

Determining the impact of flexible work hours on women employed in a higher education institution

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“Do the one thing you think you cannot do. Fail at it. Try again. Do better the second time. The only people who never tumble are those who never mount the high wire. This is your moment. Own it.” - Oprah Winfrey

SUMMARY

Title:

Determining the impact of flexible work hours on women employed in a higher education institution

Key terms:

Flexible work; financial well-being; work-life balance; productivity; job satisfaction; women; South African higher education institution.

Abstract:

Earnings by women in dual income families account for a significant portion of a household's income, which sustains the financial well-being of their families. Cultural expectations and gender role stereotypes around a woman's role in the family, pose challenges to career growth and retention. The social perception still occurs that women ought to be main caregivers of family members and households, and are more likely than men to have part-time jobs. The aim of the study was to determine the relationships between flexible work, financial well-being, work-life balance, productivity and job satisfaction of employed women. A cross-sectional survey was used with a convenience sample (n = 252) of female support employees, employed in a higher education institution in the North-West province. Findings of the study indicated statistically significant relations between the variables. Another objective was to determine the impact of flexible work, financial well-being, and work-life balance on productivity and job satisfaction. Results indicated that financial well-being, work-life balance and productivity were statistical significant predictors of job satisfaction, and in addition, subjective experiences of productivity serve as partial mediator in the relationship financial well-being and work-life balance on the one hand and job satisfaction on the other hand.

LIST OF FIGURES & TABLES

Figure 1: The hypothetical model.....	12
Figure 2: The result of the SEM analysis.....	24
Table 1: Participant characteristics.....	19
Table 2: Descriptive statistics and correlation analysis.....	22
Table 3: Regression analysis with flexible work, financial well-being and work-life balance as predictors of productivity and job satisfaction.....	23
Table 4: Direct, indirect and total standardized effects of flexible work, financial well-being, work-life balance and productivity.....	25

TABLE OF CONTENTS

ACKNOWLEDGEMENTS	i
SUMMARY	ii
LIST OF FIGURES & TABLES	iii
CHAPTER 1: NATURE AND SCOPE OF THE STUDY	1
1.1 INTRODUCTION	1
1.2 PROBLEM STATEMENT.....	1
1.3 LITERATURE REVIEW	2
1.3.1 Flexibility	2
1.3.2 Work-life balance.....	3
1.3.3 Financial well-being.....	4
1.3.4 Job satisfaction.....	5
1.3.5 Productivity.....	5
1.4 RESEARCH OBJECTIVES OF THE STUDY	6
1.4.1 Primary objective.....	6
1.4.2 Secondary objectives	6
1.5. RESEARCH METHODOLOGY.....	6
1.5.1 Literature review.....	6
1.5.2 Empirical research.....	7
1.5.2.1 <i>Research design</i>	7
1.5.2.2 <i>Sampling and participants</i>	7
1.5.2.3 <i>Measuring instruments</i>	7
1.6 LIMITATIONS TO THE STUDY	8
1.7 CHAPTER SUMMARY AND OVERVIEW OF THE CHAPTERS.....	8
CHAPTER 2: RESEARCH ARTICLE	10
Determining the impact of flexible work hours on women employed in a higher education institution	10
2.1 INTRODUCTION	11

2.2	LITERATURE REVIEW	12
2.2.1	Independent variables (flexible work, financial well-being and work-life balance)	12
2.2.1.1	<i>Flexible work</i>	12
2.2.1.2	<i>Financial well-being</i>	13
2.2.1.3	<i>Work-life balance</i>	15
2.2.2	Dependent variable: Job satisfaction	15
2.2.3	Mediator: Productivity	17
2.3	CONTEXTUALIZING THE STUDY	17
2.4	RESEARCH OBJECTIVES.....	18
2.5	RESEARCH METHODS	18
2.5.1	Research approach	18
2.5.2	Sampling	18
2.5.3	Measuring instruments	20
2.5.4	Data analysis.....	21
2.6	RESULTS	21
2.6.1	Exploratory factor analyses	22
2.6.2	Descriptive statistics and correlational analyses	22
2.6.3	Regression analysis to determine the impact of flexible work, financial well-being and work-life balance as predictors of productivity and job satisfaction.	22
2.6.4	The mediating effects of productivity in the relation between flexible work, financial well-being and work-life balance on the one hand and job satisfaction on the other hand.....	24
2.7	DISCUSSION	25
CHAPTER 3: CONCLUSION, LIMITATIONS AND RECOMMENDATIONS.....		28
3.1	INTRODUCTION	28
3.2	CONCLUSION.....	28
3.3	LIMITATIONS	29

3.4	RECOMMENDATIONS.....	30
3.4.1	Recommendations for future research.....	30
3.4.2	Recommendations for the organisation	30
3.5	SUMMARY	31
	REFERENCES	vii
	APPENDICES.....	xvi
	Annexure 1 - Questionnaire	xvi

CHAPTER 1: NATURE AND SCOPE OF THE STUDY

1.1 INTRODUCTION

The labour force participation rate of women in South Africa is 48.5 %, of which 87.3% is formally employed (Statistics South Africa, 2013). Women working less than 15 hours per week constitute 2.9% of the total women employed, those working 15-29 hours per week are 9%, women working usual hours of 40-45 hours per week are 54.9% and women working more than 45 hours per week are 23.1% of employed women in the labour force (Statistics South Africa, 2013). With female employees constituting almost half of the labour force, and the South African Employment Equity Act (55 of 1998), which makes provision for equal opportunity and fair treatment in employment, it is clear that women will remain an integral part of the South African labour force. The Act aims to redress disadvantages in employment, experienced by designated groups which include women, to ensure equitable representation in all occupational categories and levels in the workforce.

In the South African context, research indicates that 28% of senior management positions are held by women, compared to a global average of 21% (Top Women, 2012). The theory of Hambrick and Mason (1984:202) argues that a diverse top management team with inclusion of women is better equipped to identify opportunities and threats to firms and possesses a wider variety of skills and capabilities. In the South African government, 42% parliamentarians are female (The World Bank, 2013), almost double the rate as in 1994. The South African Development Community (SADC) protocol on Gender and Development aims at ensuring that in 2015, 50% of decision-making posts in government are held by women, and 40% of South African adults who invest on the stock exchange are women (Top Women, 2014). The Global Entrepreneurship Monitor (GEM) 2013, ranked female entrepreneurs 23rd out of 42 countries (Top Women, 2012). The GEM 2013 Global Report results confirm that in most economies female entrepreneurs are outnumbered by males, but female entrepreneurs are generally more satisfied, concluding that on average they exhibit higher scores on subjective well-being and work-life balance.

1.2 PROBLEM STATEMENT

Earnings by women in dual income families account for a significant portion of a household's income, which sustains the financial well-being of the family (Elmore, 2012:14). Cultural expectations and gender role stereotypes around a woman's role in the family, pose challenges to career growth and retention (Gurchieck, 2012:50). The social perception still

occurs that women ought to be main caregivers of family members and households, and are more likely than men to have part-time jobs (Tausig & Fenwick, 2001:116). Eagly and Carli (2007), emphasise three types of obstacles preventing women from moving up the career ladder: the concrete wall, which refers to a set of definite rules and clear-cut norms that deprive women of equal education and job opportunities; the glass ceiling, which refers to invisible barriers and explains why women have little access to top management positions and finally the labyrinth, that symbolizes the complexity of the causes of the glass-ceiling effect.

Research done by Grover and Crooker (1995:275) suggests that a range of work-family policies in an organization, is likely to both symbolize that the organization cares about employee well-being and represent a value system. They go further by stating that the contribution of work-family bundle policies, (e.g. on-site day care, help with day care costs, paid parental leave and flexible scheduling) to firm-level performance is supported by the idea that bundles of work policies may also be a source of sustained competitive advantage.

While women cannot truly break free from family responsibilities, and with an apparent window of opportunity for career advancement for women, corporate policies and practices offering employees greater schedule control (Moen, Kelly, Tranby & Haung, 2011:405). Moen *et al.* describe it as the ability to decide when and where employees do their jobs and it may especially be important to influence work-family conflicts and the well-being of contemporary employees, given the increasing time pressures and time conflicts a significant portion of women is experiencing. Work-family interference has been shown to have important consequences for individual health and well-being, for example higher levels of work-family interference have been associated with lower job and home satisfaction and higher levels of psychological strain and physical symptoms (Allen, Herst, Bruck & Sutton, 2000:301). The purpose of this study is to examine the role of flexible work, financial well-being and work-life balance on productivity and job satisfaction of women employed in a higher education institute.

1.3 LITERATURE REVIEW

1.3.1 Flexibility

Flexible working hours studies have been done as early as the 70's, like the "Practical guide to flexible working hours" of Baum and Young (1973:189) and by Golembiewski and Proehl (1979:241), whose study focused on the impact of flexible work hours on supervisors. By acknowledging the fact that flexibility was not always an option when certain employment industries were taken into account, some industries did qualify for the option of flexible working hours, where working hours fell within the temporal boundary which used to be defined as "nine

to five, Monday to Friday” (Malan, 2008:36). In the 21st century Internet and communication technology (ICT) have the potential to increase the equity and efficiency of female participation in the labour force (Goyal, 2011:112). Studies of Sharafizad, Paul and Omari (2011:48), conducted at an Australian university, found that the mere offering of flexible work arrangements did not ensure employee uptake and indicated that there were significant differences in the utilisation of flexible work arrangements between academic and general staff.

In South Africa, women constitute almost half of the workforce, and can thus in turn result to an increase in dual earner families. Swart (2001:19) states that a flexible working hours program can be advantageous to both employer and employee. In reviewing adaptable hour arrangements, Swart states that each organisation must analyse its own function, nature of business, employee needs and organisational climate. In the study of Costa, Sartori and Akerstedt (2006:1129) was found that both variability, explained as company control and decision, and flexibility appeared to have had a substantial influence on conditions related to health and well-being.

The research of White, Hill, McGovern, Mills and Smeaton (2003:192) further supported that female partners in a dual-career household might be less inclined to take demanding jobs, given that they still handled most of the domestic tasks. Flexible hours systems and personal discretion over time enabled employees to have a more balanced lifestyle, even if only enjoyed by a small proportion of the labour force.

1.3.2 Work-life balance

Finding the ‘perfect’ work-life balance will not always be possible, because it is different for everyone. Alternative choices that will benefit aspects of life regarding work, home and family can be made instead. Everyone needs a fair amount of balance their lives, with regards to career and professional lives, whether as spouses, parents or caregivers. Health disorders tested in previous studies by Costa *et al.* (2006:1128), brought forth evidence where a lack of flexibility in working hours proved to be associated trauma, irritability, sleep problems, stomach ache and unfavourable adjustment to family and social commitments.

Less variable ‘fixed’ working hours proved to be favourably associated with family and social commitments, heart disease, sleep problems, anxiety, irritability and stress (Costa *et al.*, 2006:1129). Businesses seem to be affected when employees do not have an acceptable work-life balance ratio. Ho, Chen, Cheung, Liu and Worthington (2013:54) cover the work-family relationship and argue that stress experienced by an individual at work leads to stress experienced by the individual’s family. Hughes and Parkes (2007:264) define work-family

conflict as a form of inter-role conflict, in which the role pressures from the work and family domains are mutually incompatible in some respect. They found that longer working hours were not necessarily associated with higher work-family interference, but that the mediational role of work-family interference, by which work hours were related to family satisfaction, applied only when employees had little or no control over their work schedules. With business being the primary purpose of organisations, a fundamental challenge for management would be to manage conflict between efficiency and productivity values of the organisation and the work-life needs of employees (Jyothi & Jyothi, 2012:37).

1.3.3 Financial well-being

The perception of well-being has been applied to four major domains of life, namely financial circumstances, work, family life and health (Easterlin, 2007:477). Easterlin explains that economists typically embrace the view that well-being depends on actual life circumstances, and that one can safely assume well-being simply from observing these circumstances, while psychologists typically view the effect of well-being on objective conditions as being mediated by psychological processes, where people adjust to the ups and downs in their life circumstances. Research done by Garmaise (2010:73), which analysed the patterns in financial well-being across age, gender and income groups of clients of financial advisors, indicated that women who worked part-time were generally at least as secure as women who worked full time, and the underlying source of household financial well-being for married women included their partners' financial situation. When women allocate more time to the household, at a certain stage in their career, their productivity in the external market may fall, resulting in reduction of their earnings compared with males (Goyal, 2011:116), while the ratio between productivity in external work environment and wages received, determines household consumption possibilities.

Women enter and exit the employment sector throughout their work life to focus on family, take care of parents or to take on other roles traditionally assigned to women (Elmore, 2012:15), which obstructs their earning ability, placing them in a disadvantaged position every time they start a new job or negotiate better salaries. "Time bind" research done by Tausig and Fenwick (2001:103), which referred to workers who preferred dividing their time between work and family or personal life in a manner different from the way it is currently divided, thus perceived as an imbalance between work and family. They explained that work-life balance for women had economic costs in the form of foregone wages and career advancement, but on the other hand increasing work hours to obtain earnings and advancement would reduce balance. Studies done by Blyton and Jenkins (2012:39), supports the statement of forgone wages. They conclude that the lower earnings generated by part-time work and the variability and

unpredictability of many working patterns detracted from, instead of contributed to, the ability of workers to successfully organize and fully enjoy their lives outside work.

1.3.4 Job satisfaction

Clark (2005:377) states that job quality depends on both subjectively perceived job values as well as objective job outcomes. Clark goes further by explaining that overall job satisfaction can usefully be thought of as a weighted sum of job outcomes over the different aspects of the job, such as salary promotion and security (2005:379). Research done on part-time versus full-time job quality by McDonald, Bradley and Brown (2009:143), indicated that reduced responsibilities and lesser access to high status roles and projects, along with a lack of access to promotion opportunities, increased work intensity and poor workplace support, suggest that part-time employees have different work experiences than their full-time colleagues.

Review done by Kossek and Ozeki (1998:139) examined the relationship among work-family conflict, policies and job and life satisfaction. Outcomes of the study found that the relationship between job satisfaction and various work-family conflicts was strong and negatively correlated, where people with high levels of conflict were less satisfied with their jobs. Studies done by Wayne, Musisca, and Fleeson (2004:121) found that work-family conflict was negatively related to family satisfaction, family effort (described as the amount of thought or effort put into marriage or close relationship and the amount or effort put into relationships with children) as well as to job satisfaction. The study of Jyothi and Jyothi (2012:36) showed that women experienced pressures in terms of the cultural, domestic, work and professional context. Regardless of having the requisite qualifications and experience, women are continually undermined and tensed between personal role and work role.

1.3.5 Productivity

Future research suggested by Beauregard and Henry (2009:18) was to determine to what extent the use of work-life practices translate into increased productivity. One question that came forth was “do employees actually choose their optimal hours of productivity in which to work, and does it have a measurable effect on their performance?” Studies by Williams, Ford, Dohring, Lee & MacDermid (2000) examined groups with flexible working arrangements associated employee participation in these arrangements with higher levels of self-reported focus, concentration and motivation. In an ever changing marketplace and roaming competition, executing a flexible working hours system wisely, Smith (2013:65) argues that one can either move up the ladder or fall off. In flexible work arrangements, it is expected of employees to regularly communicate on what they are working on and share their progress.

The aim of the study is to investigate the role of flexible work, financial well-being and work-life balance on the productivity overall job satisfaction of female employees in a South-African higher education institution.

1.4 RESEARCH OBJECTIVES OF THE STUDY

The research objectives are divided into primary and secondary objectives.

1.4.1 Primary objective

The primary objective of the study is to investigate the role of flexible work, financial well-being and work-life balance on the productivity and overall job satisfaction in a sample of women employed in a higher education institution.

1.4.2 Secondary objectives

The specific objectives of the study are to:

- Establish the role of flexible work, financial well-being and work-life balance on productivity and job satisfaction.
- Establish the role of flexible work on productivity and job satisfaction.
- Establish the role of financial well-being on productivity and job satisfaction.
- Establish the role of work-life balance on productivity and job satisfaction.

1.5 RESEARCH METHODOLOGY

This study, pertaining to the specific objectives, consists of two phases, namely a literature review and an empirical study.

1.5.1 Literature review

Sources that will be consulted to give a complete review of the topic are:

- North-West University Libraries, online catalogues and databases.
- Web-based articles.
- Search engines such as *EbscoHost*, *ScienceDirect*, *Jstor* and *Google Scholar*.
- Scientific journals including: *British Journal of Industrial relations*, *Community, Work & Family*, *SA Journal of Industrial Psychology*, *Economical*, *Journal of Occupational Health Psychology*, *Journal of Vocational Behaviour*, *Public Relations Review*, *Stress and Health*, *International Journal of Human Resource Management*, *Human Resource Management Review*, *Journal of Management*, *Journal of Financial Professionals*,

Journal of Economic Psychology, Information Technology for Development, Work & Stress, and Social Science and Medicine.

- Previous research done on flexibility and work-life balance
- Work policies of the Institution from which the sample was extracted.

1.5.2 Empirical research

1.5.2.1 Research design

The study used a sample of South African female employees who either made use or did not make use of flexible work in the targeted institution, during the time the study was conducted. A quantitative research design was used. Web-based cross-sectional questionnaires, accompanied by a covering e-mail and research invitation letter, with the contact information of the researcher, were distributed to each employee, and were aimed to be as much representative of the whole sample as possible. Participation in the study was entirely voluntarily.

1.5.2.2 Sampling and participants

Participants for the study were only female support staff of a South African higher education institution, employed both full-time and part-time. Female support employees of the institution comprised of 60.5% versus 39.5% male support employees (NWU, 2013). Convenience sampling was taken from a higher education institution in South-Africa in the North-West province, thus all female support staff irrespective of race, age or appointment had an equal chance of being included. The questionnaires were e-mailed to participants and feedback was received only from those interested in completing the questionnaire. The survey was conducted with a purposive sample aimed at female employees in all support divisions of the institution. The respondents each completed a questionnaire that included items concerning the respondent's biographical details and a 5-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree), was used.

1.5.2.3 Measuring instruments

The measuring instruments consisted of five sections, namely flexibility, financial well-being, work-life balance, job satisfaction and productivity. All scales followed a five-point Likert format ranging from strongly disagree (1) to strongly agree (5) and item scores were reversed before the analyses, so that positive scores reflected on the targeted construct.

The following instruments were used:

- *Flexible work*: A seven-item measure was used to determine the support for and level of flexibility of the participants. Of the four items, one item was adapted from Thomas and Ganster's (1995:15) control scale (e.g. control over hours worked each day or week).
- *Financial well-being*: This instrument was a seven-item measure of the extent that flexible working hours might contribute to their earning ability and financial well-being. A typical item was "My level of income enables me to live a safe and healthy life".
- *Work-life balance*: This instrument consisted of seven items where participants had to measure the current work-life balance stance of their organisation and the influence flexible work hours might have on balanced lifestyle, energy levels and workload. A sample item included "I am too involved with my work and hardly have time for family responsibilities".
- *Job satisfaction*: A seven item scale was adapted from Cammann, Fichman, Jenkins and Klesh (1979) and measured the level of job satisfaction of respondents, like "I feel valued and affirmed at work".
- *Productivity*: Research done by Perry-Smith and Blum (2000:1107) suggested that organizations with more extensive work-family policies had higher perceived firm-level performance. These instruments measured how employees perceived productivity and performance when making use of flexible working hours. One of the items in the scale was "My quality of work is high".
- A *Biographical questionnaire* was also included recording age, race, marital status, educational level, employment status, level of management and monthly income.

1.6 LIMITATIONS TO THE STUDY

An area of concern in the work and family research is the limited amount of integration in the field (Allen, Herst, Bruck and Sutton (2000:279). The limited sample size and choice of convenience sampling is likely to be biased and implies generalisation (Welman, Kruger and Mitchell (2005:70). The cross-sectional nature of the research design has implications for cause and effect analysis.

1.7 CHAPTER SUMMARY AND OVERVIEW OF THE CHAPTERS

Chapter 1 represents the problem statement and research objectives. The applicable research methodology that was used in this study was described accompanied by a brief outline of the chapters that followed. Chapter 2 is in the form of a research article, where the findings of the

research objectives are discussed. Chapter 3 deals with the conclusions, limitations and recommendations of the research.

CHAPTER 2: RESEARCH ARTICLE
**FLEXI WORK, FINANCIAL WELL-BEING, WORK-LIFE BALANCE, PRODUCTIVITY
AND JOB SATISFACTION OF FEMALES IN AN INSTITUTION OF HIGHER
LEARNING**

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ABSTRACT

Earnings by women in dual income families account for a significant portion of a household's income, which sustains the financial well-being of their families. Cultural expectations and gender role stereotypes around a woman's role in the family, pose challenges to career growth and retention. The social perception still occurs that women ought to be main caregivers of family members and households, and are more likely than men to have part-time jobs. The aim of the study was to determine the relationships between flexible work, financial well-being, work-life balance, productivity and job satisfaction. A cross-sectional survey was used with a convenience sample (n = 252) of female support employees, employed in a higher education institution in the North-West province. Findings of the study indicated statistically significant relations between the variables. Another objective was to determine the impact of flexible work, financial well-being, and work-life balance on productivity and job satisfaction. Results indicated that financial well-being, work-life balance and productivity were statistical significant predictors of job satisfaction, and in addition, subjective experiences of productivity serve as partial mediator in the relationship financial well-being and work-life balance on the one hand and job satisfaction on the other hand.

KEY WORDS: Flexible work, financial well-being, work-life balance and job satisfaction on productivity

2.1 INTRODUCTION

Earnings by women in dual income families account for a significant portion of a household's income that sustains the financial well-being of their families (Elmore, 2012:14). Cultural expectations and gender role stereotypes around a woman's role in the family, pose challenges to career growth and retention (Gurchieck, 2012:50). The social perception still occurs that women ought to be main caregivers of family members and households, and are more likely than men to have part-time jobs (Tausig & Fenwick, 2001:116). Eagly and Carli (2007), emphasise three types of obstacles preventing women from moving up the career ladder: the concrete wall refers to a set of definite rules and clear-cut norms that deprive women of equal education and job opportunities; the glass ceiling which refers to invisible barriers and explains why women have little access to top management positions; and finally the labyrinth that symbolizes the complexity of the causes of the glass-ceiling effect.

Research done by Grover and Crooker (1995:275) suggests that a range of work-family policies in an organization, is likely to both symbolize that the organization cares about employee well-being and to represent a value system. They go further by stating that the contribution of work-family bundle policies (e.g. on-site day care, help with day care costs, paid parental leave and flexible scheduling) to firm-level performance are supported by the idea that bundles of work policies may also be a source of sustained competitive advantage.

While women cannot truly break free from family responsibilities, and with an apparent window of opportunity for career advancement for women, corporate policies and practices offering employees greater schedule control (Moen, Kelly, Tranby & Huang, 2011:405). Moen *et al.* describe it as the ability to decide when and where employees do their jobs and it may especially be important to influence work-family conflicts and the well-being of contemporary employees, given the increasing time pressures and time conflicts a significant portion of women is experiencing. Work-family interference has been shown to have important consequences for individual health and well-being, for example higher levels of work-family interference have been associated with lower job and home satisfaction and higher levels of psychological strain and physical symptoms (Allen, Herst, Bruck & Sutton, 2000:301). The purpose of this study was to examine the role of flexible work, financial well-being and work life balance on productivity and job satisfaction of women employed in a higher education institute.

This research project proposes a model that depicts flexible work, financial well-being and work-life balance as important antecedents for productivity and job satisfaction. In addition, it is argued that flexible work, financial well-being and work-life balance increase the subjective experiences of productivity and job satisfaction. More specifically it is maintained that

productivity serves as a mediator in the relation between flexible work, financial well-being and work-life balance and job satisfaction. Mediators are variables that provide additional information on how or why two variables (dependent and independent) are strongly associated. According to Wu and Zumbo (2008:369), for a mediation model, the independent variable (flexible work, financial well-being and work-life balance) is presumed to cause the mediator (productivity), and in turn, the mediator causes the additional influence of the independent variable on the dependent variable (job satisfaction). The hypothetical model illustrating the mediating effect of productivity, as suggested, is depicted in Figure 1 below.

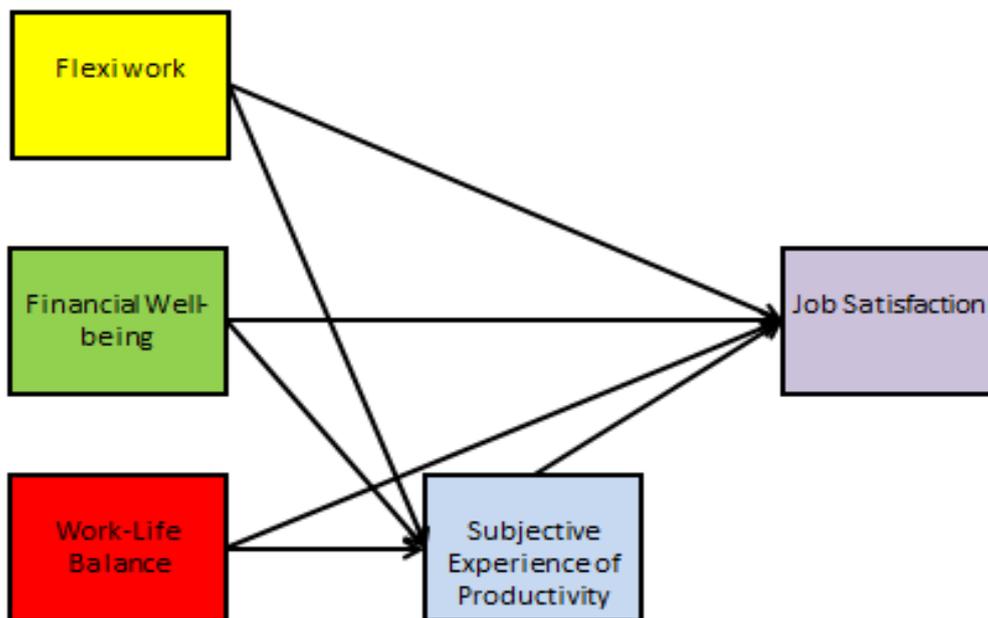


Figure 1: *The hypothetical model*

2.2 LITERATURE REVIEW

2.2.1 Independent variables (flexible work, financial well-being and work-life balance)

2.2.1.1 Flexible work

A major part of the workforce comprises of generation X and Y (Grobler & de Bruyn, 2011:63), and companies need other strategies to motivate and retain employees, such as flexible work practices (Kelly & Kalev, 2006:380). Adopting flexible working in the future will be a necessity (Director, 2013:79), because business in the future will be totally operational on the internet. Workplace flexibility as defined by Hill, Grzywacz, Allen, Blanchard, Matz-Costa, Shulkin, and Pitt-Catsouphes (2008:152) is ‘the ability of workers to make choices influencing when, where,

and for how long they engage in work-related tasks'. They explain further that it is a multi-faceted concept that includes discretion over where work is performed (e.g. telecommuting), the duration of individual and collective sessions of work-related tasks (e.g. part-time employment) as well as options for multiple points of entry and departure from paid work, for example career flexibility (Hill *et al.*, 2008:153).

Flexibility is referred to by Costa, Sartori and Akerstedt (2006:1125) as the level of individual discretion and autonomy. Literature classifies flexible work practices as office-based practices and flexi-place practices (Grobler & de Bruyn, 2010:65); flexi-time and flexi-place (Munsch, Ridgeway & Williams 2014:45). Kelly, Moen, and Tranby (2011:267) refer to flexibility as schedule control, because flexible work options can include contingent work, contract work and just-in-time staffing. The extend to what employees experience as flexible working hours, requires supportive organisational culture (Galea, Houkes & De Rijk, 2014:1097), and it is important that management within organisations acknowledges the fact that employees go through different phases during careers and specific requirements can change.

Challenges associated with flexible work

A number of challenges can originate from implementing flexible work practices, like technology re-design, economic viability, people interaction practical implementability and ethics and risk issues (Grobler & de Bruyn, 2011:67). Flexi-workers are often seen as 'less ambitious' than full time workers (People management, 2014:6). Keeping people engaging in a human way and companies adapting to the younger generation, are also concerns (Director, 2013:76). Flexitime is generally used where employees can work efficiently independently, and do not have to interact with clients at particular times during the normal work hours (Appiah-Mfodwa, Horwitz, Kieswetter, King & Solai, 2000:104). Research done by Waumsley and Houston (2009:47) showed that working long hours was still viewed as one of the key ways of obtaining career success and flexible working hours were seen as disadvantageous to work performance and career progression.

Benefits and opportunities associated to flexible work

Research of Moen *et al.* (2011) argues that greater employee work-time control and flexibility by means of an organisational policy initiative can reduce employee turnover. Increased competitive advantage, higher productivity, attraction and retention of top talent (Grobler & de Bruyn, 2011:66) are also some of the benefits for employers, while they list improved employee morale and quality of life as well as decreased unscheduled absences as benefits for employees. As the working demographics change (People Management, 2014:6), opportunities

exist by retaining older skilled workers, by developing more age-inclusive recruitment practices and do more to extend working life by boosting flexible work practices. A number of employers are responding to work-life fit by developing new, more effective ways to work and to gain advantages in their markets (Galinsky & Matos, 2011:267). Utilisation of flexible work arrangements has been linked to improved organisational commitment, motivation and job satisfaction (Nadeem & Henry, 2003:498).

2.2.1.2 *Financial well-being*

Financial insecurity can be defined as not having the basic goods and services one needs after using all resources at one's disposal (Quellette, Burstein, Long & Beecroft, 2004:10). Based on the results of Census 2011, the official unemployment rate among men was 25.6% while among women it was 34.6%, where the average female-headed household income was just more than half the annual income less than their male counterparts (Statistics South Africa, 2012:52). Economic pressures over the past twenty years have challenged the traditional role of men at work and women at home (Crompton & Lyonette, 2007). Keeping women away from education and the labour market (Schober & Winter-Ebmer, 2011:1481), is restricting the pool of talent and is thus detrimental to development and growth. With more than 40% of households headed by women, and many of the rest dependent on the financial contribution women make (Van Rooyen, 2014), it is unfortunate that many women are not as financially healthy as they could or should be. The National Development Plan 2030 (2014:43) takes into account that the transformation of the economy should involve the active participation and empowerment of women and those social, cultural, religious and educational barriers to women in the job market should be addressed.

Basic needs are closely linked to a physiological interpretation of those things that are vital to human survival (Quellette, *et al.*, 2004:13), specified as food, clothing, shelter, water and sanitation that are necessary to prevent ill-health and under-nourishment. Quellette *et al.* (2014:13) explain further that relative material needs are needs that may vary depending on circumstances or norms like social wealth and context. As a society gets richer, the relative standard of need changes to reflect societal wealth. In contextual terms a basic need, such as food, may be set in relative terms far above the physiological minimum, but may correspond to a view as to what people 'should' have.

Making good financial decisions, or avoiding bad ones, can critically affect one's well-being (Beierlein & Neverett, 2013:151). The stress of being unable to make credit repayments or trying to live on insufficient funds, can negatively impact health and relationships. The reality is that women do face more financial risks than men. Women, who earn less on average, are

expected to live seven years longer in retirement and the majority of mothers are single breadwinners. Women remain the main caregivers in the South African society, with a high rate of single mothers; therefore children's well-being depends on their mother's financial stability (Liberty, 2014). Research done by Malone, Stewart, Wilson and Korsching (2010:63) investigated the financial well-being of American women, and found that older, more educated women, had higher incomes, contributed more money to the household incomes and had more positive perceptions of their financial situations. These women were more likely to get involved into retirement planning and felt responsible for financial decisions (Malone *et al.*, 2010:77).

2.2.1.3 *Work-life balance*

Work-life balance is described by Jyothi and Jyothi (2012:35) as achieving a balance between the demands of employees' family life and work lives. Satisfaction with the work-life balance is defined by Valcour (2007:1513) as 'an overall level of contentment resulting from an assessment of one's degree of success at meeting work and family role demands'. In the emerging earlier years provision of workplace flexibility was often seen as a perk that an employer might give to a valued employee secretly, rather than as a strategic business tool (Galinsky & Matos, 2011:267). Today's economy provides a different stage for work-life issues to play out, becoming more knowledge- and service- based, globalised, fast-paced and competitive (Galinsky & Matos, 2011:267). While women take on more responsibilities at work, they also seek to spend more time with their children and families (Symanowitz, 2012:44). Manager support appears to be an important aspect in the organisational environment, promoting work-life balance for employees (McDonald, Pini & Bradley, 2007:603). Studies done by Galea *et al.* (2014:1099) explored flexible working hours as a win-win situation for both employers and employees, and found that flexible working hours appeared to be a tool to facilitate the flow of transition between work and personal life. Making use of flexible working hours enables employees to manage priorities on hand, either family or personal needs or organisational needs.

Work-home interference caused by thinking about work at home in the form of stress and worries, can affect employees' work-life balance negatively (Galea *et al.*, 2014:1104). Pressures associated with work and family roles compete for necessary and limited resources, such as time and energy, and people experience stress when they feel resources are drained or depleted (Dugan, Matthews & Barnes-Farrell 2012:150). Results from the study of Dugan *et al.*, indicated that the stress of having insufficient time to fulfil commitments in the work and family domains, i.e. perceived time pressure, predicts work-family conflict, and that perceived time pressures predict the amount of time allocated to a domain (2012:149). According to Bianchi, Casper, King and National Institute of Child Health and Human Development (US) (2005), work

intensification is also caused by declining staffing levels in response to the economic situation, increasing the current workload of employees and their work pace. These work intensification can also apply to family life when parents are trying to manage a demanding family and home life and their jobs. Although the study focuses on the role of flexible work hours for females, an interesting finding from research done by Smit (2002:411) brought forth evidence that, although the remnants of the husband/father as “head” of the family still exist, other men have moved towards greater equality in the marriage and are more involved in the family and domestic sphere..

2.2.2 Dependent variable: Job satisfaction

Job satisfaction is described in literature as an important attitude of employees and managers to their jobs (Oplatka & Mimon, 2008:135) and one’s feelings about a job (Bogler, 2005:19). Any person with a high degree of job satisfaction will in comparison display a positive attitude towards his/her career (Pirbasti, Bashar, Ramezani, Moradi & Tabatabai, 2014:319). McShane and Von Glinow (2010:108) describe job satisfaction as a person’s evaluation of his or her job and work context – it is an appraisal of their perceived job characteristics, work environment and emotional experiences at work. Job satisfaction represents the well-being of employees and is predictive of job tenancy, counterproductive behaviours and withdrawal (Grandey, Cordeiro & Crouter, 2005:305).

According to the perceived organizational supportiveness (POS) theory of Eisenberger, Huntington, Hutchison and Sowa (1986), if workers perceive that their organisation shows concern and sensitivity to its personnel and their needs and values, including work-family needs, they will respond by showing positive job-related outcomes, like job satisfaction and organisational commitment. Employees engaged in more effective and flexible workplaces are more likely to have greater engagement in their jobs and higher levels of job satisfaction (Bond, Galinsky, Kim & Brownfield, 2005:2). Cross-sectional research done by Booth and Van Ours (2008:88) indicated that women were less satisfied with their jobs if it was full time. If supervisors of firms tend to not concern themselves about the quality of subordinates’ work-family lives (Kim, Lee & Sung, 2013:3924), employees may not appreciate the firms’ efforts toward work-family obligations, which can provide damaging effects on their job attitudes.

Kirby and Krone (2002), found that working part-time was incompatible with promotion and access to a range of higher status male-dominated occupations. Research by Boyles and Shibata (2009:57) examined the relationship between paid work time and other time use of working married women, and two aspects of well-being, namely job satisfaction and stress. Their study demonstrated that the fundamental time-related variables affecting women’s job

satisfaction were the gaps between actual and desired work time used (Boyles & Shibata, 2009:76). Longitudinal results in the gender role theory research conducted by Grandey *et al.* (2005: 318), found that the husbands reported that their wives' work interfered with family time and energy was significantly related to their wives' job satisfaction.

2.2.3 Mediator: Productivity

Mediators are variables that provide additional information about how or why two variables (dependent and independent) are strongly associated. In the case of this project a mediation model is proposed where the independent variable (flexible work, financial well-being and work-life balance) is presumed to cause the mediator (productivity), and in turn, the mediator causes the additional influence of the independent variable on the dependent variable (job satisfaction).

Productivity indicates the extent to which a firm's human capital is efficiently creating output (Guthrie, 2001:184) and the basis of productivity management should be the aim of management to provide appropriate conditions for achieving the highest performance (Nazem & Seifi, 2014:890). The workforce will be remembered as one of the most important resources in achieving organisational productivity (Pirbasti, *et al.*, 2014:318). Companies can increase its productivity by increasing the well-being of personnel (Pietilä, *Lahdensaari-Nätt, & Tuure* 2011:12). Flexible working hours enhance staff productivity and lower overheads, while staff members have a significantly better work-life balance, higher satisfaction and motivation (Symanowitz, 2012:44). It has been argued that managers are in a position to actively encourage or discourage employees' efforts to balance their work and family lives (Thompson, Thomas & Maier, 1992). Studies by Galea *et al.* (2014:1106), recommend that flexibility should be made available to all employees within the same organisation, to limit an atmosphere of jealousy and discomfort, creating a culture of suspicion which in return puts pressure on employees making use of the flexibility benefits.

2.3 CONTEXTUALIZING THE STUDY

The promotion of well-being should be connected to management and the structure of personnel administration and should be taken into account in strategies and processes as well as be included in daily activities (Pietilä *et al.*, 2011:13). The institution, from which the sample was taken, has an employee wellness policy in place where the aim is to improve on employees work, psychological and physical wellness needs. The objective of the wellness program is to improve on the institution's Health- and Wellness strategy in order to contribute to the morale, productivity and the quality of life of employees. The program provides services like personal or financial counselling, managerial services, help with planning of a vacation, car emergencies,

trauma counselling, buying of a house, relocation and even help with employees' children's homework. The idea is that employees make use of trained consultants to help manage time consuming pressures and stressors of daily life, instead of carrying the burden all by themselves (NWU, 2014).

Despite services rendered by the wellness department to employees, aiming to enhance well-being, very little is known about the actual use of flexi-work, financial wellbeing, work-life balance, productivity and job satisfaction by women employed by the higher education institution where this study was conducted. In addition, scientifically speaking, the link between flexi work, financial well-being, work-life balance, productivity and job satisfaction is still very vague. This project was aimed at filling this void.

2.4 RESEARCH OBJECTIVES

The main goal of the study was to investigate the role of flexible work, financial well-being and work-life balance on the productivity and overall job satisfaction in a sample of women employed in a higher education institution. More specifically this study was aimed to determine (i) the relationship between flexible work, financial well-being and work-life balance, productivity and job satisfaction, (ii) role of flexible work, financial well-being and work-life balance on productivity and job satisfaction, and (iii) the mediating effect of productivity in the relationship between flexible work, financial well-being and work-life balance and job satisfaction.

2.5 RESEARCH METHODS

2.5.1 Research approach

The study made use of a sample of South African female employees who, at the time they study was conducted, either made use or did not make use of flexible work hours in the targeted institution. A quantitative research design was used. Web-based cross-sectional questionnaires, accompanied by a covering e-mail and research invitation letter with contact information of the researcher, were distributed to all support divisions of the institution, and was aimed to be as representative of the whole sample as possible. Participation in the study was entirely optional and was specified to participants.

2.5.2 Sampling

Participants for the study were female support staff of a South African higher education institution, employed both full-time (permanent and fixed term appointments) and part-time (temporary). Random sampling was taken from a tertiary institution in South-Africa in North-West province, thus all female support staff irrespective of race, age or appointment had an

equal chance of being included. The survey was conducted with a sample from female employees in all support divisions of the institution. The respondents each completed a web-based questionnaire divided into two parts, which included items concerning the respondent's biographical details. The questionnaire was divided into four sections where each measuring instrument was given a rating on a 5-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree), to measure the degree of agreement or disagreement of each respondent. Table 1 (below) represents the demographic characteristics of the participants ($n = 252$).

Table 1: Participant characteristics

Item description	Category	Frequency	Percentage (%)
Gender	Female	252	100.00
Age	21-25	50	19.84
	26-35	82	32.54
	36-45	50	19.84
	46-55	43	17.06
	56-65	27	10.71
Ethnicity	African	23	9.13
	Coloured	18	7.14
	Indian/Asian	1	0.40
	White	210	83.33
Marital status	Married	135	53.57
	Divorced	29	11.51
	Single	83	32.94
	Widowed	5	1.98
Highest qualification	Senior Certificate	35	13.89
	Higher Certificate	10	3.97
	Advanced Certificate	4	1.59
	Diploma	14	5.56
	Advanced Diploma	10	3.97
	Bachelor's Degree	47	18.65
	Bachelor Honours Degree	71	28.17
	Master's Degree	50	19.84
Doctoral Degree	11	4.37	
Employment status	Permanent	184	73.02
	Fixed Term	22	8.73
	Temporary	46	18.25
Level of management	Executive	1	0.40
	Senior	11	4.37
	Middle	60	23.81
	Not in management	180	71.43
Monthly income	R2 500-R5 000	26	10.32

R5 000-R10 000	56	22.22
R10 000-R25 000	133	52.78
R25 000-R50 000	26	10.32
Other	11	4.37

Table 1 indicates that the sample represented only female employees. The sample ($n = 252$) consisted mainly of employees between the ages of 26 and 35 years (32.54%) with whites being major participants (83.33%). Married participants were the most (53.57%), followed by singles (32.94%). Almost half of the participants was either in possession of a Bachelor Honours degree (28.17%) or Bachelor degree (18.65%) and was employed in permanent positions (73.02%). The sample was more representative of participants not in management (71.43%) and with a monthly income between R10 000 and R25 000 (52.78%).

2.5.3 Measuring instruments

The measuring instruments consisted of five sections, namely flexibility, financial well-being, work-life balance, job satisfaction and productivity. All scales followed a five-point Likert format ranging from strongly disagree (1) to strongly agree (5) and item scores were reversed before the analyses, so that positive scores reflected on the targeted construct. Instruments that were used:

- *Flexible work*: A seven-item measure was used to determine the support for and level of flexibility of the participants. Of the four items, one item was adapted from Thomas and Ganster's (1995:15) control scale (e.g. control over hours worked each day or week).
- *Financial well-being*: This instrument was a seven-item measure of the extent to which flexible working hours might contribute to their earning ability and financial well-being. A typical item was "My level of income enables me to live a safe and healthy life".
- *Work-life balance*: This instrument consisted of seven items where participants had to measure the current work-life balance stance of their organisation and the influence flexible work hours might have on balanced lifestyle, energy levels and workload. A sample item included "I am too involved with my work and hardly have time for family responsibilities". Scores of this scale was reversed before analysis.
- *Job satisfaction*: A seven item scale was adapted from Cammann, Fichman, Jenkins and Klesh (1979) and measured the level of job satisfaction of respondents, like "I feel valued and affirmed at work".
- *Productivity*: Research done by Perry-Smith and Blum (2000:1107) suggested that organizations with more extensive work-family policies had higher perceived firm-level

performance. These instruments measured how employees perceived productivity and performance when making use of flexible working hours. One of the items in the scale was “My quality of work is high”.

- A *Biographical questionnaire* was also included, dealing with biographical questions such as age, ethnicity, marital status and employment status.

2.5.4 Data analysis

The statistical analysis was completed with the aid of the SPSS-programme (SPSS Inc., 2010). Descriptive statistics including means, standard deviations, skew and kurtosis were used to analyse the data. The Cronbach alpha coefficients were used to determine the internal consistency. When items are used to form a scale they need to have internal consistency (Bland & Altman, 1997:572). The items should all measure the same thing, in other words they should be correlated with one another. Pearson product-moment correlation coefficients were used to stipulate the practical relationship between the variables in terms of the statistical significance. A step-wise multiple regression analysis was conducted to determine the proportion of variance in the dependent variable of productivity that was predicted by the independent variables, namely flexible work, financial well-being, work-life balance and job satisfaction. A multiple regression analysis was also conducted to determine the proportion of variance in the dependent variable of job satisfaction that was predicted by the independent variables, namely flexible work, financial well-being, work-life balance and productivity. The parameters 0.10 (small effect), 0.30 (medium effect) and 0.50 (large effect) were set for practical significance of R^2 (Steyn, 1999). A cut-off point of 0.30 (medium effect) was set for the practical significance of correlation coefficients (Cohen, 1988). The effect size in the case of multiple regressions is given in the formula: $f^2 = \frac{R^2}{1-R^2}$ (Steyn, 1999), to indicate whether obtained results were practically important. The parameters 0.01 (small effect), 0.09 (medium effect) and 0.35 (large effect) were set for practical significance of f^2 (Steyn, 1999). Structural Equation Modelling (SEM) was performed using AMOS 20 (Arburkle, 2013) programme to investigate the mediating role of productivity in the relation between flexible work, financial well-being, work-life balance and job satisfaction.

2.6 RESULTS

The results of the study consist of three parts: firstly the exploratory factor analysis, descriptive statistics, and correlational analyses of all the measures in the study; secondly the regression analysis; and thirdly, testing for the mediating effect of productivity in the relationship between flexible work, financial well-being, work-life balance and job satisfaction of female employees.

2.6.1 Exploratory factor analyses

The results of the exploratory factor analyses and inspections of the screen plots and eigenvalues of the factors indicated that all scales used to assess the variables were uni-dimensional. The choice for one factor was based on difficulties in interpreting multi-factorial solutions as well as on the significant decrease of the eigenvalue after the first factor. The uni-factorial solutions extracted explained 52.65% of the variance in *flexible work*; 54.74% of the variance in *financial well-being*; 52.29% in *work-life balance*; 60.51% in *job satisfaction*; and 40.68% of the variance in *productivity*.

2.6.2 Descriptive statistics and correlational analyses

The descriptive statistics and correlation results for the variables in the study are presented in Table 2 below. Assessment of Table 2 indicates that all the alpha coefficients were higher than the guideline of an acceptable alpha coefficient larger than 0.70 (Nunnally & Bernstein, 1994).

Table 2: Descriptive statistics ($n=252$) and correlation analysis

	α	Mean	SD	1	2	3	4
1. Flexible work	.80	3.87	.72	-			
2. Financial well-being	.88	3.13	.86	.11	-		
3. Work-life balance	.84	3.10	.83	.05	.35**	-	
4. Job satisfaction	.89	3.48	.81	.06	.39**	.36**	-
5. Productivity	.77	3.88	.57	.04	.24**	.25**	.69**

** Correlation is significant at the 0.01 level (2-tailed)

Table 2 reveals that flexible work and financial well-being were statistically positively related to one another (small effect sizes). Flexible work was also statistically significant related (small effect) to work-life balance, job satisfaction and productivity. Financial well-being was practically significant related (medium effect) to work-life balance, and statistically significant related to productivity (small effect) and job satisfaction (medium effect). Work-life balance was also positively related to both productivity (small effect) and job satisfaction (medium effect). Job satisfaction was statistically significantly related to productivity (large effect).

2.6.3 Regression analysis to determine the impact of flexible work, financial well-being and work-life balance as predictors of productivity and job satisfaction.

The study was also interested in the impact of flexible work, financial well-being, work-life balance and productivity as predictors of job satisfaction for female employees. On the other hand the impact of flexible work, financial well-being, work-life balance and job satisfaction as predictors of productivity also needed to be determined. Regression analyses with flexible work,

financial well-being and work-life balance as predictors of productivity and job satisfaction are presented in Table 3 below.

Table 3: Regression analysis with flexible work, financial well-being and work-life balance as predictors of productivity and job satisfaction

	Productivity		Job satisfaction	
	Standardized β		Standardized β	
	Step 1		Step 1	Step 2
1. Flexible work	.03		.04	.02
2. Financial well-being	.17*		.29*	.19*
3. Work-life balance	.19*		.25*	.14*
4. Productivity				.61*
<i>R</i>	.30		.45	.74
<i>R</i> ²	.09		.21	.54
<i>F</i> ²	.10		.27	1.17

² parameters set for practical significance: .01 \geq small effect / .09 \geq medium effect / .35 \geq large effect / *.Correlation is significant at the 0.01 level (2-tailed)

Closer inspection of Table 3 shows that flexible work, financial well-being and work-life balance account for 9% (medium practical significance) of the variance in productivity, with financial well-being ($\beta=.17 / t=2.66$) and work-life balance ($\beta= .19 / t=2.91$) proving to be statistical significant predictors of productivity (small practical significance). Flexible work, financial well-being and work-life balance also explain 21% (medium practical significance) of the variance in job satisfaction with financial well-being ($\beta=.29 / t=4.79$) and work-life balance ($\beta= .25 / t=4.16$) proving to be statistical significant predictors of job satisfaction. However, with the inclusion of productivity in the second model, the variance explained in job satisfaction increased from 21% to 54% (large practical significance) with financial well-being ($\beta=.19 / t=3.97$), work-life balance ($\beta= .14 / t=2.94$) and productivity ($\beta= .61 / t=13.52$) proving to be statistical significant predictors of job satisfaction. This means that the combination of flexible work, financial well-being and work-life balance are important for productivity and job satisfaction for female employees of the institution.

2.6.4 *The mediating effects of productivity in the relation between flexible work, financial well-being and work-life balance on the one hand and job satisfaction on the other hand*

Structural Equation Modelling was performed using AMOS 20 (Arburkle, 2013) for testing for mediating effects of productivity in the relation between flexible work, financial well-being and work-life balance on the one hand and job satisfaction on the other hand. The hypothesized model was a mediation model in which flexible work, financial well-being and work-life balance influenced perceived productivity, which in turn had an impact on job satisfaction. A closer examination was made of the direct and indirect effects to evaluate their relative sizes. There is quite some literature on the testing of mediation effects (see Baron and Kenny, 1986; Holmbeck, 1997; Hoyle and Kenny, 1999; Judd and Kenny, 1981; Kline, 1998; Preacher and Hayes, 2004). It was found that the method proposed by Baron and Kenny (1986) could have a low statistical power and that joint significance tests involving the product of coefficients showed greater statistical power than other procedures, including the Baron and Kenny approach (MacKinnon, Lockwood, Hoffman, West, and Sheets, 2002). The hypothesized mediation model is presented in Figure 2 and the results of the mediation analysis can be found in Table 4.

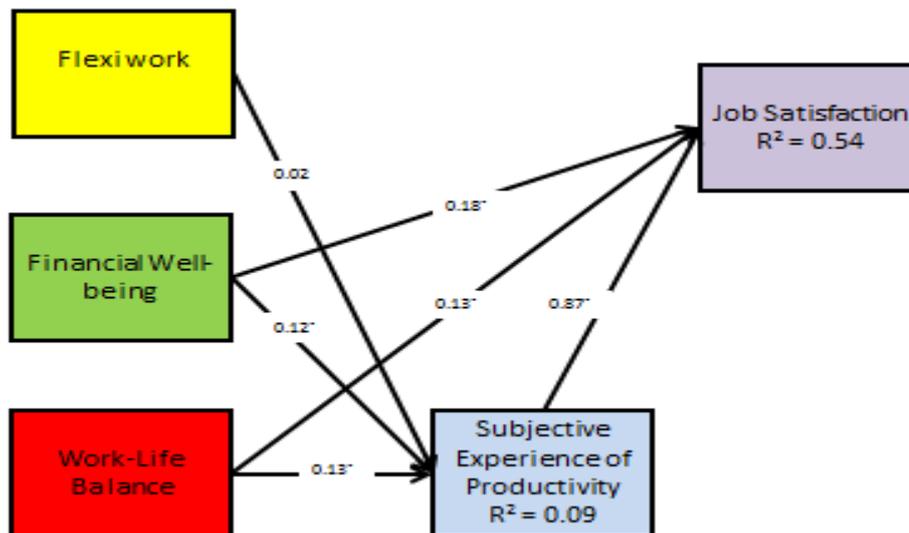


Figure 2: *The Result of the SEM analysis*

A very good fit was obtained for the proposed hypothetical model (see Figure 2): $\chi^2(3, N = 252) = 5.59, p = 0.13; \chi^2/df = 1.86$ (recommended ≤ 3.00), adjusted goodness of fit index (AGFI) = .99 (recommended $\geq .90$), the Tucker Lewis index (TLI) = .97 (recommended $\geq .90$), the

comparative fit index (CFI) = .99 (recommended $\geq .90$), and the root mean square error of approximation (RMSEA) was 0.06 (recommended $\leq .05$).

Table 4: Direct, indirect and total standardized effects of flexible work, financial well-being, work-life balance and productivity

Predictor	Flexible work			Financial well-being			Work-life balance			Productivity		
	Direct	Indirect	Total	Direct	Indirect	Total	Direct	Indirect	Total	Direct	Indirect	Total
Job satisfaction	.00	.02	.02	.19	.11	.30	.14	.12	.26	.61	.00	.61

$p < .05$.

An inspection of Table 4 indicated that, in line with observations from Figure 2, financial well-being and work-life balance had total, direct and indirect effects on job satisfaction. In addition, the significance of the total, direct and indirect effect suggested that the link with job satisfaction was partially mediated by financial well-being and work-life balance. Financial well-being and work-life balance have, therefore, a salient influence on subjective experiences of productivity. Direct and indirect effects were all positive and reinforced each other to increase job satisfaction. It can be concluded that financial well-being and work-life balance partially mediates the path from subjective experiences of productivity to job satisfaction. This means that financial well-being and work-life balance and subjective experiences of productivity are important for the enhancement of job satisfaction in this sample.

2.7 DISCUSSION

The first aim of the study was to determine the relationship between flexible work, financial well-being, work-life balance, productivity and job satisfaction. The results indicated that flexible work was statistically significantly related to work-life balance. The findings are in line with empirical results from Hayman (2009:335), which supports the prediction that the perceived usability of flexible work policies is linked to work-life balance and previous findings of Peters, Den Dulk and van der Lippe (2009:279), who concluded in their study that time spatial flexibility positively affected the work-life balance of workers. Flexible work was also statistically significant related to job satisfaction. This finding concurs with the results of the study of Green and Heywood (2011:723) who suggested that flexible work had a general positive influence on the dimensions of job satisfaction. Financial well-being was practically significant related to work-life balance, job satisfaction and productivity, sustained by the study of Gupta (2011:76). Gupta indicated that adequate remuneration had a positive relationship with employees' satisfaction. Recent studies of Guan, Wen, Chen, Liu, Wang, Fu, Zhang and Dong (2014:601)

also established a significantly positive correlation between salary of employees and career satisfaction. Work-life balance was positively related to job satisfaction as supported by (Padmar & Reddy, 2014:56), who also found work-life balance was a strong predictor of job satisfaction. Job satisfaction was statistically significant related to productivity. These findings are supported by studies of Halkos and Bousinakis (2010:426) who indicate that increased job satisfaction leads to increased productivity, but when work overlap with workers' personal lives, it implies a negative effect on productivity.

The second objective of the study was to determine the impact of flexible work, financial well-being, and work-life balance on productivity and job satisfaction. Regression analysis indicated that flexible work, financial well-being and work-life balance account for 9% of the variance in productivity, with financial well-being and work-life balance proving to be statistical significant predictors of productivity. This means that flexible work, financial well-being and work-life balance are essential for subjective experiences of productivity. Nazem and Seifi (2014:890) also found that the work-life quality and its dimensions significantly affected the productivity of staff. In addition, 21% of the variance in job satisfaction was explained by flexible work, financial well-being and work-life balance and with financial well-being and work-life balance again proving to be practically significant predictors. The findings also seem to concur with Richter, Näswall, Bernhard-Oettel and Sverke (2014:823) who indicated that employees with high subjective financial dependence were more satisfied with their jobs.

Carlson, Grzywacz and Kacmar (2010:347) noted that work-to-family enrichment was strongly correlated with job satisfaction, suggesting that when workers recognize the benefits families receive from their work, they attribute those synergies to the source, which in turn benefits job satisfaction. Fung, Ahmad and Omar (2014:100) also confirmed a significantly strong relationship between work-family enrichment and job satisfaction. With the inclusion of productivity in the second step, an additional 33% was explained in job satisfaction. In support of the finding are the study of Chen, Chang and Yeh (2004:452), Wood, Veldhoven, Croon and de Menezes (2012:433) and Patterson, Warr and West (2004:206) who found positive relationships between job satisfaction and productivity. Most employers adopt flexible work practices as a means to achieve greater operational efficiency (Appiah-Mfodwa, Horwitz, Kieswetter, King & Solai, 2000:104). Flexible work has the potential to benefit employees and organisations alike, by supporting positive job attitudes and high levels of job performance (Leslie, Manchester, Park & Mehng, 2012:1425). However, this study has identified that flexible work does not necessarily enhance productivity and job satisfaction, but on the other hand, financial well-being and work-life balance are evidenced to be statistical significant predictors of both productivity and job satisfaction.

The third objective was to determine the mediating effects of productivity in the relation between financial well-being and work-life balance on the one hand and job satisfaction on the other hand. The results of this study seem to suggest that financial well-being and work-life balance partially mediate the path from subjective experiences of productivity to job satisfaction. This means that financial well-being and work-life balance and subjective experiences of productivity are important for the enhancement of job satisfaction in this sample.

There are some limitations to the study. The research study was performed on a small convenient sample in a single higher education institution in South Africa. This approach limits the generalizability of the study to other higher education institutions in the country. Not all employees of the institution qualified for flexible working options, thus resulting that the research was limited to only office-based support staff of the institution, and also testing perceived flexibility. Cross-sectional data are susceptible to being biased. The type of questionnaire that was used, allowed for restricted feedback and participants were limited to express themselves. Data was analysed and discussed as if flexible work, financial well-being and work-life balance affect productivity and job satisfaction, but this interpretation was limited by the cross-sectional nature of the data, thus in terms of the hypothesized model, we cannot confidently say that the outcomes are definite. There was a lack of direct measures of the utilization of workplace policies, seeing that the institution does not have a formal flexibility workplace policy in place. South African literature on the topic was also limited.

Previous research found that the flexibility stigma differed by race (Coltrane, Miller, DeHaan & Stewart, 2013:296). Future research could benefit by examining how flexible work is perceived between different race groups as well as by examining differences between higher earning and lower earning participants. Association of personal characteristics such as marital status and dependent children with flexible work, financial well-being, work-life balance, productivity and job satisfaction can also be studied. Interesting research will also be if male participants are incorporated in the study. The study can also be extended to include other higher education institutions in the country.

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CHAPTER 3: CONCLUSION, LIMITATIONS AND RECOMMENDATIONS

3.1 INTRODUCTION

Cultural expectations and gender role stereotypes around a woman's role in the family, pose challenges to career growth and retention (Gurchieck, 2012:50). While women cannot truly break free from family responsibilities, and with an apparent window of opportunity for career advancement for women, corporate policies and practices offering employees greater schedule control, that is the ability to decide when and where they do their jobs (Moen *et al.*, 2011:405). The purpose of this study was to examine the role of flexible work, financial well-being and work life balance on productivity and job satisfaction of women employed in a higher education institute. This research project proposes a model that depicts flexible work, financial well-being and work-life balance as important antecedents for productivity and job satisfaction.

3.2 CONCLUSION

The first aim of the study was to determine the relationships between flexible work, financial well-being, work-life balance, productivity and job satisfaction. The results indicated that flexible work was statistically significantly related to work-life balance. The findings were in line with empirical results from Hayman (2009:335) which supported the prediction that the perceived usability of flexible work policies was linked to work-life balance and previous findings of Peters *et al.* (2009:279) who concluded in their study that time spatial flexibility positively affected the work-life balance of workers. Flexible work was also statistically significant related to job satisfaction. This finding concurred with the results of the study of Green and Heywood (2011:723) who also suggested that flexible work had a general positive influence on the dimensions of job satisfaction. Financial well-being was practically significantly related with work-life balance, job satisfaction and productivity; sustained by the study of Gupta (2011:76), who indicated that adequate remuneration had a positive relationship with employees' satisfaction and recent studies of Guan *et al.* (2014:601) who established a significantly positive correlation between the salary of employees and career satisfaction. Work-life balance was positively related to job satisfaction as supported by (Padmar & Reddy, 2014:56) who also found work-life balance was a strong predictor of job satisfaction. Job satisfaction was statistically significantly related to productivity. These findings were supported by studies of Halkos and Bousinakis (2010:426) who found that increased job satisfaction lead to increased productivity, but when work overlapped with workers' personal life; it implied a negative effect on productivity.

The second objective of the study was to determine the impact of flexible work, financial well-being and work-life balance on productivity and job satisfaction. Regression analysis indicated that flexible work, financial well-being and work-life balance accounted for 9% of the variance in productivity, with financial well-being and work-life balance proving to be statistical significant predictors of productivity. This means that flexible work, financial well-being and work-life balance are essential for subjective experiences of productivity. Nazem and Seifi (2014:890) also found that the work-life quality and its dimensions significantly affected the productivity of staff. In addition, 21% of the variance in job satisfaction was explained by flexible work, financial well-being and work-life balance, with financial well-being and work-life balance again proving to be practically significant predictors. With the inclusion of productivity in the second step, an additional 33% was explained in job satisfaction.

The findings also seemed to concur with Richter *et al.* (2014:823) who indicated that employees with high subjective financial dependence were more satisfied with their jobs. In support of the finding are the study of (Chen *et al.*, 2004:452; Wood *et al.*, 2012:433 and Patterson *et al.*, 2004:206) who found positive relationships between job satisfaction and productivity. Most employers adopted flexible work practices as a means to achieve greater operational efficiency (Appiah-Mfodwa *et al.*, 2000:104). Flexible work has the potential to benefit employees and organisations alike by supporting positive job attitudes and high levels of job performance (Leslie *et al.*, 2012:1425). However, this study has identified that flexible work does not necessarily enhance productivity and job satisfaction, but on the other hand, financial well-being and work-life balance are evidenced to be statistical significant predictors of both productivity and job satisfaction.

The third objective was to determine the mediating effects of productivity on the relation between financial well-being and work-life balance on the one hand and job satisfaction on the other hand. The results of this study seemed to suggest that financial well-being and work-life balance partially mediated the path from subjective experiences of productivity to job satisfaction. This means that financial well-being and work-life balance and subjective experiences of productivity are important for the enhancement of job satisfaction in this sample.

3.3 LIMITATIONS

There are some limitations to the study. The research study was performed on a small convenient sample in a single higher educational institution in South Africa. This approach limits the generalizability of the study to other higher education institutions in the country. The cross-sectional nature of the research design has implications for cause and effect analysis. Not all employees of the institution qualified for flexible working options, thus resulting that the

research was limited to only office-based support staff of the institution, and also tested perceived flexibility. Cross-sectional data are susceptible to being biased. The type of questionnaire used, allowed for restricted feedback and participants were limited to express themselves. Data were analysed and discussed as if flexible work, financial well-being and work-life balance affected productivity and job satisfaction, but this interpretation was limited by the cross-sectional nature of the data, thus in terms of the hypothesized model, we cannot confidently say that the outcomes are definite. There was a lack of direct measures of the utilization of workplace policies, seeing that the institution did not have a formal flexibility workplace policy in place. South African literature on the topic was also limited.

3.4 RECOMMENDATIONS

3.4.1 Recommendations for future research

Previous research found that the flexibility stigma differed by race (Coltrane *et al.*, 2013:296). Future research could benefit by examining how flexible work is perceived between different race groups as well as by examining differences between higher earning and lower earning participants. Association of personal characteristics such as marital status and dependent children with flexible work, financial well-being, work-life balance, productivity and job satisfaction can also be studied. Interesting research would also be if male participants are incorporated in the study. The study can also be extended to include other higher education institutions in the country.

3.4.2 Recommendations for the organisation

The results of the study show that the most variance in job satisfaction was explained by flexible work, financial well-being and work-life balance, with financial well-being and work-life balance proving to be practically significant predictors of job satisfaction. With the inclusion of productivity an even larger percentage of the sample variance was explained in job satisfaction. Practical implications for the organisation include paying attention to flexible work, financial well-being and work-life balance of female employees, as these issues are related to increase productivity. This can be achieved by encouraging the use of possible flexible work options, workshops dealing with work-life balance and paying attention to the salaries of female employees. Providing employees with adequate remuneration by means of flexible work, is one way to make employees feel more satisfied with their jobs. Thus, the results suggests that if female employees are dissatisfied with their financial well-being and work-life balance in the organisation, chances are good that they will also be less productive and more dissatisfied with their jobs.

3.5 SUMMARY

Flexible work is a well-researched topic that can assist employers to define and implement measures to empower female employees by means of financial stability and work-life balance issues. Parting from the rigid exhaustive office hours required from employees, flexible work hours can also benefit organisations positively where employers provide various benefits to meet employees' needs and expectations in order to ensure fulfilment and productivity. Alternative methods can be implemented to measure productivity of employees developing feelings of mutual trust and valued employees. Job satisfaction is an important driving force for employees to perform a job well and for organisations to retain employees. This research aimed to provide insight into the relationships between flexible work, financial well-being, work-life balance, productivity and job satisfaction. Strong positive relationships were found between the variables, with flexible work, financial well-being and work-life balance proofing to predictors of productivity and job satisfaction. In conclusion the mediating results indicated that financial well-being and work-life balance partially mediates the path from subjective experiences of productivity to job satisfaction.

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APPENDICES

Annexure 1 - Questionnaire

Demographic information

Age category	21-25	26-35	36-45	46-55	56-65
Ethnicity	African	Coloured	Indian/Asian	White	
Marital status	Single	Married	Divorced	Widowed	
Highest qualification	Senior Certificate	Higher Certificate	Advanced Certificate	Diploma	Advanced Diploma
(cont.)	Bachelor's Degree	Bachelor Honours Degree	Master's Degree	Doctoral Degree	
Employment status	Permanent	Fixed Term	Temporary		
Level of management	Supervisor	Middle management	Senior management	Executive management	Not in management
Monthly income category	R2 500-R5 000	R5 000-R10 000	R10 000-R25 000	R25 000-R50 000	Other

Please select the best possible answer out of the choices from the list.

Rank in order of importance where 1 = strongly disagree and 5 = strongly agree.

1	I support participation in flexible work hours in my organisation.	1	2	3	4	5
2	I currently make use of flexible work hours in my organisation.	1	2	3	4	5
3	Flexible working hours improve my optimism at work.	1	2	3	4	5
4	Flexible working hours allow me to take control over hours worked each day or week.	1	2	3	4	5
5	Increased control over my work schedule enables me to plan my time more efficiently at work.	1	2	3	4	5
6	I am more productive because I can choose the most optimal hours in which to work.	1	2	3	4	5
7	Flexible working hours create the opportunity to increase my earning ability.	1	2	3	4	5
8	I am satisfied with my current financial situation.	1	2	3	4	5
9	My household is able to secure needed necessities.	1	2	3	4	5
10	I am fairly compensated.	1	2	3	4	5
11	I am satisfied with my basic living standards.	1	2	3	4	5
12	Earning a good income is important.	1	2	3	4	5
13	My level of income enables me to live a safe and healthy life.	1	2	3	4	5

14	My current lifestyle allows for things other than basic necessities.	1	2	3	4	5
15	My organisation hardly considers work-life balance issues.	1	2	3	4	5
16	I am too involved with my work and hardly have time for family responsibilities.	1	2	3	4	5
17	I often think about work when I'm not there.	1	2	3	4	5
18	I am often too tired when I get home from work to attend to my family and personal obligations.	1	2	3	4	5
19	I often take work home.	1	2	3	4	5
20	My work takes up time beyond a reasonable working day that I would rather spend on other activities.	1	2	3	4	5
21	I have energy at the end of each work day to engage in personal interests.	1	2	3	4	5
22	I look forward to going to work on a Monday morning.	1	2	3	4	5
23	I feel positive when I am at work.	1	2	3	4	5
24	I feel valued and affirmed at work.	1	2	3	4	5
25	I enjoy my work.	1	2	3	4	5
26	I have the opportunity to do what I do best every day at work.	1	2	3	4	5
27	I feel free to be who I am at work.	1	2	3	4	5
28	My manager cares about me as a person.	1	2	3	4	5
29	I give my best in my work.	1	2	3	4	5
30	I complete the number of set weekly planned tasks.	1	2	3	4	5
31	My manager appreciates my creativity at work.	1	2	3	4	5
32	My quality of work is high.	1	2	3	4	5
33	My manager acknowledges work done by me.	1	2	3	4	5
34	My work allows for career enhancement.	1	2	3	4	5
35	My team appreciate my efforts at work.	1	2	3	4	5
36	I am productive at work.	1	2	3	4	5