Understanding the experiences of working mothers in Financial Services toward family supportive practices

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Abstract

This study sought to understand the experiences of working mothers regarding the family supportive policies and practices offered within a financial services company in Cape Town. The financial services sector in South Africa is still regarded as male dominated. The results from 17 in-depth semi structured interviews conducted with full-time employed mothers from diverse demographic and professional backgrounds were analysed using thematic analysis. The mothers generally experienced the organisation as supportive of their dual work and family commitments. Specifically, flexibility and supportive supervisors were the most important forms of family supportive practices that helped them balance their work and family responsibilities, though many mothers expressed the need for alternative family leave benefits. Interestingly socio-cultural factors appeared to play an influential role in the mothers’ experiences of the organisation’s family supportive policies and practices. Management implications for the attraction and retention of skilled mothers in the finance sector are discussed.

Keywords: family supportive practices, supervisor support, women, working mothers
In 2010 the World Economic Forum reported that women represented nearly 60% of the global financial services sector (World Economic Forum, 2010). This statistic is similar in the South African context with the Finance and Accounting Services Sector Education and Training Authority (FASSET) reporting in 2015 that women comprised 57% of the financial services industry (Fasset, 2016). The increase in female employment in general is synonymous with an upsurge of working mothers in the labour market. In 2011, the United States reported that the majority of mothers with infants were participating in the labour market (Botsford Morgan & King, 2012). In South Africa many households are dependent on dual incomes, and the social dynamics of female-headed households and single motherhood, are economic drivers for women to enter the labour market (Patel, Govender, Paruk, & Ramgoon, 2006; Casel & Posel, 2002). For example, in 2011, 41.9% of African black children lived with their mother only (Statistics South African, 2011). African black females experience particular strain due to the “absent’ father phenomenon (Dancaster, 2012; Mokomane, Masson, & Ross, 2014).

South African organisations need to grapple with demographic changes in the workforce while adapting to global environmental changes. Comparable to the global feminisation of the workplace, there are more women in the South African formal sector today than ever before. Economic performance and high unemployment rates have pressurised women to enter the labour market for financial reasons (Casale & Posel, 2002; Patel et al., 2006). In addition, post democratic legislative changes have encouraged the entry of women into the workforce (Van Aarde & Mostert, 2008; Whitehead & Kotze, 2003). For example the Employment Equity Act 55 of 1998 (EEA) prohibits any form of discrimination against the entry of women into the workforce. The Basic Conditions of Employment Act of 75 of 1997 (BCEA) provides The Code of Good Practice on the Protection of employees during Pregnancy
and After the birth of a child which legislates that employers must provide breastfeeding mothers with a 30 minute break twice a day for the first six months after birth (Dancaster, 2012). The Labour Relations Act 66 of 1995 (LRA) legislates that pregnant employees and dismissal on the grounds of pregnancy is considered automatically unfair. The country’s constitution supports the right to gender equality and Broad-based Black Economic Empowerment promotes economic empowerment for black women. However, while legislative structures appear progressive and comprehensive; there is no provision for any family or parental workplace supportive benefits other than three days’ family responsibility leave as stipulated in the BCEA, hence perpetuating the notion that childcare is primarily the mother’s responsibility.

The dual demands of motherhood and employment may create work-life conflict (Greenhaus & Beutell, 1985; Kossek, Pichler, Bodner, & Hammer, 2011) for women as they are challenged with managing both work and family responsibilities. Scholars have found that work-life conflict can lead to increasing turnover intentions; job-related stress and decreased employee well-being (Batt & Valcour, 2003; Greenhaus & Powell, 2006; Haar, 2004; Lee, Zvonkovic, & Crawford, 2013; Thomas & Ganster, 1995).

Botsford Morgan and King (2012) argued that women often exit the workforce at the point when they become mothers because they seek greater flexibility and work-life balance to manage their work and family responsibilities. During the early 2000’s, the media reported the “opt-out” revolution (Belkin, 2003); and the “hidden brain drain” (Hewlett & Luce, 2005); phenomenon which proposed that women were leaving the workforce to care for their families. These concepts have been criticised as they imply that women make this choice freely. Kossek, Su, and Wu (2017), suggest that mothers are pushed out of the workplace due to the male
hegemonic culture of long working hours and lack of support for work-life balance. In the South African finance sector, the same pattern emerges, that women are exiting the sector at higher rates compared to their male counterparts (Fasset, 2009; Ribeiro, Bosch & Becker, 2016), whilst the industry is making headway with female employment. The sector’s image is not appealing to women and 22% of female millennials would prefer not to work for companies in this sector because of its reputation (Flood, 2014). This is because financial services companies are often perceived to have a masculine culture of aggression and high performance where women have to work harder to prove their worth (Rowe & Crafford, 2003; Whitehead & Kotze, 2003). Male exclusivity is still preserved in more specialised roles in the sector and female employment is slanted toward administrative and support functions (De Vries, 2016; Ribeiro, et al., 2016). In addition, there is no regard for personal time required for familial obligations (Fasset, 2009). We need to better understand the complexities surrounding mothers’ experiences of working in a male-dominated sector. To contribute to the limited research in this area, this study explores the experiences and possible perceptions toward the family supportive policies and practices offered within a financial services company in Cape Town.

Organisational Context

Company X is a financial service provider offering products and services to clients to build their financial wealth. It employs 118 people of which 75 are women and 41 are mothers. Women are marginally represented at senior management levels since most women are employed in administration roles. I hold the position of Human Resource Executive. Since 2012, female employees have expressed levels of dissatisfaction with the company’s maternity policy and have requested flexible work arrangements to improve their work-life balance.
Current family supportive policies and practices at Company X.

The maternity leave policy offers paid maternity leave for four months as stipulated by legislation but provides for a work back period. Compared to the government regulation, the company is exceeding remuneration requirements with providing for basic salary and potential eligibility for a portion of variable performance payments. The family responsibility leave available meets legislative requirements. No additional formal policies are available. The formal policies available contain unfavourable sections such as the performance bonus clause. The current family supportive practices are predominantly characterised by informal family supportive supervisor behaviours encouraging work-life balance. Flexible working hours are offered informally to employees as approved by their manager. A formal flexible working hours’ policy does not exist. The company policies are not intended to disadvantage employees or create unhappiness, but new rules and procedures are required given the complexity of the business as it continues to grow.

The company does offer a comprehensive variety of family supportive practices. This is particularly concerning since the majority of employees are female, some of whom fulfil critical functions in the business. The staff turnover rate from 2013 to 2015 confirms that 64% of employees who left the organisation were women. Turnover intention is a critical risk to the business where many key individuals often hold considerable intellectual property or fulfil more than one role or function across the business. In addition, skilled and experienced individuals are scarce and replacement costs are expensive, especially when including the recruitment provider costs. Turnover has not specifically been linked to family supportive practices. An understanding of mothers’ experience of the current maternity policy and other family supportive practices at company X will help to gain a deeper understanding of their
work-family experiences. In turn this research can offer insight into ways to promote a family supportive culture and the retention of mothers at Company X.

**Research Question**

With respect to the organisation setting described above, this research intends to answer the following question: What are working mothers’ experiences of family supportive policies and practices at company X?

**Literature Review**

**Family Supportive Work Environments**

Family friendly policies and family supportive supervisors are important for a supportive workplace (Allen, 2001; Thomas & Ganster, 1995). Work-family support is associated with work-family conflict (Kossek et al., 2011) and empowering employees with familial obligations (Allen, 2001; Greenhaus & Powell, 2006; Greenhaus, Ziegert, & Allen, 2012a; Grover, 1991; Odle-Dusseau, Britt, & Greene-Shortridge, 2012). Policies are organisational social support practices intended to aid employees with managing work and family obligations (Allen, 2001). These practices are also referred to as family responsive policies (Glass & Riley, 1998; Grover & Crooker, 1995); work-family practices (Haar & Roche, 2010); family-friendly (Brumley, 2014; Grover & Crooker, 1995) or work-life balance policies (Downes & Koekemoer, 2011). Family supportive practices can be both formal and informal.
Formal family-focused policies. Formal practices are official documented organisational policies accessible to all employees by virtue of the employment relationship (Wharton, Chivers, & Blair-Loy, 2008). Prescribed policies can include parental leave (e.g. maternity leave); flexible working practices (e.g. flexible work schedules and part-time work); child care (e.g. day care centres); and social security benefits (e.g. medical aid) (Brumley, 2014; Glass & Finley, 2002).

Maternity leave. In South Africa, maternity leave is granted for four months and this is acceptable compared to international standards. Paid maternity leave durations in Europe are a minimum of 14 weeks; and parental and adoption leave policies are available to both parents for a minimum of three months (Dancaster, 2014; Hegewisch & Gornick, 2011). In the United States (US) 12 weeks unpaid parental leave is offered for childbirth, adoption or caring for an ill child (Grover & Crooker, 1995). Alternative family leave provisions such as adoption leave are either insufficient or non-existent within the South African regulatory structure (Dancaster, 2014). Payment during maternity leave is partially funded by social security although the value thereof is below International Labour Organisation standards. Organisations are not obliged to extend paid maternity leave. Figure 1 illustrates global comparisons for the length of maternity leave offered and figure 2 displays which countries offer paid maternity leave benefits.


Returning to work after maternity leave. Following childbirth women are confronted with a decision concerning their parental responsibilities (Botsford Morgan & King, 2012; Glass & Riley, 1998; Klerman & Leibowitz, 1999). The choice is confined primarily to time;
timing and length of maternity leave and whether they will return to the labour force (Klerman & Leibowitz, 1999, Gutierrez-Domenech, 2005). There are varying statistics across European countries for women returning back to work after maternity leave (Gutierrez-Domenech, 2005); and in some instances the excessive maternity leave offered in these countries decrease the female employment rate after birth, as mothers do not return to the workforce (Gutierrez-Domenech, 2005; Hegewisch & Gornick, 2011). Social scientists have also found that some women return after taking a longer break to care for a child and some will exit the workforce permanently to fulfil parental responsibilities (Glass & Riley, 1998; Klerman & Leibowitz, 1999). Career patterns for working mothers are frequently outside of the traditional linear trajectory (Botsford et al., 2012; Gutierrez-Domenech, 2005). Motherhood could be a motivation for a woman’s career decisions and in particular the decision to return to the workforce is dependent on women’s feelings of her role in their family. A women’s perception of her role in her family will determine the importance of family supportive organisations (Masterson & Hoobler, 2015).

**Availability and use of formal policies.** Work-family policies have historically been more accessible to privileged employees with an associated higher status level (Behson, 2004; Wharton et al., 2008). Academics have also reported that women are more inclined to make use of family-friendly benefits (Thompson, Beauvais, & Lyness, 1999). Employees using flexible work arrangements experience increased positive perceptions more than those employees who have not made use of the benefit but if it is available to all employees it will create general positive perceptions of the family supportive policies (Parker & Allen, 2001). Other authors suggest that females like their male counterparts share the sense that they are unable to exercise some of these benefits (Blair-Loy & Wharton, 2004). The use of a family supportive policy may also have a negative consequence utilisation of the benefit. Employees
have indicated that making use of these policies could limit their career trajectory (Blair-Loy & Wharton, 2002; Thompson et al., 1999) and create negative perceptions of their performance (Kelly, Ammons, Chermack, & Moen, 2010). Women and parents were more likely to use flexible working hours and other supportive policies (Blair-Loy & Wharton, 2004; Kelly et al., 2010; Wharton et al., 2008).

**Informal practices.** Informal practices are characteristically different. They are undisclosed, unique individual arrangements individually negotiated with supervisors and available at management discretion (Wharton et al., 2008). Informal family practices manifest from supportive workplace cultures at an organisational level and from supervisor behaviours and colleagues (Allen, 2001; Kossek, Lewis, & Hammer, 2009; Wharton et al., 2008).

**Family supportive workplaces.** Employees develop family supportive organisational perceptions (FSOP) based on the degree to which they perceive their organisation as supportive (Allen, 2001; Thompson et al., 1999). This concept is related to perceived organisational support (POS). POS is defined as universal perceptions formed by employees based on their interpretation of how much the organisation cares about their wellness and is appreciative of their contributions (Eisenberg, Huntington, Hutchison, & Sowa, 1986). This typically describes the reciprocal employment relationship as an exchange of services. As parties to a relationship engage, a reciprocal exchange emanates from the social interaction. Social exchange theory incites a sense of obligation between the participants of the exchange relationship (Blau, 1964). Literature shows that the strength of the exchange relationship affects employee attitudes and behaviour to support the organisational goals (Eisenberg et al., 1986; Eisenberger, Armeli, Rexwinkel, Lynch, & Rhoades, 2001). Work-family scholars have applied the social exchange theory and the norm of reciprocity to gain an understanding of the relationship between family
supportive policies and practices; and organisational perceptions and attitudes (Allen, 2001; Haar & Spell, 2004; Haar & Roche, 2010; Lambert, 2000). Researchers found that organisations offering family supportive policies may experience increased levels of employee commitment and performance (Haar & Spell, 2004; Lambert, 2000; Wayne, Casper, Matthews, & Allen, 2013). In addition, Wayne et al. (2013) studied the perceptions of work family support and partner attitudes and reported that the exchange relationship was extended to the employees’ partners. They found that when an employee experienced less work family strain as a result of a family supportive organisation environment, the social exchange theory extended to couples where both partners experienced a sense of obligation to the organisation.

Perceptions of family support in organisations have been linked to work-life conflict, job satisfaction, commitment and the intention to quit (Allen, 2001; Kossek et al., 2011). Hence, when employees perceive organisations as family supportive they experience less of work-family conflict; greater job satisfaction and commitment; and have decreased motivations to quit. Based on employees’ perceptions of family friendly organisational practices, employees will adjust their attitudes and behaviour appropriately. Grover and Crooker (1995) noted a positive relationship between affective commitment and identified family supportive perceptions for parents and non-parents. Similarly, Parker & Allen (2001) found that employees shared similar perceptions of supportive environments irrespective of parental status but that the age of children influenced how parents felt about the benefit. Formal family supportive practices alone are not enough to significantly influence employee attitudes and affect employee outcomes (Allen, 2001; Behson, 2004). Rather, family supportive supervisors may have a greater effect in assisting individuals to manage their dual responsibilities (Allen, 2001; Grover & Crooker, 1995; Kossek et al., 2011; Wayne et al., 2013). This is because
supervisors determine employee perceptions of the organisation as the implementation of family friendly policies is controlled by supervisors.

**Supervisor support.** Supervisor support for employees with children is negotiated as employees require time or other resources to fulfil their responsibilities (Ernst Kossek & Ozeki, 1998; Greenhaus et al., 2012a; Lapierre & Allen, 2006). This support is represented by managers’ supportive behaviours. Hammer, Ernst Kossek, Bodner, & Crain (2013), conceptualised the construct family supportive supervisor behaviours (FSSB) to include emotional and instrumental support; role modelling and work-family management behaviours from one’s supervisor. These supervisor behaviours provide a platform for employees to discuss work and family issues and managers demonstrate support to resolve conflicting responsibilities (Hammer et al., 2013). Supervisors also work with employees to manage work alongside family obligations, finding creative ways to organise workloads in favour of the employee and the organisation (Hammer et al., 2013).

Research has in most instances confirmed the relationship between family supportive organisational practices and employee and organisational outcomes (Allen, 2001; Brumley, 2014; Glass & Estes, 1997; Glass & Riley, 1998; Grover & Crooker, 1995; Odle-Dusseau et al., 2012; Parker & Allen, 2001). Family supportive practices are intended to be mutually beneficial to employees and the organisation. The availability of family supportive practices and family supportive supervisors can positively influence employee attitudes promoting job satisfaction; commitment and productivity (Glass & Riley, 1998; Lapierre & Allen, 2006; Odle-Dusseau et al., 2012; Wayne et al., 2013). Moreover, these practices have been shown to mitigate work-life conflict; reduce turnover intentions and absenteeism (Kossek et al., 2011; Wayne et al., 2013). Workplace flexibility in particular has been associated with lower levels
of attrition (Allen, 2001; Batt & Valcour, 2003; Grover & Crooker, 1995). However, Batt and Valcour (2003) found that flexible working options had no influence on work-family conflict and employee management of dual responsibilities. And others found no reliable association between childcare benefits and organisational outcomes (Batt & Valcour, 2003; Parker & Allen, 2001).

Despite the international upsurge in interest on family supportive policies and practices; South African research has only recently gained momentum in this area. During the last decade in particular social science literature has been steadily growing to gain a full and knowledgeable understanding of the work family domain in organisational settings in South Africa. However, specific research on family supportive policies in the South African organisational environment remains limited (Downes & Koekemoer, 2011).

**Method**

**Research paradigm and approach**

The study is positioned in the post-positivism paradigm within qualitative research (Creswell, 2007). This approach is logical with components of reductionism. Post-positivism applies significance on collecting empirical information and cause-and effect relationships (Creswell, 2007). It also focuses on multiple perspectives instead of one single reality.

The exploratory nature of the research question guided the qualitative approach applied in this study. The purpose of qualitative research is to obtain a rich understanding of the experiences and perceptions of the participants within their social environment (Snape & Spencer, 2003). Qualitative research also refers to “research about persons' lives, lived experiences, behaviors, emotions, and feelings as well as about organizational functioning,
social movements, cultural phenomena” (Strauss & Corbin, 1998, p.10-11). As such, a qualitative approach was preferred for its ability to gather contextual insights of the participants’ experiences and their interpretation thereof in the organisational setting.

A qualitative approach was most suitable to explore and describe the participants experiences of the family supportive policies and practices offered within the company. The approach provided the opportunity for understanding the mothers’ point of view and what was meaningful to them.

In-depth interviews were used to capture and understand individual experiences. Semi structured in-depth interviews were favoured for its ability to “combine structure with flexibility” with the research topic guiding the conversation and providing the opportunity to explore specific attitudes and feelings (Legard, Keegan, & Ward, 2003). With this understanding, the company can evaluate which of the current policies and practices are valued by the mothers and what improvements can be made to help to retain mothers in the finance sector.

**Sampling and Participants**

Data was collected from 17 participants. Company X is based in Cape Town with a small contingent of staff in other metropolitan regions within the country; therefore 15 participants were from the Cape Town office and two participants from regional offices. A purposive sampling approach was used; participants were identified based on my knowledge that they were women with young children and potentially rich sources of information to provide insight into working mothers’ experiences (Patton, 2014). No further selection criteria
were implemented, but the intention was to have a sample representative in terms of racial demographics, age, job level in the company, and geographic location.

Twenty seven employees were initially identified as meeting the criteria. However, due to attrition and employees commencing maternity leave; the research invitation was only distributed to twenty three women. I approached each participant to enquire if they would be willing to be interviewed on the research topic for the purposes of my Master’s dissertation. Thereafter, an email was distributed to the sample with consent forms for their signature and to confirm their inclusion in the study. One follow-up email was sent as a reminder. The final sample of included 17 mothers who confirmed their participation in the study. Table 1 describes the demographic characteristics of the sample.

The women were mainly based in Cape Town and two participants from other major cities in South Africa. The women were from different racial and cultural backgrounds and most of the women were married. Single parents were also well represented with seven participants recorded as single mother or divorced. More than half of the women had two or more children with ages ranging from seven months to 16 years. The participants were between the ages of 28 and 46; and length of service varied from one year to ten years. Additional insights were shared as 12 mothers also previously held positions with other financial services companies in South Africa.
Table 1

*Sample Demographic Characteristics (N = 17)*

<table>
<thead>
<tr>
<th>Characteristic</th>
<th>N</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Race</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>African</td>
<td>3</td>
<td>17.7</td>
</tr>
<tr>
<td>Coloured</td>
<td>9</td>
<td>52.9</td>
</tr>
<tr>
<td>White</td>
<td>5</td>
<td>29.4</td>
</tr>
<tr>
<td><strong>Age</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>&lt; 30</td>
<td>1</td>
<td>5.9</td>
</tr>
<tr>
<td>30 – 39</td>
<td>13</td>
<td>76.5</td>
</tr>
<tr>
<td>40 – 49</td>
<td>3</td>
<td>17.6</td>
</tr>
<tr>
<td><strong>Marital Status</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>5</td>
<td>29.4</td>
</tr>
<tr>
<td>Married</td>
<td>9</td>
<td>52.9</td>
</tr>
<tr>
<td>Partnership</td>
<td>1</td>
<td>5.9</td>
</tr>
<tr>
<td>Divorced</td>
<td>2</td>
<td>11.8</td>
</tr>
<tr>
<td><strong>Number of Children per participant</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>7</td>
<td>41.2</td>
</tr>
<tr>
<td>&gt; 2</td>
<td>10</td>
<td>58.8</td>
</tr>
<tr>
<td><strong>Age of Children</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>&lt; 2 years</td>
<td>4</td>
<td>13.8</td>
</tr>
<tr>
<td>2 &lt; 6 years</td>
<td>11</td>
<td>37.9</td>
</tr>
<tr>
<td>6 – 10 years</td>
<td>12</td>
<td>41.4</td>
</tr>
<tr>
<td>&gt; 10 years</td>
<td>2</td>
<td>6.9</td>
</tr>
<tr>
<td><strong>Tenure</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>&lt; 1 year</td>
<td>5</td>
<td>29.4</td>
</tr>
<tr>
<td>1 &lt; 3 years</td>
<td>2</td>
<td>11.8</td>
</tr>
<tr>
<td>3 &lt; 5 years</td>
<td>6</td>
<td>35.3</td>
</tr>
<tr>
<td>&gt; 5 years</td>
<td>4</td>
<td>23.5</td>
</tr>
<tr>
<td><strong>Job Level</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Administration</td>
<td>8</td>
<td>47.1</td>
</tr>
<tr>
<td>Professional/Management</td>
<td>9</td>
<td>52.9</td>
</tr>
</tbody>
</table>
Procedure

Prior to conducting the research I requested permission from the Chief Executive to invite employees to participate in the study. Permission was granted with a written response. Further ethical approval was received from The University of Cape Town’s Faculty of Commerce Ethics in Research Committee. Ethics is defined as doing the right thing (Quinlan, Babin, Carr, Griffin, & Zikmund, 2011). As the HR Executive at the company I was cognisant of adhering to ethical principles throughout the research process; considering the potential harm and risks that may surface at any stage during the process (Quinlan et al., 2011).

Semi-structured in-depth interviews were used consisting of four open-ended questions providing participants with the opportunity to share their experiences in their words. Face-to-face interviews were conducted with the Cape Town based employees and telephonic interviews with regional employees where I was unable to travel to the respective regions. The questions asked were: (1) What was your experience of coming back to work after maternity as a mother and a full time employee? (2) What factors at work helped you as a working mother in managing work and family life? (3) What are your views toward the current family friendly policies in this company? and (4) What are your recommendations for improving family supportive policies and practices for employed mothers at this company?. I expressed that the semi-structured questions would steer the conversation but that additional probing questions would be asked to explore their experiences and insights. Probing questions used included: “Could you please explain some more?” and “Could you please provided further examples?” With this approach the participants were able to freely share their opinions and provide context to their responses. The interview setting was informal to create a relaxed and trusting environment for participants.
To clarify my understanding, I paraphrased responses and reflected back to the participant to confirm. The interviews were conducted over a period of two months and lasted between twenty-five minutes to an hour. Prior permission was obtained to record the interviews. I conducted the interviews but sought the services of two resources to transcribe the recorded conversations verbatim to ensure authenticity and complete documentation of information. Preliminary key themes were identified during the data collection process as the collection and analysis processes were conducted simultaneously. Data saturation was achieved after fourteen interviews and no additional insights were provided (Ritchie, Lewis, Nicholls, & Ormston, 2013). However, I continued beyond the fourteenth interview as all interviews had been scheduled.

My familiarity with individual circumstances and previous informal discussions with some of the women added context to the data collected. These observations were summarised in a research diary as detailed field notes to seek further interpretations during the research (Emerson, Fretz, & Shaw, 2011). Details of company policies were also documented as field notes to analyse the organisational family supportive landscape and current practices.

Participants were informed that the interviews would be recorded; transcribed and that the findings may provide insights for future company practices. Confidentiality was affirmed in writing and again during the interview to encourage authentic discussions. Employees were also informed that participation was voluntary and that they could withdraw as a participant at any time. Interviews were arranged at a convenient time for the participants and were held in meeting rooms rather than my office. The intention was to create a comfortable environment in a neutral space and to avoid interruptions.
Given my position within the organisation and the proximity to the research, all interview material including recordings, transcripts and interview notes are anonymous. Overall findings will be shared with the organisation to suggest enhancements to current practice. The research was governed by the participant consent provided and interviewees were informed that their identity will be protected in any extracts used in the reporting of the findings. Furthermore, due to the small sample and hierarchical structure of the organisation; detailed demographic information could not be reported per participant. To preserve the respondent’s anonymity; job levels were categorised into broad categories such as administration, professional or management. Pseudonyms are used to protect both the organisation and the employee identities.

Data Analysis

Given, the exploratory nature of the research, I applied the process of thematic analysis to analyse the data and identify patterns in the research. Braun and Clarke (2006), defined thematic analysis as a six phase process of interpreting and describing themes to present a deeper understanding of the data. Step one commenced with the transcription of the interviews and reading these on a number of occasions to familiarise myself with the data. The second step was re-reading the data possible ideas for coding were highlighted (Braun & Clarke, 2006). Step three involved collating all the data and arranging it into meaningful classifications to identify of working mothers’ experiences relevant to the study. Initially twenty three codes were identified with the intention to identify relationships in the data and transform them into themes (Braun & Clarke, 2006; Saldaña, 2015). Step four focused on reviewing and refining the themes, considering its relevance and appropriate categorisation (Braun & Clarke, 2006). The themes were then formally classified to share the participant’s experiences and the final step was to report the findings.
The advantage of thematic analysis is its “theoretically-flexible approach” (Braun & Clarke, 2006). I was able to explore and analyse all the data collected for significantly recurrent patterns, identifying four predominant themes each with respective sub-themes. I carefully considered the differences in the women’s feelings and experiences given the demographical information collected. Demographical data was analysed to determine further insights and race and cultural background were a key influencing features.

**Validity and Reliability**

I conducted the research in my capacity as HR Executive, posing a potential risk to the validity and reliability of the research. I could not specifically confirm if my role as both researcher and employee would influence the process however, particular steps were taken to minimise the impact. Participants were informed that any findings shared in the research would not influence their respective roles with the company. I was also particularly aware of individual perceptions and the need to remain objective. To validate accuracy of the data, I checked the transcripts back to audio recordings whilst noting interesting perceptions (Braun & Clarke, 2006). I also used member checks sending transcripts to the participants to reflect on their experiences captured and drawing attention to identified themes in their responses (Appleton, 1995).

Certain demographical categories and seniority levels were not particularly descriptive in the research findings to prevent possible identification of participants. Throughout the interview key perceptions were summarised and reflected to the participant to ensure authenticity of my understanding and interpretation. There was also potential scope for personal bias as I am a working mother. To overcome this, I was careful not to share my own experience and perceptions during the interview. Further caution was exercised to ensure that
that my knowledge of personal circumstances and personal relationships did not lead the
conversations. Instead these contexts provided a knowledgeable foundation for interpretations
(Emerson et al., 2011). Finally, constant conversations with my research supervisor allowed
for checking the accuracy of themes.

Reflexivity

Reflexivity refers to the personal beliefs and background of the researcher within
qualitative research (Snape & Spencer, 2003). It acknowledges the importance of objectivity
to limit the influence of potential biases in the study. As an employee at Company X and the
researcher my knowledge of the company practices and participant profiles provided a
foundation for a deeper understanding of their experience within the environment. To this end,
I was mindful of remaining impartial and open to discover the participants’ unique
perspectives. Similarly, I was also a working mother and was able to approach the research
with an inherent appreciation for the context in which employed mothers find themselves. This
added credibility to my role as researcher and I was able to collect meaningful data as
participants easily shared their experiences. At this time, it is also important to recognise the
possibility that participants may have reluctant to share their experiences because of my
position at Company X. I endeavoured to address this probability with confirming the
confidentiality of the research process prior to conducting the study.

Findings and Discussion

The purpose of this study was to explore mothers’ experiences of family supportive
practices in a financial services company in South Africa. The findings provide valuable
insights into their distinct experiences as well as similarities in managing work and family
responsibilities. Four key themes emerged from the data each with respective sub-themes. The
results obtained within each theme are displayed in summarised tables and quotations from the participants provide further context. A discussion of the findings within each theme draws attention to how the findings complement existing work-family research.

Theme one: The Challenges of Working Mothers

When asking the mothers about their experiences after maternity, the participants shared some of their challenges. The first theme identified was associated with the personal challenges experienced by employed mothers. Contrasting views were shared as some participants expressed the need for a career and others felt guilty for leaving their children to attend to work. Moreover, experiences of gender stereotypes and prejudices were also shared. Of the mothers interviewed, seven participants also reported gender challenges either as gender biases or discrimination. The most common stereotype regarding women is that they are responsible for caretaking.

In the workplace, there is the assumption that mothers’ priorities have shifted and they are no longer as committed to their employment. The research showed that working mothers are faced with the inner conflict of pursing their career goals and caring for their family. The conversations introduced sub-themes outlined in the table below. These covered both personal and organisational contexts and included the challenges of being a career woman; personal guilt experienced by mothers, the benefits and constraints of role sharing and the presence of gender discrimination:
Table 2

**Theme One: Challenges of working mothers**

<table>
<thead>
<tr>
<th>Sub-theme</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pursuing a career as a mother</td>
<td>participants expressed a need to succeed in the workplace whilst adjusting to their role as mothers</td>
</tr>
<tr>
<td></td>
<td>single mothers displayed high levels of self-determination to succeed</td>
</tr>
<tr>
<td></td>
<td>the drive for determination decreased for employees at senior levels</td>
</tr>
<tr>
<td></td>
<td>mothers in certain age categories were satisfied with their achievements and pursued greater work-life integration</td>
</tr>
<tr>
<td>Personal guilt</td>
<td>mothers experienced guilt when leaving children to attend work</td>
</tr>
<tr>
<td></td>
<td>mothers believed they were the best caretakers for their child</td>
</tr>
<tr>
<td></td>
<td>guilt increased with the birth of the second child</td>
</tr>
<tr>
<td></td>
<td>some mothers received spousal support yet women were still the primary caregivers</td>
</tr>
<tr>
<td>Role sharing</td>
<td>lack of role sharing with shifting family responsibilities to mothers</td>
</tr>
<tr>
<td></td>
<td>some mothers received support from other family members</td>
</tr>
<tr>
<td>Gender discrimination</td>
<td>employees believed that gender prejudices existed</td>
</tr>
<tr>
<td></td>
<td>men were perceived and dominating the industry</td>
</tr>
<tr>
<td></td>
<td>women were careful with displaying emotions and exposing their vulnerabilities</td>
</tr>
<tr>
<td></td>
<td>while the discrimination was a reality it was perceived as unintentional</td>
</tr>
<tr>
<td></td>
<td>inflexibility by the industry and company to fully accommodate mothers gave effect to societal bias</td>
</tr>
<tr>
<td></td>
<td>mothers cannot escape the stigma around their commitment to the workplace</td>
</tr>
<tr>
<td></td>
<td>gender discrimination was not limited to ethnic groups</td>
</tr>
</tbody>
</table>

**Subtheme: Pursuing a career as a mother.** Working mothers in pursuit of a focussed career needed to adjust to their dual responsibilities. The mothers who expressed their need to a career were motivated and determined to succeed, shaping their self-efficacy. According to Bandura (1977), self-efficacy is the person’s belief in their capabilities to perform tasks or functions influencing their lives. It can be interpreted as a sense of self confidence. One study found that childcare may positively influence self-efficacy to the extent that they question
whether they can respond to the obligations at work and home (Kossek & Nichol, 1992). Participants shared the doubts in the abilities:

“I would have to stunt my career path in order for me to be able to cover all the bases.”

(Participant 9)

“I think it took me couple months to just adjust again and get into things.”

(Participant 7)

“You can’t be the perfect career person, you can’t be the perfect mother, and you can’t be the perfect wife, whatever. You, something is going to have to give.”

(Participant 11)

While the reflections above refer to the challenging dynamics of career and motherly responsibilities, the study confirms that some working women did in fact want to continue working after they had become mothers. Two mothers displayed high levels of self-efficacy classifying themselves as career women and others mostly described their drive and determination to succeed professionally and personally.

The single mothers interviewed expressed a greater sense of determination along with a need for self-reliance and independence. They were unable to share their parenting responsibilities and recognised that their career success was critical to their role as a mother. Managing their responsibilities proved to be challenging, but they were motivated to achieve their career aspirations. These participants described themselves as organised, planning both their work and personal lives to create structure and manage expectations within the respective
contexts. They found a sense of achievement from balancing their responsibilities. One single mother also described the obligation she felt to be successful for her child:

“...that fear of failing this person so I push myself harder to make sure that it works, whatever way it works, however I make it work.”

(Participant 5)

The drive for achievement seems to diminish for women at more senior levels and at particular age and life stages; influencing the drive for success. The participants at senior levels were more willing to reduce their working hours and spend less time in the office. They were willing to accept less remuneration if this meant they could spend more time at home with their family. It was not that family had taken priority over work but it was rather about work-life balance. Mothers over the age of 35 were also more susceptible to feeling the need to find a balance between career and family life. One participant noted that career progression has lost some of its appeal. However, like other mothers in this age group she was confident in her ability and self-worth. These participants wanted to continue working and they seemed satisfied with their career progression but recognised the importance of family life. They appeared to view both work and family as representations of themselves and they were determined to integrate these two components of their lives.

**Subtheme: Personal Guilt.** Closely linked to the challenges of a working mothers is personal guilt. A third of the participants indicated that they feel guilty about leaving their child for work. They had secured caring arrangements and children were left in the care of grandmothers; day mothers; nannies or at a crèche. However, irrespective of the caring arrangements made for the child, they believed that they were the best person to care for their child, particularly when the child was ill.
“I feel torn because I want to excel as a woman, a career woman. And then as a mother I feel guilty.”

(Participant 2)

“I enjoy my job, so it was nice to be back and to have to use your brain again. To actually challenge your brain a bit and do the things that you enjoy doing as well and a part of that was guilt because you leaving your little baby at home...”

(Participant 4)

“The second time around it was much harder because I was older obviously and I understood what motherhood was, so coming back to work was really hard for me to leave my baby at home.”

(Participant 8)

“If I was really given the choice, all things equal, your financial situation stays the same, I would still take those 2, 3 years off not to just sit around the whole day and look at the baby but to at least engage with them a lot more than what I have.

(Participant 13)

Furthermore the guilt seems to intensify when having a second child and this event was also noted as shifting the life course of working moms. A few participants expressed that the birth of their second child changed their experience of motherhood. They were more aware of their responsibilities and obligations to their family reflecting their internal conflict.
Subtheme: Role Sharing. Of the 17 participants, seven mothers indicated that their spouses assisted with managing the demands of family life and household activities. Two of the participants are quoted below:

“Now with the two year old my husband is more the support structure than anything else. If I need to do whatever, he’s there.”

(Participant 8)

“...look I even have a husband that does, when the kids are sick he will do, he would do half of it and I would do half of it.”

(Participant 3)

Whilst these mothers received spousal support they still primarily fulfilled caring and domestic roles. This is consistent with South African research which found that even though women are playing active roles in the workplace; in our society their role has homemaker remains unchanged (Mokomane et al., 2014).

Unequal sharing of roles was identified mainly with the black mothers. All the African black employees who participated in the study were single mothers and heads of their households. This cultural dynamic supports the absent father phenomenon (Mokomane et al., 2014); the likelihood that African black households were headed by women (Casale & Posel, 2002).
“It’s difficult being a single parent and that’s just me but what I taught myself overtime is to plan properly and organise things exactly on a daily basis so when I get home I would iron the clothes and fix the lunches for the next day the supper.”

(Participant 12)

“It was hectic because I, for starters my eldest daughter I had lived with her as a baby in her first 2 to 3 months only and then she lived with my mother. So, this was my first time where I was going to live with my baby permanently and be involved on a day-to-day basis where I have to, I tend to the baby and I tend to work and I have, I tend to a nanny and all those dynamics. So it was, it was a bit of a challenge.”

(Participant 5)

All single mothers shared similar challenges with coordinating their work and family responsibilities, however these quotes specifically reflect on some of the struggles experienced by African black single mothers. This group of participants indicated they had access to familial support as their mothers either lived with them, caring for their children; or their mother raised their child up to school going age in their respective village. At this time the child returned to her birth mother who now had to adjust to caring for a 7 or 8 year old.

Furthermore, 7 married mothers from other cultural groups also shared that they received support from family members who assisted with caregiving responsibilities. This support came from grandmothers or other family members, particularly when the mothers returned to work after their maternity leave.
“When I came back it was, like my mom looked after her which was a help.”

(Participant 6)

“My sister looks after my child. So my sister had 3 of her own slightly older children so she looked after him when he was a baby and I went back to work.”

(Participant 11)

Subtheme: Gender Discrimination. Furthermore, it seems that women in the company could not escape societal gender biases. Working mothers commonly reported favourable experiences of their work-family interface at the company. Still, a few participants reported gender prejudices and discrimination, with specific reference to the financial service industry. Participants reported that they felt the environment was dominated by males and that women and especially mothers needed to be more committed and display higher levels of energy to be successful. The industry was referred to as egotistical; male dominated and a gentleman’s club. Some of the mothers shared insights around the preconceptions:

“There is also a stigma about mothers. A stigma around why working mothers take time off. I mean, taking time off when your kids are ill and you need to take care of them.”

(Participant 2)

“... sometimes there is overt discrimination, often it’s very subtle and people aren’t even aware they doing it but perpetuating norms without any consideration towards alternatives is in fact discrimination. And it’s so slight and it’s not maliciously done, it’s just thoughtlessly done.”
And

“I didn’t feel that I could ask for any concessions because I felt that would be seen as a sign of being not committed or weak.”

(Participant 3)

“Because unfortunately you have to play open cards and as we know to further your career to become a career woman in a fairly male driven, egotistical industry you have to keep a lot of yourself away.”

(Participant 9)

“I’ll say I’ve been told by people in South Africa sadly, if they think you have a new baby it’s going to maybe lesson your chances of securing a role. So I never ever mentioned it. “I just thought it would be safer because I didn’t want to be discriminated against.”

(Participant 15)

Mothers in this study felt that they needed to appear detached rather than emotional and that they needed to demonstrate masculine behaviours to be considered equal. The perception shared was that if they showed all of themselves and expressed their needs as mothers it would highlight their vulnerabilities and potentially subject them to gender discrimination. Gender discrimination was defined as a reality for women in the workplace although it was perceived as somewhat unintentional. However, the financial service industry as well as Company X was perceived as preserving gender stereotypes; old fashioned; and inflexible to change to suitably accommodate mothers in the workplace. Another study conducted in financial services and specifically the investment industry found support for male domination and gender
FAMILY SUPPORTIVE PRACTICES

discrimination (Rowe & Crafford, 2003). Participants also experienced that social perceptions and the stigma around working mothers came from colleagues irrespective of the gender or industry. It has been stated that stereotypes relating to motherhood and female caring responsibilities can be awakened in the workplace (Fox & Quinn, 2015; Kossek et al., 2017). Mothers in this study reported that they were perceived as less committed when using flexi hours for their caregiving responsibilities. These women were met with questions from colleagues wanting to understand why they were leaving the office earlier. The reported gender prejudices were experiences across all ethnic groups and seniority levels.

Theme Two: Manager Behaviours are Family Supportive

Working mothers have to contend with the conflicting demands of motherhood and employment. Their challenge to meet the obligations of both roles depicts the theoretical perspective of work-family conflict. Work-family conflict propose that work and family roles are incompatible in that they compete for the individuals’ time, energy and specific behaviours (Greenhaus & Beutell, 1985). While employed mothers may experience some strain with multiple demands, supportive work environments can assist with managing the demands (Allen, 2001).

The mothers’ experiences of family supportive practices at the company, were mainly determined by their manager’s behaviour. The participants primarily spoke of how they found their managers to be understanding and respectful of their role as mothers. In fact, 15 of the 17 mothers indicated that their managers were supportive of their family life and that they were able to manage their family commitments due to this support. One participant explained that her manager understood that the daily challenges faced by mothers could not be controlled but
instead it would constantly change based on the obligations of work and family. The four sub-
themes in this category are classified in the table below:

Table 3

<table>
<thead>
<tr>
<th>Sub-theme</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Positive attitudes</td>
<td>employee feelings toward the company were determined by manager behaviours</td>
</tr>
<tr>
<td></td>
<td>employees were happy at work with minimal work interference with family life</td>
</tr>
<tr>
<td></td>
<td>low levels of anxiety were experienced</td>
</tr>
<tr>
<td>Manager support was informal and inconsistent</td>
<td>the informality of manager support was not an issue for mothers</td>
</tr>
<tr>
<td></td>
<td>mothers were severely dependent on informal support</td>
</tr>
<tr>
<td></td>
<td>workplace flexibility was offered on an informal basis</td>
</tr>
<tr>
<td></td>
<td>these arrangements were valued the most when time was granted to care for sick children</td>
</tr>
<tr>
<td>Manager characteristics</td>
<td>employees had good relationships with their manager and managers were trustworthy and dependable</td>
</tr>
<tr>
<td></td>
<td>managers were caring and understanding of mothers' challenges</td>
</tr>
<tr>
<td></td>
<td>managers were supportive irrespective of their gender</td>
</tr>
<tr>
<td></td>
<td>parental status did not influence the support granted</td>
</tr>
</tbody>
</table>

**Subtheme: Positive Attitudes.** Feelings toward the company were shaped by the manager support. One participant described that her manager’s encouragement for her attending school events significantly determined how she felt about the company. The following are examples of the support experienced from managers:

“Well I have to be brutally honest, I’ve got a wonderful manager first of all, so for me personally, coming back (from maternity leave), it wasn’t, I didn’t feel overwhelmed.”

(Participant 1)
“She was supportive in the sense that she does understand what a mother requires to do at home and in terms of that she is also a mother so she has that understanding of what I had to do. So she was very flexible and understanding.”

(Participant 17)

Overall, the participants were positive and satisfied in their roles. This was consistent with previous findings in the work-family domain, that supervisor support increased job satisfaction and promoted positive attitudes toward the organisation (Allen, 2001; Greenhaus, Ziegert, & Allen, 2012b). They also reported low levels of anxiety as a consequence of effective communication and supportive relationships with their managers. Research found that supervisor support for familial obligations improved employees psychological health and decreased the number of stressors within the work family interface (Lapierre & Allen, 2006; Thomas & Ganster, 1995). Managers were considered accommodating and empathetic. Manager supportive behaviours were demonstrated in different forms but their thoughtfulness surrounding the need to manage work and family was mostly appreciated.

**Subtheme: Manager Support was Informal and Inconsistent.** The support given by the managers were primarily informal and inconsistent determined at management discretion. The participants were not troubled by this. Importantly, it fostered a positive view toward their manager as mentioned because they trusted that their manager would readily provide the necessary support when needed. The most frequent informal practice was flexibility. Employees were offered different forms of flexibility such as flex time and alternative work schedules. Furthermore, they mentioned that flexibility was individually negotiated with their manager to assist with their distinctive caring responsibilities. The mothers perceived flexibility as a tool to manage their work-life balance as seen in the quotes below:
“I informed management at the time that my husband works away every six weeks for one week at a time and I will need to leave early then. They, management, agreed to support me during this time.”

(Participant 2)

“If there is anything at school or anything is happening in my personal life I find him in general to be very good about time off or hours.”

(Participant 15)

The mothers relied heavily on informal supportive practices to meet the specific demands of their family life. Practices such as the flexibility was not documented anywhere and managers were discreet when offering the benefit. These findings are consistent with research on informal practices which found the decision to offer informal support rests with management (Wharton et al., 2008) and reduces conflict within the work-family interface (Lapierre & Allen, 2006).

**Subtheme: Manager Characteristics.** Managers also seemed to understand that a major challenge that working mothers face is when their children are ill. Accordingly, they were particularly accommodating around the need to care for sick children. The findings indicate that mothers in this study were the recipients of supportive relationships with their managers. Managers and employees had good working relationships and there as a strong reliance on management support to manage both their work and maternal responsibilities. Even though certain positions were critical to the business or employee absences would negatively impact the company, the managers always understood the importance of family. When a child
was sick a mother had complete confidence that her manager would be considerate and sympathetic, granting her time off to care for her child:

“He gave me leave for the week because I needed to be at hospital with my child and it wasn’t even, I didn’t even have to worry about, oh my God I need to phone work and they not going to understand.”

(Participant 8)

“I must say here, it’s very supportive, my manager played a big role because I had a situation where my daughter was sick...”

(Participant 14)

This finding indicates that managers are providing support to mothers when their family life interferes with the demands of work. Supervisor support for balancing work-family interference promotes work-life balance (Greenhaus et al., 2012b) as previously shown in this study.

Some participants noted that their managers were empathetic and understanding because they were parents themselves. However, managers without children were equally concerned. The manager and company were perceived as concerned and compassionate in this regard. The employees were immensely grateful for this flexibility and their experiences indicated that the company fostered a family supportive culture. At the same time, one employee indicated that female managers are more supportive than their male counterparts. This particular account cannot be generalised within the company as most of the participants
who found their manager to be very understanding reported to men. Consequently, the gender of the manager did not influence the availability and access to the support granted.

**Theme Three: Flexible work options**

Of the 17 participants, 14 mothers had access to flexible work options to assist them with balancing work and family. These flexible work arrangements were at the discretion of their manager. This was despite the fact that no company policy existed for workplace flexibility. This practice was not consistently applied by all managers across the business.

Flexible work practices are one of the most commonly researched family supportive practices (Batt & Valcour, 2003; Glass & Estes, 1997; Haar & Roche, 2010). Yet from a SA perspective little empirical research exists, falling behind the international research on this topic (Grobler & De Bruyn, 2011). The table below summarises flexible work option sub-themes in the present study:
Table 4

*Theme Three: Flexible Work Options*

<table>
<thead>
<tr>
<th>Sub-theme</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Use and benefits of flexibility</td>
<td>options available included flexitime; working from home and personalised arrangements eligibility criteria for offering the benefit was not clearly defined assisted with managing family commitments employees experienced work-life balance accessibility to the benefit irrespective of employee role or family needs a few employees preferred not to use the benefit employees had more time to spend with their families and less time in peak traffic employees were able to control their working hours</td>
</tr>
<tr>
<td>Challenges with the informal practice</td>
<td>practices were fragile and inconclusive offered solely at management discretion options were limited due to the informal nature</td>
</tr>
<tr>
<td>Access to flexibility is dependent on the position</td>
<td>certain positions require telephonic or face to face interaction standard working hours are necessary for employee availability differences in role expectations were perceived as fair</td>
</tr>
<tr>
<td>Develops a sense of accountability and commitment</td>
<td>improved loyalty and commitment to achieve outcomes productivity levels were maintained with additional working hours employees were willing to go the extra mile employees displayed a sense of maturity when using the flexibility there was no evidence of misuse of the benefit</td>
</tr>
</tbody>
</table>

**Subtheme: Use and Benefits of Flexibility.** Flexible work options offer employees the control of where and when to conduct their work and it has been suggested that it supports work-life balance (Masuda et al., 2012). At the company varying forms of flexibility was available; from flexitime to working from home and other personalised work arrangements. Flexibility was available on a permanent or temporary basis as offered and agreed to by management. Participants explained some of the flexible options:
“I am managing the 8 to 5 working hours at the moment but for one week every six weeks then I leave earlier. This is helps me when my husband is away.”

(Participant 2)

“Well the one thing is that I think I have more flexibility so I don’t have to be here at 8. So if I come at 20 past 8 or quarter past 8 it’s not a concern; that’s helped... and I think the work environment is quite good we have flexibility lots of flexibility...”

(Participant 7)

“Look the thing that works is of course the flexi hours – if I didn't have those, I wouldn’t be able to work. I start at 9 and I end at 4.”

(Participant 9)

“The fact that I can start at half past 7 and leave at half past 4 or if I feel on a day that I need to leave a little bit earlier for whatever sake...”

(Participant 10)

There were no patterns identified to determine the specific eligibility criteria management applied for granting flexibility. Flexible work options were offered to employees as following their request to their manager. Managers were inclined to offer flexible work options to new mothers after returning to work following maternity leave. Other mothers negotiated workplace flexibility as a condition of employment with the approval of their manager.
Participants explained that flexibility assisted with achieving work-life balance. This finding is well supported by previous research both internationally and in South African (Allen, 2001; Downes & Koekemoer, 2011; Glass & Estes, 1997; Grobler & De Bruyn, 2011). Flexibility allowed the mothers to attend to personal commitments; school runs and other schooling activities; manage household responsibilities and most importantly it provided more time to spend with their children and family. Flexibility was offered to the mothers regardless of the age of their children and seniority level within the company. In addition, it is not evident if mothers with younger children exercised a greater usage of the benefit. The availability of time offered with flexibility is noted in the examples below:

“I start earlier and then leave earlier to avoid traffic and get her, get her home, sort of make food and then still have time to spend with her.”

(Participant 6)

“Moms always want time so that is why I will touch again on the flexibility to just make those working hours more flexible because I think moms are really the people that keep the house altogether so it would be great if we could cash in on more time.”

(Participant 16)

While the needs for time was stressed, interestingly some women indicated that whilst flexitime was available to them they preferred not to fully use the benefit as it would not support their current personal and work commitments.

“No, I didn’t change my working hours, because for me it wouldn’t have been good for me to change my working hours because I had to drop off my kids. And also remind you that my other
kid also plays sport so for me to leave early like half past three it won’t have helped. So, in terms of like when I am done let’s say by 4.30 or 4.45 then I can leave. Then that was fine for me.”

(Participant 17)

This participant reflects that the standard working hours coordinated with school runs and that she preferred to be available in the office at these times, waving their option for more flexible times. However, knowing that flexibility was an option reduced stress levels; as they could control and manage their working hours. In addition other participants specifically appreciated the value of time with flexible working hours because it helped them with their travel arrangements. They would avoid peak traffic-times which was particularly important for employees who lived farthest from the office. The participants indicated that individual customization of flexible arrangements is necessary to assist with their differing family needs. These findings support the suggestion by Kossek and Ruderman (2012) that individually tailored flexible working arrangements will enhance the employee’s perception of their value and in turn this improve the relationship between flexible work policies and employer interests. Individual arrangements may be difficult for employers to manage but the employee and organisational benefits could also outweigh this burden.

**Subtheme: Challenges with the Informal Practice.** The findings showed that nearly all the mothers were using some form of flexibility. In practice, flexibility was offered informally and there was a high dependency on management arrangements. This is also comparable to literature noting the importance of negotiating informal arrangements (Wharton et al., 2008).
Although employees are enjoying flexible working hours, as mentioned it is not governed by a formal policy which presented a few challenges with its application. Some participants described this benefit as intangible and flimsy because of the lack of formality. Participants were concerned that their flexibility may fall away when their managers left the company. There was also a fear that it would take time to build relationships with new management and develop levels of trust needed to offer flexibility and other family supportive benefits.

It has already been noted that SA legal structures are ineffective with regard to work-family policy. We are lagging behind international government structures in the United Kingdom (UK), New Zealand and Australia who have afforded employees the right to request flexibility of work schedules (Dancaster, 2014). The intention is to support work-family integration. This privilege is currently not available to South African employees (Dancaster & Baird, 2008). Opportunities for flexible work options are exclusively mandated by organisations. Likewise, this study found that managers were granting flexible work arrangements at their discretion. Flexible work options at the company are tenuous as mothers have no right to it should their managerial structures change. One mother distinctly expressed her uncertainty with the flexibility offered and another sharing this view provided an accurate description of the availability and application of this benefit:

“But it isn’t a policy and that makes it slightly fragile because should your manager change or should one of my employees change team or should my boss leave, that right isn’t entrenched in any way.”

(Participant 3)
Subtheme: Access to Flexibility is Dependent on the Position. The participants also acknowledged that flexible work options approved by management would be unfavourable for certain positions in the company which tied employees to the standard office hours. These roles were considered rigid in terms of job requirements with expectations that employees are present at the office for face to face or telephonic interactions. Another study conducted in the South African finance sector showed that this environment occasionally requires an employee to be visible and accessible, impacting the availability and use of flexible work options (Downes & Koekemoer, 2011). The mothers in the present study were cognisant of the limitations in these roles and specific business unit needs, admitting that 08h00 to 17h00 working hours were necessary in certain departments to meet service level agreements. Flexible working arrangements were not available to participants filling these roles however, management applied their discretion from time to time when these employees required time off to meet their familial obligations.

“I would assume that there’s there will be roles where you don’t have that flexibility depending on your responsibilities in your job description.”

(Participant 7)

“I firmly believe that it is 110% entirely career dependent and job dependent, whether or not you can have the flexibility to work wherever you need to and to get the job done. Or how office bound you need to be.”

(Participant 13)

The quotes above suggest that the participants were not opposed to these role expectations and perceived it as fair. Other participant also more specifically discussed the
positions they felt required employee availability limiting these employees access to flexibility. However their comments were insightful as they acknowledged that these circumstances were unfortunate but employees in these roles should accept that flexible work options would not be an option for them.

**Subtheme: Develops a Sense of Accountability and Commitment.** The participants in this study generally have a positive view of the flexible options offered at the company. The perceived value of workplace flexibility was illustrated with underlying levels of commitment to the company. Participants expressed that the introduction of flexibility had meaningfully contributed to their work-life balance, making it difficult for them to leave. A few mothers explained that flexibility assists with their constant need for more time to complete work and non-work duties.

“I cannot go to another employer knowing that I need flexi-time and they like sorry you need to be here at 08h00 and you need to leave at 17h00.”

(Participant 13)

Increase levels flexibility have been shown to reduce turnover intentions. They recognised their duty to the company; indicating that they were dedicated to executing their responsibilities irrespective of their working hours. While there was an unstructured approach to workplace flexibility, the participants were disciplined in their application. Flexibility has been shown to increase commitment levels (Grover & Crooker, 1995), and loyalty to supportive organisations (Downes & Koekemoer, 2011).
There was no visible misuse of the benefit even without any structure to monitor and control the use of flexibility in the workplace. In fact, the participants displayed a sense of maturity and accountability toward the organisation and their use of flexitime. The reflections below describe the accountability felt by two mothers:

“... do what you have to do and you deliver on what the company expects of you, if you then ask your supervisor or superior or manager that you need some time off you never going to run into a problem.”

(Participant 4)

“So I need to make sure that I manage that time correctly. I make sure that I need to do a specific task and submit it to my boss at a specific time so that I can make sure that I can be at maybe an event of child’s or for an appointment that Liam has on time as well.”

(Participant 16)

Employees receiving the benefit were willing to reciprocate the kindness and compassion of the company. This is in line with the social exchange theory by Blau (1964), which proposes that the recipient of the primary exchange tends to feel obligated to respond to the initiator with a similar beneficial act. As such, employees may feel compelled to the organisation because of the flexibility provided. This sense of accountability is challenged by findings that suggest it is limited to senior level employees who are already working longer hours because of their roles (Blair-Loy & Wharton, 2004). Due to the sensitivity of the data the effects of flexibility have not been analysed in terms of seniority levels. Hence, this study cannot confirm if such findings are applicable to the organisation.
Theme Four: Policies and Practices that Working Mothers would Value

The final theme explores those benefits which were perceived as most supportive to work and family life. These benefits were elicited by requesting recommendations for Company X to improve on its current benefits.

Table 5

<table>
<thead>
<tr>
<th>Sub-theme</th>
<th>Description</th>
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</thead>
<tbody>
<tr>
<td>More flexible working options</td>
<td>work from home option</td>
</tr>
<tr>
<td></td>
<td>alternative reduced working hours</td>
</tr>
<tr>
<td>Childcare</td>
<td>crèche or onsite day care facilities including aftercare</td>
</tr>
<tr>
<td></td>
<td>holiday care during school vacations</td>
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<tr>
<td>Improved parental leave</td>
<td>increasing the length of maternity leave</td>
</tr>
<tr>
<td></td>
<td>offering additional family responsibility leave days</td>
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<td></td>
<td>expanding the criteria for eligibility</td>
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Subtheme: More Flexible Work Options. Alternative working hours and reduced working hours were perceived as supportive benefits that could add to the work-life balance experienced by managers. The participants believed that the organisation could and should be more flexible. Senior level employees in particular sought reduced working hours. This arrangement was not readily available at the moment. One working mother was already preparing herself shorter working hours:

“I’ll take a drop in salary, and I am financially building up to the situation where I can do that and I want to build up a skill set where I can say, contract with me if you want more time but actually what I want to do is spend two hours per day with the kids from 2.30 to 4.30 OR that I could be at home by 3.30 every day…”

(Participant 13)
This mother understood that while her role could possibly provide for a reduction in working hours and that this form flexibility is associated with financial implications. Two other mothers shared this view.

**Subtheme: Childcare.** Approximately one third of the participants recommended a day care facility and holiday care for children when on vacation as considerations for family support. The impracticality of a day-care was discussed but these participants felt it should at least be explored. Childcare benefits are not as frequently researched and studies have found the benefit to have no effect on turnover (Glass & Riley, 1998). In contrast an earlier study reported that employees who used child care benefits were less likely to have work interferences because of caring their responsibilities and they would have positive attitudes and were less likely to leave the organisation (Kossek & Nichol, 1992). The impact of childcare on attrition was not explored in this study it presents area of uncertainty to be researched in the future. Dancaster (2012); found considerable employee support for day care facilities but a limited number of organisations offer this benefit and even less provided for school vacation care.

**Subtheme: Improved Parental Leave.** Family responsibility leave at the company is three days offered to care for a sick child; it includes paternity leave; and leave for the death of a family member. (Dancaster & Baird, 2008) Participants requested that these criteria be extended to assist with other family responsibilities such as:

“But the one policy is the Family Responsibility policy just in terms of the child being sick because I understand why it’s written like that because its, but I have uh my child being sick is
not necessarily my biggest problem because I have the nanny. My problem is if the nanny is sick.”

(Participant 7)

The three days offered were considered insufficient even just limited to the criteria mentioned. When discussing family responsibility leave one mother reflected:

“I don’t think that it is sufficient but I don’t want to push it either because you need to be reasonable at the same time. So I am saying seasonal, because seasonal, kids get sick at change of season. It’s a given. I will say 4 then maybe push it up to 5 just for the one day, just in case.”

(Participant 16)

Out of the 17 participants, three mothers expressed their unhappiness with aspects of the maternity policy. The dissatisfied participants made suggestions for improvement to this policy’s shortcomings. Specifically, mothers within the professional/management level category criticized the performance bonus aspect of the policy. They proposed further criteria for consideration to compensate mothers for their performance or to remove the unfavourable remuneration clause from the policy. None of the participants reported concerns about the work back obligation of the policy. Importantly, these employees were not resentful toward the company and did not display low commitment levels. More mothers classified as administrative employees in the study, expressed their satisfaction with the policy, valuing the remuneration benefits. Positive comments shared were:

“The maternity leave policy I think is fine I mean 4 months is about enough.”

(Participant 10)
“*I think the maternity leave policy here is very fair. Because, the reason why I am saying that is you get your full month’s salary.*”

(Participant 14)

At the company the length of maternity leave was mostly perceived to be sufficient, although some women suggested a longer benefit. Two participants propose a six month benefit to allow for more time at home with the baby.

“We can make it more than 4 months. Longer. I would give the option of 6 months obviously you get 100% of your 4 months and then maybe then 80. And I think a lot of people would take that...I know that your leave is an option depending on the nature but sometimes people don’t want to use that because they’ve got other plans for that for example so I would that’s the only thing I can think about that I wish I had more time at home.”

(Participant 8)

“6 months maternity leave. I think now and also most of the companies are giving 6 months maternity leave. I don’t think that will be bad because I mean it’s just two months.”

(Participant 17)

Research has shown that a small number of companies are providing additional maternity leave in excess of sixteen weeks (Dancaster, 2012). Due to insufficient knowledge of the benefits in the industry I am not able to provide any insights regarding the advantages of maternity leave in excess of four months. It can be assumed where generous leave options are
available to women, they are more likely to return to work after maternity or it may have no influence on their employment decisions as these options encouraging work-family well-being.

European Union countries have set a precedent with comprehensive family leave policies and granting women the ability to request a reduction in working hours (Hegewisch & Gornick, 2011; Moen, 2011). South African is fundamentally inadequate in its provision of family supportive policies. Parental leave policies have predominantly been instituted within governmental frameworks. Leave policies include family leave for maternity, paternity, adoption, emergency care and parental responsibilities (Dancaster, 2014).

Half of the mothers in the research used the maternity benefit and all returned to work after birth. Prior research found that the choice to return from maternity leave is confined primarily to time; and the timing and length of maternity leave. (Klerman & Leibowitz, 1999). These mothers each only had four months maternity leave and they chose to return to work. This could also be due to the work-back clause, binding mothers to the organisation because of their cost obligations (Lyness, Thompson, Francesco, & Judiesch, 1999). However, family supportive organisations encourage and support women to return to work after pregnancy when appropriate leave policies are in place (Glass & Riley, 1998; Hegewisch & Gornick, 2011).

Limitations and Recommendations for Future Research

The present study elicited meaningful information from the participants but it is not without limitations. The first is that the research is possibly limited to socially desirable responses from participants because of my role within the organisation. While positive and negative feelings were shared, the participants may not have been completely honest in sharing their true experiences. To manage this limitation, the participants were assured of their
anonymity in the research process and that their identities would be concealed when presenting the research findings. Secondly, the research is limited to one finance organisation. The challenging aspects and experiences of a family supportive environment is organisation specific and cannot be generalised to other financial services companies.

There is a need to expand work-family research within the South African context. The results of this study is limited to a Cape Town based organisation in the financial services sector and given its qualitative design the findings cannot be generalised to women in this sector or the whole female population. Although this field of research has gained momentum in South African various research topics could still be research given the country’s cultural dynamics. One such area is how family supportive practices impact working mothers of children with special needs. A very small percentage of mothers in this study indicated that they have children with special needs. They indicated that flexibility assisted with some of these demands. However, future research necessitates further exploration to determine how workplace flexibility interfaces with the requirements of mothers with special needs children. Another scope of interest would be experiences of mothers in other industries or research conducted with a national sample of working mothers.

**Recommendations for Company X**

This research introduces preliminary insights of the experiences of working mothers of family support offered in the organisation. There is no doubt that the company is perceived as supportive but it has its share of challenges and areas for improvement. Furthermore, the paper sought to generate recommendations that can be implemented within Company X to enhance the experiences of working mothers. In particular, my research provides insights of their challenges in combing work and family. While the mothers all had their individual family
demands they shared many similarities in their support needed. The findings indicate that a family supportive organisation is closely associated with employee perceptions toward an organisation and in this way it could influence working mothers’ employment decisions. On the basis of the findings the following recommendations are made to the company:

All but two participants indicated that their manager was supportive of their family commitments and this was demonstrated by their actions. The first recommendation is to train new managers regarding the importance of supervisor supportive behaviours as part of the induction programme. In this way managers will understand early on that their actions and behaviour has an influence on employee experience and perception of the organisation. This recommendation requires minimal effort but could greatly benefit the organisation and build on an already supportive work environment.

While the maternity leave policy has not proven to be cause for turnover, changes to this policy can further enhance employee loyalty and commitment levels. Introducing breastfeeding breaks into the policy as per the regulatory requirement in the BCEA could be a key intervention. This benefit only includes the cost of the mother’s time but it will enhance the policy and further promote a family friendly culture. Amending the maternity leave policy to include alternative options for performance bonus payments could be more challenging as it may influence current human resource structures. However this option should at least be explored to determine its feasibility.

A third recommendation would be to address the shortcomings of the family responsibility leave offered. Recommendations to the policy would include increasing the leave
days to a minimum of five days; and formally extending the eligibility criteria for utilisation of this leave.

Finally, I propose a recommendation to introduce a formal family supportive framework or structure. This could be done with a policy or just creating awareness through communication and training. The company induction programme and other staff meetings or events could serve at communication platforms to inform employees of the current benefits available.

**Conclusion**

Academics and journalists alike have suggested that mothers are leaving the workplace to manage the dual responsibilities of work and family life. However, evidence has suggested that this is true for selected women but that some women are also pushed out. Moreover, most women return to work after their pregnancies and even at a later stage when their children are older. Notwithstanding the limitations mentioned, this research paper aims to contribute to South African work-family literature with providing meaning to the experiences of working mothers in the workplace. It focusses on aspects of supportive practices to improve employee feelings and commitment.

With the dramatic change to the employment landscape, organisations are now employing three generations of working mothers each with specific supportive needs, whilst grappling with the need to address skills shortages. To this end, organisations and human resource practitioners are compelled to consider the potential value of family supportive organisational policies and environments to remain competitive in attracting and retaining the skills of working mothers.
References


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Dear working mom,

I need your assistance completing my Master’s degree research. For my research, I would like to understand the perceptions of working mothers’ toward family supportive policies and informal practices. It is only through your participation in this research that I can fully understand the attitudes and perspectives of working mothers toward the family friendly offerings at this company.

I have identified you as an employee with children and would really appreciate it if you could share your views and experiences of being a working mom in this company. Your participation will involve a face-to-face or telephonic interview with me, approximately an hour in length. Your participation in this interview is voluntary and you may withdraw from the research at any time. If you agree to participate in the study your interview will be recorded to ensure accuracy and to describe your perceptions in your own words. This data will be collected for research purposes but may provide insights for the implementation of future company practices. However, your name and interview responses will not be shared with the company and will remain confidential. Should you exercise your right to withdraw from the research following your interview none of the information recorded will be used in the research.

For any questions or concerns please contact myself or my research supervisor, Dr. Ameeta Jaga.

Researcher:
Aniekah Gamiet: agamiet@ppsinvestments.co.za 021 680 3720 / 082 837 8336

Research Supervisor:
Dr. Ameeta Jaga: ameeta.jaga@uct.ac.za 021 650 3423

To indicate your willingness to participate in the research kindly complete the consent form below:

I ____________________________________________________________________________________________, acknowledge that I have read and understood the request from the researcher as stipulated above. I am aware that my participation is voluntary and that I may withdraw from the research process at any time.

_________________________________________  __________________________________________
Signature                                  Date
APPENDIX B

Semi structured in-depth interview questionnaire

Understanding the experiences of working mothers in Financial Services toward family supportive practices

**Biographical questions: for all demographics participants will be allowed to respond “prefer not to answer”**

- Age
- Race
- Marital status
- Number of children
- Ages of children
- Tenure at company
- Job title

**Semi Structured interview questions:**

1. What was your experience of coming back to work after maternity as a mother and a full time employee?

2. What factors at work helped you as a working mother in managing work and family life?

3. What are your views toward the current family friendly policies in this company?

4. What are your recommendations for improving family supportive policies and practices for employed mothers at this company?