

Employees' Own Ability to Achieve Work-Life Balance: A Study on Employees of Bank of Ceylon

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ABSTRACT

The purpose of this study is to investigate individual's ability to achieve work-life balance of employees in BOC branches in Gampaha District. The researcher attempts to outline the nature and the extent of relationship between individual WLB Strategies and work-life balance. (WLB). Maintaining a balance between work life and family life is a common psychological requirement of human beings. Employees' ability to achieve work life balance may vary on individual differences. Individuals may likely to obtain WLB by using their own inner strengths. It was found that there is a moderate positive relationship between moderate positive relationship between maintaining positive outlook, minimizing stressful situations and WLB . The research findings further revealed that individual's ability to maintain a positive outlook with stress management skills are the most significant factors that can easily make a considerable impact on WLB. Organizations should to develop necessary and effective WLB programs to enhance employees' positive attitude and ability to cope with stressful situations in each and every situation regardless of the boundaries between work and life. Organizations should increase their WLB provisions such as flexible working arrangements , health and wellbeing programs, childcare assistance programs, leaves required to meet family needs to reduce the inter-role conflicts. The Human Resource Managers should filter more suitable candidates by looking at the positive attitude and high level of self-managing skills during the interviewing process. The contribution of this paper lies in extending the scope and depth of the concept of WLB by confirming the individual's attitude and ability to achieve WLB. It would open new way for the organizations to handle the issues related to employees' WLB.

Key words: Individuals, Ability, Work and Life Commitments, Work, Life Balance.

1 INTRODUCTION

Today's rapidly growing and ever changing business environment creates a greater need of high level of continuous performance and commitment from both employers and employees in order to battle with the global competition forces. It is undoubtedly clear that it results giving more priority to work over personal life while working longer hours by handling unending complex and crucial business matters (Perrens, 2003; White, et al., 2003). In this modernized society, balancing work and life has become an growing challenge among working families and increasingly popular topic in public conversations.

Maintaining a balance between work life and family life is a common psychological requirement of human beings.

Work Life Balance (WLB) is a broad concept, because individuals expect more than the balance between work and family life. In simple terms, Work can be defined as paid employment regardless of extra unpaid hours, time to travel to and from work place and Life includes not only family commitments but also all the activities outside the work. Family life is only one aspect of life outside the work. It includes free time, leisure time, and the time allocated to meet with other community commitments. Work-life balance is a form of "sufficient time to meet commitments at both work and life outside work".

Today, it is not easy to achieve optimum balance between work and life commitments, since employees may experience high work load with more fatigue, extra compulsory working hours (evening and weekends) and leave less scope with the

demands of the work places. Sometimes, workers are away from their formal working hours, but they have to spend time on work related activities. It may be really difficult to find time for studies, taking care of others and participating in sport, tours, meditation and also for other social and welfare works for some employees.

Imbalance between work and life commitments has been mainly contributed by, the growing trend of increasing women in the work place, dual career families, single parent families, and ageing population and also many other issues emerging with the increasing complexity of the human life with the advancement of science and technology. None is able to stop these results of contemporary development myopia that leads more negatives than the positives on the survival of human life. Now, at the initial stage, what we can do here is researching for root causes of critical problems, evaluating possible solutions to address the issues and identifying the best solution or the most appropriate way which is really practical and suit to the modern world to refrain from the various troublesome situations.

Work Life Balance significantly impact on employee physical & mental health and their well-being in general [1]. Therefore, studying this concept of WLB is valuable for today's managers. Because, While individuals benefit from having better health and wellbeing when they have WLB and this, in turn, impacts on organizational productivity and performance. Many organizations tend to make provisions for family friendly work -life balance policies in order to support employees' to achieve work life balance. Even though, still there is a problem whether these policies/programmes are directly improving employee WLB [2] and employees do take the support of these policies.

According to prior studies , some employees choose to work long hours even when they may not need not to do so. They may commit to work largely but without expecting anything, though, they commit more on work, some employees may achieve better work life balance. One the other hand, some employees work more and more without having a real consent to work, with the expectation of obtaining rewards and career growth. Though, they gain higher career achievements, they may not feel satisfied by fulfilling work and life commitments. It implies that employees' ability to achieve work life balance may vary on individual differences. What may seem like balance to one individual may not do so to his/her partner or boss. Previous researcher argued that individuals are likely to obtain several resources and skills as daily border-crossers between work and home in order to manage their work/family balance. These skills and resources can be psychological, physical, social-capital, flexible and material resources, which cover a broad set of individual task-related cognitive, interpersonal and multitasking skills necessary for both work and life enrichment [3].

Accordingly, the purpose of this research is to investigate the individual's attitude and ability to achieve WLB based on the individual WLB strategies which were identified by the existing literature. The five selected WLB strategies are individuals ability to Maintaining a positive outlook, Minimizing stressful situations, Arranging time to fit in others' work, Juggling with care giving responsibilities, Meeting

lifestyle commitments and other community commitments. In this research , researcher attempts to study how individuals shape their attitudes and use their own abilities to achieve WLB relating to the employees of Sri Lankan well-known financial institution of BOC branches in Gampaha District.

The banking sector in the world has grown at a rapid speed in the last decade of the past century. The level of competition has also increased, along with its importance to the country's economy. In order to face this stiff competition, both public sector and private sector banks demands higher continuous worker performance and commitments while adding new features to the banking sector. The researcher has selected employees in Bank of Ceylon (BOC) branches in Gampaha District in order to collect data to study their intention towards WLB.

BOC is a government owned major commercial bank in Sri Lanka, which incorporated in 1939. It is the largest local bank in terms of assets and has a 23% market share in the banking system. The bank has a network of 308 branches and 200+ extension centers covering all parts of the island in real time operations. There are more than 25 Branches in Gampaha District. BOC ATM network 350 in numbers, serve the people 365 days 24 hours in all 24 districts of the country. BOC represents the highest worldwide network with 995 correspondence banks and exchange houses. Addition to the local presence, bank operating in-house off – house Banking Unit in the head office, Colombo and 3 overseas offices in London, Male and Chennai which all of them are member banks for SWIFT having BCEYLKL for all Sri Lankan branches. BOC has evolved continuously over the years, undergoing changes in its business operations, branch network, ownership, people, product and services to emerge as the largest financial service provider in Sri Lanka.

At the end of the research researcher attempts to analyse the nature and the extent of relationship between each WLB strategy and individuals ability to achieve WLB in order to support both employees and organizations to cope with the issues related to WLB.

2 LITERATURE REVIEW

The term Work-life balance was defined as “satisfaction and good functioning at work and at home with a minimum of role conflict” [4] It describes the relationship between the work and the commitments in the rest of the life, and how they impact on each other. WLB can be affected by individual, organizational and family related factors [5] .

According to prior studies, there is a connection between individual WLB strategies and individual's ability to manage interface between work and life.

2.1 Individual WLB Strategies and individual's ability to achieve WLB

The academic body of knowledge regarding work-life balance depend on a multiple theoretical frameworks, in which

include spill-over theory (Morris and Madsen, 2007), compensation theory [6], resource drain theory (Morris and Madsen, 2007), enrichment theory (Morris and Madsen, 2007), congruence theory [6]; Staines, 1980; [7], segmentation theory [6], facilitation [6]. Grzywacz (2002), integration [4], Googins (1997), and ecology theories (Grzywacz and Marks, 2000).

[2] provides a comprehensive overview of various theories explaining the concept of WLB. Among these theories (i.e. compensation, conflict and instrumental, border and enrichment), the border theory which emphasises the "social and behavioural connections between work and family" [4].

According to Clark humans are more flexible, proactive or enactive, capable of handling their own locus of control to shape the parameters and scope of their activities and to create meaning both at work and at home.

Thus, the border theory posits that individuals as human beings are capable of managing both the work and family spheres and constantly engaging in negotiation of the differences between work and non-work domains in order to attain balance.

Another theory that supports the work and life roles of individual employees in managing WLB, is the well-known work-family enrichment theory developed by [3] (see [8] for testing this theory).

They argued that individuals are likely to obtain several resources and skills as daily border-crossers between work and home in order to manage their work/family balance. These skills and resources can be psychological, physical, social-capital, flexible and material resources, which cover a broad set of individual task-related cognitive, interpersonal and multitasking skills necessary for both work and life enrichment [3].

Drawing from insights presented in border theory [4], and enrichment theory [3], it is believed that individuals often use various WLB strategies to address absolute work and life commitments [9]; Hyman et al., 2005).

These individual strategies can be classified into two types as attitude and ability.

2.2 An ability to maintain a positive outlook

An attitude is a favourable or unfavourable evaluation of something, or positive or negative views of a person, place or position or deposition. According to the arguments presented in positive psychology, people with a positive outlook about self, others and their environment would generally be optimistic [10]. Therefore, it is assumed that having a positive attitude and an ability to maintain a positive outlook is the first strategy for individuals to develop their capacity to reduce work-family conflict and achieve better Work-life balance [10]; [11]. Drawing from these empirical studies, it is hypothesised that:

H1: Individual's ability to maintain a positive outlook has a positive impact on WLB.

2.3 An ability to minimise stressful situations

In line with the positive thinking approaches, ability to obtain WLB may be linked to issues of personal control [2]. [12] found that employees with an internal locus of control were more likely to have lower levels of work-family and family-work conflicts. This may be because an individual with an internal locus of control is able to control a situation, instead of letting the situation control them. This ability of self-controlling situations, which we define as the ability to minimise stressful situations is the second strategy for individuals. Assumingly, managing the competing demands of work and home commitments is indeed stressful for every individual. Yet there would be unique individual responses to stress, resulting in different outcomes of health, wellbeing and WLB [13]; [14]; [15]. The ability to minimise stressful situations is closely related to having a positive attitude [16]. Drawing from these empirical insights, it is hypothesised that:

H2: Individual's ability to minimize stressful situations has a positive impact on WLB

2.4 An ability to meet childcare and other family caring responsibilities

Having more children was found to increase parental overload and induce more work-family conflict (e.g. [17]; [18]; [19]). However, if working couples are able to share and juggle their responsibilities for children and/or childcare, they are more able to maintain a balance work and life [9]. Furthermore, employees often have caring responsibilities beyond childcare. [20] there are many workers who care for sick and aging parents or close relatives [21] advised having flexible work arrangements to support female and male employees equally in their caring responsibilities.

Therefore, abilities to meet & manage childcare and other family caring responsibilities are the fourth effective individual and household WLB strategy. Drawing from these findings, it is hypothesised that:

H3: Individual's ability to fulfil childcare and other care giving responsibilities has a positive impact on WLB.

2.5 An ability to manage other family members' work commitments,

The third individual WLB strategy is related to abilities to manage other family members' work commitments, especially those of a spouse/partner [9].

For example, [17] found that the existence of a partner/spouse without work commitments helped reduce resources drain on an individual and provided better support to manage conflict situations.

[18] similarly argue that having a spouse/partner positively influenced workers' ability to balance work with caregiving and leisure activities. Therefore, either in the situation whereby spouses/partners have or have no work commitments, the ability to arrange time to fit in with other family members' work/leisure commitments is useful for individuals to manage conflict between work and family responsibilities [22]; [23]; [9]. Drawing from these findings,

it is hypothesised that:

H4: Individual's ability to arrange time to fit in others' work has a positive impact on WLB.

2.6 An ability to meet lifestyle and other community commitments

The compensation theory discussed by [2] postulate that individuals may search for personal fulfilment from non-work activities to compensate the lack of satisfaction in their paid job.

[24] found that volunteering and sports, recreation and fitness outside work increased employee satisfaction, which is associated with increased wellbeing. It appears that people engaged in these activities have less work-life conflict as their attitudes to work and life are balanced through a fulfilment of life goals in externally oriented activities. Therefore, abilities to meet lifestyle (i.e. sporting, recreational and social) and other community commitments (i.e. voluntary work and club membership) are important individual WLB strategies. The above arguments will lead to the development of the following hypotheses. Drawing from these empirical evidences, it is hypothesised that:

H5: Individual's ability to meet life style commitments and other community commitments has a positive impact on WLB

Based on the empirical research evidences following conceptual model was built.

There are 5 selected individual WLB strategies which are considered as the independent variables of the research model. The dependent variable is Work-life Balance. Here, the researcher attempts to investigate the nature and the extent of relationship between WLB strategies and individuals ability to achieve WLB.

3 METHODOLOGY

In this study, the individual's ability to achieve work-life balance is investigated from the views of employees in BOC branches in Gampaha District. The population of this research is all the employees in BOC branches in Gampaha district. It includes more than 25 branches altogether. Here, the researcher has not identified the exact number of the employees of all the BOC branches in Gampaha District. As it was somewhat difficult to access to the entire population, the researcher has selected a sampling method to collect data. Accordingly, the sample method of the study was simple random sampling method. The sample consisted with 250 employees in BOC. Finally 242 completed questionnaires were collected. Accordingly, actual response rate was 96.8%.

The methodology of the study mainly based on the primary data. In order to conduct research, primary data was used to measure the nature and the extent of relationship between WLB strategies and individuals ability to achieve WLB. Primary data collected through self-administered questionnaires among the selected sample of employees.

Cronbach's Alpha value was ranging from 0.70 to 0.82 for all the questions which used for collecting data from the respondents. The questionnaire consisted with two parts. Part A consisted with the questions regarding five work-life balance strategies. Those questions have created based on Five Point Likert scale which was ranging from Strongly Agree to Strongly Disagree in order to identify their genuine comment as much as possible. Part B consisted with the questions to measure the individual's intention towards their ability to achieve WLB.

In a way, qualitative data converted into quantitative and then detailed analysis was made with descriptive statistical techniques and inferential statistical techniques. Descriptive statistical techniques are used to discover and summarize the characteristics, behavior and patterns of the sample. Inferential Statistical Techniques are used to explore from the patterns in the sample to likely patterns in the population. Widely it is used the correlation and regression analysis to present the relationship and the between dependent and independent variables. Research data were analyzed using SPSS (Statistical Package for the Social Sciences 20 Version). Correlation coefficient of the present study has been interpreted based on a range of values from +1 to -1. (+/- 1 = r Perfect correlation, +/- 0.99 < r < +/- 0.8 Strong correlation, +/- 0.8 < r < +/- 0.4 Moderate correlation, +/- 0.4 < r < +/- 0.1 Weak correlation, r = 0 No relation)

4 FINDINGS

According to the collected data, nearly 53% (128 respondents) of the total respondents (242 respondents) was able to achieve WLB while the rest 47% (114 respondents) was unable to make them satisfy with the functionality between work and non-work commitments.

The employees who were able to achieve WLB (128 respondents) agreed with their ability to maintain a positive attitude, minimize stressful situations and the ability of arranging their time to fit with others' works (spouse/partner). Most of them had used other three strategies up to some extent. But few of them were failed to fulfill care giving responsibilities (Children and sick and ageing parents) but their intention towards WLB was positive. There may be many reasons for that. In one hand, they may have used to that life style by understanding the unavoidable circumstances behind the nature of their jobs. On the other hand, when they fulfill the unending demands of work life, majority of them may take the support of other party such as spouse or an external institutional support (Day care, elderly care homes) to fulfill personal obligations up to their own level of satisfaction. In such a situation inability of fulfilling care giving responsibilities may not be considered as a problem by employees. But, the outside party may assume that those employees are suffering from the imbalances between work and life. Logically, it may be true when we think about innocent children and ageing parents. However, the employees have unconsciously given more priority to work life than the personal life commitments (Perrons,

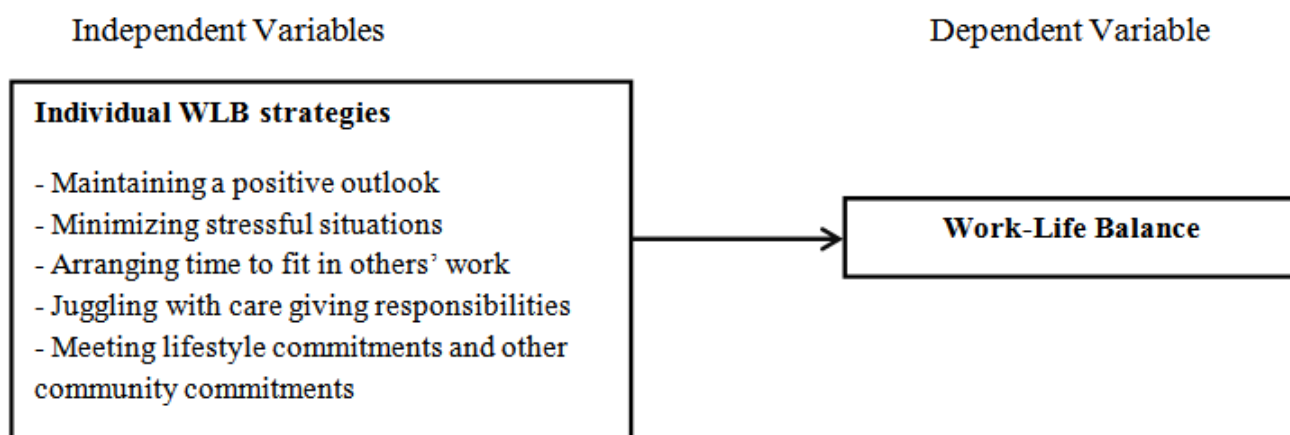


Figure 1. Conceptual Model

2003; White, et al., 2003). In 2000 [9] also mentioned that working couples are able to share and juggle their responsibilities for children and/or caring responsibilities in achieving WLB. The finding of this research is comply with that empirical research evidence indirectly. As per the present research finding one individual may not be able to fulfill care giving responsibilities alone, but they may be successful as a family with the support of another party.

In case of 47% respondents (114 respondents) who couldn't attain WLB, were unable to utilize their own ability to maintain positive outlook and minimize stressful situations in achieving WLB mainly. One of the most highlighted characteristic was many employees had committed on fulfilling care giving responsibilities, even though they were unable to achieve WLB. Because it may not enough for them to comment as they maintain balance between work and life commitments. These employees may fulfill family and other commitments while facing many difficulties. That means they may really struggle to fulfill those commitments with other work and life demands in various aspects in their busy lives. In such a situation, individual may feel more stress, fatigue, exhaustion and even fed up with life naturally, if they are unable to be positive [10]; [11] and handle internal locus of control to cope with the stressful situations when fulfilling commitments and responsibilities in both side. [12]. When we look at this finding, it is very clear that maintain positive outlook and minimize stressful situations have a strong relationship with WLB.

The mode of the distribution was 4. It represented employees' ability to fulfill care giving responsibilities. Therefore, the most preferred WLB strategy is Meeting childcare & other caring responsibilities. As per the findings, some employees who tried to attain balance by only fulfilling care giving responsibilities while fulfilling their work commitments, had commented negatively on their intention towards WLB. It means just fulfilling family responsibilities is not sufficient for individuals to feel balance between work and personal life. This is further confirmed by [25] who stated non-work commitments not only includes family commitments but also the personal commitments too. Similarly, their attitudes and power of internal locus of control

may have also played a considerable role here, when considering the overall findings.

Based on the figures in table 2, a regression model of the study can be presented as follows,

$$Y_{WLB} = 0.512 + 0.340X_{MPO} + 0.334X_{MSS} + 0.277X_{MCC} + 0.181X_{ATF} + 0.118X_{MLC} + e$$

H1: Individual's ability to maintain a positive outlook has a positive impact on WLB.

As per the findings, there is a moderate positive correlation ($r = 0.542$, $p < 0.05$) between Maintaining a positive outlook and WLB. Results of regression analysis show that there is a 0.34 unit increase in the individual's ability to achieve WLB with respect to the 1 unit increase in their ability to maintain positive outlook. As the findings of the research null hypothesis was accepted and concluded that the individuals with the ability to maintain positive outlook can achieve better work-life balance

H2: Individual's ability to minimize stressful situations has a positive impact on WLB

The correlation coefficient is 0.537 at the 0.05 level of significance. The ability to minimize stressful situations and WLB are moderately and positively correlated with each other. In case of the regression analysis beta (β) value is 0.334 of which implies that 1 unit increase of individual's ability to minimize stressful situations is likely to increase individual's ability to attain WLB by 0.344 units. Therefore, null hypothesis was accepted. It can be concluded that, people who minimize the stressful situations are able to maintain a better balance between their work and life commitments.

H3: Individual's ability to fulfill child care and other care giving responsibilities has a positive impact on WLB.

As per the results of the correlation analysis, there is a weak positive correlation ($r = 0.397$, $p < 0.05$) between Meeting childcare and other care giving responsibilities and WLB. When we look its extent of impact using regression analysis, $\beta = 0.277$ of which explain only 0.277 unit increase in WLB with to the 1 unit increase of individual's ability to fulfil child care and other care giving responsibilities. Hence, null hypothesis was accepted. When we consider this factor while looking at the above mentioned two variables, it

Table 1. Correlation Analysis

Variables	Pearson Correlation	Sig-nificance
Maintaining a positive outlook.	0.542	0.000
Minimizing stressful situations.	0.537	0.001
Meeting childcare and other family caring responsibilities. (Childcare, sick and ageing parents)	0.397	0.010
Arranging time to fit in others' work. (Spouse,Relations,Neighbours,Friends)	0.388	0.011
Meeting life style commitments and other community commitments .(meditation, fashion, tours, sports and fitness or any other leisure commitments and Social and welfare works ,club membership)	0.312	0.000

*Correlation is significant at the 0.05 level(2-tailed)

Table 2. Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	beta		
Constant	.512	.211		1.542	.065
Maintaining a positive outlook (MPO)	.340	.073	.398	4.222	.000
Minimizing stressful situations (MSS)	.334	.068	.375	4.101	.001
Meeting childcare and other family caring responsibilities. (MCC)	.277	.020	.291	3.844	.006
Arranging time to fit in others' work (ATF)	.181	.023	.203	2.55	.003
Meeting life style and other community commitments (MLC)	.118	.030	.161	2.41	.000

a. Dependent Variable: Intention towards WLB

is clear up to some extent that fulfilling childcare responsibilities appears to be not that much powerful influencer towards WLB when with respect to the surveyed people.

H4: Individual's ability to arrange time to fit in others' work has a positive impact on WLB.

Results indicate that there is a weak positive correlation ($r = 0.388$, $p < 0.05$) between arranging time to fit in others' work and WLB. The β value 0.181 can be interpreted that individuals' ability achieve WLB increases by 0.181 unite with respect to the 1 unit increase in the individual's ability to arrange time to fit in others' work has a lower degree of influence over the WLB.

H5: Individual's ability to meet life style commitments and other community commitments has a positive impact on WLB

The results of correlation analysis show that there is a weak positive correlation ($r = 0.312$, $p < 0.05$) between meeting life style commitments and WLB while the β value 0.118 confirm there can be only 0.118 unit increase in the individual's ability to achieve WLB to 1 unit increase of the individual's ability to meet life style commitments. Though the Null hypothesis was accepted based on the supported results , but it could form a little contribution towards WLB. Hence meeting life style commitments and other community commitments does not appear to be helpful in generating WLB among.

5 CONCLUSION AND RECOMMENDATIONS

This research focused on investigating the individual's attitude and ability to achieve WLB using five WLB strategies of employees in BOC branches in Gampaha District. It tested the nature and extent of relationship between each WLB strategy and individual's ability to maintain WLB. As

per the findings, individual's ability to maintain a positive outlook with stress management skills are the most significant factors that can easily make a considerable impact on WLB.

As organizations, it is their need and also a key responsibility to develop necessary and effective WLB programs and provisions to minimize inter-role conflicts.

The Managers should develop strategies/programs/master plans to enhance employees' positive attitude and ability to cope with stressful situations in each and every situation regardless of the boundaries between work and life. This will lead them to understand the reality, requirement (importance and unavoidable circumstances/ responsibilities) and extreme need of time management.

The HR Managers can identify these hidden abilities of job candidates (positive attitude and stress management skills), if they are well experienced and qualified enough. They can filter more suitable candidates by looking at the positive attitude and high level of self-managing skills during the interviewing process. It also can be consider when offering promotions.

Further, organizations can introduce many other WLB provisions such as flexible working arrangements, health and wellbeing programs, childcare assistance programs, leaves required to meet family needs and etc.

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