-life balance policies and its impact on stress management: a case study of some selected National Health Insurance Schemes within the Kumasi Metropolis. Therefore, this study is geographically limited in scope to Kumasi Metropolis in the Ashanti Region of Ghana. Moreover, this study will be conceptually limited in scope to work-life policies and management of stress in health institutions.

1.9 Organization of the Study

This study is divided into five chapters. Chapter one deals with the background of the study, statement of the problem, objective of the study, research questions, significance of the study, delimitation of the study and organization of the study. Chapter two reviewed related literature on the topic of the study. Chapter three focused on the research methodology. This described the research design adopted for the study, justification for choosing qualitative design, population, sample and sampling techniques used. The chapter also explained the instrument used in the study and how its reliability and validity were established, methods of data collection and analysis.

Chapter four presented the analysis and discuss the results based on the research questions.

Chapter five involved summary of the findings, conclusion drawn, recommendations and suggestions made for further studies.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter reviewed literature to cover the concept of work- life balance policies and stress management, overview of work-life balance, dimensions of work-life balance, policies and practices of WLB, the effects of work-life balance policies on stress management, internally generated stress, externally generated stress, environmental stress, chemical and nutritional stresses, lifestyle and job stress, fatigue and overwork, short term and long term stress, symptoms of stress, empirical framework, the effects of organisational stress on employees performance, occupational stress management – a global perspective, the behavioural changes that indicate the effects of stress, how to manage occupational stress, other preventative measures to reduce stress in organisations, and managing stress at an individual level.

2.1 The Concept of Work- life Balance Policies and Stress Management

The term work life balance (Work Life Balance) was coined in 1986 in response to the growing concerns by individuals and organizations alike that work can impinge upon the quality of family life and vice-versa, thus giving rise to the concepts of “family-work conflict” (FWC) and “work-family conflict” (WFC). The former is also referred to as work interferes with family” (WIF) while the latter is also known as “family interferes with work” (FIW). In other words, from the scarcity or zero-sum perspective, time devoted to work is construed as time taken away from one’s family life.

Work/life programs existed in the 1930s. The policies and procedures established by an organization with the goal to enable employees to efficiently do their jobs and at the

same time provide flexibility to handle personal concerns or problems at their family. People entering the workforce today are more likely to turn down to promotions if it is new job means, the employee is having to bring more work to home.

In most developing countries, at least until recently, only men worked outside of the home. The old, established joint Hindu family system facilitated a clear division of responsibilities between the old and the young in terms of decision making, the oldest male member in a patriarchal society is the head of household and would make all the important decisions; male and female the men would work outside the household, whereas the women are responsible for raising children and taking charge of a myriad household responsibilities, including in some low-income families in certain parts of India, walking many miles each day to fetch water and fire wood.

More recently, the scarcity perspective has given way to the expansion enhancement approach that views that work can facilitate participation at home and vice-versa. This has given rise to the concepts of “work-family facilitation” (WFF) and “family-work facilitation” (FWF) where experiences acquired at work can facilitate participation at home and vice-versa. These two notions have contributed to the construct of work life balance where a balanced life consists of work and family that are mutually reinforcing- the family experiences of workers can enrich their contribution to work and organizations, and vice-versa.

Stress occurs where there is a perceived imbalance between pressure and coping resources for a particular situation (Cranwell-Ward & Abbey, 2015). While there have been many definitions that particularly specify the same purpose, authors have differing

views. The main objective of the term recognises the interaction between people weighing up a situation, and then assessing the demands, and their perception of their ability to meet these demands on a particular occasion. According to Williams and Cooper (2012), stress needs to be addressed in a structured and effective manner as a part of an overall strategy for improving the well-being of a person. When the individual successfully completes a task, by the use of his/her resources, the stress associated with resolving this task is reduced and the individual's well-being is improved. On the other hand, if this task is not resolved, the individual's well-being will deteriorate. However, even if the conditions are appropriate for stress to surface, it does not necessarily mean that it is caused, as it is the individual's capability to cope with the stress that actually causes stress to occur (Stranks, 2015).

Academics and media experts do not agree on a detailed definition of stress but they know that stress exists and is inescapable (Williams & Cooper, 2012). According to European Foundation (Cooper, 2012) 10% of the workforce of every business reports very low levels of job satisfaction. While it is stress that may look as the main cause, Cranwell-Ward and Abbey (2015) suggests that the level of pressure imposed on the person and his /her coping ability is the main cause. Woodham (2015) describes good or positive stress as the amount of pressure required by the body in order to stimulate it into action. Thus managing stress is a delicate balancing act to keep pressure at the optimum level. When stress is at an optimum level, stress is positive; when too low or too high, stress is viewed as negative (Cranwell-Ward & Abbey, 2015). Selye (2014) states that positive stress acts on the body before a presentation and motivates the individual to try his/her best to accomplish the task, whereas bad or negative stress is defined as the amount of pressure on the body, which demonstrates the individual from

getting the job done (Stranks, 2015). While this concept of stress (explained above) summarises a positive understanding, certain awareness should be reflected on recognising the causes and factors linked with stress. The following literature review gives a brief idea about factors and causes that are linked in creating stress in any individual.

2.2 Overview of Work-life Balance

‘Work-life balance is about helping staff to maintain healthy, rewarding lifestyles that will in turn lead to improvements in productivity and performance. Strategies to achieve balance will differ between organisations, partly depending on their function, the types of work roles they offer, and their workforce profile’ (Prebble, 2015). The issues related to work-family or work-life began to rise in the horizon of academia around 1965 (Rapoport and Rapoport, 2015; Lewis and Cooper, 2015). Unlike the traditional roles of women as caregivers, troops of women started joining the paid workforce. This development gave rise to the growing number of single parents as well as the dual-earners (Ansari, 2011; Mušura *et al.*, 2013). Moreover, the workplace was no more restricted to a physical location.

Technological advancement, changes in the labour market and several other economic and social issues have changed the way work was done in the past. These factors are promoting the arrangements of flexibility in the workplace. Industries have been switching their operations from manual to automatic and computerized systems. In addition, businesses want to be proactive and meet the customers’ demands. All these developments are creating a growing interest in workers’ achieving work-life balance (Humphreys *et al.*, 2010; Guest, 2012; Webber *et al.*, 2010).

The concept of WLB originates from the Western world where it has been researched at length during the past four decades. In his work, Naithani (2010) explains how WLB has evolved over the past four decades. He has divided the time periods into eight phases during which the WLB theory has travelled till its present state. Earlier on the whole family was involved in the struggle of survival. Then there was this era of pre-industrialisation, when workplaces got separated from family life. Later during the industrial revolution the segregation of work and family was strengthened. During this time men dominated the workforce. In the next stage division of labour encouraged the separation of work and family to another level. As humanity progressed the male dominated workplace began to depend largely on technology. Due to the fact that technology played a major role at the workplace, the domination of men began to fall, which facilitated the introduction of WLB facilities. Considerable growth in the women workforce globally pushed a further growth of the WLB programmes (Gurney, 2010; Naithani, 2010).

Greenhaus *et al.* (2013) has defined WLB as “the extent to which an individual is equally engaged in – and equally satisfied with – his or her work role and family role” (Greenhaus *et al.*, 2013). According to Clark (2011) WLB is described as ‘satisfaction and good functioning at work and at home with minimum role conflict’. Similarly Kirchmeyer (2010) expresses his view on WLB ‘achieving satisfying experiences in all life domains, and to do so requires personal resources such as energy, time, and commitment to be well distributed across domains’ (Kirchmeyer, 2010).

An earlier author Kofodimos (2013) defined the balance in a manner that represent the main points of WLB concisely. She describes it as ‘a satisfying, healthy, and productive life that includes work, play, and love; that integrates a range of life activities with attention to self and to personal and spiritual development; and that expresses a person’s unique wishes, interests and values. It contrasts with the imbalance of a life dominated by work, focussed on satisfying external requirements at the expense of inner development, and in conflict with a person’s true desires.’ (Kofodimos, 2013).

The above mentioned authors are sharing their view in the sense that they all talk about the equality in the work and family role. Though it is not possible to achieve a perfect balance their assumption is that the individuals should derive satisfaction from the discharge of multiple roles. WLB is being debated in the literature extensively. We find several authors explaining the WLB in different angles. True to the fact what Carlson *et al.* (2013) said is that it is hard to find one definition that can be declared as universal or a widely accepted measure to determine WLB.

Due to the fact that women were becoming part of the progress story of organisations, the WLB practices were depicted as family-friendly working practices (Scheibl and Dex, 2008; Dex and Smith, 2012). In recent times, the more frequently used term is WLB because its range is wider and covers beyond the spheres of family-friendly issues. Employees, both parents and non-parents are taken care of through flexible working arrangements. The term WLB is more desirable in the human resources discussion because it values the human needs and experiences (Jones *et al.*, 2013).

As is said earlier, WLB is an inadequately understood concept in the literature and there is no one definition which can be classified as universal. In the past this concept of WLB was discussed as work-family balance in its narrow sense. It was viewed as the absence of conflict between work and family or the compatibility of two domains of life (Greenhaus and Beutell, 2015). In recent times the authors go beyond this absence of conflict. To them absence of conflict does not precisely correspond to the WFB or WLB (Carlson *et al.*, 2009). In the view of Greenhaus and Powell (2016) WFB is about enrichment. They explain it as the capacity of one role to improve the worth of life in another role and it works in two ways. The work-to-family enrichment transpires when work experiences improve the value of family life, and family-to-work enrichment transpires when family experiences improve the value of work life (Greenhaus and Powell, 2016). So in this wise to these authors the primary objective of the WLB is to reduce or minimize the extent of work-life conflict (WLC) (Lero and Bardoel, 2009). Some authors propose that WLB is a result of injustice in the social setup such as inequality in the treatment of women. So it addressed the issue of unfairness (Roper *et al.*, 2013; Dean, 2007). Meanwhile other writers are also of the view that WLB emerged to address the challenges faced by businesses to enhance performance and increase productivity by dealing with the well-being of employees. Organisations felt it as their social responsibility to be more conscious of workers' health and other family issues (Beauregard and Henry, 2009).

Unlike work-family balance, the concept of work-life balance (WLB) is broader in its sense and concerns about many issues of an employee's personal life. The previous concepts were more concerned about the workers with families and mothers. A lot of criticism is waged on this old notion to be unfair. Unlike the previous concepts WLB

includes all workers whether or not they have families. WLB looks at the influence that non-work life has on the work of every employee (Lewis *et al.*, 2007; Gregory and Milner, 2009). Despite the fact that WLB covers a wider range of issue concerning work and non-work, it is quite difficult to separate work from life, as if work is an inseparable part of life (Lewis *et al.*, 2007).

In the view of Greenhaus *et al.* (2013) WLB is created when an employee is able to manage and balance his time, involvement and satisfaction in relation to his work and family. They define WLB as ‘the extent to which an individual is equally engaged in – and equally satisfied with – his or her work role and family role.’ If the level of time, involvement and satisfaction is equally high then it will signify positive balance. On the contrary if the balance is equally low then it will signify negative balance. Though the literature gives us significant understanding of the phenomenon of WLB most of the studies are concentrated among the white or blue collar employees in the west. The cultural and structural issues are quite different in the continent of Africa. So, there is a need to embark on more research work in the developing economies like Ghana. This will enable the organisations to appreciate the influence that the cultural dimensions have on the issues of WLB (Mordi *et al.*, 2013).

So WLB is a situation when one is able to share equal number of hours through proper planning and achieve an acceptable balance between work and personal activities. WLB provides the bonds that hold an individual with their work and personal life. In recent times this issue of WLB appears to be gaining interest in the African context as well (Mordi *et al.*, 2013).

2.3 Theories of Work Life Balance

Several theories have been proposed to enlighten the concept of Work Life Balance (WLB). These include Compensation, Spillover and the Border theory.

2.3.1 The Compensation Theory

The Compensation theory proposed that workers try to compensate for the lack of satisfaction in one domain (work or home) by trying to find more satisfaction in the other (Lambert, 2010). Piotrkowski (2009) also concluded that men “look to their homes as havens, look to their families as sources of satisfaction lacking in the occupational sphere”. Two forms of compensation have been distinguished in the literature (Edwards & Rothbard, 2010). First, a person may decrease involvement in the dissatisfying domain and increase involvement in a potentially satisfying domain (Lambert, 2010). Second, the person may respond to dissatisfaction in one domain by pursuing rewards in the other domain (Champoux, 2018). The latter form of compensation can be either supplemental or reactive in nature (Zedeck, 2012).

2.3.2 The Spillover Theory

The most admired view of relationship between work and family was put forth by Spillover theory. Several researchers suggested that workers carry the emotions, attitudes, skills and behaviors that they establish at work into their family life (Belsky et al., 2015; Kelly and Voydanoff, 2015). Spillover can be positive or negative. Positive spillover refers to fact that satisfaction and achievement in one domain may bring along satisfaction and achievement in another domain. Negative spillover refers to the fact that difficulties and depression in one domain may bring along the same emotion in another domain (Xu, 2009).

2.3.3 The Work/Family Border Theory

Clark (2010) presented a work/family border theory, a new theory about work family balance. According to this theory, each of person's roles takes place within a specific domain of life, and these domains are separated by borders that may be physical, temporal, or psychological. The theory addresses the issue of "crossing borders" between domains of life, especially the domains of home and work. According to the theory, the flexibility and permeability of the boundaries between people's work and family lives will affect the level of integration, the ease of transitions, and the level of conflict between these domains. Boundaries that are flexible and permeable facilitate integration between work and home domains. When domains are relatively integrated, transition is easier, but work family conflict is more likely. Conversely, when these domains are segmented, transition is more effortful, but work family conflict is less likely (Bellavia and Frone, 2015).

2.3.4 Antecedents of Work Life Balance

New working practices and rapid technological advances are changing the nature of many jobs Cooper, (2009). Karatepe and Tekinkus (2016) found that work family conflict increased emotional exhaustion and decrease job satisfaction. The nature of employment has changed, increasing the emphasis on flexibility, adaptability, team-working and individual responsibility, in both the private and public sectors (Wheatley et al., 2008). Singh and Sahgal (2015) found that overall men with double career had maximum level of stress, followed by single women with career, followed by women with no career and minimum stress was found in the category with men whose wives were homemakers. When work interferes with family life it also reduces the satisfaction

from job and from life as a whole (Adams et al., 2016). Technological advancement is seen in increased reliance on and use of internet and telecommunication. As a result, many employees are taking work outside office, which has blurred the boundary between work and family (Cooper, 2008).

Negative spillover from work to non-work life i.e., emotional exhaustion, has been shown to adversely affect organizations in the form of low commitment and high turnover (Wright and Cropanzano, 2018). Senecal et al., (2012) demonstrated that for both men and women low level of motivation towards work and family led by family alienation. This alienation then predicted work family conflict, which lead to emotional exhaustion. Erdwins et al., (2011), also noted spousal and supervisor's support responsible for significant variations in the work family conflict. An inability to create a balance between work and personal life could influence employees' effectiveness and productivity in the workplace (Elloy & Smith, 2013).

Hughes and Bozionelos (2007) observed that work-life imbalance was not only a source of concern, but also that it was the major source of dissatisfaction for participants; the problem of WLB is clearly linked with withdrawal behavior, including turnover and non-genuine sick absence. In a national study on work life conflict in Canada, in 2001, one in four Canadians reported that their work responsibilities interfered with their ability to fulfill their responsibilities at home (Duxbury & Higgins, 2013).

2.3.5 Consequences of Work Life Balance

Scholarios and Marks (2014) suggested that WLB has important consequences for employee attitudes towards their organizations as well as for the lives of employees.

Roehling et al., (2011) suggested that there is a direct relationship between WLB programs and retention. Burke & Collinson (2014) indicated that professionals viewed flexible workplace schedules as key to employee retention and placed this working condition in the top three ways for achieving employee retention. Wilkinson (2008) concluded that the consequences of an imbalance between work and personal or family life is emotional exhaustion, cynicism and burnout. Perry-smith et al., (2010) suggest that organization with more extensive work–family policies have higher perceived firm level performance.

Roehling et al., (2011) suggested that there is a direct relationship between WLB programs and retention. Therefore, it is important for employees to maintain a healthy balance between work and their private lives. Santhi & Sundar (2012) concluded that work-life programmes implemented by IT firms satisfy different categories of employees differently. The overall satisfaction of the respondents across the various work life balancing parameters points to the fact that 55% of the employees are highly satisfied with the current work life initiatives. Bloom and Van Reenen (2016) found that firm with better WLB practices enjoyed significantly higher productivity. A supportive culture has also been shown to enhance the perception that an organization cares about its employees (Lambert, 2010).

Kanwar et al., (2009) found that WLB and job satisfaction were positively related to each other. Baral (2009) found that family significantly contributes to work in terms of enhancing performance and positive emotions at the workplace. Availability of healthy Work Life Balance Policies (WLBP) reduces employee absenteeism (Dex and Scheibl, 2009). To reduce the work-family conflict and efficient in improving attitudes, work-

life programs are found to be more effective (Konrad and Mangel, 2010). Tausig and Fenwick (2011) measured perceived work-life balance using two items: the extent to which workers feel successful in balancing work and personal life, and the amount of conflict they face in balancing work and personal life. Employees have an increased concern about balancing their work and personal lives (Grant-Vallone and Donaldson, 2011).

A successful work life balance strategy reduces stress levels and raises job satisfaction of the employee while increasing productivity and health care costs for the employer (Thompson, Andreassi, & Prottas, 2013). Eaton (2013) suggested that family supportive practices involving flexibility increase commitment on the part of the workers increasing productivity and reducing turnover. Research conducted by Clark (2010) found that workplace flexibility has a positive impact on employees' wellbeing and Work Life Balance. Employees with flexible work schedules achieve better work life balance, which results in higher job satisfaction, higher home activity satisfaction, and lower role conflict (Clark, 2010). work-life balance policies can enhance productivity; reduce cost by improving staff retention rates, decrease negative spill-overs, reduce extended hours and fatigue to reduce negative effect on productivity which further minimizes stress and contribute to a safer and healthier workplace (Ratzon et al., 2011).

In New Zealand, a Department of Labour (2016) survey of employees found a strong relationship between employees' ratings of productivity practices in the workplace and their own work-life balance. Reduced related stress outcomes due to work-life balance practices have been observed in many research studies (Johnson, 2015). Carlson and

Perrewe (2009) have demonstrated that a supportive culture at work can reduce the degree of work/family conflict individual experience. Research findings show that better Work Life Balance Policies (WLBP) help employees manage their work and family better (Thomas and Gangster, 2015) and enhance their attitudes and behaviors such as organizational attachment (Grover & Crooker, 2015), job satisfaction (Kossek and Ozeki, 2008) and intention to stay (Lobel and Kossek, 2016). Availability of good WLBP reduced employee absenteeism (Dex and Scheibl, 2009) and enhanced organization's productivity (Sands and Harper, 2017). These practices are increasingly being considered as strategic, innovative, crucial and progressive (Perry-smith and Blum, 2010) worldwide.

However, there is lesser evidence of the status and impact of these practices in Indian organization (Poster, 2015; Wang, Lawler, Shi, Walumbwa & Piao, 2008). Roehling et al., (2011) suggested that there is a direct relationship between WLB programs and retention. Therefore, it is important for employees to maintain a healthy balance between work and their private lives. Thiede and Ganster (2015) inferred that supportive practices, especially flexible scheduling and supportive supervisors had direct positive effects on employee perceptions of control over work and family matters. Galinsky, Bond and Friedman (2016) found that employees experience less stress when they have more control over their schedule, which suggests that they may also perceive less work-family conflict.

2.4 Dimensions of Work-life Balance

Different authors look at WLB from different angles. Fundamentally the purpose of WLB is to look for ways and means through which an individual's work and life is

harmonized. A view of various studies brings to the fore some general dimensions of WLB. One situation that has called the attention of WLB is a situation whereby work demands interfere with the personal life. It is otherwise also described as work to life conflict. Here the work intrudes into the resources available for family or personal life. (Mathew and Panchanatham, 2010; Mušura *et al.*, 2013). There are people when they leave the workplace don't carry work related problems to their homes. But others are haunted by the following conditions caused by the interference between work and non-work activities, which include conflict, insecurity, tiresome work, stress, and long working hours (Schieman *et al.*, 2009).

Another dimension that brings the question of WLB on the table is the opposite of the first situation. Here, personal life demands interfere with work (Mathew and Panchanatham, 2010). This happens when the demands from the family domain are greater and influence the performance of an individual at work. According to Staines (2010) individuals influence the societies and at the same time they are being influenced by the societies. They keep moulding the environment and are being moulded by the same environment. Employees carry the feelings they have at work to their homes and vice versa. The work creates a conflict with the family while it easily spills over the leisure time. In contrast to the spill-over theory Staines presented compensation theory which means that individuals who are not satisfied with one domain try to compensate it with the other one (for example, a person who does not have a successful personal life may work harder to bring satisfaction to his life).

The third aspect of WLB is the enhancement of both work and personal life resources (Mathew and Panchanatham, 2010). This is in line with the work represented by Payton-Miyazaki and Brayfield (2016). To them a lot of social learning takes place at

the workplace (for example, skills, norms). This theory of enhancement has been described by Greenhaus and Powell (2016) as enrichment theory. According to them work and life are allies and strengthen the roles of each other.

Guest (2012) and Naithani (2010) presented five theories to demonstrate the association of work and life. These models include segmentation, spill-over, compensation, instrumental and conflict theories. The segmentation theory means that work and life are distinct and do not exert any influence on each other, which can only be true in theoretical sense. Naithani (2010) argues that though they are segmented it all depends on the situation. In one situation they may look exclusive of each while in another situation they integrate and depend on each other. At this level if a worker is able to exercise a high level of segmentation between work and life, he/she enjoys a better WLB by sharing the time effectively and efficiently among the two domains.

Meanwhile, the more the integration takes place between work and life the person faces more conflicting demands from each domain. When an employee is making efforts to balance his work and life segments, there are situations when he/she compensates the domain which is lacking through the achievement in the other domain. It means when an individual does not derive satisfaction from one segment, he/she looks for a greater satisfaction from the other domain of life. This way both life and work domains depend on each other. This condition gives way to a spill-over situation which can be positive or negative. An employee working long hours goes through a stress and sacrifices his/her health, which is a typical situation of negative spill over. On the other hand a reward positively influences the employee's life (Naithani, 2010). To make this model of WLB work there has to be a progression at different levels; For instance, policy makers at the

macro level, HR level which plays a middle role, then organisational level where various groups are involved in work, and finally to the micro level, that is, the level of individuals because their behaviour and way of life also determines the WLB outcomes (Mordi *et al.*, 2013).

2.5 Policies and Practices of WLB

Most a time work and home are conflicting with each other and it is very hard to create a boundary between the two. It is incumbent upon the employees and employers to discover flexible solutions to increase productivity notwithstanding sacrificing the welfare, safety and personal life of employees. The provision of WLB policies can be most productive in this regard. Such policies can help employers to recruit, select and maintain competent workers who will be of competitive advantage (Jones *et al.*, 2013). “Work-life balance policies” refer to policies created by businesses, as part of their human resources or management strategies (Yasbek, 2014). Through the study of practices and policies employees’ knowledge about WLB issues is measured. It is to study the awareness of employees about their entitlements and certain rights that are available to them. These include their right to take leave from the job including parental leave, time off from work to care for dependants, annual leave, maternity leave extensions, paternity and adoptive leave. It also involves the right of parents to look for flexible working arrangements of part time work (Stevens *et al.*, 2014).

According to Greenblatt (2002) managers cannot make informed staffing decisions with regards to WL policies unless they have a fair idea of the factors that facilitate WLB. The changes in WLB trends are as a result of changes in social needs, available technologies and personal expectations. One can find extensive collection of policies

with regards to WLB. Dex and Smith (2012) describe the WLB policies about the hours of work at job (including part-time, job sharing and flexitime), the issue of leave which covers the parental leave, maternity leave and career break etc., and the policies of workplace or location of work, working at the office or working from home. Then there are other policies, such as financial support which covers the issues of childcare, maternity pay, and elder care (Dex and Smith, 2012).

Yasbek (2014) argues that in the contemporary highly competitive labour market Work-life balance policies can affect the performance of an organisation in several ways. For example employers can offer better WLB policies coupled with attractive remuneration to recruit good workers. He says that WLB policies can retain employees and enhance productivity. Several theories exist to explain the relationship between WLB and productivity.

In whatever form these policies are available they are meant to either adjust people's lives around work by reducing any intrusion from outside work, or otherwise their aim is to adjust work around other non-work activities of people. In contrast to two former ones, these policies are also aimed to integrate work with personal lives (Yasbek, 2014). These policies have an effect on the performance of the business in diverse ways. The contemporary labour market is competitive and through WLB policies together with competitive pay better workforce can be attracted. Such employees can be retained and ultimately the costs of their turnover can be reduced and productivity can be improved. Grzywacz *et al.* (2012) concluded that policies and programmes which deal with the negative spill-over between work and personal life should be available to workers of all age groups since they found insignificant difference regarding age. No doubt the

factors that cause the negative spill-over vary among the different age group because they face different challenges. One age group may have the responsibility of upbringing their children while the other group of workers may be dealing with the obligation of eldercare. These policies demand flexibility among the various groups of workers. In this wise Grzywacz *et al.* (2012) recommended that organisations should coordinate with the service providers and introduce programmes that will help the employees in relation to childcare and eldercare issues.

The negative spill-over from family to work is one dimension of these policies. On the other hand policies to address the negative spill-over from work to personal life must also be considered. This is about the introduction of stress management programmes that target the professionals and highly educated managers, regardless of their age and parental status. According to Grzywacz *et al.* (2012) their analysis underline the necessity and the significance of the fact that without giving proper consideration to these various dimensions comprehensive policies cannot be designed. They cautioned that some policies may reduce the positive spill-over as well. So there is the need for the policy makers to be mindful of the fact that their interventions and policies should be able to reduce negative spill-over and promote positive spill-over. This will help employees to achieve a better balance between their work and life (Grzywacz *et al.*, 2012).

In their study, 'Discourse or reality?: "Work-life balance", flexible working policies and the gendered organisation' Lewis and Humbert (2010) discussed the policies regarding flexible working arrangements. Their findings show that though the organisations are committed to help their employees through flexible working arrangements and WLB and flexibility, men play a dominant role and considered to be

the ideal worker. In addition, the idea of women as ‘good mother’ is widespread. These two concepts mutually weaken the fairness of gender balance and efficiency at the workplace (Lewis and Humbert, 2010).

Work-life balance policies, which seek to improve the quality of life of employees, enhance productivity (Koonmee *et al.*, 2010). The policies can reduce negative spill-over from the lives of employees. This can be done by reducing the long working hours and tiredness. WLB policies work as a reward to the voluntary and optional efforts put forward by the employees. Moreover, WLB policies can decrease the rate of stress and ensure healthy and safe workplace to achieve accident free environment. All such outcomes of WLB policies can enhance productivity (Yasbek, 2014).

Higgins (2007) explains that organisations need to have policies to measure the work done instead of number of hours spent and physical presence of their employees. They should appreciate and reward the employees who are able to integrate and combine their work and non-work responsibilities successfully. If not so, the issue of flexibility will be highly difficult. Lamers (2013) did a very interesting study at Rabobank Netherlands with the title, “Work Organisation and Innovation.” It was found that the bank adopted a very innovative style of work by name, ‘Rabo Unplugged’ with the aim to respond to all customer needs. To achieve this they promoted employee entrepreneurship and gave them more freedom and responsibility in terms of time, space and resources. This freedom was given to prevent the employees becoming robots. This strategy took about five years to transform the way work was done. The end result of this policy and practice is increased job satisfaction, higher performance level and the situation whereby employees work across departments and are still able

to keep up to a good WLB. From the financial viewpoint, Rabobank's performance was great in 2011 with a decrease in turnover as compared to 2010. The HR department disclosed that increased flexibility and accessibility has boosted the customer satisfaction, which is the prime motive of any business (Lamers, 2013).

Recently, organisations are appreciating the importance of WLB policies and practices. They have realized that through these policies and practices they can overcome the problems of absenteeism and turnover, which will ultimately increase productivity by retaining the good employees (Carlson *et al.*, 2013).

2.6 The Effects of Work-life Balance Policies on Stress Management

Aryee *et al.* (2015) examined the outcomes of Frone's fourfold classification of WFB and confirmed that, evidently, work and family roles were directly influencing each other. It either provided facilitation or created conflict. The factors of facilitation such as personality, role involvement and role experience were found useful to examine as outcomes of WLB across cultures. According to Pronk (2015) 'work-related outcomes tend to have a very positive impact on people's outlook on life and overall health status.' Jobs are made up of several tasks, some of them are very demanding, stressful and time-bound.

Greenhaus *et al.* (2013) suggest that it is very important to take account of the methods that measure the outcomes of work in order to fully understand the outcomes of the WLB. It is likely that an organisation may conclude that employees who look for WLB are not committed and therefore are less productive at their job as compared to other employees. There has to be a mechanism to study the relative impact of objective and subjective WLB on the employees' life and other outcomes. Gurney (2010) provides

credible proof based on qualitative and quantitative study that WLB results into increased health outcomes.

Carlson *et al.* (2009) studied the association between WLB and work outcomes. The results indicated that WLB explained additional discrepancy in job satisfaction and organisational commitment. The findings of the study propose that WLB arrangements create satisfaction and commitment at work and are emotionally beneficial. WLB reduces work-family conflict and through work-family enrichment it brings satisfaction and enhances performance. Furthermore, WFB/WLB is related to marital and family life contentment. Such family supportive strategies help employees fulfil their work related responsibilities as well as family responsibilities. Carlson *et al.* (2009) believe that WLB are really influenced by both work and family outcomes. Managers are to create an atmosphere at workplace for employees to achieve WLB and get benefit from their enhanced performance. This can be achieved through the creation of an organisational culture where employees enjoy the facility of role negotiation (Carlson *et al.*, 2009).

2.6.1 Defining Stressors:

Many factors influence the human system and performance that result in stress. The causes of stress are known as stressors (Stranks, 2015). (Pedler & Boydell, 2015) have divided the stressors into different categories: -

The organisational structure and climate – an individual experiences stress when the expectations of the individual conflict the demands of the organisation. Role conflict and ambiguity are considered to be the major stressors for managers. The lack of predictability on the demands placed on the managers, ineffective communication with

employees, long hours of work and high levels of responsibility etc. can be a significant cause of stress to managers.

Individual or self-imposed stressors – this is dependent on the personality and character of the individual. As suggested by Cooper & Payne (2008), there are two distinct types of personalities. Type A, which thrive on power, responsibility and have an aggressive drive, hence tend to be more stressed than Type B personalities; which are more relaxed in their approach to work and personal life.

- The family – the family is not always considered as an asylum from stress, as stress from the workplace can penetrate home and vice-versa (Marshall & Cooper, 2008). When there is a conflict between the organisation and the family demands, it can cause anxiety to the individual. Although Cooper and Payne (2008) suggest that family is a resource, which helps an individual to cope better with job stress.
- Environmental: factors arising from extreme temperature variations, ventilation, noise, vibration and presence of airborne contaminants such as dust, gases etc.
- Occupational stressors: caused due to too much or too little pressure. Conflicting job demands, excessive work hours and interchanging work and family demands.
- Social stressors: caused due to everyday problems coping up in life such as family issues, marital problems etc.

Dana (2011) addressed conflict in his research, one can very easily apply the term ‘stress’ every place he mentions the term, ‘conflict’. Conflict in the workplace creates

stress in the workplace and stress in the workplace creates conflict. Eight cost factors to look at when dealing with stress/conflict:

- 1) Use of health care for illnesses and injuries that are partially psychogenic. The calculation is based on the percentage of the psychogenic components of medical problems that occur when specified stress/ conflict takes place.
- 2) Lowered job motivation. The calculation is based on the loss of productivity due to the stress/ conflict event.
- 3) Lost work time. The calculation is based on sick days, personal leave and lost time due to disciplinary actions taken during stress/conflict.
- 4) Wasted time. This occurs primarily through the loss of an administrator's time spent resolving stress/ conflict.
- 5) Reduced decision quality. Administrators and work teams should ask, 'What opportunities were lost by poor decisions that were affected by stress/conflict, and what might have been gained if a better decision had been made?'
- 6) Loss of skilled employees. Chronic unresolved stress/conflict can be a decisive factor in many of the voluntary employee departures.
- 7) Restructuring. The redesign of workflow may be altered in an attempt by administration to reduce the amount of interaction among employees.
- 8) Sabotage, theft and damage. The prevalence of employee stress/conflict and the amount of damage and theft of inventory and equipment are often related.

2.6.2 Internally generated stress

Internally generated stress is caused by an individual's personality, as it can affect the individual's experience on the job. A person's behaviour at work, interaction with colleagues and his/her characteristic to respond to a situation depends on the ability and

pattern of that person to react in other domains of life. Friedman and Rosenman (2014) suggest two types of broad categories of in which people's personalities lie:

Type A – are characterised as having time urgency in doing things and have a competitive drive. They are impatient, and try to do everything themselves. They seek new targets and work hard to meet deadlines. These individuals seek recognition and show high levels of mental and physical alertness. This type of a personality is common among professionals (Girdano & Evarly, 2016). Previous research linked these personalities to having coronary heart diseases, and recent research has shown a strong relationship between type A personalities and hostile behaviour. Smith and Pope (2010 as cited in Cranwell-Ward & Abbey, 2015), suggest that hostility in an individual's behaviour has a strong relationship with heart diseases, as they are more physiologically reactive than non-hostile people. Secondly, these individuals take a far longer time to 'cool down' when aroused than non-hostile individuals.

Type B – They are the complete opposite to the type A personalities, exhibiting none of the habits or traits as those shown by them. They do not suffer from the need of time urgency, are more easy-going, work steady and generally take their time over their work. They are patient and take difficulties in their stride, without getting frustrated or upset. These individuals display less aggression, hostility and competitiveness and are generally more relaxed. They are known for their free-floating hostility and feel no need to impress others with, or prove their, successes to others. They are able to work without agitation and find time for relaxation and fun (Watts & Cooper, 2012). Although, these two categories are extreme, most people fall into only one of these categories.

2.6.3 Externally generated stress

Externally generated stress is caused by the environment or the job. The stress and individual experiences may come from the following:

Environmental stress, Chemical and nutritional stress, Lifestyle and job stress and Fatigue and overwork (Stress Management Techniques, 2010).

2.6.4 Environmental stress

The physical surroundings affect the mood and overall mental state of any individual.

The environment in which the individual works may be a source of unpleasant and distracting stimuli states Cooper and Smith (1985 as cited in Payne & Cooper, 2011).

The following conditions of the environment can cause stress:

Dirty and untidy condition of the work environment, Crowding and insufficient, working space, noise and pollution and badly organised or run-down working conditions.

2.6.5 Chemical and nutritional stresses

Girdano & Evarly (2016) suggest that the food and drink that people consume contribute to the stress that they experience. The following can cause the stress that a person experiences:

Caffeine – excess of which increases the stress hormones in the body and makes it difficult for the individual to sleep, hence making him/her more irritable.

Alcohol, smoking and drug abuse – research by Selye (2014) in the United Kingdom suggests that these are the most common ways of dealing with stress. These allow an employee to temporarily escape from the problem by relaxing the muscles and reducing mental tension but are a major cause of stress itself (Fontana, 2014).

Burst of sugar from chocolates or sweets – making the individual energetic in the short term, however, the body's reaction to stabilise the sugar level is to release insulin, thereby causing a dip in the energy level shortly after the sugar high.

Unbalanced or unhealthy diet – in terms of dietary excess or deficiency, causing discomfort and illness, thereby generating stress. For example, too much salt in the body may raise the blood pressure on the individual, and cause chemical stress (Cooper, 2009).

2.6.6 Lifestyle and job stress

The individual due to his/her lifestyle or job may experience stress. This includes: - Too much or too little work, satisfaction with the job, performance on the job, time pressure and deadlines, lack of information, support and advice, lack of clear objectives, responsibility for people and budgets, career development stress, stress from the organisation or clients and personal and family stress. ("Understanding Stress", 2014).

2.6.7 Fatigue and overwork

The body experiences stress it has built up over the long term; this occurs when the individual tries to achieve too much work in too little time. When the body repeatedly experiences this type of behaviour, it causes fatigue to the individual, ("Understanding Stress", 2014).

2.6.8 Short term and Long term stress

Various authors suggest that the symptoms of stress can be divided into short-term stress and long-term stress. Short-term stress is the immediate reaction of the body towards the stressor; it is when a person gets under pressure due to the situation.

Anxiety due to the adrenalin rush in the body during difficult meetings or sporting events is related to short-term stress. However, short term stress is essential for the individual to feel alert and respond to the particular situation, whereas long term stress is referred to as the buildup of fatigue and high levels of adrenaline in the body of the individual over time (Marshall & Cooper, 2011).

2.7 Symptoms of stress

Stress can have both short and long term responses. The symptoms of stress may be caused due to any organic illness of the body, but may also be regarded as the signs or symptoms of excessive stress. The bodies of different individuals do not react in a similar way when under stress; hence diverse symptoms of stress occur when the individual experiences job stress. Some of the symptoms of stress are problems on their own and can aggravate the job stress being experienced while other symptoms, if not managed, can have serious consequences on the performance and health of the individual. Various authors have categorised symptoms of occupational stress, Beehr and Newman (2008) categorised as follows:

Psychological symptoms – are the emotional and cognitive problems experienced by the individual under conditions of job stress. The emotional reaction to stress has been identified as fear, guilt, panic, denial, anger, feeling numb, aggression and irritability; while the cognitive reactions are confusion, disorientation, uncertainty, confusion, poor decision-making etc ("Symptoms of Stress", 2015).

Physical symptoms – these occur, when the body adapts to a physical threat by the release of adrenaline in the body. This excess adrenaline in the body allows it to fight the stressor and assists in survival. Selye (2014) suggests that the physical symptoms are more difficult to quantify, as there may be an overlap between these symptoms of

occupational stress and other aspects of the individual's life. The physical symptoms have been characterised as fatigue, dizziness, skin diseases, weakness, chills, headaches, cardio-vascular disease etc. ("Signs & Symptoms of Critical Incident Stress", 2016). Certain physical symptoms, i.e. cardio-vascular disease and gastro-intestinal conditions are the most common of the physical symptoms, and are proven to be caused by stressful working conditions. These are more prominent and are often found in the Type A personality (Sutherland & Cooper, 2010).

Behavioural symptoms: there can be significant changes in the person's behaviour when exposed to stress over time. These have been characterised as increased consumption of alcohol and drug abuse, absenteeism, inability to rest, changes in speech pattern, being accident prone etc.

The buildup of any of the above mentioned symptoms of stress can have serious mental and physical ill-effects on the individual, thereby causing the person's performance to suffer (Marshall & Cooper, 2011). The consequences of these psychological, physical and behavioural symptoms are job dissatisfaction and employee absenteeism as the affected employee dislikes going to work and has little encouragement to perform well on the job. Uncorrected job stress for long periods of time may have another very important consequence, such as 'burnout'. Burnout occurs when excessive job stress exceeds a threshold and an individual collapses due to his or her inability to cope with it (Marshall & Cooper, 2011; Froggatt, 2007). Many authors conceptualise burnout as prolonged stress. Buick and Thomas (2011) explain stress is an adaptation process that is temporary and is accompanied by mental and physical symptoms, whereas burnout refers to breakdown by chronic malfunctioning. Burnout can lead the individual to suffer from fatigue, show lack of enthusiasm in the job or leave the job altogether. Burnout is the third phase of the Hans Selye's (2014) model of stress.

2.8 Empirical Framework

2.8.1 The effects of organisational stress on Employees Performance

It is very important from the management perspective to understand that job related stress has become a serious health issue and can be responsible for low productivity of the managers in their jobs; the costs of which are borne by the organisation (Sauter & Keith, 2009). “In the United States, data from multiple surveys suggests that, one-fourth to one-third of the workforce experience high levels of stress at work. Econometric analysis shows that health care expenditures increase nearly 50% for these workers, and nearly 200% for workers reporting both high levels of stress and depression” (Sauter & Keith, 2009, p.2).

There are other costs related to occupational stress, i.e. absenteeism, alcoholism, drug abuse, costs of the errors made on the job and poor decision making because of impaired conditions at work. The insidious costs of relationships of managers with their family and colleagues that are affected due to the high levels of stress cannot be quantified (Ross & Almaier, 2014). A study conducted in UK in 1996 estimated annual staff turnover of 27% due to stress resulting in a loss of 430 million pounds to hospitality organisations (Buick, 2011).

2.8.2 Occupational Stress Management – A Global Perspective

The globalisation and liberalisation of the world economy has made jobs more competitive and demanding. The acceleration of workers moving to multi-national companies has brought about cross-cultural conflicts between members of the same team. In addition, the faulty lifestyle of employees travelling to different countries, or excessive business visits away from the family, has exaggerated the problem. Hence,

the increase in job stress that has taken place in the past two decades has been related to globalisation, organisational change and lifestyle of employees (Kawakami, 2009).

2.8.3 The behavioural changes that indicate the effects of stress

In order to recognise that an individual is under stress the management does not require much information about the illness itself, stressed individuals demonstrate certain characteristics in their behaviour, performance and habits that can be identified easily (Marshall & Cooper, 2011). The behavioural changes that can be identified in an individual experiencing job related stress can be categorised as follows:

Avoidance of work, lower productivity by a consistently good performer, increase in the number of errors made in the job, increase in the time required by the employee in doing routine jobs, increased alcohol consumption and drug abuse, deteriorating relationship with co-workers, friends and family, aggression, irritability and loss of sense of humour and change in the health of the individual – overeating as an escape, leading to obesity or loss of appetite and sudden weight loss as a result (Ross & Almaier, 2014).

2.9 How to manage occupational stress

In order to maintain optimum levels of stress, the managers should monitor their stress levels on a frequent basis. This may be accomplished through observation, employee questionnaires, interviews, meetings and surveys. To prevent the phenomenon of workplace stress, a therapist or occupational psychologist may be beneficial for counselling and giving advice to managers on ways of reducing stress levels and enhancing productivity (Woodham, 2015).

There are various different techniques that can be used by managers in order to reduce the stress in the workplace. While choosing an effective stress management technique that would suit the individual, it is important to understand the source of the stress. Some of the different approaches have been identified as the following: -

Cognitive-behavioural approach – this focuses on the thoughts of the individual, and his/her reaction towards them. Although there are many different techniques within this approach, the fundamental guidelines are as follows:

“Individuals do not respond directly to their environment; they respond to their own cognitive interpretation of the environment.

Cognitions (thoughts), emotions (feelings) and behaviours (actions) are causally interrelated. The prediction and understanding of negative cognitions and behaviours are enhanced by paying attention to a person’s expectancies, beliefs and attributions. It is possible and desirable to combine and integrate cognitive approaches to correcting problems with performance-based and behavioural contingency management” (Kendal & Bemis, 2013; Mahoney, 2007).

The rational emotive behavioural approach – this technique focuses on useful physical processes that can be used by the individual to reduce stress. Taking frequent exercise, meditation and yoga are effective methods to aid relaxation. All these techniques temporarily calm the body by distracting the individual’s mind away from the stressor (Edelmann, 2012 & Palmer, 2013).

Techniques for reducing stress in the long term – This is concerned with adjusting one’s working methods and lifestyle. Formal relaxation techniques have a part in this but

equally important are time management skills, a positive attitude, a healthy diet with sufficient exercise, and a pleasant environment. Adjusting these in order to suit the individual will improve the quality of life of the person and increase his/her resistance to stress (Woodham, 2015).

(Sutherland & Cooper, 2010) suggest different programmes that can be used by the organisation to manage the levels of stress of its employees. The programmes are as follows: -

Education/Awareness building – can be used to make the employees aware of the potential stressors in their personal life and the workplace and also provide them with information about the cause and symptoms of these stressors and help them to cope with the stress (Farmer, Monahan, & Hekeler, 2014). This is a cost effective way of dealing with stress in the organisation as it can reach a large number of people at a time by the means of written material, lectures and presentations.

Assessment focused programmes – this aims to identify individual stress profiles, and is conducted in small groups. These are conducted by the means of interviews and group discussions, and can assist managers to compare with colleagues, their experiences on stress related subjects (Lazarus & Folkman, 2014).

Therapeutic counselling – also referred to as employee assessment programmes (EAP), these provide counselling to employees to cope with issues, like alcohol and drug abuse, work and career problems and family issues (Payne & Cooper, 2011). Companies, like Kennecott Corporation and the Post House have introduced these stress counselling programs in the organisation and it has proven to reduce the absenteeism rate by 60%

in one year and decreased the medical costs of the company by 55% (Sutherland & Cooper, 2010).

Eliminating stress from the work environment – if a person’s working environment is organised such that he/she cannot cope with it, then it can be a major source of stress. On the other hand, if the environment is well organised and pleasant, it can help to reduce stress and increase productivity (Fletcher, 2011). Improving the air quality, lighting, decoration and tidiness, level of noise, furniture and ergonomics and personal space, can reduce stress in the environment (Ross & Almaier, 2014).

2.10 Other preventative measures to reduce stress in organisations

The organisation can aid its employees in reducing the stress in the workplace by “discouraging individual’s from becoming workaholics, with no life outside the job” (Sutherland & Cooper, 2010). Certain preventative measures can be taken within the organisational system, which can help to reduce stress. These are recommended below: Redesign jobs in order to eliminate the stress in the workplace by involving the employees in the decision making process of the company and encouraging more flexibility in the job. Provide internal motivation, job enlargement opportunities and job rotation. Promote self-efficiency and self-monitoring of employees. “Develop management training in leadership, interpersonal skills, dealing with change and developing teamwork” (Sutherland & Cooper, 2010, p. 269). Encouraging professional growth of employees by the means of better training, supervision, advice, support and feedback. Provide stress management courses and counselling to cope well with stress. Improve working conditions in terms of office ergonomics and stress-free resting places. Keeping employees informed of the company’s decisions and support free

communication among employees. Promoting a team culture within the organisation and having regular team meetings to encourage feedback from employees (Mathews & Knight, 2007).

2.11 Managing stress at an individual level

A person can maintain a stress diary in order to monitor the causes and understand the signs and symptoms of stress. This helps to evaluate a person's performance under stress. Once there is an understanding of the major causes of stress, an action plan can be prepared for reducing it and moving towards a positive goal (Palmer & Dryden, 2015; Ross & Almaier, 2014). There are a number of 'self-help techniques' that an individual can use in order to cope with stress in everyday life, these have been identified as the following: -

Relaxation Training – the use of relaxation techniques, e.g. meditation and yoga, have been regarded as the “best possible ways of dealing with stress” (Woodham, 2015, p. 90; Powel & Enright, 2010, p. 92). This aids the body to reduce its blood pressure, maintain the breathing rate and reduce the heart rate in order for the body to recover from over-arousal, by bringing the body's system back to normal (Girdano & Evarly, 2016). Additionally, it aims to reduce the muscular tension, and aids the individual to recognise the stressors and relax for themselves, without the use of drugs.

Distraction – thinking about the stressor itself tends to make the situation worse (Powel & Enright, 2010, p.104). It begins the 'fear of fear' cycle, which may provoke further symptoms and deteriorate the individual's health further. The 'fear of fear' cycle has been shown. Distracting attention away from the stressors and not worrying about them

will make the 'fear of fear' cycle less likely to start and it may lead to the stress fading away on its own.

Health, nutrition and exercise – the chemicals consumed by the body may lead to the increase in stress experienced by the body. Large amounts of sugar, processed foods, caffeine and alcohol consumption can have ill-effects on the overall health of the individual (Cooper, 2008). A healthy well-balanced diet may increase an individual's resistance level and lower the reactivity of stressful situations. The accumulation of adrenaline and muscle tension is the body's response to stress; hence it needs to be released from the body (Field, McCabe & Schneiderman, 2008). Exercise on a regular basis helps the body to relax its muscles and reduces the levels of adrenaline in the body. Exercise improves the circulation of the blood, lowers blood pressure and helps in clearing the mind from anxiety. It also increases the immunisation of the body, which in turn aids to combat diseases.

Goal planning – setting goals gives the person a sense of purpose and a direction to move towards. Moving towards set goals and their accomplishment increases the self-esteem, happiness and performance of the individual (Fontana, 2014). Being able to plan for the future gives people internal control over the situation and makes them less vulnerable to stress related illnesses. Without goals, an individual may find life empty, without meaning and stressful.

Time management – once the planning of goals has been achieved, it needs to be timetabled in order to organise the time used to complete the activities more efficiently. Management of time has been identified as an effective way of coping with stress

(Cartwright & Cooper, 2007, Ross & Almaier, 2014). It helps the employees to use their time in the most efficient and productive way, while being in control of their activities and allows them to relax outside their workplace. Education and skills should be developed in order to give prioritisation to the most important jobs. Ross and Almaier (p.81) suggest the Pareto principle or the '80/20 rule', which states, "80% of the time at work is spent on duties that are related to 20% of important job outcomes."

2.12 Theoretical/Conceptual Framework

Work is defined as an "instrument activity intended to provide goods and services to support life" (Edwards & Rothbard, 2010, p. 179). Edwards and Rothbard (2010) again argued that "work typically entails members in a market or employing organization that compensates the worker for his or her contributions" (p. 179). They noted that although work may provide intrinsic rewards, its primary goal is extrinsic. Work plays a fundamental role in adulthood, significantly affecting self-concept and well-being.

According to Jim Bird as quoted by Joshi et al (2012), work life balance is a meaningful achievement and enjoyment of work, family, friends and one's self. Many of these activities are negotiable commitments and can be scheduled around work demands, but the demands of family are often non-negotiable and can be random (example; sick child, afternoon music recital, soccer match, mom's oncologist's appointment). When work takes an inflexible and non-negotiable character, it then begins to conflict with the non-negotiable aspects of family life. This is the condition likely to characterize female professors' work-life situations: as conflicts between their work and their "family", rather than as imbalances between their work and their "life" (Winslow 2015).

Exponents of work-life conflict such as Dean (2007) and Roper, Cunningham, and James (2013), among others, often suggest that work-life balance has developed from claims of social justice or a need to redress discrimination, such as women not treated equally while other scholars (e.g., Beauregard & Henry, 2009; Lewis, 2007) suggest that work-life balance has risen out of the necessity for businesses to manage growing problems with absenteeism, health stress, labour retention, and the need to be seen as an organization that is sensitive and socially responsible.

In a study, Greenhaus, Chen, and Powell (2009) argue that despite the criticisms levelled against work-life balance values as illustrated above, it responds well to these criticisms. According to Greenhaus et al. (2009), the work-life balance model is meant to be a larger conceptual framework that clarifies and accommodates elements of earlier conceptual terms such as work-family-balance, work-family expansion, and work-family enrichment. These older concepts have been linked with just work and family roles because they focused on employees with family responsibilities and have been heavily criticised by many authors as restrictive and do not include employees who are struggling in many areas of their lives. These older concepts have also been seen to be unfair to employees who were not parents. Hence, work-life balance encompasses a wider range of work and non-work concerns, which can affect employee performance (Gregory & Milner, 2009). For Greenhaus et al. (2009), work-life balance has three key aspects, namely, time balance, involvement balance and satisfaction balance. The authors used time balance to measure the amount of time given to work and non-work roles. Involvement balance was used by the authors to assess the level of psychological involvement in or commitment to work and non-work roles. Finally, satisfaction balance was used by the authors to ascertain the level of satisfaction derived by workers from work and non-work activities. They concluded that the three components of work-

life balance model mentioned above recognize that achieving work-life balance needs to be considered from multiple perspectives because the needs of the individual varies extensively.

When female professors have most of the care giving responsibilities for their family (from young children to disabled or ailing adults to elderly parents), they are really doing two jobs instead of the one that their male colleagues are probably doing. Thus, their chances of producing research at the same rate are smaller, yet the expectation of many tenure committees and administrators is that these women will anyway. When making tenure decisions, comparing a professor with a young infant to one without a child “is not only unfair; given the demography of infant care, in some circumstances may also be sex discrimination,” (Williams, 2012). Sadly, such unfair comparisons are frequently made, unconsciously or not. More men in Ghanaian society are embracing the role of primary caregiver (Gerson 2013), but the problem remains the same regardless of gender: caring for a child while on the tenure-track greatly decreases the personal resources available for one’s career. Unfortunately for women, despite an increase in the number of childcare hours committed by men, a negligible number of men are truly taking on the *majority* of the primary care giving (Jacobs and Gerson 2014). So for many female lecturers, discourses about work-life balance are really about work-family conflict, the latter of which is inherently tied to gender inequality.

Work-life balance, in its broadest sense, is defined as a satisfactory level of involvement or ‘fit’ between the multiple roles in a person’s life (Hudson, 2015). Work-life balance refers to the struggle that many faculty members face, but female professors with family obligations are more likely to face a work-family conflict. Typically, the “life” part of

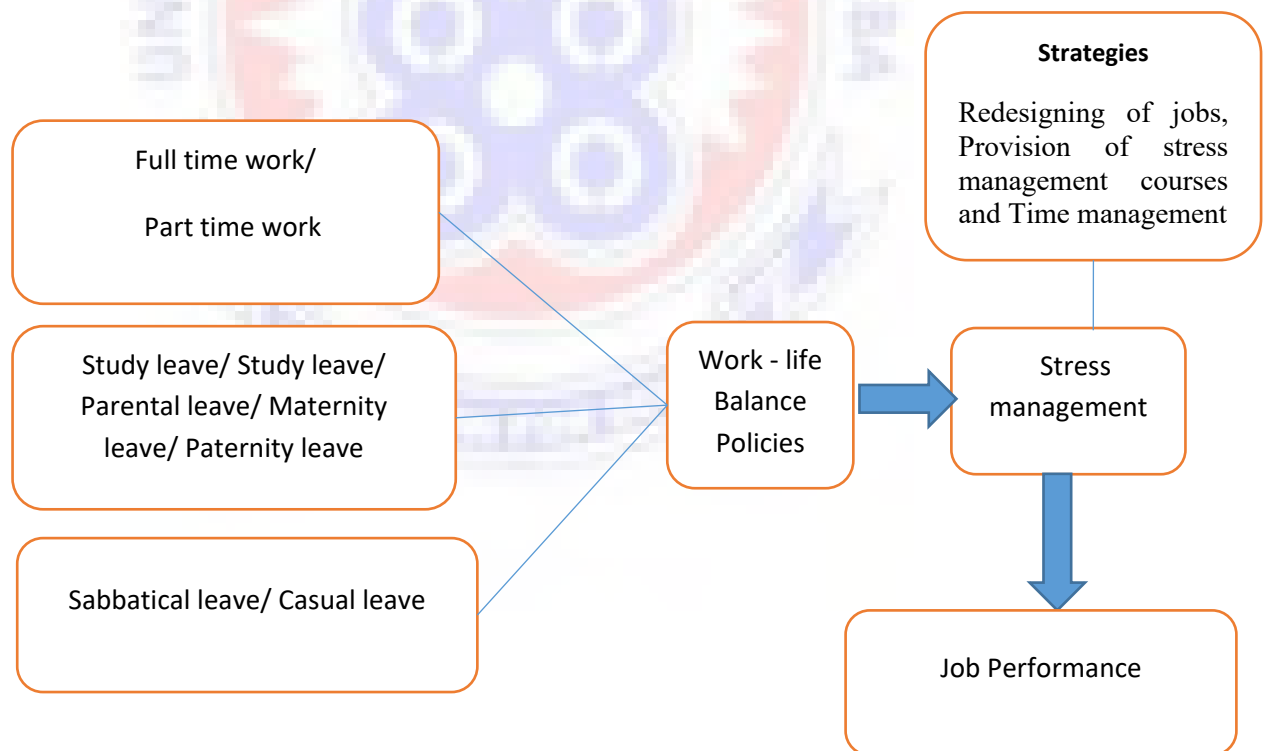
work-life balance refers to personal obligations (car maintenance or doctor's appointments), hobbies (stamp collecting or knitting) or other recreational activities (playing basketball or attending concerts), and non-work associations (family and friends) or social groups (Rouda, 2015).

Dundas (2008:7) argues that work-life balance is about effectively managing the juggling act between paid work and all other activities that are important to people such as family, community activities, voluntary work, personal development and leisure and recreation. Greenhaus, Collins and Shaw (2013) define work-life balance as the extent to which an individual is equally engaged in – and equally satisfied with – his or her work role and family role.

2.12.1 Nature of work life balance

Work-life balance is how well an individual is able to manage their professional life as an employee and at the same time being able to coordinate their social life alongside in order to achieve a comprehensive personal satisfaction. In this sense, most women work part time so they can take care of their home. According to Jim Bird as quoted by Joshi et al (2012), work life balance is a meaningful achievement and enjoyment of work, family friends and one's self. Work life balance does not only look at what an organization does for an individual but also includes what an individual does for themselves. One of the vehicles to help provide attainment of both personal and professional goal is work life programmes and training. When well-structured, and facilitated, work-life balance will aid in career progression even in 'an anti-change' environment.

According to Alderfer's ERG theory and McClelland's Acquired Needs Theory as quoted by Armstrong (2009), individuals (workers) are motivated when they are at peace with the environment. To Alderfer, the need for existence, relatedness and growth is about the subjective states of individuals' satisfaction and desire. The need of relatedness he posits, defines that people are not self-contained units but must engage in transaction their human environment. Thus individuals gain satisfaction at work and in everything they do through the process of sharing, mutuality, acceptance, confirmation and understanding from significant others like family and friends around them to help experience the true growth (career progression) opined by Alderfer, and McClelland as quoted by Armstrong.



Source: (Doolan, 2009)

Figure 1.1: Conceptual Model

CHAPTER THREE

METHODOLOGY

3.0 Introduction

This chapter was used by the researcher to obtain information in relation to the study. It looks at the choice of methods, techniques, procedures for gathering and analyzing data, research designs, population and instrument used in data collection. The essence of combining these tools was to produce research findings that are based on relevant and verifiable evidence to warrant valid conclusion.

3.1 Research Design

Bless and Higson-Smith (2014), defined research design as a set of procedures that direct the researcher in the procedure of verifying a particular assumption and excluding other possible explanation. The researcher used descriptive research design for the study. This refers to a research which specifies the nature of a given phenomenon. It determines and reports the way things are done (Kerlinger, 2016). Descriptive research thus involves collecting data in order to test hypotheses or answer research questions concerning the current status of the subject of the study (Kerlinger, 2016). The study

was based on work-life balance policies and its impact on stress management: a case study of some selected National Health Insurance Schemes within the Kumasi Metropolis.

This research employed quantitative methods of research analysis and mainly used primary data in addition to secondary data. Quantitative research because it generates statistics through the use of methods such as structured questionnaires. This will be obtained from responses from the structured questionnaires.

3.2 Population

A research population can be defined as the totality of a well-defined collection of individuals or objects that have a common, binding characteristics or traits (Polit *et al.*, 2016). Burns *et al.*, (2013) added that a population is defined as all elements (individuals, objects and events) that meet the sample criteria for inclusion in a study. The population for the study was one hundred and twenty-nine (129).

Table 1: Population and sample size

<i>Various schemes</i>	<i>Population size of the NHIS staff</i>
Bantama sub metro	25
Manhyia sub metro	25
Asokwa sub metro	24
Subin sub metro	23
Grand total	97

3.3 Sampling Technique and Sample Size

Purposive sampling method refers to the complete enumeration of a universe. A universe may be a place, a group of people or a specific locality through which we collect the data. Purposive sampling method is necessary in some cases like population census, for gaining vast knowledge. But in contrary this method is not applicable as well as needed to some social problems because it is costly and time consuming. It is difficult to study the whole universe because financially aid requires for it to complete the study. For this purpose, we use sampling method to pick up a simple from the whole universe.

Data collection through census method gives opportunity to the investigator to have an intensive study about a problem study about a problem. The investigator gathers a lot of knowledge through this method. In this method there would be higher degree of accuracy in data. No other method is accurate like census method when the universe is small. This method is also applicable for units having heterogeneity or difference. In certain cases this method is very important and suitable to be used for data collection. Without this method the study of a universe remains uncompleted.

This method is inconvenient because it take much time, money and set of industrial organizations. This method is possible only in few cases of data collection. This method is possible only in limited universe it requires not vast area to study. It is much time and labour consuming. It requires a lot of people to involve in data collection. Data collected through this method would have more statistical errors. Census method of data collection is helpful only in an area where inquiry is limited, more time and finance available and data have high degree of accuracy otherwise not.

Purposive sampling technique was used to select all the ninety-seven respondents (97) as the sample size for the study.

3.4 Methods of Data Collection

The researcher used the main primary data collection method that is structured questionnaire in soliciting data from the respondents.

3.4.1 Questionnaire

The questionnaire that was designed had five main sections, which was designed in line with the research questions. The first section contained the socio-demographic characteristics of the respondents and including their age, gender and level of education. This primarily enabled the researcher to have background information of the respondents.

A questionnaire was developed by the researcher to obtain relevant information on the topic. The questions were divided into sections that covered the research objectives and research questions. Section B assessed work-life balance policies and its impact on stress management at selected National Health Insurance Schemes within the Kumasi Metropolis. Section C investigated the effects of stress on the job performance of selected National Health Insurance Schemes within the Kumasi Metropolis. Section D explored the means by which stress can be reduced or managed among employees of the selected National Health Insurance Schemes within the Kumasi Metropolis. The analysis of the study was based on these issues.

3.5 Data Collection Procedure

The researcher personally administered the questionnaire which required the respondent to choose based on the Likert scale from questions designed by the researcher for easy purposes. All the respondents were informed of the objectives and design of the study. Emphasis was placed on the fact that the findings are primarily for academic purposes. The researcher explained certain key terms to the respondents so that they will be familiar with answering of the questionnaires. It was assumed that all the respondents had some experience in completing questionnaires and generally will not be apprehensive. There were uniform question presentation and no middle-man bias. The researcher's own opinions did not influence the respondent to answer questions in a certain manner. There were no verbal or visual clues to influence the respondents.

3.6 Data Analysis

The data was organized into tables and figures based on the questionnaire given to respondents. The result was then be analyzed and converted into percentages. Quantitative and qualitative methods were employed in the analysis of the data. The result was subsequently computed into percentages. Percentage (%) values, which were not round figures, were approximated to the nearest whole numbers. Diagrammatic representations of the statistical summaries of the result were presented in the form of frequency tables.

Computer data analysis such as SPSS and other relevant software such as Microsoft excel were the main tools employed to analyse the data in order to help interpret results. The Statistical Package for Social Scientists (SPSS version 20) was used to analyze the

pre-coded questions. This package was used to compute the percentages because it is easier to use. It can also be used to make tables needed for discussions of the results. The other questions that were open-ended were analyzed by listing all the vital responses given by the respondents. They were then be considered based on their relevance to the research.



CHAPTER FOUR

RESULTS AND DISCUSSIONS

4.0 Introduction

The purpose of the study was to assess work-life balance policies and its impact on stress management: a case study of some selected National Health Insurance Schemes within the Kumasi Metropolis. The chapter analysed and discussed the results of the study based on these research objectives including; assessing work-life balance policies and its impact on stress management at selected National Health Insurance Schemes within the Kumasi Metropolis, investigating the effects of stress on the job performance of selected National Health Insurance Schemes within the Kumasi Metropolis and exploring the strategies used to manage employee stress.

4.1 Demographic Information

The researcher sent a total of 100 questionnaires to gather information from the participants. Out of 100 questionnaires sent out for primary data, 97 questionnaires were received while 3 questionnaires were not received. Therefore, the analysis of the study was based on 97% response rate.

Table 2: Demographic Information of the Respondents

Demography	Frequency	Percent
What is your gender		
Male	61	62.9
Female	36	37.1
Total	97	100.0
Age range of the respondents		
Below 25 years	16	16.5
26-35 years	30	30.9
36-45 years	38	39.2
46-55 years	8	8.2
Above 56 years	5	5.2
Total	97	100.0
Highest educational attainment		
Certificate	6	6.2
Diploma	22	22.7
Bachelor's degree	54	55.7
Master's degree	15	15.5
Total	97	100.0
Working experience		
Below 5 years	31	32
6-10 years	48	49.5
11-15 years	12	12.4
above 16 years	6	6.2
Total	97	100.0

Source: Field survey (2019), n= 97

Table 2 reveals that 61 respondents representing 62.9% were males while 36 respondents representing 37.1% were females. Moreover, 38 respondents representing 39.2% were between the age ranges 36-45 years, 30 respondents representing 30.9% were between the age category 26-35 years, 16 respondents representing 16.5% were below 25 years, 8 respondents representing 8.2% were between the age ranges 46-55 years, while 5 respondents representing 5.2% were above 56 years. Furthermore, 54

respondents representing 55.7% were holding bachelor's degrees as their highest academic qualification, 22 respondents representing 22.7% were possessing Diploma qualifications, 15 respondents representing 15.5% were holding Masters degrees, while holding certificates.

Also, 48 respondents representing 49.5% had 6-10 years working experience, 31 respondents representing 32% had less than 5 years working experience, 12 respondents representing 12.4% had 11-15 years working experience, while 6 respondents representing 6.2% said that they have more than 16 years working experience.

4.2 Presentation of Research Objectives

This section contains tables that analysed and discussed the study objectives including assessing work-life balance policies and its impact on stress management at selected National Health Insurance Schemes within the Kumasi Metropolis, investigating the effects of stress on the job performance of selected National Health Insurance Schemes within the Kumasi Metropolis and exploring the strategies used to manage employee stress.

4.2.1 Work-Life Balance Policies/Practices

The first objective of the study was to assess work-life balance policies and its impact on stress management at selected National Health Insurance Schemes within the Kumasi Metropolis. Table 3 assessed work-life balance policies and its impact on stress management at selected National Health Insurance Schemes within the Kumasi Metropolis.

Table 3: Work-Life Balance Policies/Practices

<i>Work-life Balance Policies/Practices</i>	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>Mean X</i>
Full time work	56	0	41	0	1.84
Part Time Work	35	48	11	3	1.81
Job Share	55	15	20	7	1.78
Compressed working hours	10	70	6	11	2.19
Study Leave	59	20	11	7	1.65
Parental Leave (care for sick parent)	25	42	0	30	2.36
Maternity leave	69	0	28	0	1.58
Paternity leave	0	63	0	34	2.70
Child Care Arrangements	55	12	25	5	1.79
Sabbatical leave	65	19	4	9	1.56
Casual Leave	67	6	20	4	1.60
Career breaks	0	55	0	42	2.87
Working from home	0	57	0	40	2.82
Average Total	496	407	166	192	
Average Percent (%)	39.3	32.3	13.2	15.2	

Available (1), Unavailable (2), Implemented (3) and Not Implemented (4)

Source: Field survey (2019), n= 97

The study results revealed that an average of 39.3% of the respondents agreed that the available and implemented welfare policies/practices at the NHIS were full time work, part time work, job share, study leave, maternity leave, child care arrangements, sabbatical leave, and casual leave.

These results are in agreement with Yasbek, (2014), he revealed that “work-life balance policies” refer to policies created by businesses, as part of their human resources or management strategies. Through the study of practices and policies employees’ knowledge about WLB issues is measured. It is to study the awareness of employees about their entitlements and certain rights that are available to them. These include their

right to take leave from the job including parental leave, time off from work to care for dependants, annual leave, maternity leave extensions, paternity and adoptive leave. It also involves the right of parents to look for flexible working arrangements of part time work (Stevens *et al.*, 2014).

According to Greenblatt (2002) managers cannot make informed staffing decisions with regards to WL policies unless they have a fair idea of the factors that facilitate WLB. The changes in WLB trends are as a result of changes in social needs, available technologies and personal expectations. One can find extensive collection of policies with regards to WLB. Dex and Smith (2012) describe the WLB policies about the hours of work at job (including part-time, job sharing and flexitime), the issue of leave which covers the parental leave, maternity leave and career break etc., and the policies of workplace or location of work, working at the office or working from home. Then there are other policies, such as financial support which covers the issues of childcare, maternity pay, and elder care (Dex and Smith, 2012).

4.2.2 The effects of stress on the job performance of selected National Health Insurance Schemes within the Kumasi Metropolis.

The second objective of the study was to investigate the effects of stress on the job performance of selected National Health Insurance Schemes within the Kumasi Metropolis. Table 4 evaluated the effects of stress on the job performance of selected National Health Insurance Schemes within the Kumasi Metropolis.

Table 4: The Correlations Between Stress and Job Performance

Effect of stress	Job performance	Lower productivity by a consistently good performer	Affected employee dislikes going to work	Increase in the time required by the employee in doing routine jobs
Job dissatisfaction	Pearson	1	.853**	.217
	Correlation			
	Sig. (2-tailed)		.000	.187
Employee absenteeism	N	97	97	97
	Pearson	.853**	1	.187
	Correlation			
Avoidance of work	Sig. (2-tailed)	.000		.261
	N	97	97	97
	Pearson	.219	.187	1
	Correlation			
	Sig. (2-tailed)	.187	.261	
	N	97	97	97

** . Correlation is significant at the 0.01 level (1-tailed).

Source: Field survey (2019), n= 97

Table 4 revealed that, there is a positive significant relationship between the effects of stress and job performance. This means that job dissatisfaction lowered productivity by a consistently good performer. Employee absenteeism affected employee dislikes going to work. Furthermore, avoidance of work increased in the time required by the employee in doing routine jobs.

These results are in agreement with Sauter & Keith, (2009), they revealed that it is very important from the management perspective to understand that job related stress has become a serious health issue and can be responsible for low productivity of the managers in their jobs; the costs of which are borne by the organisation. “In the United States, data from multiple surveys suggests that, one-fourth to one-third of the workforce experience high levels of stress at work. Econometric analysis shows that health care expenditures increase nearly 50% for these workers, and nearly 200% for workers reporting both high levels of stress and depression” (Sauter & Keith, 2009, p.2).

There are other costs related to occupational stress, i.e. absenteeism, alcoholism, drug abuse, costs of the errors made on the job and poor decision making because of impaired conditions at work. The insidious costs of relationships of managers with their family and colleagues that are affected due to the high levels of stress cannot be quantified (Ross & Almaier, 2014). A study conducted in UK in 1996 estimated annual staff turnover of 27% due to stress resulting in a loss of 430 million pounds to hospitality organisations (Buick, 2011).

4.2.3 Strategies used to manage employee stress

The third objective of the study explored the strategies used to manage employee stress.

Table 5 explored the strategies used to manage employee stress.

Table 5: Strategies used to manage employee stress

<i>Statement(s)</i>	<i>1</i>	<i>2</i>	<i>3</i> <i>N(%)</i>	<i>4</i> <i>N(%)</i>	<i>5</i> <i>N(%)</i>
Redesign jobs in order to eliminate the stress in the workplace by involving the employees in the decision making process of the company and encouraging more flexibility in the job.	0	0	6 (6.2)	87 (89.7)	4 (4.1)
Provide internal motivation, job enlargement opportunities and job rotation.	0	0	5 (5.2)	82 (84.5)	10 (10.3)
Promote self-efficiency and self-monitoring of employees.	0	0	4 (4.1)	75 (77.3)	18 (18.6)
Encouraging professional growth of employees by the means of better training, supervision, advice, support and feedback.	0	0	6 (6.2)	86 (88.7)	5 (5.2)
Provide stress management courses and counselling to cope well with stress.	0	0	10 (10.3)	81 (83.5)	6 (6.2)
Improve working conditions in terms of office ergonomics and stress-free resting places.	0	0	4 (4.1)	85 (87.6)	8 (8.2)
Keeping employees informed of the company's decisions and support free communication among employees.	0	0	8 (8.2)	73 (75.3)	16 (16.5)
Providing study leave, parental leave (care for sick parent), maternity leave, paternity leave, sabbatical leave, and casual leave	0	0	4 (4.1)	80 (82.5)	13 (13.4)
Provision of child care arrangements, compressed working hours, and career breaks	0	0	7 (7.2)	76 (78.4)	14 (14.4)
Health, nutrition and exercise	0	0	5	73	19

			(5.2)	(75.3)	(19.6)
Effective Goal planning and Time management	0	0	3	83	11
			(3.1)	(85.6)	(11.3)

Where; 1= strongly disagree, 2= disagree, 3= not sure, 4= agree, 5= strongly agree

Source: Field survey (2019), n= 97

Table 5 indicates that 87 respondents representing 89.7% agreed that redesigning jobs in order to eliminate the stress in the workplace by involving the employees in the decision making process of the company and encouraging more flexibility in the job can manage employee stress, 6 respondents representing 6.2% were neutral, while 4 respondents representing 4.1% strongly agreed. Moreover, 82 respondents representing 84.5% agreed that providing internal motivation, job enlargement opportunities and job rotation can be used to manage employee stress, 10 respondents representing 10.3% strongly agreed, while 5 respondents representing 5.2% were neutral. Also, 75 respondents representing 77.3% agreed that promoting self-efficiency and self-monitoring of employees can manage employee stress, 18 respondents representing 18.6% strongly agreed, while 4 respondents representing 4.1% were neutral.

Furthermore, 86 respondents representing 88.7% agreed that there is the need to encourage professional growth of employees by the means of better training, supervision, advice, support and feedback, 6 respondents representing 6.2% were neutral, while 5 respondents representing 5.2% strongly agreed. The study results shows that 81 respondents representing 83.5% agreed that to manage employee stress there is the need to provide stress management courses and counseling to cope well with stress, 10 respondents representing 10.3% were neutral, while 6 respondents representing 6.2% strongly agreed.

Moreover, 85 respondents representing 87.6% agreed that management should improve working conditions in terms of office ergonomics and stress-free resting places, 8 respondents representing 8.2% strongly agreed, while 4 respondents representing 4.1% were neutral. Furthermore, 73 respondents representing 75.3% agreed that keeping employees informed of the company's decisions and supporting free communication among employees can manage employee stress, 16 respondents representing 16.5% strongly agreed, while 8 respondents representing 8.2% were neutral.

To add more, 80 respondents representing 82.5% agreed that providing study leave, parental leave (care for sick parent), maternity leave, paternity leave, sabbatical leave, and casual leave can be used to manage employee stress, 13 respondents representing 13.4% strongly agreed, while 4 respondents representing 4.1% were neutral. The study results revealed that 76 respondents representing 78.4% agreed that provision of child care arrangements, compressed working hours, and career breaks can deal with employee stress, 14 respondents representing 14.4% strongly agreed, while 7 respondents representing 7.2% were neutral.

Furthermore, 73 respondents representing 75.3% agreed that health, nutrition and exercise can be used to manage employee stress, 19 respondents representing 19.6% strongly agreed, while 5 respondents representing 5.2% were neutral. Moreover, 83 respondents representing 85.6% agreed that effective goal planning and time management strategies can be used to manage employee stress, 11 respondents representing 11.3% strongly agreed, while 3 respondents representing 3.1% were neutral.

These results are in agreement with Sutherland & Cooper, (2010), they indicated that the organisation can aid its employees in reducing the stress in the workplace by “discouraging individual’s from becoming workaholics, with no life outside the job” . Certain preventative measures can be taken within the organisational system, which can help to reduce stress. These are recommended below:

Redesign jobs in order to eliminate the stress in the workplace by involving the employees in the decision making process of the company and encouraging more flexibility in the job. Provide internal motivation, job enlargement opportunities and job rotation. Promote self-efficiency and self-monitoring of employees. “Develop management training in leadership, interpersonal skills, dealing with change and developing teamwork” (Sutherland & Cooper, 2010). Encouraging professional growth of employees by the means of better training, supervision, advice, support and feedback. Provide stress management courses and counselling to cope well with stress. Improve working conditions in terms of office ergonomics and stress-free resting places. Keeping employees informed of the company’s decisions and support free communication among employees. Promoting a team culture within the organisation and having regular team meetings to encourage feedback from employees (Mathews & Knight, 2017).

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

This chapter summarized the study findings, concluded the results, highlighted recommendations and provided suggestions for further research.

5.1 Summary of Findings

The purpose of the study was to assess work-life balance policies and its impact on stress management: a case study of some selected National Health Insurance Schemes within the Kumasi Metropolis. The researcher used descriptive research design for the study. This research employed quantitative research methods. The population for the study was one hundred (100) respondents. Census method was used to select all the 100 respondents for the study. Questionnaire was the main instrument used to gather primary data. Computer data analysis such as SPSS and other relevant software such as Microsoft excel was the main tools employed to analyse the data in order to help interpret results.

5.2 Major findings of the Study

- The first objective of the study was to assess work-life balance policies and its impact on stress management at selected National Health Insurance Schemes within the Kumasi Metropolis. The study results revealed that the available and implemented welfare policies/practices at the NHIS were full time work, part time work, job share, study leave, maternity leave, child care arrangements, sabbatical leave, and casual leave.
- The second objective of the study was to investigate the effects of stress on the

job performance of selected National Health Insurance Schemes within the Kumasi Metropolis. The study results indicated that the effects of stress on the job performance of employees were ranked as follows: job dissatisfaction, job turnover, employee absenteeism, little encouragement to perform well on the job, and lower productivity by a consistently good performer.

- The third objective of the study explored the strategies used to manage employee stress. The study results indicate that there is the need to redesign jobs in order to eliminate the stress in the workplace by involving the employees in the decision making process of the company and encouraging more flexibility in the job. Furthermore, there is the need to encourage professional growth of employees by the means of better training, supervision, advice, support and feedback.
- The study results show that to manage employee stress there is the need to provide stress management courses and counselling to cope well with stress and improve working conditions in terms of office ergonomics and stress-free resting places.
- Furthermore, there is the need to provide study leave, parental leave (care for sick parent), maternity leave, paternity leave, sabbatical leave, and casual leave to manage employee stress.
- The study results revealed that provision of child care arrangements, compressed working hours, and career breaks can deal with employee stress. Furthermore, health, nutrition and exercise can be used to manage employee stress and lastly, effective goal planning and time management strategies can be used to manage employee stress.

5.3 Conclusions

The study results concluded that the available and implemented welfare policies/practices at the NHIS were full time work, part time work, job share, study leave, maternity leave, child care arrangements, sabbatical leave, and casual leave. Moreover, the effects of stress on the job performance of employees were ranked as follows: Job dissatisfaction, employee dislikes going to work, employee absenteeism, little encouragement to perform well on the job, lower productivity by a consistently good performer, increase in the number of errors made in the job, deteriorating relationship with co-workers, friends and family, avoidance of work and increase in the time required by the employee in doing routine jobs.

5.4 Recommendations

Based on the major findings of the study, the researcher recommended that;

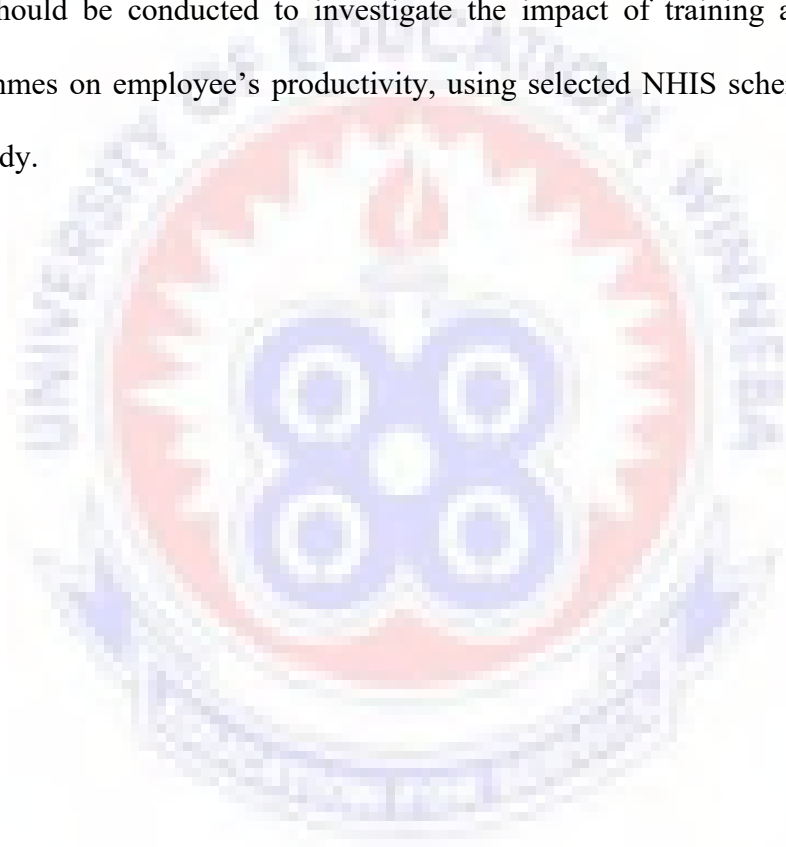
1. The Management of the NHIS should redesign jobs in order to eliminate the stress in the workplace by involving the employees in the decision making process of the company and encouraging more flexibility in the job in order to manage employee stress.
2. The Management of the NHIS should encourage professional growth of employees by means of offering them better training, supervision, advice, support and feedback to improve job performance.
3. The management of NHIS needs to provide stress management courses and counseling to its district office employees to enable them cope well with stress.
4. The Management of the NHIS should develop management training in leadership, interpersonal skills, dealing with change and developing teamwork by organising periodic workshops, conferences and in-service training

programmes to enhance employee's expertise and reduce stress.

5. The NHIS management has to keep employees informed of the company's decisions and support free communication among employees to help revive employees from stress.

5.5 Suggestions for Further Research

Based on the recommendations of the study, the researcher suggested that a similar study should be conducted to investigate the impact of training and development programmes on employee's productivity, using selected NHIS schemes in Ghana as case study.



REFERENCES

- Armstrong, M. (2009). *A Handbook of Human Resource Management Practice*, (7th Ed), Kogan Page, London and Philadelphia Arrangements in UK-Based SMEs: Business Cases” *British Journal of Industrial Relations* 39:3 pp. 411-431
- Ansari S.A. (2011). Gender difference: Work and family conflicts and family-work conflicts. *Pakistan Business Review* 13(2), 315-331.
- Aryee S., Tan H.H. and Srinivas E.S. (2015). Rhythms of life: Antecedents and outcomes of work-family balance in employed parents. *Journal of Applied Psychology* 90(1), 132-146.
- Adams, G. A., King, L. A., & King, D. W. (2016). Relationships of Job and Family Involvement, Family Social and Work-family Conflict with Job and Life Satisfaction. *Journal of Applied Psychology*, 81(4), 411-420.
- Bellavia, G.M. & Frone, M.R. (2015). Work–family conflict. In J. Barling, E.K. Kelloway & M.R. Frone (Eds.), *Handbook of Work Stress*, Thousand Oaks, CA: Sage.
- Belsky, J., Perry-Jenkins, M., & Crouter, A. (2015). The work-family interface and marital change across the transition to parenthood. *Journal of Family Issues*, 6, 205-220.
- Blonna, J. (2015). Work life Balance: Doing It Right and Avoiding the Pitfalls. *Employment Relations Today*, 33, 2-9.
- Bloom, Nick, Reenen, & John, V. (2016). Measuring and Explaining Management Practices Across Firms and Nations, *CEP Discussion Paper No.716*, Center for Economic Performance, London School of Economics.

- Burke, M. J., & Collision, J. (2014). U.S. Job Recovery and Retention Poll Findings. *Society for Human Resource Management*.
- Beauregard T.A. & Henry L.C. (2009). Making the link between work-life balance practices and organisational performance. *Human Resource Management Review* 19(1), 9-22.
- Buck, V. E. (2011). *Working Under Pressure, UK* : Granada Publishing Limited.
- Buick, I., & Thomas, M. (2011). Why do middle managers in hotels burn out? *International Journal of Contemporary Management*, 13(6), 304-309, UK, London: Emerald Publishing.
- Cartwright, S., & Cooper, C. L. (2007). *Managing Work Place Stress*, London & Newsbury Park, CA: Sage Publications Incorporated.
- Cooper, C. L. (2009). *Theories of Organizational Stress, London*: Oxford University Press.
- Cooper, C. L., & Payne, R. (2012). *Stress at Work, New York*: John Wiley and Sons Limited.
- Cooper, C. L., & Payne, R. (2009). *Causes, Coping and Consequences of Stress at Work*, New York: John Wiley and Sons Limited.
- Cranwell-Ward, J., & Abbey, A. (2015). *Organizational Stress*: New York. Palgrave Macmillan.
- Carlson D.S., Grzywacz J.G. & Zivnuska S. (2009). Is work-family balance more than conflict and enrichment? *Human Relations* 62(10), 1459-1486.
- Carlson D.S., Kacmar K.M., Grzywacz J.G., Tepper B. & Whitten D. (2013).
Work-family balance and supervisor appraised citizenship behavior: The link of positive affect.

- Clark S.C. (2010). Work cultures and work/family balance. *Journal of Vocational Behavior* 58(3), 348-365.
- Dean H. (2007) Tipping the balance: The problematic nature of work-life balance in a low-income neighbourhood. *Journal of Social Policy* 36(4), 519.
- Dex S. and Smith, C. (2012). *The nature and pattern of family-friendly employment policies in Britain*: The Policy Press.
- Carlson, D. & Perrewe, P. (2009). The role of social support in the stressor-strain relationship: an examination of work-family conflict, *Journal of Management*, 25(4), 513-540.
- Champoux, J.E. (2008). Perceptions of work and non-work: A reexamination of the compensatory and spillover models. *Sociology of Work and Occupations*, 5, 402-422.
- Dex, S., & Scheibl, F. (2009). Business Performance and Family- Friendly Policies. *Journal of General Management*, 24, 22-37.
- Duxbury, L., & Higgins, C. (2013). *Work-life Conflict in Canada in the New Millennium: A Status Report*. Ottawa: Health Canada.
- Edelmann, R. J. (2012). *Anxiety: Theory, Research and Intervention in Clinical and Health Psychology*, Chichester: John Wiley and Sons Ltd.
- Edwards, J.R., & Rothbard, N.P. (2010). Mechanisms linking work and family: Clarifying the relationship between work and family constructs. *Academy of Management Review*, 25(1), 178-199.
- Elloy, D. F. & Smith, C. R. (2013). Patterns of stress, work/family conflict, role conflict, role ambiguity and overload among dual-career and single-career couples: An Australian study. *Cross Cultural Management*, 10(1), 55-66.

- Erdwins, C. J., Buffard, I. L. C., Casper, W. J., & O'Brien, A. S. (2011). The Relationship of Women's Role Strain to Social Support, Role Satisfaction, and Self-Efficacy. *Family Relations*, 50(3), 230-238.
- Farmer, R. E., Monahan, L. H., & Hekeler, R. W. (2014). *Stress Management for Human Services*, Beverly Hills, CA: Sage Publications Inc.
- Field, T. M., McCabe, P. M., & Schneiderman, N. (2008). *Stress and Coping Across Development*, Hillsdale, NJ: Lawrence Erlbaum Associates.
- Fletcher, B. C. (2011). *Work, Stress, Disease and Life Expectancy*, Chichester, UK: John Wiley and Sons Ltd.
- Fontana, D. (2014). *Managing Stress: Problems in Practice*, London: The British Psychological Society and Routledge Ltd,
- Froggatt, W. (2007). *Managing Stress in the Workplace: With Rational Effectiveness Training [Electronic Version]*. Retrieved 15th May 2019 from www.rational.org.nz/orgs/workstress.htm.
- Greenblatt E. (2002). Work/life balance: Wisdom or whining. *Organisational Dynamics* 31(2), 177-193.
- Greenhaus J.H. & Beutell N.J. (2015). Sources of conflict between work and family roles. *Academy of management review*, 76-88.
- Greenhaus J.H., Collins K.M. & Shaw J.D. (2013). The relation between work-family balance and quality of life. *Journal of Vocational Behavior* 63(3), 510-531.
- Greenhaus J.H. & Powell G.N. (2016). When work and family are allies: A theory of work-family enrichment. *Academy of management review* 31(1), 72-92.
- Gregory A. & Milner S. (2009). Editorial: Work-life balance: A matter of choice? *Gender, Work & Organisation* 16(1), 1-13.

- Greenhaus J. H, Bedian A. G, Mossholder K. W. (2009). *Work experiences, job performance, and feelings of personal and family well-being, J Voc Behav, 63(3): 510–31.*
- Greenhaus, J.H. Collins, K. M & Shaw, J. D (2013). *The relation between work-family balance and quality of life, Journal of Vocational Behaviour 63(3): 510–31*
- Gregory, A., Milner & Susan (2013). *"Work-Life Balance: A Matter of Choice?", Gender, Work & Organization, 16(1), Pages 1–177*
- Grzywacz J.G., Almeida D.M. and McDonald D.A. (2012). Work–family spillover and daily reports of work and family stress in the adult labor force. *Family Relations 51(1), 28-36.*
- Guest D.E. (2012). Perspectives on the study of work-life balance. *Social Science Information 41(2), 255-279.*
- Gurney S. (2010). Gender, work-life balance and health amongst women and men in administrative, manual and technical jobs in a single organisation: A qualitative study, University of Glasgow.
- Gerring, H. & Zimbardo, C.A. (2012). Human resource management practices in the Ghanaian banking sector, The University of Nottingham.
- Girdano, D. A., & Evarly, G. S. (2016). *Controlling Stress and Tension: A Holistic Approach (2nd edition ed.):* Prentice Hall Inc., London.
- Galinsky, E., Bond, J. & Friedman, D. (2016). The role of employers in addressing the needs of employed parents. *Journal of Social Issues, 52, 111-136.*
- Grant-Vallone, E. J., & Donaldson, S.I. (2011). Consequences of work-family conflict on employee well- being over time. *Work and Stress, 15(3), 214-226.*

- Grover, S. L. & Crooker, K. J. (2015). Who appreciates family-responsive human resource policies, The impact of family friendly policies on the organizational attachment of parents and non-parents. *Personnel psychology*, 48, 271-288.
- Grzywacz, J. G., & Carlson, D. S. (2007) 'Conceptualizing work–family balance: Implications for practice and research'. *Advances in Developing Human Resources*. 9, 455–71.
- Hales, J. & Zartman, D. (2011). Psychometric assessment of an instrument designed to measure work life balance. *Research and Practice in Human Resource Management* 13(1), 85-91.
- Higgins C. (2007). Reducing work-life conflict: What works? What doesn't?, St. Francis Xavier University.
- Harris, E.J., & Brammick, M. (2009). Does it matter where you work? A comparison of how three work venues (traditional office, virtual office, and home office) influence aspects of work and personal/family life. *Journal of Vocational Behavior* 63(2), 220-241.
- Hughes J. & Bozionelos N. (2007). Work-life balance as source of job dissatisfaction and withdrawal attitudes: An exploratory study on the views of male workers. *Personnel Review* 36(1), 145-154.
- Humphreys, P.C., Fleming S. & O'Donnell O. (2010). Balancing work and family life: The role of flexible working arrangements.
- Jones F., Burke R.J. & Westman M. (2013). *Work-life balance: A psychological perspective*: Psychology Press.
- Johnson, A. (2015). The Business case for work-family programs. *Journal of Accountancy*, 180, 53-57.

- Joshi, S., Leichne, J., Melanson, K., Pruna, C., Sager, N., Story, C.J. and Williams, K. (2012). *Work-Life Balance: A Case of Social Responsibility or Competitive Advantage*, The Bath Press, Bath
- Kanwar, Y. P. S., Singh, A. K. & Kodwani, A. D. (2009). Work- Life Balance and Burnout as predictors of Job Satisfaction in the IT- ITES Industry, *Vision*
- Karatepe, O. M. & Tekinkus, M. (2016). The effects of work-family conflict, emotional exhaustion and intrinsic motivation on job outcomes of front-line employees. *International Journal of Bank Marketing*, 24(3), 173-193.
- Kyriacou, P. (2011). Work/family role strain among employed parents. *Family Relations*, 32, 367-374.
- Konrad, A. M., & Mangel, R. (2010). The Impact of Work-Life Programs on Firm Productivity. *Strategic Management Journal*, 21(12), 1225-1237.
- Kawakami, N. (2009). *Work, Stress and Health [Electronic Version]*. Retrieved 21st May 2019 from www.cdc.gov/niosh.stress99.html.
- Kirchmeyer C. (2010) Work-life initiatives: Greed or benevolence regarding workers' time? *Trends in organisational behavior*, 779-94.
- Kofodimos J.R. (2013) *Balancing act: How managers can integrate successful careers and fulfilling personal lives*, (1st Ed): Jossey-Bass San Francisco.
- Koonmee K., Singhapakdi A., Virakul B. & Lee D.-J. (2010). Ethics institutionalization, quality of work life, and employee job-related outcomes: A survey of human resource managers in Thailand. *Journal of Business Research* 63(1), 20-26.
- Lamers J. (2013). Work organisation and innovation-case study, Netherlands: Rabobank.

- Lambert, S. J. (2010). Processes linking work and family: A critical review and research agenda. *Human Relations*, 43(3), 239-257.
- Lero D.S. & Bardeel A. (2009). Including the social-cultural and policy contexts in our multi-level, multi-national study of work-family conflict, Ontario, Canada: Guelph.
- Lewis S. & Cooper C.L. (2015). *Work-life integration: Case studies of organisational change*. England: Wiley.com.
- Lewis S., Gambles R. & Rapoport R. (2007). The constraints of a 'work-life balance' approach: An international perspective. *The International Journal of Human Resource Management* 18(3), 360-373.
- Lewis S. & Humbert L. (2010). Discourse or reality?: "Work-life balance", flexible working policies and the gendered organisation. *Equality, Diversity and Inclusion: An International Journal* 29(3), 239-254.
- Mathew R.V. & Panchanatham N. (2010). An empirical analysis of the impact of various dimensions of work-life balance on organisational commitment among service sector employees in India. *International Journal of Management Studies (IJMS)* 17(1), 129-147.
- Marshall, J., & Cooper, C. L. (2008). *Understanding Executive Stress London, UK* : Macmillan Press Ltd.
- Marshall, J., & Cooper, C. L. (2011). *Coping with Stress at Work*, Hampshire, London, UK: Gower Publishing Company.
- Mathews, S., & Knight, A. (2017). *Managing Stress London, UK* : Pitman Publishing.
- Mordi C., Mmieh F. & Ojo S.I. (2013). An exploratory study of managers' perspective of work-life balance in Nigeria: A case analysis of the Nigerian banking sector. *Thunderbird International Business Review* 55(1), 55-75.

- Mušra A., Korićn M. & KrajnovićS. (2013). Work-life and life-work conflicting croatian companies: Some perspectives. *International Journal of Organisation Theory and Behavior* 16(1), 42-67.
- Naithani P. (2010). Overview of work-life balance discourse and its relevance in current economic scenario. *Asian Social Science* 6(6), P148.
- Payton-Miyazaki M. & Brayfield A.H. (2016). The good job and the good life: Relationship of characteristics of employment to general well-being. *Measuring work quality for social reporting*, 105-150.
- Palmer, S. (2013). *Stress Counselling and Stress Management: The Rational Emotive Behavioural Approach [Electronic Version]*. Retrieved 25th May 2019 from <http://members.lycos.co.uk/online/ellis1.htm>.
- Palmer, S., & Dryden, W. (2015). *Counselling for Stress Problems* London, UK: Sage Publications Ltd.
- Payne, R., & Cooper, C. L. (2011). *Emotions at Work: A Theory, Research and Applications for Management*: Sage Publications Inc, Newsbury Park, CA.
- Perry-Smith, Jill, E. & Terry C. B. (2010). Work-family human resource bundles and perceived organizational performance. *The Academy of Management Journal*, 43(6), 1107-1117.
- Piotrkowski, C. (2009). *Work and The Family System*. New York: The Free Press.
- Poster, W. R. (2015). Three reasons for a transnational approach to work-life policy. In E.E. Kossek & S. J. Lambert (Eds). *Work and Life Integration: Organizational, Cultural and Individual Perspective*: 375-400. London: Lawrence Erlbaum Associates.
- Pedler, M., & Boydell, T. (2015). *Stress Management*. Retrieved 15th May 2019, from www.behind-bars.net/stress_mngt.htm

- Powel, T. J., & Enright, S. J. (2010). *Anxiety and Stress Management*, London: Routledge, Chapman & Hall Inc.
- Prebble M. (2015). Work-life balance: A resource for the state services commission, pp. 3, New Zealand: S.S. Commission, editor.
- Pronk N. (2015). Worksite health promotion: The challenge of work and family balance. *ACSM's Health & Fitness Journal* 9(3), 34-36.
- Rapoport R. & Rapoport R. (2015). Work and family in contemporary society. *American Sociological Review*, 381-394.
- Roper I., Cunningham I. & James P. (2013). Promoting family-friendly policies: Is the basis of the government's ethical standpoint viable? *Personnel Review* 32(2), 211-230.
- Ratzon, N., Schejter, T., Alon, E., & Schreuer, N. (2011). Are young adults with special needs ready for the physical work demands? *Research in Developmental Disabilities*, 32, 371-376.
- Roehling, P. V., Roehling, M. V., & Moen, P. (2011). The relationship between work-life policies and practices and employee loyalty: A life course perspective, *Journal of Family and Economic Issue*, 22(2), 140-170.
- Santhi, T. S., & Sundar, K. (2012). A Study on the Work-life Balance of women employees in Information Technology Industry. *Zenith International Journal of Business Economics & Management Research*, 2(1), 82-96.
- Scholarios, D., & Marks, A. (2014). Work-Life Balance and the Software Workers. *Human Resource Management Journal*, 14(2), 54-74.
- Senecal, C., Vallerand, R. J., & Guay, F. (2012). Antecedents and Outcomes of Work-Family Conflict: Towards a Motivational Model. *Personality and Social Psychology Bulletin*, 27(2), 176-186.

- Singh, A. K., & Sahgal, P. (2015). Men and Women in Transition: Pattern of stress, strain, and social support. *Vikalpa*, 20(1), 13-22.
- Scheibl F. and Dex S. (2008). Should we have more family-friendly policies? *European Management Journal* 16(5), 586-599.
- Staines G.L. (2010). Spillover versus compensation: A review of the literature on the relationship between work and non-work. *Human Relations* 33(2), 111-129.
- Stevens J., Brown J. & Lee C. (2014). The second work-life balance study: Results from the employees' survey [D.O.T.A. Industry, editor. UK: Department of Trade and Industry.
- Selye, H. (2014). *Stress without Distress*: Hodder and Stoughton Ltd, London, UK.
- Stranks, J. (2015). *Stress at Work*: British Library Cataloguing Publication Data.
- Stress Management Techniques (2010). Retrieved 12th May, 2019 from www.mindtools.com/pages/article/newTCS_00.htm.
- Sutherland, & Cooper, C. L. (2010). *Understanding Stress: A Psychological perspective for Health Professionals*, London, UK: Chapman and Hall Inc.
- Sutherland, & Cooper, C. L. (2000). *Strategic Stress Management, An Organizational Approach* London, UK : Macmillan Press Ltd.
- Symptoms of Stress (2015). Retrieved 20th May 2015 from www.intelhealth.com.
- Thiede L, Ganster, D. (2015). Impact of Family-Supportive Work Variables on Work-Family Conflict and Strain: A Control Perspective. *Journal of Applied Psychology* , 80(1), 6-15.
- Thomas, L. T. & Ganster, D. C. (2015). Impact of family-supportive work variables on work family conflict and strain: A control perspective. *Journal of Applied Psychology*, 80, 6-15.

- Thompson, C. A., Andreassi, J., & Prottas, D., (2013). *Work-Family Culture and Climate*.
- Understanding Stress (2014). Retrieved 27th May 2019 from www.mindtools.com/smsymstr.html.
- Watts, M., & Cooper, C. L. (2012). *Relax: Dealing with Stress* London, UK: BBC Enterprises Limited.
- Williams, S., & Cooper, L. (2012). *Managing Work Place Stress*, London, UK: British Library Publications.
- Woodham, A. (2015). *Beating Stress at Work*: Health Education Authority, London, UK: Biddles Ltd.
- Webber M., Sarris A. and Bessell M. (2010). Organisational culture and the use of work-life balance initiatives: Influence on work attitudes and work-life conflict. *The Australian and New Zealand Journal of Organisational Psychology* 3(01), 54-65.
- Wang, P., Lawler, J. J., Shi. K., Walumbwa. F., & Piao, M. (2008). Family- Friendly Employment Practices: Importance and Effects in India, Kenya and China *Advances in International Management*, 21, 235-265. *International Journal of Academic Research and Reflection* 4(8), 2016 ISSN 2309-0405
- Wheatley, D., Hardill, I. & Green, A. (2008). Mobile work and challenges for public policy in Hislop. *Mobility and Technology in the Workplace*, 227-239.
- Wright, T. A., & Cropanzano, R. (2008). Emotional Exhaustion as a Predictor of Job Performance and Voluntary Turnover. *Journal of Applied Psychology*, 83(3), 486-493.
- Yasbek P. (2014) The business case for firm-level work-life balance policies: A review of the literature: Wellington.
- Zedeck, S. (2012). *Work, Families, and Organizations*. San Francisco: Jossey-Bass.

APPENDIX A

UNIVERSITY OF EDUCATION, WINNEBA COLLEGE OF TECHNOLOGY EDUCATION QUESTIONNAIRE FOR THE RESPONDENTS

I am studying a Master Program at the University of Education, Winneba, Kumasi Campus. I have designed the following questionnaire for the study of **WORK-LIFE BALANCE POLICIES AND ITS IMPACT ON STRESS MANAGEMENT: A CASE STUDY OF SOME SELECTED NATIONAL HEALTH INSURANCE SCHEMES WITHIN THE KUMASI METROPOLIS**. The responses you provide to aid this study is purely for academic purposes and will be treated with the utmost confidentiality. I would highly appreciate if you fill this questionnaire. It will take approximately 10-15 minutes. I expect your kind cooperation in this respect.

Section A: Demographic Information of the respondents

Please tick [] in the box where appropriate

1. What is your gender?

Male [] Female []

1. What is your age range?

Below 25 years [] 26-35 years [] 36-45 years [] 46-55 years

[] Above 56 years []

2. What is your highest educational attainment?

Certificate [] Diploma [] Bachelor's degree [] Masters degree []

PhD []

Working experience

Below 5 years [] 6-10 years [] 11-15 years [] above 16 years []

Section B: Work-Life Balance Policies/Practices

For the section below, please tick under the sub-heading that best suits your response to the statements below. Please tick under the respective headings of Available (1), Unavailable (2), Implemented (3) and Not Implemented (4).

Work-life Balance Policies/Practices	1	2	3	4
Full time work				
Part Time Work				
Job Share				
Compressed working hours				
Study Leave				
Parental Leave (care for sick parent)				
Maternity leave				
Paternity leave				
Child Care Arrangements				
Sabbatical leave				
Casual Leave				
Career breaks				
Working from home				

Please use the following scale to assess the effects of Work-life Balance Policies/Practices on the job performance.

Where; 1= strongly disagree, 2= disagree, 3= not sure, 4= agree, 5= strongly agree

Effects of Work-life Balance Policies/Practices	1	2	3	4	5
Work-life balance can be said to be a person's ability to combine the multiple roles in his or her life					
There are work-life balance policies in my organization					
Work-life balance policies are implemented in my organization					
Work-life balance policies in my organization help me improve my performance.					

Section C: The effects of stress on the job performance of selected National Health Insurance Schemes within the Kumasi Metropolis.

Please use the following scale to assess the effects of stress on the job performance.

Where; 1= strongly disagree, 2= disagree, 3= not sure, 4= agree, 5= strongly agree

Statement	1	2	3	4	5
Job dissatisfaction					
Employee absenteeism					
Affected employee dislikes going to work					
Avoidance of work					
Lower productivity by a consistently good performer					
Increase in the time required by the employee in doing routine jobs					

Section D: Strategies used to manage employee stress.

Please use the following scale to identify the preventative measures to reduce stress.

Where; 1= strongly disagree, 2= disagree, 3= not sure, 4= agree, 5= strongly agree

Statement(s)	1	2	3	4	5
Redesign jobs in order to eliminate the stress in the workplace by involving the employees in the decision making process of the company and encouraging more flexibility in the job.					
Provide internal motivation, job enlargement opportunities and job rotation.					
Promote self-efficiency and self-monitoring of employees.					

Encouraging professional growth of employees by the means of better training, supervision, advice, support and feedback.					
Provide stress management courses and counselling to cope well with stress.					
Improve working conditions in terms of office ergonomics and stress-free resting places.					
Keeping employees informed of the company's decisions and support free communication among employees.					
Providing study leave, parental leave (care for sick parent), maternity leave, paternity leave, sabbatical leave, and casual leave					
Provision of child care arrangements, compressed working hours, and career breaks					
Health, nutrition and exercise					
Effective Goal planning and Time management					

Thanks for participating