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Work Life Balance Policies and Practices: A Case Study of Nigerian Female University Students

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Abstract

The significance of work-life balance has increased over time from the traditional focus on mothers with young children in employment to include a greater aspect such as female students in tertiary institutions. The number of female students combining full-time study with part-time employment has increased in recent years attaining this balance can be a complex and challenging task for female students. The purpose of this paper is to examine Nigerian female student's perception on work life balance. This paper also explores how female students of tertiary institutions balance the competing demands of work, study, and social activities. The paper is based on a mixed method approach utilizing both qualitative and quantitative methods. The results showed that the female students had difficulties when balancing the multiple demands of work, study, and social activities. Adverse effects of this imbalance were found in the form of missed lectures and, increased stress. However, female students indicated the benefit of working such as obtaining relevant skills which improves their CV's far outweighs the difficulties. The female students recognized that it was not the responsibility of the university to ensure that female students who were engaged in part-time employment were not overly distracted from school work. Although, they indicated that the university should show more concern towards female students financial conditions.

Keywords: work life balance, Nigerian Universities, Nigerian female students. **Paper type**: Case study

1. Introduction

This study examines how undergraduate and graduate female students within the Nigerian Tertiary institutions combine full-time study, part-time work, with other areas of their life and achieve a balance. Since most of the past literature on work-life balance concentrates on employees in the corporate sector, the study aims at shifting the knowledge on existing literature of work-life balance into more current areas such as undergraduates and graduate female students combing full-time study with term-time employment. McPherson and Reed (2007) have suggested the term work-life balance is not exclusively limited to those in professional roles but also includes female students who combine full-time study and term-time employment. The trend for female students to combine work and study has been increasing rapidly over recent years for various reasons which include the rising costs of living and tuition fees. In Nigeria for instance, the introduction of private university has led to a significant increase in tertiary fees over the last ten years (NUC, 2009). In addition, the federal and state government has reduced the amount of students has receiving financial allowances such as bursaries it gives to students (NUC, 2009).

Hence, many female students have undertaken part-time employment to meet these increasing costs and have become a vital part of survival among many tertiary female students. Work-life balance among female students is a newly emerging phenomenon which has received little attention and has potentially significant implications for the universities, employers, and female students themselves. Specifically, the main objectives are as follows: The paper critically examines (a) Nigerian female students understanding of the concept of work-life balance and b) how the female students achieve work life balance. The paper is organised as follows. The first section provides a brief review of literature as it relates to WLB. The second section discusses the Tertiary educational system in Nigeria. The third section provides an overview of the research process that was used to address the research aims and objectives raised in this study. Section four presents the main findings of this research. In the final section findings and the contributions of this paper are discussed.

1. Theoretical Underpinning

One of the inhibiting factors which must be acknowledged in the discussion of WLB is the relative scarcity of

theory; this can be attributed to the fact that WLB is one of those areas of HRM where practice is ahead of theory (Brewster, 1998:256). Several factors have identified by various researchers on the factors which affected employees work life balance some of the more prominent factors include work life conflict, workloads and Weekend work and irregular hours (Frone 2003; Maertz, Pearson & Keough, 2003 & Lingard & Francis, 2004). WLB has many strands of thought just like many human resource topics.

1.1 Work-life conflict

One school of thought stems from the work-life conflicts (WLC), which can be described as workers experiencing difficulty in finding a balance between work responsibilities and other multiple roles they can be engaged in such as being a spouse or a parent or being actively involved in voluntary activities, leisure activities, religious activities etc. WLB aims at minimising the amount of WLC experienced by workers (Forrest, Wardell and Sawyer, 2011). Forrest et al. (2011) are of the opinion that WLC are a resultant effect of imbalance between work and other areas of the employees' lives. The imbalance may be a resultant effect of an individual staying behind at work for long hours. The individual may or may not be doing any work or involved in any heavy job demands, rather just 'staying around work as long as their supervisor or line manager are around. Work life Balance aims at reducing the levels of WLC of employees hence ensuring that the employees have a more positive experience at their work place. Although the concept of WLB recognises that participation in multiple roles can have a positive effect on employees achieving promotion however, its negative effect is more predominate as previous research in the banking industry indicates that many employees in the sector suffer from work-life conflict as a result (Malik & Khalid, 2008). Work-life conflict has increased due to role overload in the last decades which results in low job satisfaction, negative impact on job performance and increase the cost on organizations (Higgins & Duxbury, 2003; De Cieri, Holmes, Abbott & Pettit, 2005).

2. Literature Review on Work Life Balance

The evolution and meaning of the term work life balance is a protean term; the meaning of the term varies with the age, interest, value, personal circumstance and personality of each individual (Dean, 2007:519). WLB like any human resource topic has many strands of thought one of the strands of WLB can be attributed to work life conflict (WLC), or difficulties workers experience in trying to find a sense of balance within and outside the work milieu. The concept of WLC recognises that most individuals have multiple roles such as being a spouse, parent or leisure activities etc. The notion of work-life balance is aimed at minimising the amount of WLC experienced by individual (Lero, Richardson and Korabik, 2009). Pickering (2006) and Hamiton, Gordon and Whelan-Berry (2006) suggest that work life balance have developed from claims for social justice or a need to redress discrimination, such as women not being treated equally, while other scholars (Harris and Pringle, 2007) suggest that WLB have risen out of the necessity for businesses to reduce the rate of absenteeism, work stress, labour turnover, enhance productivity and the need to been seen as a responsible organisation.

Guest (2001) suggested five main descriptive models have attempted to conceptualize WLB these include: i) the segmentation model, which states that work and life outside of work are mutually exclusive such that one sphere does not impact the other. ii) The spillover model states that work and life are interdependent and therefore influence each other. The Spillover model states that (Guest, 2001) personal life and professional life intermingle and have an effect on the other, whether positive or negative. iii) The compensation model states that one sphere makes up for the lack in the other sphere. iv) The instrumental model states that one sphere emphasis the other sphere, and v) the conflict model states that each sphere has numerous demands hence individuals have to prioritize and make choices that may lead to conflict. However, the concept of WLB has been criticised on several fronts. Freeman (2009) argues that WLB as a concept is problematic. This is because people do not fragment work from life, in other words work is seen as part of life. Although, work/life balance has traditionally been assumed to involve the devotion of equal amounts of time to paid work and non-work roles, more recently the concept has been recognised as more complex and has been developed to incorporate additional components (Huston, 2005).

3. Research on Nigerian Female students

The cost of living has increased drastically in recent years hence the type of jobs such as retail and hospitality which female students usually undertake are being taken over by other job seekers (Curtis, 2007). The demands of a 24-7 work culture and longer opening hours have led many female students to work unsocial hours. Moreover, female students who work late hours have reported turning up to lectures late the next morning, or are absent from lectures to accommodate the demands of their part-time employment (Broadbridge and Swanson, 2005). Students reported that working hours, study and recreational/leisure activities per week were out of balance the negative effects on students include having less time to study and difficulty concentrating during lectures (Curtis and Shani, 2002). There are however positive effects of term-time employment include the acquisition of transferrable skills, enhanced employability, increased confidence in the working environment, ability to survive financially at university and the improvement of organisational and time management skills

(Curtis and Williams, 2002; Curtis 2005).

4. Tertiary Education in Nigeria

Nigeria is a West African country with a population of over 167 million people, diverse ethnic grouping of over 250 and more than 400 dialects (CIA World Fact Book 2011). The tertiary education system in Nigeria is composed of Universities Polytechnics, institutions of technology, colleges of education, that form part of or are affiliated to, universities and polytechnic colleges, and professional, specialized institution (IAU, 2000). They can be further categorized as state or federal universities and as first, second or third generation universities (Harnett, 2000). In Nigeria the number of female students enrolled in tertiary education has increased dramatically since 2000, because of the introduction of the private Universities (NUC, 2009). There has also been a decline in female students aged 18-24 years; this is attributed to the increase in the number of mature female students. These group of female students are usually self-funding and not reliant on parents (NUC, 2009) which was a far cry from when the first tertiary institution was established in 1932 which was Yaba college in the same vein the first university college Ibadan was established in 1948 (Borishade, 2002). There has been a tremendous increase in the number of universities in the last five years with over a hundred private, State and Federal Universities enrolling over 400,000 female students, its university system supports numerous graduate programs (9% of enrolments). The universities are supervised by the Federal Ministry of Education, and National Universities Commission (NUC). The next section covers the data and methods used to collect the empirical evidence

5. Research Methodology

This is a qualitative study which draws from interpretive-constructivist and constructivist-phenomenologist traditions which stresses a persons' lived experience (Saunders, Thornhill and Lewis, 2009). The rationale for this methodological position is that it provides an appropriate framework for the development of an in-depth understanding of hitherto under researched phenomenon (Cresswell, 2007) and leads to the discovery of "richly detailed narratives of the lived experiences of individuals" (Saunders *et al.*, 2009). Data were collected through semi-structured interviews total sample of respondents used in this study was One thousand and forty three female students from five universities. Five pseudonyms have been used to represent the various higher institutions (this includes state owned universities, the federal universities and the privately owned universities). The Interviews were conducted during the term time over nine month period the participants were assured of confidentiality and anonymity. After each interview, a contact form was used to summarise the main themes, concepts, issues or questions that emerged.

This study has adopted a case study approach. Yin (2003) stated that a case study is a research strategy, and can provide a veritable empirical enquiry that investigates a phenomenon within its real-life context using multiple sources of evidence. One of the most outstanding advantages of the case study is that it aids the understanding of a complex issue and can extend experience or add strength to what is already known from previous research (Saunders *et al.*, 2009). It use in this study was informed by the desire to gain an in-depth understanding of the topic under consideration within the educational sector in Nigerian. As this study seeks to explore work -life balance among female Nigerian universities students a case study approach is particularly relevant (Yin, 2003). It must however be stressed that, single cases can be valuable for showing the importance of a particular research question, illustrating abstract concepts, developing new theory or countering existing theory (Easterby-Smith et al., 2008).

The specific questions at the interviews were to gain in-depth understanding of the significance of work life balance on family lives of the participants. The interviews were audio recorded having secured with the permission of participants and was later transcribed. The data were analysed using thematic content analysis and categorisation techniques with the use of nVivo software package. The sampling technique adopted was purposive. Universities within the six geographic (North- central, North Eastern, North Western, South Eastern, South- South, South Western) zones of the country were chosen. The demographic characteristics of the sample are specified in Table1.

Name of Institution	No. of Female students	No of Interviews
Great University	57,000	203
Standard University	45,000	211
Trust University	51,000	118
Northern University	36,000	81
Central University	65,000	224
Southern University	79,000	206

Table 1: Background Data on all the Banks

The interview questions were divided into four (4) major sections, which covered the following i.e. demographic

characteristics of the respondents, understanding of what WLB means, why the female students undertake part time work and what are the constraints of in achieving work life balance. Participants were solicited through a combination of e-mail, existing personal contacts and referrals and snowball. Participants were selected on the basis that they were full time undergraduate or graduate female students and were involved in part time work. An effort to minimize the possibility of bias occurring by seeking participants from a variety of institutions i.e. a varied demographic profile was taken. All the interviews were conducted in English. Each semi-structured interview, which lasted between 25 and 35 minutes, commenced with an introduction to the aims and objectives of the research and the establishment of issues of confidentiality and was conducted at the respective institutions site or other preferred location.

After each interview, a contact form was used to summarize the main themes, concepts, issues or questions that emerged. The data analysis was done simultaneously. The data analysis was ongoing, starting from the outset of data collection and continuing all through the study. This proved particularly helpful in providing information used in revising the initial set of interview questions and formulating new questions as the interviews progressed. It also provided the flexibility to conduct follow up interviews and to probe deeper into some interesting emergent themes. After interviewing seven hundred and fifty participants and analyzing the emerging data, it was perceived that themes were recurring and further data collection was unlikely to reveal new themes or insights. However, in order to further increase the reliability and to ensure that no important theme was uncovered, two hundred and ninety three additional interviews were undertaken to confirm the earlier result.

The findings corroborated the themes found in the first seven hundred and fifty participant's interviews and with no new theme emerging. Thus, it was perceived that we have reached a point of theoretical saturation (Glaser and Strauss, 1967). In order to further enhance the reliability and factual accuracy of our list of final categories we invited two WLB researchers familiar with the aims of this research and with significant coding experience in qualitative coding procedures to independently code a representative sample six hundred and eighty of the interview transcripts. The independent coders were informed of the coding process adopted and they were also provided with labels for the final list of categories and the definition of their properties with illustrative example of passages from the transcripts.

3.3 Data collection and sampling

The data were collected from employees of the Nigerian banking industry was conducted by convenience method of non-probability sampling method. The questionnaires were also distributed to employees within each of the banks to allow respondents who were not comfortable completing the survey on-line to participate in the study. The questionnaire contained the purpose of the survey, also assuring confidentiality and anonymity of the respondents. Limiting a survey to a single sector can pose problems for the generalisability of its findings. However, there are also advantages in that context variables such as organisational culture, policies and procedures are controlled. In the light of the scope and purpose of this study, data collection from one sector was deemed to be adequate.

3.4 Questionnaire design

The questionnaires were designed to provide a greater understanding of the work-life balance

experiences of employees of the banking sector. The questionnaires investigated job demands; workloads work hours and work-life conflict. The questionnaire was designed to measure the extent to which employees experienced tension between work and non work roles. Several variables were included in the study as moderator variables these included perceived organisational support, supervisor and co-worker support and flexible work arrangements. The variables measured and the scales used for the employee questionnaires consisted of five main sections, which investigated the following areas: Demographics; Work load; Work hours and Work-life balance initiatives.

3.4.1 *Demographic information*: Demographic information collected from respondents included: Age range; gender, years worked in the sector and in current organisation; job position and numbers of hours worked per week.

3.4.2 Work load: The subjective nature of work overload is more concerned with appraising one's perceived ability to meet demands, and therefore captures the feeling state.

Subjective quantitative work load was assessed in this study via nine items scored on a 5-point Likert style scale (Lingard & Francis, 2004). Participants were asked to indicate the extent to which statements reflected the time demands of their work, where 1 = very little;

2 = little; 3 = some; 4 = great; and 5 = very great. The nine items included statements such as "the number of projects and/or assignments you have"; and "the extent to which you feel you never have any time". Two items were reversed scored (items 3 and 6).

3.4.3 Work hours: Two measures relating to work hours were used in this study. Participants were first asked to indicate the actual number of hours spent directly undertaking "work duties". However, this did not take into account the number of hours spent travelling to work ; For this reason, participants in this study were asked to indicate the average number of hours per week worked in the organisation and the number of hours spent away

from home due to work on a daily basis. While self-reports of work hours are not always accurate, the perception of overload rather than actual overload is of more interest, as it is when perceived work exceeds perceived ability to cope, that "stress" occurs.

3.4.4 Work-life balance initiatives: In this study, the utility of work-life benefits were assessed via a 21-item composite scale. Participants were asked to indicate the extent to which the work-life benefits would be of use Responses were scored on a 5-point Likert-style scale, where 1 = not at all useful; 2 = of limited use; 3 = moderately useful; 4 = useful; and 5 = very useful. The items were drawn from various sources (Gray & Tudball, 2002; Hill, Hawkins, Ferris & Weitzman, 2001;Thornwaite, 2002).

Therefore, the questionnaire was considered fit for the study and conversely One thousand five hundred questionnaires were distributed and a total of one thousand and forty three questionnaires were returned by the respondents. This represents 69.5% response rate that is considered significant and better when compared to the previous studies of this nature (Kelliher and Anderson, 2008).

3.5 Data analysis

An initial pilot study was conducted to determine the reliability and validity of the research instrument. Problem items that should be excluded from the scale can also be identified.

A total of three hundred and nineteen respondents were surveyed during pilot run and the questionnaire's three main constructs – employee understanding of WLB, perceived impact of WLB and WLB practice recorded significant Cronbach's alpha of 0.843, 0.79 and 0.88 respectively. Also the validity test procedure reported that each item of the scale for the three constructs record high loading factors (\geq 0.3), this shows that each item has high loadings on same factor (i.e. each scale item is highly correlated to the constructs under consideration). In addition Kaiser-Meyer-Olkin (KMO) statistics is greater than 0.70 for the three scales, indicating sufficient items or questions for each scale. The Bartlett's statistics is statistically significant at 1% level for the three scales, it means that fairly large set of items "hang together", that is, the items that constitute the measurement scales are correlated and measuring the same construct (Leech, 2008). The descriptive statistics enable an assessment of the overall levels of work-life conflict experienced by respondents and the antecedents and outcomes of this conflict to be assessed. further statistical analysis was undertaken using the correlation analysis.

6. Research Findings

6.1 Demographic characteristics of the respondents

The study interviewed one thousand and forty three female students 271 (26%) of the participants were married and 772 (74%) were single. All the respondents ranged between first year to post graduate level. The age range of the participants is distributed as follows 20 years and below (6%), 21-24(39%), 25-29 (49%), 30-35(4%), above 36 years (2%).

Age group	Pre dominate Part-time jobs	Course of study	Hours worked per week
20 years and	Sales attendant	Business administration	30 hours
below			
21-24	Customer service officer	Industrial Relations and Personnel	30 hours
		Management	
25-29	Tutor	Business administration	27 hours
30-35	Receptionist	Banking and Finance	28 hours
36 years and	Cashier	Industrial Relations	28 hours
above		and Personnel Management	

Table 2: Profile of interviewees

Table 2 profile of the interviewee which include the predominate jobs, female students in the Faculty of Business Administration from all the departments in the faculty which includes Business administration, Industrial Relations and Personnel Management and Banking and Finance. The study revealed that time spent on University study decreases as age increases. Female students above age 30 reported work and family was very important to them.

4. Results and Findings

4.1 Introduction

The results section is presented in two main parts relating to quantitative findings from the questionnaires and the qualitative findings from the semi structured interviews. A total of 1043 respondents returned the completely filled questionnaires this represents a response rate of approximately 69.5% from the sector. The employee section of the results contains a number of subsections:

Descriptive analysis - including details relating to demographics and

Bi-variate correlations for major work and family related variables

4.2 Demographic information

Table 1 shows the demographic characteristics of the sample.

	Ν	%		Ν	%	
Age			Department			
20-29 years	246	23.6	IT	271	26	
30-39 years	423	40.6	Customer Care	361	34.6	
40-49 years	248	23.7	Acct and Finance	158	15.2	
50-59 years	105	10.1	Money transfer	192	18.4	
60 years +	21	2.0	Operations	61	5.8	
Gender			Marital Status			
Male	472	45.3	Single	321	30.8	
Female	571	54.7	Married	676	64.8	
			Divorced	14	1.3	
Years worked in the sector		Separated	29	2.8		
			Widowed	3	0.3	
1-9 years	324	31.1				
10-19 years	567	54.4	Description of household			
20-29 years	136	13.0	Single Parent	59	5.7	
30 years+	16	1.5	Couple with Dependent	631	60.5	
Years worked with current employer			Couples with non dependents	192	18.4	
1-9 years	462	44.3	Single employees	161	15.4	
10-19 years	391	37.5		•	•	
20-29 years	145	13.9				
30 years+	45	4.3				
Hours worked pe	er week					
0-29 hours	-	-				
30-39 hours	-	-				
40-49 hours	130	12.5				
50- 59 hours	659	63.2				
60 hours +	254	24.3				

6.2 Results

RQ1. How do female students define work-life balance?

There are two predominant notions of WLB that can be found within the university they include time on familial commitments and a time for relaxation/social activities.

Definitions of work-life balance among Nigerian Female students

a) Family time

Time for family was very important to many of the female students this can be attributed to the fact that a major part of the social fabric of Nigerian society is its collectivist nature and the emphasis on the extended family system. Family is ranked more important and far higher than an individual's career and any other achievement. Establishing a stable home is very important to Nigerians (Jackson, 2004). The following quotations typify the shared views of the participants:

"Work life balance to me is about being able to have time for my husband, children and studies. My family gives absolute joy and I would not trade them for the all the riches in the world" (Business administration Student, Central University).

"It all about having time for my family, study and work however, my family is very important and spend larger amount of time with my family" (Industrial Relations and Personnel Management, Student Great University).

"in this day and age when man is hard to find am I don't joke with my husband. Even if I finish late from University when i get home i must cook for my husband and always make out time for him so that all those chewing stick legged girls would not take my property" (Banking and Finance Student, Southern University).

"To me personally it means the ability to fit in the needs of my family into a working environmet and my study...it simply means that if anything comes up which is important to my family, I would be able to attend to it". (Business administration Student, Great University)

In Nigeria social sanctions can be meted to those who do not take care of, or attend to family matters. Within this family, individuals develop strongly knitted social ties and feel a sense of obligation to their kith and kin and often subordinate their needs, goals and aspirations to the requirements of the collective (Jackson, 2004). House, Hanges, Javidan, Dorfman and Gupta (2004) ranked Nigerians very high on in-group collectivism practices and humane orientations. The current findings are also in line with studies (McPherson and Reed, 2007; Greenhaus and Foley, 2007) that have shown that achieving a balance between home life and work life is becoming increasingly important.

b) Time spent at social activities

The Female student's defined work-life balance in terms of time spent with family and time for social activities/ Me time. Many of the participants viewed work life balance in terms of being able to balance work, study and time for their own activities. For instance respondents identified having Me time when they can do anything they want with having the distraction of either work, study or family (Boyar, Maertz and Keough, 2003). Some other participants viewed it in terms having time to socialise and engage in leisure activities outside paid work. The following quotations typify the shared views of the participants:

"Like the saying goes all work and no play makes Jack a dull boy. That saying is very true for me no matter how hard my week goes i don't miss that Friday outing with my friends in the club. So to me work life balance is been able to combine work, study and still maintain a good social life" (Banking and Finance Student, Standard University).

"To me personally work life balance means having time for work, study and parties. Am a very outgoing person and like socialising a lot so if I can do my work, study and parties all at the same time without allowing any one suffer. I believe I would be leaving a balanced life" (Industrial Relations and Personnel Management, Student Trust University).

Some of the participants that defined work life balance in terms of achieving being able to balance work and social events stems from the distinctive socio-cultural characteristics of Nigerian which prorates them as the country with the happiest people on earth and one such way is because they always having parties every weekend (CIA world fact book 2009). This current finding resonates with studies (e.g., Maertz and Boyar, 2011) that have shown that achieving a balance between social life and work life is becoming increasingly important for individuals. Two main reasons which were given to taking up full time study and part time work these include financial security and work experience.

RQ2. Why did the female students undertake part time work?

a) Financial Security

Many of the participants agreed financial reasons was the main reason for working alongside studying. To many of the participants financial security was important to help them achieve their aim of going to University and also allow them focus because when individuals had money worries they would not be able to concentrate on their studies. The following quotations typify the shared views of the participants:

"In this day and age when bursaries are only given on man know man bases and not on merit, If I don't work there is no way I would be able to survive without working" (Industrial Relations and Personnel Management, Student Trust University).

"I get monthly allowance from my parents but it just cover my essentials like rent and transport to Uni as I leave outside campus but nothing is left for me to do omo boy with so my job come in handy" (Industrial Relations and Personnel Management, Student Standard University).

"Am not from a rich family and my parents can barely take care of my siblings let alone send me to University, if I don't work there is no way I can fund my way through University" (Banking and Finance Student, Standard University).

Many of the participants identified financial reasons as one of the main drivers for combing full time study and part- work. There are no existent student loans which are existent in many western countries this results in financial pressure on Universities female students. This current finding resonates with studies of (McPherson and Reed, 2007; Harris and Pringle, 2007 and Curtis 2007) which indicated financial reasons were one of the main reasons why female students combine full time study and part- work. Curtis (2007) study revealed that student worked and studied also to give allowance for social activities.

b) Work Experience

Work experience was the other recurring theme with the participants to justify why they had to combine full time study and part time work. To many of the participants gaining work experience was essential to help improve their Curriculum Vitae's (CV) and also ensure they gain at the same time. Some of the female students were of the opinion that gain from the jobs was much greater than the negative aspect that was experienced which include less time to socialise and for family activities. The following quotations typify the shared views of the participants:

"When I was in my first year i use to work to pass time but by the second year I started to think about

gaining valuable work experience in my field hence I moved into an area which was more related to my course" (Banking and Finance Student, Southern University).

"I am working to gain experience because the job market is a very difficult terrain to navigate. So I have to have more to give the employer in order to get the job. This I hope to gain by my working in line with my course of study" (Business administration Student Great University).

"My life ambition is to be an accounts teacher so i teach student in after school lessons and I do holiday coaching. I hope this would expose me to all the necessary skills and experience I need to go into full time teaching when I graduate" (Banking and Finance Student, Central University).

If the part time course is in line with an individual's of study at the university this can help shape the persons chosen career path. A notable finding was the positive perceptions of combing part time work and full time study was the work experienced the female students stood to gain. Many of the participants identified gaining work experience as one of the main drivers for combing full time study and part- work. There are very few internships in the university environment like they are in many western countries hence there is undue pressure on Universities female students to gain work experience while they study. This current finding resonates with studies of (Thompson, 2002; Emslie, Hunt and Macintyre 2004; Smithson and Stokoe, 2005 and Ransome, 2007). Curtis and Shani (2002) in their study also indicated that female students perceived work experience as enhancing employability upon graduation, enhancement of skills and confidence which indicated work experience as one of the main reasons why female students combine full time study and part-work.

RQ3 what are the constrains associated with achieving work life balance?

a) Deadlines

Many of the participants acknowledged they had difficultly combining work and study. Most of the participants acknowledged they struggled to achieve work life balance and just went by as with the flow of the day's events. The following quotations typify the shared views of the participants:

"I always try to give myself deadline to in order finish my assignments before submission date but this never seems to work as I find out I still do the student last minute submission thing" (Industrial Relations and Personnel Management, Student Great University).

"At the start of the term I always draw out this calendar or reading schedule it always ends up like my new year resolutions just does not work and I always find myself struggling and stressed out during exam period" (Business administration Student Central University).

This indicates that female students are actually interested in achieving work, study and life balance because they are of the opinion it would be beneficial to them and ensure they performed to their optimum in every other area of their endeavour. Findings suggest that the small sample of female students investigated have few tools in place to manage their work-life balance. In order to manage the juggling act of work and study female students focused on one factor at a time, either study or work. The few balancing tools may be attributed to the lack of work-life balance knowledge among female students (McPherson and Reed, 2007). Another challenge female students' faced was distinguishing the line between work and study. There are no guidelines on restriction to how many hours female students are allowed to work and the female students reported they usually don't have any control over how many hours they worked. They revealed that some times work took priority over study which resulted in missed lectures late submissions of assignments. Negative effects of part time work reported by female students centred around the adverse effects on academic studies, little time for social and entertainment activities. This finding was in line with work life balance of professions who reported high job demand and low control of working hours (Allan, Loudon and Peetz 2005 and Carney, Loudon and Peetz 2005). Bradley (2006) reported in his study of the effects of part-time employment on Cumulative points average CGPA's of working female students was only marginally lower than that of their non-working counterparts, suggesting there was no difference between non-working and working female students in academic achievement.

b) Perception of the role of academic support Interview respondents were asked whether they had previously received academic support on term-time employment and how they thought the University could assist in work-life balance and study. As far as receiving academic support there had been little support received. Interviewees' attributed this to the fact that it is uncommon for female students to discuss their personal life with lecturers unless it has significant impacts on academic studies. One of the respondents pointed out that :

"I didn't receive much support (from academic staff). Due to the fact that I didn't really put it out in the open to lecturers that I worked part-time. I guess I didn't express my concern that it would affect my studies" (Business administration Student Central University).

Respondents acknowledged that it was not the sole responsibility of the University to monitor female students' part-time employment. When questioned if the University should issue guidelines regarding appropriate number of hour's female students undertook outside of their studies, both interviewees thought this would have little influence. This was in line with Curtis (2005) who identified that academic staffs were unaware of the extent of

student employment and the possibilities of providing support. Interestingly, there were suggestions for the female students themselves to be responsible for their own time management.

7.0 Discussions and Conclusion

This study has provided insights into the WLB policies and practices of female Nigerian university students. Evidence from the case studies revealed that work-life balance issues are of major concern to female students. **Firstly, various notions of work-life balance were given;** the students defined work-life balance as having "time for family" and having "personal time". The findings therefore confirmed some of the views expressed in the literature, which suggest that employees usually define WLB as the ability to juggle work and non-work domains (Charlesworth and Campbell 2008).

The Study identified that female students' had difficulties in balancing work, life, and social activities. The competing demands on female students' time arising from the need to support him/her financially, complete programme requirements, and maintain social activities outside of work and study can be a challenging task. Female students' reported financial hardship as a reason for employment as bursary (government funding) and parent allowances were insufficient to cover female students' expenses. The three most notable findings of this research are: (a) how female students balance work, study, and social activities (b) the positive perceptions of paid employment during term-time by female students, and (c) respondents' perception of the role of academic support. Finally, this study identified that female students' acknowledged they are primarily responsible for their term-time employment and indicated that good time management. With tertiary enrolments beginning to fall in the last two years, universities may wish to consider work-life balance among female students as a mechanism to counterbalance this falling trend and to assist in retaining tertiary enrolments. Some of the student were unaware the term work life balance or did not give much attention to the term which has detrimental effect on their academic study and overall well-being. Thompson (2002) suggests universities should include and discuss work-life issues in their curriculum the female students attain the appropriate knowledge of work, study and life.

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