# Maternity Leave Policy and Work-Family Balance: Evidence from Working Mothers in Ghana

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#### Abstract

Increasing women's participation in paid employment is a fundamental step towards women's economic empowerment and national performance enhancement. The benefits of increasing women's labour force participation extend well beyond improving the economic status of women themselves. For the past five decades, gender inequality in labour force participation has proven to negatively affect economic growth. Therefore, increasing women's labour force participation is important not only to tackle persistent gender gaps but also to enhance economic growth and accelerate national progress on development goals. However, women generally face the challenge of combining maternal duties with work usually after childbirth. With an attempt to ease women of their enormous responsibilities after childbirth, a number of regulations, including the ILO conventions and the Ghanaian Labour laws provide women with maternity leave after childbirth. Despite this attempt, women still struggle to obtain work-family balance after childbirth. This paper therefore examines the prevalence of the maternity leave concept among selected organisations in Ghana and its implications on work-family balance of working mothers.

Keywords: Maternity leave, Working mothers, Ghana, Work-family balance, Labour force

## 1. Introduction

All over the world, the concern for balancing work demands with the responsibilities of family life has been a major concern for women, especially working mothers. The issue becomes overburdening in instances where women give birth and they are not given ample time recover despite a worldwide constitutional acceptance for maternity policies. Unlike Germany, Sweden and the UK where mothers have considerable time to recover after childbirth, mothers return to work usually 3 months after childbirth in the US (Berger, Hill & Waldfogel, 2005). Aside the potential health implications for mother and child, short leave after birth puts pressure on working mothers in their quest to manage work and family. Women generally face the challenge of combining maternal duties with work usually after childbirth. Several studies (e.g. Pocock, 2005; Pocock & Masterman-Smith, 2005; Baird, 2004) posit that working mothers face a lot of challenges in their attempt to combine full-time work with the practice of exclusive breastfeeding, especially in organisations where there is no support for this group of mothers. In severe instances, women quit their jobs to satisfy family demands. However, increasing women's participation in paid employment is a fundamental step towards women's economic empowerment and national performance enhancement. The benefits of increasing women's labour force participation extend well beyond improving the economic status of women themselves. According to Klasen and Lamanna (2009), gender inequality in labour force participation negatively affect economic growth. Increasing women's labour force participation has thus been recognized as driver of economic growth. Therefore, understanding the importance of female labour force participation is important not only to tackle persistent gender gaps but also to enhance economic growth and accelerate progress on development goals (OECD, 2012).

Currently in Ghana, the economic pressures of families require women to take up paid employment to support their families than in the past. Many women return to work while their babies are still young. Report from the Ghana statistical service (2008) shows a high percentage of women (53.4%) in the labour force. Considering the substantial presence of women in the workforce in Ghana, there is a strong need for working mothers to get support from family members as well as their organisations in order to maintain a good work-family balance in the country. This has called for the attention of employers and other stakeholders to provide some form of assistance that facilitate

work-family balance after childbirth. Paid maternity leave (PML) has been the most dominant facility enshrined in several regulatory provisions, including the ILO and the UN's conventions (Barrett & Mayson, 2008) as well as the Ghanaian labour laws as a fundamental employment right for women.

In fact, recognising the role of women as 'producers' as well as 'reproducers' through the provision of comprehensive family-friendly policies affect productivity positively (Perry-Smith & Blum, 2000). The sex distribution of the working age in Ghana shows that females constitute 52.3 percent of the working-age population with majority of Ghana's working-age population (54.6%) is either officially married or cohabiting with a partner. Interesting, the role of family policies, such as maternity leave as means of shaping women's employment outcomes has been examined for advanced economies, but rarely for developing countries. Yet, as policy-makers are increasingly introducing interventions to support women's economic participation in developing countries, family policies are an emerging area of research focus (OECD, 2013). This paper therefore examines the prevalence of the maternity leave concept among selected organisations in Ghana and its implications on working mothers.

## 1.1 Relevance of this Paper

This paper highlights the impact of maternity leave on working mothers' work-family life. The findings of this paper provide corporations and regulatory bodies alike the feedback required to assess the practicability and effectiveness of the maternity leave policy and educate employers in Ghana on the benefits of maternity leave for working mothers. This should offer a background for enhancing work-family balance in Ghana.

## 2. Literature Review

## 2.1 Concept of Maternity Leave

Maternity protection has been a major concern of the International Labour Organisation since the first year of its existence, when the first Maternity Protection Convention 1919 (No. 3) was adopted. The Conventions have been adopted with the sole aim of enabling women to successfully combine their reproductive and productive roles, and prevent unequal treatment in employment due to their reproductive role. The US introduced the first federal, government-mandated parental leave policy, the Family and Medical Leave Act (FMLA, 1993) to require companies with more than 50 employees to provide 12 weeks of unpaid parental leave. In Germany, a similar coverage has been available to mothers since 1952. In Ghana however, working mothers have been entitled to maternity leave 6 weeks before and 8 weeks after childbirth since 1968. Consistent with the 1992 Constitution of Ghana, organisations are prohibited to dismiss women during this period. It is important to stress that mothers have the right to return to a job that is comparable to the job they held before childbirth and organisations are not required to keep the same job available.

In small organisations where employers are faced with resource constraints but want to ensure that all resources are fully employed, then the impact of PML on the business is likely to be carefully calculated. Dex and Scheibl (2001) found this in all the organisations (large and small) they studied. In some of the smaller organisations, the business case was made in terms of recognised costs only while in others the business case was underpinned by a belief that family-friendly initiatives which enhance work-family balance make intuitive sense and thus required no costs-benefits analysis. Dex and Scheibl (2001) found that in some of the Small to Medium Enterprises (MNEs), initiatives were devised on 'as needed' basis to address immediate issues or problems rather than implemented as a package of initiatives as was more likely to be the case in the larger organisations. In both large and small organisations however, the authors found a tendency not to proceed with specific calculations of costs or benefits and often access was informal and reliant on managers' prerogative, even in larger firms where written policies existed.

## 2.2 Eligibility and Duration of Maternity

In accordance with the section 57 of the Labour Act, 2003 (Act 651), a woman worker could qualify for maternity leave on several grounds. First, upon production of a medical certificate issued by a medical practitioner or a midwife indicating the expected date of her confinement, a woman is entitled to a period of maternity leave of at least 12 weeks in addition to any period of annual leave she is entitled after her period of confinement. Additionally, a woman worker on maternity leave is entitled to full remuneration and other benefits to which she is otherwise entitled. The period of maternity leave may be extended for at least two additional weeks where the confinement is abnormal or where in the course of the same confinement two or more babies are born. Where an illness, medically certified by a medical practitioner, is due to pregnancy, the woman worker is entitled to additional leave as certified by the medical practitioner. Further, where an illness, medically certified by a medical practitioner, is due to her confinement the woman worker is entitled to an extension of the leave after confinement as certified by the medical practitioner. A nursing mother is entitled to interrupt her work for an hour during her working hours to nurse her

baby. Interruptions of work by a nursing mother for the purpose of nursing her baby shall be treated as working hours and paid for accordingly. Currently, almost every country has provisions for maternity leave, thus allowing mothers to leave their workplace for a limited time around childbirth, and giving them the right to return to their previous employer afterwards (Bernal, Raquel & Keane, 2010; Labour Act of Ghana, 2003).

However, these provisions vary widely across countries. Since the introduction of the Family and Medical Leave Act (FMLA), women in the US and Ghana are entitled to 12 weeks of (unpaid) parental leave. The country with the longest leave provision is Germany where women are currently eligible for 3 years of (partially paid) leave. There is a recent trend towards an expansion in leave coverage. For instance, Canada increased paid family leave from about 25 weeks to 50 weeks in 2000. In 2003, California approved a policy that entitles women to up to 6 months of paid leave. Other US states, such as Massachusetts and New Jersey, are considering implementing similar policies. Other countries that have recently extended their leave coverage include the UK (2003, 2007) and Denmark (2002). The Ghana Trades Union Congress (GTUC, 2011) called on employers to extend maternity leave period from the current 12 weeks to at least 14 weeks to enable them take good care of their newly-born babies and balance their work and family life. Meanwhile, the Labour Act 2003 (Act, 651) of Ghana Section 57 (1) makes provision for twelve weeks maternity leave.

In some countries, cash benefits are provided in accordance with national laws and in any other manner consistent with national practice, to women who absent from work on leave (Hein, 2005); in others, cash benefit does not cover the entire period of the minimum statutory leave. For instance, Paraguay pays leave benefits for nine weeks when the normal duration of leave is 12 weeks, and in Haiti, benefits are paid for six weeks of the normal leave duration of 12 weeks. Other countries where benefits are paid for only part of the normal leave period include Bahrain (45 of 60 days) and Canada (15 of 17–18 weeks, depending on the province). Côte d'Ivoire, Gabon, Guinea, Madagascar, Mali, Mauritania, Morocco, Senegal, Togo and Zimbabwe all pay 100% of earnings for 14 weeks (Hein, 2005). Maternity leave actually helps parents to ease into their role as parents and adjust back to the work environment.

## 2.3 Economic Implications Maternity Leave

There are few studies that address the economic impact of parental leave on health outcomes. Previous studies analyzed the relationships between both maternity leave and labour force participation and maternity leave and wages. For instance, Waldfogel (1999) found no negative effects for the Family and Medical Leave Acts (FMLA) introduction of a 12- week maternity leave on the wages or employment of young women. Hashimoto, Percy and Weinberg (2004) also found the effects to be negligible. Indeed, Waldfogel (2006) suggested that maternity leave may even increase young women's employment and wages, a finding corroborated by Zveglich and Van der Meulen's (2003) investigation of a similar reform in Taiwan that introduced an 8-week maternity leave. Nevertheless, these findings contrast with those of Lai and Masters (2005) for Taiwan, as well as with Gruber's (1994) finding of a negative effect on wages of variations in maternity benefits across the United States.

Despite the widespread prevalence of parental leave policies, their economic impact is not fully understood. Proponents argue that by encouraging employment continuity, parental leave policies promote gender equality and increase women's earnings. I argue that leave policies improve the balances work and family life of women and this has a consequent effect on organisations. Opponents counter that by restricting voluntary agreements between firms and workers, leave policies worsen women's position in the labour market (Ruhm, 1998). According to Blau (1999), one intention of policy makers when increasing the maximum maternity leave duration was to protect women from unemployment following the childbirth. Another was to improve the welfare of children. Since public childcare facilities for children younger than three years are not generally available in Germany (having only recently gained broader political support in the western part of the country), all women are supposed to be given the opportunity to care for their children for up to three years (Blau, 1999).

By law, women also have the right to return to a job with their previous employer following maternity leave, not necessarily the same job but one comparable to that held before the leave (Ondrich, 2003). Nevertheless, not all women take this opportunity to return to the labour force. For example, Weber (2004) found out that a longer duration of maternity leave has a negative impact on the probability of women returning to the labor market, a finding also reported by Lalive and Zweimüller (2005) for Austria. For the US, Klerman and Leibowitz (1990) showed that 13 mothers, because of better childcare facilities and less maternity leave protection, return to the labour market sooner than in the past. Similarly, Waldfogel and Berger (2004) reported that more than 80% of US women working before childbirth return to work within 12 months after childbirth, while 55% return within 12 weeks after childbirth. In Germany, however, approximately 55% of all women working before first birth return to the labour market within 24 months (Gustafsson, Pearl, Graham, Angulo, & Kharrazi, 1996).

## 3. Methodology and Analysis

This paper employed a descriptive cross-sectional survey design. The population for the paper were working mothers of selected public and private organisations in Accra, the capital city of Ghana and the headquarters city of many organisations. In order to ascertain the view of mothers in the public sector as well as those in the public sector, ten (10) banking institutions made up of five (5) private and public banks each and ten (10) nonbanking institutions made up of five (5) private and public institutions each were randomly selected for the study. After the random selection of the firms, a preliminary assessment was done to ensure that the selected firms had working mothers.

Due to the nature of information that was required, a semi-structured questionnaire was designed to elicit responses. Aside the demographic features of respondents, the survey instrument asked questions on respondents' perception of firm compliance to maternity policy and how the practice affect their work-family life. The questions were open-ended and the responses were later summarized into core themes. The questionnaires were purposively administered in a snapshot to the working mothers of the respective organisatons and out of the 100 questionnaires administered, a total of 72 were received, indicating a response rate of 72%.

The responses were analyzed using descriptive statistics in Statistical Package and Service Solutions (SPSS v. 20). The responses were thus grouped under private banks, public banks, private non-banking and public non-banking institutions. This grouping was instituted to facilitate the variations in opinions among working mothers in Ghana. This paper first examined the demographic characteristics of working mothers. The core objectives that were analyzed were the extent to which organisations in Ghana comply with the 12-week statutory leave period and how the maternity leave policy affect mothers' work-family balance.

## 4. Results and Discussion of Findings

As shown in Table 1, the investigation revealed that working mothers in Ghana are averagely within the 30-40 years age bracket. Interestingly, unlike the non-banking institutions the banks have a sizeable number of their working mothers below 40 years. This tendency may be explained by the fact that the financial industry in Ghana has become fiercely competitive over the last decade and this has forced most banks to attract the younger generation who tend to be mobile in their service delivery. Regarding the highest level of education, the investigation revealed (as shown in Table 1) that most working mothers in Ghana have obtained degrees in various areas with the private organisations being the most demanding of academic qualifications before offer of employment. It is worth mentioning that the literacy level of working mothers in the Ghanaian workforce is rewarding.

Majority of the working mothers in the private institutions were found to have spent less than 5 years with their respective organisations whereas those in the public onrganisations were found to have spent more than five years in the organisation. This could be explained by the general job security that public institutions enjoy in Ghana; private firms terminate employee contracts when performance targets are not met but public firms assess overall organisational performance rather than individual assessment. Again, the age bracket of the private institutions was youthful than the public institutions. This observation is consistent with the matching theory which posits that the young generation tend to experiment life and that have a high propensity to leave their current job for others.

Table 1. Demographic Features of Respondents

Variable	Characteristic	Private Banks	Public Banks	Private Nonbank Institutions	Public Nonbank Institutions
Age	< 30 years	6	5	8	5
	30-40 years	7	6	11	10
	> 40 years	-	3	5	6
		13	14	24	21
Education	Senior High	-	-	-	-
	Diploma/HND	1	4	8	12
	First Degree	10	9	13	8
	Postgraduate	2	1	3	1
Tenure	<5 years	9	3	15	4
	5-10 years	3	4	6	8
	> 10 years	1	7	3	9

Source: Anku-Tsede (2015)

As shown in Table 2, there were varying views regarding compliance with the statutory maternity leave period among working mothers in Ghana. Whereas the private organisations were found to be relatively somewhat compliant with the 12 statutory weeks, the public organisations were found to be very compliant with the statutory maternity leave period. Some private employers have internal arrangements for leave periods such that they do not lose their employees for 12 weeks because of childbirth. Some private organisations do not even employ ladies who are still in their childbearing period at all with the implicit excuse of maintaining productivity levels. These findings are consistent with the study of Baird (2004) who reported that despite the Human Rights and Equal Opportunity Commission's recommendation for a national paid maternity leave scheme for Australia, the concept remains contested socially, politically and industrially. Generally, the Ghanaian workforce is male dominated, with most policy makers and CEOs of organisations being male. Additionally, the Ghanaian culture also accounts for the difficulty in enforcing the policy to the letter. The Ghanaian culture is very effective in policy formulation but relaxed in their implementation and because the private sector is not effectively monitored, enforcement becomes deficient. For instance, this paper found public organisations to be relatively compliant than private organisations. These concerns require some regulatory actions to seek to the implementation of the policy in all organisations, particularly, private organisations.

Table 2. Enforcement of the Statutory Maternity Leave Period

Period of Leave	Private Banks	Public Banks	Private Nonbank Institutions	Public Nonbank Institutions
At least 12 weeks with pay	6	12	13	17
Less than 12 weeks with pay	5	2	9	4
Not at all	2	-	2	-

Source: Anku-Tsede (2015)

This paper further investigated into the impact of the leave period on respondents and the findings are summarized in Table 3. Almost all the respondents expressed total agreement for the essence of the policy. Some indicated that the leave period affords them ample time for their family. Even though the response rate was greater for public workers than private workers, there was a general consensus among working mothers. They added that there is usually less pressure at home on leave periods. This therefore offers them an opportune time to rest and have time for their personal issues; things they wouldn't have had but for maternity leave. It was also observed that Ghanaian working mothers save money during their leave period. Once mothers are on leave, they cut down on costs (such as transportation, feeding, etc.) and save a big part of their salaries. It was further observed that the leave period does not only give mothers ample time for their babies, it also strengthen their family ties. The general response rate highlights the positive impact maternity leave has on mothers' work-family life. Even though the impact seems to be felt by mothers in the public sector than those in the private sector, it explains the essence for all organisations to be compliant with the statutory leave period.

Even though this paper observed work-family life as the outcome variable, the finding contrasts with the studies of Lai and Masters (2005) for Taiwan, as well as Gruber (1994) for the United States. These authors observed that maternity leave negatively influenced wages of working mothers. However, the findings of this study is consistent with the study of Waldfogel (1999) who found no negative effects for the maternity leave on the wages women. In fact, maternity leave may even increase women's wages Waldfogel (2006) and balance the demands of their work and family life.

Table 3. Maternity Leave and Work-Family Balance

Impact on Working Mothers	Private Banks	Public Banks	Private Nonbank Institutions	Public Nonbank Institutions
I have ample time for my husband and kids	10	14	20	21
There is less pressure at home on leave periods	9	13	21	20
I save money to support the family	13	12	23	21
I attended to my baby fully with less assistance	12	13	20	19
My relationship with my family strengthened	11	14	22	18

Source: Anku-Tsede (2015)

## 5. Conclusions and Recommendations

Maintaining a good balance between the demands of one's work and that of his/her family is crucial for employee well-being. Most often, organisations ignore the social aspects of employees' work as a part that does not contribute to business efficacy. However, extant research provide conclusive evidence on how total well-being of employees contribute to the bottom line of businesses. Maternity policy is appreciated by all working mothers due to the enormous influence it has on their work-family life. Once mothers are able to balance the demands of their family and that of work, they attain sound system to deliver optimal output. There is thus a cyclical effect of maternity leave on organisational productivity. Organisations tend to benefit for complying with constitutional provisions and satisfying employees by enforcing maternity leave policy. It is therefore imperious for all Ghanaian organisations and firms worldwide to comply with maternity leave policy not only to offer working mothers good work-family life but also to contribute to the bottom-line of their businesses and shield themselves from legal implications.

Even though the findings of this paper offers similar results to some studies in Taiwan, it differs from the findings of other studies in the United States. Aside cultural variations and orientations, future studies may investigate other confounding variables that account for the variations in research findings.

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