



Effect of Work Life Balance on Employee Commitment in Rural Banks in The Bono Region of Ghana

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Abstract- The paper examined the effect of work-life balance on employee commitment in rural banks in the Bono Region. The study adopted cross section quantitative design and primary data was adopted by the researcher. Stratified sampling technique was used to select 200 junior staff, middle level and senior staff of Wenchi rural bank limited, Suma rural bank limited, Wamfie rural bank limited, Nafana rural bank limited and Nkoraman rural bank limited. Structured questionnaire designed with close-ended statements was self-administered to the respondents. The raw data was analyzed using SPSS. The outcome of regression analysis revealed that positive relationship between work-life balance and employee commitment in rural banks. The paper recommended that rural banks should initiate.

Keywords- Work-Life Balance, employee commitment, rural banking.

I. Introduction

Guest (2002) defines work-life balance as the ability of a worker to manage their job demands without sacrificing their social or personal lives. People's pursuit for quality life compels them to accept financially-rewarding jobs that help them meet the quality lives that they desire without considering the impact of those jobs on their personal and family demand. This has made work-life imbalance one of the major challenges confronting the working class (Otieno, 2010).

Furthermore, Rehman and Waheed (2012) held that paid work reduce the availability of employees at home compelling them to miss social events such as funerals and naming ceremonies. The prolong absence of parents from home also had dire implications on marriages and parental control of children. The reverse is also true; when employees spend longer hours with their families deny their clients the quality of services they deserve. Regardless of these outcomes, employees are not equally aware of the availability of work-life balance policies in their organizations (Budd & Mumford, 2005; Yeandle, Crompton, Wigfield, & Dennet, 2002).

Building an organizational culture that supports WLB, according to Sackey and Sanda(2009) is a long-term process that entails changing the way people think and talk about their work and WLB so that flexible working options and other work-life initiatives become accepted and normal for everyone, regardless of gender or seniority within the organization. Organizations that encourage WLB in principle will reap the benefit of increased employee commitment, discretionary effort and productivity (Md-Sidin, Sambasivan & Ismail, 2008).



The rural banking sector is one of the most stressful sectors in Ghana, as tough competition compel management to assign overly ambitious targets to their staff, with poor remuneration. Even though research by Asumadu, Ampema and Brempong (2018) focused on assessing the impact of work life balance on employee commitment in the Ghanaian banking sector, yet the study neglected rural banks who are instrumental in providing peasant farmers, petty traders and cocoa farmers who could not otherwise have met stringent condition for obtaining loans form commercial and investment banks to support their businesses. This study sought to bridge the research gap by exploring the impact of work life balance on employee commitment in rural banks in Bono Region of Ghana.

II. Literature Review

Theoretical framework

As social beings, employees play dual role of satisfy their workplace demand and their family responsibilities simultaneously. The two roles tend to compete with each other, and balancing the two becomes challenging which competition could be theoretically explained by the conflict theory (Barnett & Hyde, 2001). Attempt by employees to satisfy job and personal demands create competing demand over their time, commitment and energy (Lockwood, 2003). Conflict theory points to power dynamics between employees and their employer, with the employer usually wielding superior power over the worker. The power imbalances usually compel employees to prioritize their work demands over their personal or family demands (Wayne, Musisca & Fleeson, 2004).

Empirical literature

A study by Onda (2023) used descriptive survey design to assess how work-life balance practices impact on employee commitment. The study specifically focused on assessing the impact of leave policies on employee commitment. The study was conducted in primary health centers in Benue State. The study adopted the quantitative research techniques. The sample size of the study was 115 female primary health centers workers in Oju and Obi Local Government Areas. The researcher used structured questionnaires to collect data from 93 questionnaires. The outcome of the study revealed positive correlation between employee commitment and work-life balance practices. The study concludes that organizations in the health sector cannot underestimate the relevance of well-established leave policies on sustaining employee commitment cannot be underestimated. The study recommended that in view of the fact that organizations in the health industry are expected to work with precision calls for the need to explore leaves as a way of rejuvenating the employees by being innovative and friendly in implementing them.

Asumadu et al (2018) explored the influence of work-life balance on employee commitment. The study specifically examined employees' perceptions on work-life balance and the relationship between work-life balance and commitment. The study adopted the descriptive survey design to collect primary data from 115 employees. The study found among others that unmarried employees balanced their work and family roles better than their married counterparts. Women also experienced more work-life conflict than men. There was a weak positive relationship between work-life balance



and commitment among employees because they were not satisfied with paternity leave, study leave, and part-time work. The study concluded that work-life balance policies did not influence employee commitment that much. It was therefore recommended that bankers should benefit from paternity leave, study leave and part-time work to enhance work-life balance. In addition, industrial social workers should educate bankers on how to balance their work and social responsibilities in order to manage both domains and perform efficiently and effectively at the workplace.

Gupta (2024) studies the relationship between work-life balance and organizational commitment. The study was conducted using quantitative research design. Sample size of the study was 85 participants. Primary data collected from the participants was analyzed using SPSS. The outcome of correlation analysis conducted indicate a noteworthy positive relationship between work life balance and employee commitment.

III. Methodology

The Study Area

Bono Region was chosen for this study primarily because of the economic significance of the region, where cocoa, cashew and food crops are produced coupled with activities of petty traders, which has attracted several rural banks into various districts of the region. Most inhabitants of the region rely on rural banks as either their source of finance to their businesses or for employment. The cultural significance of the Bono Region cannot also make the region as suitable location for the conduct of the study. Bono is known for its cultural heritage, as such socio-cultural activities such as funerals, festivals and outdooing compete with job demands of formal sector workers, including those in rural banks.

Study design

The study adopted a descriptive cross-sectional survey design. Descriptive research was used to examine the relationship between work-life balance and employee commitment (Fraenkel & Wallen, 2006). This design was adopted because the study entailed two key variables; work-life balance and employee commitment which called for detailed explanation of how one the variables could affect the other in the rural banking sector in Ghana.

Population of the Study

The study was conducted in five major rural banks in the Bono Region namely: Nafana Rural Bank Limited, Suma Rural Bank Limited, Wenchi Rural Bank Limited, Wamfie Rural Bank Limited and Nkoraman Rural Bank Limited. The five rural banks were selected because they are the most active rural banks in the Bono Region, each of them serving large client base which redispases their employee to work-life imbalances.

Sampling and sampling technique

The study was conducted using data which was collected from 200 respondent. The respondents were made up of junior, middle level and senior staff of the five rural banks, hence the outcome of the study represent views of employees across varied levels.



The study adopted the stratified sampling technique to select the respondents. The technique allowed the researcher to select the respondents from junior level, middle-level and senior level, hence allowing for inclusivity.

Data collection instruments/techniques

Primary data was freshly collected from the respondents using structured questionnaire which was designed for the purpose of collecting data for the study. The instrument was self-administered which allowed the respondents to confidently contribute to the study without fear of victimization.

Data analysis

The data obtained from the questionnaires were cleaned, coded and analyzed using the Statistical Product and Service Solutions (SPSS) software version 16. Frequency table, regression analysis was used to interpret the data.

IV. Results And Discussion

Table 1.0: Demographic background of Respondents

Variables	Frequency	Percentage
Gender		
Male	155	67
Female	65	33
Total	200	100
Marital Status		
Single	21	11
Married	179	89
Total	200	100
Age (years)		
21-30	28	14
31-40	96	48
41-50	64	32
50-60	12	6
Total	200	100

Table 1.0 presents the demographic background of the respondents. The first segment of the table presents the gender distribution of the respondents as follows: a significant majority of 67% of the respondents were males while 33% of them were females, indicating that the outcome of the study represents views expressed by both genders. The second segment of the table presents the marital status of the respondents, with the outcome as follows: majority of 89% of the respondents were married while the



remainder of 11% were singles, indicating that most of the respondents were likely to face work-life imbalances resulting marital demands.

The last segment of the table presents the age distribution of the respondents, with the outcome as follows: 14% of the respondents were within the age bracket of 20 to 29 years; majority of 48% of the respondents were within the age bracket of 30 to 39 years; 32% of the respondents were within the age bracket of 40 to 49 years while minority of 6% of them were within the age bracket of 51 to 60year, indicating all the respondents were adults and were likely to face societal responsibilities such as attendance of funerals, weddings, outdooing which festivals which have the tendency of conflicting with their job demands.

Regression analysis of effect of work-life balance on employee commitment

Regression analysis has been conducted to measure the strength and direction of the relationship between the dependent and the independent variable. Table 2.0, 3.0 and 4.0 present the outcome of the regression analysis.

Table 2.0: ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5.521	1	5.521	4.790
	Residual	228.234	198	1.153	

a. Dependent Variable: Employee Commitment

b. Predictors: (Constant), Work Life Balance

The table above presents the regression model with employee commitment as the dependent variable and predictors including a constant and work-life balance.

From the output F-statistics is 4.706 with significance level of 0.007. is less than 0.05, indicating that the regression model is statistically significant. This means there is a significant relationship between work-life balance and employee commitment in rural banks in the Bono Region.

Table 3.0: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics	Model	R	R Square	Adjusted R Square
					R Square Change				

a. Predictors: (Constant), Work Life Balance

Table 3.0 presents a summary of the regression analysis. The R-square value of 0.24 means that about 2.4% of the employee commitment in rural banks in the Bono Region could be attributed to employee work-life balance and vice versa. The Sig. F-Change of 0.30 indicates that the model is statistically significant at 0.05 significance level.

The result corroborates the outcome of earlier studies by Onda (2023) which similarly revealed that work-life balance practices have positive relationship with employee



commitment. The result of this study is also similar to the outcome of a study by Gupta (2024) which similarly revealed a noteworthy positive relationship between work-life balance and employee commitment.

Table 4.0 Coefficients^a

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Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
	B	Std. Error	Beta			Lower Bound	Upper Bound
(Constant)	12.138	.643		18.890	.000	10.871	13.406
Work Life Balance	.180	.082	.154	2.189	.030	.018	.342
a. Dependent Variable: Employee Commitment							

Table 4.0 shows that work-life balance has significant positive effect on employee commitment ($p=0.30<0.05$). Also, for every unit increase in work-life balance, employee commitment increases by 0.0188 units.

V. Conclusion

The study concludes that promoting implementation of work-life balance initiatives in rural banks will help enable employees at all levels to will enable employees to balance their job-related tasks with their personal life, leading to improved employee commitment.

Recommendation

- The study recommends that rural banks should initiate policies that reward their staff for extra-effort they commit into the performance of their jobs.
- It is also recommended that managers of rural banks should be trained on strategies for achieving flexible or remote work options to support work-life balance.

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