



ST. MARY'S UNIVERSITY

SCHOOL OF GRADUATE STUDIES

**ASSESSMENT OF WOMEN'S WORK LIFE BALANCE IN
PRIVATE BANKS: THE CASE OF HEAD OFFICE BRANCH OF
WEGAGEN BANK**

BY

TSION YIGEREM

APRIL, 2017

ADDIS ABABA, ETHIOPIA

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**A THESIS SUBMITTED TO ST. MARY'S UNIVERSITY SCHOOLS OF
GRADUATE STUDIES IN PARTIAL FULFILLMENT OF THE
REQUIREMENTS FOR THE DEGREE OF MASTER OF BUSINESS
ADMINISTRATION**

APRIL, 2017

ADDIS ABABA, ETHIOPIA

I. ACKNOWLEDGMENT

First of all, I would like to thank the almighty son of God for his helps throughout this MBA program. It is also pleasure to me to express my deepest gratitude, love and appreciation to my husband and best friend, **Mr. Million Adafre (PhD Candidate)** for his patience, understanding and constructive advice throughout the development of this paper. For me, without his comments and assistance, the completion of this study would not have been realized and hence I am grateful to him.

My great gratitude also addressed to my advisors Dr. Chalachew G. (PhD), for his helpful suggestions and committed follow ups throughout the years. Last but not least, my hurtful thanks also go to women workers of Wegagen bank at head office branch.

II. ABSTRACT

Work-life balance in its broad sense captures all aspects of employees' personal and work life. This suggests that work-life balance should be focused on individuals, families, workplaces, communities, and society as a whole. However, due to word count and time limits, this study excluded community and societal aspects, and focused on individuals, families and workplaces. Despite the recognition of the importance of women's work force in Ethiopia it appeared that balancing of women's personal and work environment was neglected. This study investigated WLBP of Wegagen Bank, using quantitative research approach, and employing 7 point likert scale survey questionnaire. Data were collected using systematic random sampling. Freidman test were used to compare women's employees concerns on variables that affects work life balance; Further, in order to compare mean difference, this study employed one way ANNOVA test for multiple independent groups, and independent sample T test to compare women's employees concern across two independent groups. In addition, the study employed multiple regression analysis in order to predict the impacts of predictors on WLBP. Therefore, the study results showed that the mean difference of WLBP between married and unmarried women employees are not statistically significant; and mean comparisons of WLBP is not different across the various groups of women based on number of dependent and ages, conversely, it is significant across groups on the basis of occupational positions; moreover, the study concluded on the basis of multiple regression analysis result, personal life expectation, workload, work satisfaction, workplace support, work expectation, and family support are significant indicators of variations on WLBP. As opposed to previous studies, this study found that there is no significant mean difference of women's employees who have dependent cares or not; and also there is also no mean differences on WLBP whether they are married, or not. Moreover, the study suggested that there should be mechanisms by banks would have to raise awareness of families about how their support at home is helpful to women at work, and it should has potent mechanisms on raising work satisfaction, workplace support, and balancing and accommodating women's employees personal and work expectations.

Key words: Women work life balance policies (WLBP)

III. LIST OF ACRONYMS AND ABBRIVATIONS

WLB	Work Life Balance
WLBP	Work Life Balance Policies
WLBC	Work Life Balance Conflicts
WEC	Women's Employees Concern
PLE	Personal Life Expectation
WPS	Workplace support
SPSS	Statistical Package for Social Science
DV	Dependent Variable
IV	Independent variables

Tables of Contents

I. ACKNOWLEDGMENT	iii
II. ABSTRACT	iv
III. LIST OF ACRONYMS AND ABBRIVATIONS	v
CHAPTER ONE: INTRODUCTION.....	1
1.1. BACKGROUND OF THE STUDY.....	1
1.2. STATEMENT OF THE PROBLEM	2
1.3. RESEARCH QUESTIONS	4
1.4. OBJECTIVE OF THE STUDY.....	4
1.4.1. GENERAL OBJECTIVE.....	4
1.4.2. SPECIFIC OBJECTIVES	4
1.5. RESEARCH HYPOTHESES	5
1.6. SIGNIFICANCE OF THE STUDY	5
1.7. SCOPE OF THE STUDY.....	6
1.8. Organization of the Study	6
CHAPTER TWO: RELATED LITERATURE REVIEW	7
2.1. Work-life balance defined	7
2.2. The Origin of Work Life Balance Concepts.....	9
2.3. Work Life Balance Overview	10
2.4. Work-life balance and economic changes	11
2.5. Work-life balance and demographics	11
2.6. Broader dimensions of the term 'family'	11
2.7. Work-family conflict	12
2.8. Consequences of work-life balance and work-life imbalance.....	13
2.9. Wellbeing.....	14
2.10. Family satisfaction	15
2.11. Psychological health	16
2.12. Benefits of wellbeing	16
2.13. Organizational outcomes and employees' benefits of WLBP	16
2.14. Barriers in achieving work-life balance	16
2.14.1. Managerial support	17
2.14.2. Career consequences.....	17
2.14.3. Organizational time expectation.....	17
2.14.4. Genders perception	18

2.14.5. Co-worker support.....	18
2.15. Summary of Theoretical Review	18
2.16. Empirical Review of the Study	20
2.16.1. Introduction.....	20
2.16.2. Reviews of studies on WLB in relation to job satisfactions, and commitment.....	20
2.16.3. Reviews of studies on effects of demography on WLB	23
2.16.4. Reviews of studies on workload, work schedule, time, and flexibility	24
2.16.5. Review of studies on psychological and physical wellbeing in line with WLB	24
2.16.6. Reviews on studies on consequences of WLB.....	25
2.17. Summary of Empirical Review	26
CHAPTER THREE: THE RESEARCH METHODOLOGY	27
3.1. RESEARCH APPROACH	27
3.2. THE RESEARCH DESIGN.....	27
3.2.1. SAMPLE SIZE	28
3.2.2. SAMPLING TECHNIQUES	29
3.2.3. DATA SOURCE, DATA COLLECTION TECHNIQUE, AND INSTRUMENT	29
3.2.4. DATA ANALYSIS TOOLS, AND TECHNIQUES.....	29
3.2.5. VARIABLE SPECIFICATION	31
3.2.5.1. DEPENDENT VARIABLE (Y).....	31
3.2.5.2. INDEPENDENT VARIABLES (Xi)	31
3.2.6. Research Evaluation: Trustworthiness of the Study	33
CHAPTER FOUR: DATA ANALYSIS, PRESENTATION, AND INTERPRETATION	34
4.1. INTRODUCTION	34
4.2. RESPONSE RATE.....	34
4.3. RELIABILITY ANALYSIS	34
4.4. DESCRIPTIVE STATISTICS.....	35
4.5. WOMEN’S EMPLOYEE CONCERN ON VARIABLES.....	37
4.6. CORRELATION.....	38
4.7. DEMOGRAPHIC DIFFERENCE TESTS ON WLBP	39
4.8. REGRESSION ANALYSIS	43
4.8.1. Outliers, Normality, Linearity, and Homoscedasticity.....	44
4.8.2. Regression model summary.....	45
4.5.3. Test of model adequacy.....	46
4.9. RESULTS AND DISCUSSIONS.....	50
4.10. PRACTICAL IMPLIMENTATIONS	54
4.11. STUDY LIMITATIONS	55

4. 12. FURTHER RESEARCH AREAS	55
CHAPTER FIVE: CONCLUSION AND RECOMMENDATION	57
5.1. CONCLUSION	57
5.2. RECOMMENDATION	59
REFERENCE	60
APPENDIX	63

CHAPTER ONE INTRODUCTION

1.1. BACKGROUND OF THE STUDY

Work-life balance is vital for individuals' wellbeing, organizations' performance and functioning society (Grady et al., 2008). There are different beliefs on how work-life balance should be defined, measured and researched (Grzywacz & Carlson, 2007). Different terms are also used by different researchers while referring to 'work-life balance'. For example, (Frone, 2003), Greenhaus et al. (2003) and Clark (2000) refer to the term 'work-family balance'; Clarke et al. (2004) refer to 'work-family fit'; Burke (2000) refers to 'work-personal life balance'; and (Grady et al, 2008) refer to 'work-life balance'. As work-family balance is often associated with traditional families, i.e., individuals who are married with children (Barnett & Hyde, 2001), and this study refers to a family in both its traditional and non-traditional form; in order to therefore avoid any confusion, the term 'work-life balance' will be used throughout this paper.

Grady et al (2008) state that the term 'work-life balance' is more comprehensive and includes "family, community, recreation and personal time" As stated by (Grady et al. 2008) Work-life balance in its broad sense captures all aspects of employees' personal and work life; this suggests that work-life balance should be focused on individuals, families, workplaces, communities, and society as a whole. However, due to word count and time limits, this study excluded community and societal aspects, and focused on individuals, families and workplaces.

Lero and Bradoel (2008) state that the concept of work life conflict recognizes that most individuals have multiple roles. Work-life balance practices help minimize the amount of work life conflict and also target the antecedents. Some of the antecedents' of work-life conflicts include heavy job demands and job overloads. According to (Clarke, Koch and Hill, 2004), work-life balance is generally associated with equilibrium between the amount of time and effort somebody devotes to work and personal activities, in order to maintain an overall sense of harmony in life.

However, Grzywacz and Marks (2000) recognized that pressure at work also played a significant role in family-work conflict, supporting an interrelationship between work stress and family stress (Frone, Yardley & Markel, 1997). Family-work conflict has been mainly linked to lower work performance and lower family

satisfaction (Hill, 2005), lower levels of work-life balance higher job stress and turnover intentions (Kalliath & Monroe, 2009).

The aim of this study is to demonstrate factors impinge on Wegagen Bank policies and issues related with women's work-life balance.

1.2. STATEMENT OF THE PROBLEM

Work life balance is a very important phenomenon that is of great concern to various employees in both private and public sector. It goes beyond prioritizing the work role and one's personal life. It also affects the social, psychological, economical and mental well being of the individual. All these are reflected in the output of the individual, which affects his or her performance in the work place on the long run. Work life balance has implication on employee attitudes, behaviors, wellbeing as well as organizational effectiveness (Eby et al, 2005)

Despite the recognition of the importance of women's employees in Ethiopia, the balancing of women's personal and work environment was neglected. As a result, of this conditions posed insurmountable challenges with regard to creating effective and efficient women work force. Women workers at banking sectors do not positively perceive about their life-work balance in their personal environment. This might be as the result of lack of family support, personal life expectations and satisfactions. Furthermore, most of women negatively perceive their work-life balance this may be due to inadequate work-life balance polices, insufficient workplace support, excessive workload, lack of financial support, work expectations and dissatisfaction. Therefore, the study will investigate these practical problems and come across practical solutions for these compelling scenarios.

Many scholars agree that work-family conflict and family-work conflict are negatively related to family life satisfaction and work satisfaction (e.g. Parasuraman & Greenhaus, 2002; Allen et al., 2000; Netemeyer et al., 1996), and therefore are negatively related to work-life balance (Kalliath & Monroe, 2009). Some researchers indicate different causes and effects of work-family conflict and family-work conflict. These findings do not always reach the same conclusions. For example, (Allan et al., 2007) found that an excessive workload has a stronger negative impact on work-family conflict than long working hours, whereas (Major, Klein and Ehrhart, 2002) found a positive relationship between excessive working hours and work-family.

Literature shows the connection between work-family conflict and lower family function (Hill, 2005), lower family satisfaction (Bedeian, Burke & Moffett, 1989), lower work satisfaction (Hill, 2005), poor physical and psychological health (Hill, 2005; Frone et al., 1997), distress (Dikkers, Geurts, Dulk, Peper, Taris & Kompier, 2007), depression and alcohol abuse (Grzywacz & Marks, 2000). Employees experiencing higher levels of stress caused by work-family conflict seem to be less satisfied with their jobs, less productive and less committed to the organization (Frye & Breaugh, 2004). In turn, employees with lower levels of work-family conflict experience higher levels of job satisfaction (Hill, 2005). Also, those individuals who spend more time with their families enjoy a higher quality of life (Greenhaus et al., 2003).

Despite plethora of research on these two conflicts simultaneously, there seems to be insufficient research conducted exclusively on family-work conflict and its effects on individuals' wellbeing. The reason behind this could be the argument that work-family conflict occurs more frequently than family-work conflict (Frone, 2003).

This study investigated the concept of work-life balance policies and practices of Wegagen Bank. Quantitative approach was used to investigate the work-life balance policies. Associations between different variables related to work-life balance are tested by Pearson product moment correlation, and multiple regression model employed to test casual relation between WLBP and predictors using Statistical Package for Social Science (SPSS) **version 22**. Furthermore, there is a wide gap between the bank work life balance practices and employees' understanding of the concept; this study suggested some policy implications which would aid the implementation of work life balance policies in the studied bank. In addition, filling this gap added new knowledge, as opposed to previous studies, on general literatures such as similarities of women concern with respect to work-life balance policies whether they are married, or not, and whether they have dependent, or not. Further, as far as the knowledge of the researcher, this study is the first to made ranks women's employees concerns with regard to variables related with work life balance; and found that women's gave higher priority to work life balance policies that others variables such as work satisfaction, family support, workload, and etc.

1.3. RESEARCH QUESTIONS

In order to address the research gap, the **questions that this study seeks to answer are:**

1. What factors affects work life balance, and how these affects it'?
2. Do women's employees concerns for ratings factors that affect work-life balance are differ in population?
3. Do women's employees concerns for work-life balance policies are differ across various groups?

1.4. OBJECTIVE OF THE STUDY

1.4.1. GENERAL OBJECTIVE

The primary purpose of this study is to look critically at issues and concepts related to women's work-life balance in order to alleviate and give practical recommendations to the bank under the study i.e., Wegagen Bank. Furthermore, the study aimed to add some new knowledge on the existing body of literature with regard to the topic under the study.

1.4.2. SPECIFIC OBJECTIVES

The study aims to focus on the following specific objectives:

- ❖ To describe women's work-life balance being practiced in the bank
- ❖ To explore factors influencing women's work-life balance policy of the bank
- ❖ To rank the concerns on factors that influences women's work-life balance of the bank
- ❖ To compare women's concerns on work-life balance policies across various groups

1.5. RESEARCH HYPOTHESES

The following **seven** hypotheses were developed and tested for this study:

- ❖ **Hypothesis 1:** Women's give higher priority for work-life balance policy than predictors.
- ❖ **Hypothesis 2:** Family support is positively correlated with work satisfaction.
- ❖ **Hypothesis 3:** Work place support is positively correlated with work satisfaction.
- ❖ **Hypothesis 4:** Average value of work life balance policy is **not** significantly different between married and unmarried women employees.
- ❖ **Hypothesis 5:** Average value of work life balance policy is not significantly different across women's groups based on number of dependent.
- ❖ **Hypothesis 6:** Average value of work life balance policy is significantly different across women's designation groups.
- ❖ **Hypothesis 7:** Average value of work life balance policy is **not** significantly different across women's age groups.

1.6. SIGNIFICANCE OF THE STUDY

The researcher strongly believed that this particular study is significant in different areas. First, it can be used as source of information by management bodies of Wegagen Bank and concerned human resource specialist when performing strategic plan regarding women work force of the organization; Second, it initiates the bank to reassess its existing policies and procedures. Third, it serves as spring board for other studies and contributes to the existing knowledge of literature concerning on what you are not clear especially those engaged in women work life balance in banking sector; and lastly, it serves as a reference material for both academicians and practitioners.

1.7. SCOPE OF THE STUDY

Work life balance in its broad sense captures all aspects of employees' personal and work life; this suggests that work life balance should be focused on individuals, families, workplaces, communities, and society as a whole. However, due to word count and time limits, this study excluded community and societal aspects, and focused on individuals, families and workplaces.

1.8. Organization of the Study

The paper is organized in **six** main chapters, the first chapter is introduction which gives a general aim, coverage and scope and other basic issues of the paper, the second chapter deals with literature review which includes related theoretical literature reviews; in this chapter previous theoretical studies that are related with women work life balance is reviewed. The third chapter is methodology, data collection and, in addition to that, various parametric tests also employed; in the fourth chapter, the primary data used to analyzed and interpreted; in fifth chapter, result and discussions made on the findings of this study in connection with previous theoretical literatures, and empirical studies. In addition, limitations, implications, and further research areas were also discussed under this chapter; and finally, the six chapter deals with conclusions and recommendations.

CHAPTER TWO RELATED LITERATURE REVIEW

2.1. Work-life balance defined

Practices that are meant help employees better manage their work and non work times are called in the literature as work-family policies, family-friendly or family-responsive policies. In recent years, the term work-life balance has replaced what used to be known as work-family balance. (Hudson Resourcing, 2005) This semantic shift arises from a recognition that childcare is by no means the only important non-work responsibility and the issue can be applies to any non-paid activities or commitments and to a diverse range of employees such women, man, parents and non-parents, singles and couples. Other life activities that need to be balanced with employment may include study, travel, sport, voluntary work, personal development, leisure or eldercare. From the very beginning it is important to understand that work-life balance does not mean to devote an equal amounts of time to paid work and non-paid roles; in its broadest sense, is defined as a satisfactory level of involvement or ‘fit’ between the multiple roles in a person’s life. Although definitions and explanations may vary, work-life balance is generally associated with equilibrium between the amount of time and effort somebody devotes to work and personal activities, in order to maintain an overall sense of harmony in life. (Clarke, et al 2004)

Grady et al. (2008) state that the term ‘work-life balance’ is more comprehensive and includes family, community, recreation and personal time; As stated by Grady et al. (2008) work life balance in its broad sense captures all aspects of employees’ personal and work life; this suggests that work-life balance should be focused on individuals, families, workplaces, communities, and society as a whole. However, due to word count and time limits, this study excluded community and societal aspects, and focused on individuals, families, workplaces and other relatives. The literature indicates a number of work-life balance definitions. For instance, (Clark, 2000) describes work-life balance as satisfaction and good functioning at work and at home, with a minimum of role conflict. (Clarke et al, 2004) state that work-life balance is equilibrium or maintaining overall sense of harmony in life. (Greenhaus et al, 2003) define work-life balance as the amount of time and the degree of satisfaction with the work and family role. (Frone, 2003) presents a four-fold taxonomy of work-life balance, in which work

life balance is described as low levels of inter-role conflict and high levels of inter-role facilitation. (Grzywacz and Carlson, 2007) believe that work life balance is an accomplishment of role-related expectations that are negotiated and shared between an individual and his/her role-related partners in the work and family domains. Several theories have been proposed by researchers to explain work life balance. (Clark, 2000) presented a border theory according to which family and work domains are separated by borders which could be physical, temporal or psychological. Some researchers (e.g. Edwards & Rothbard, 2000; Lambert, 1990) referred to compensation theory according to which workers try to find more satisfaction in one domain to compensate for the lack of satisfaction in the other domain. Others (e.g. Rothbard & Dumas, 2006; Grzywacz & Marks, 2000) refer to spill-over theory according to which any feelings, emotions, attitudes and behaviors generated in one domain can be transferred or 'spilled over' into the other domain. (Frone, 2003), and (Grzywacz and Marks, 2000) proposed more conceptual models where work life balance can be measured by work-family and family-work conflict as well as work-family and family-work enhancement. Clark (2000) explains that focus on the domains of work and family is essential, as family and work are the most important elements of everyone's life. Any competing demands of work and family life will cause conflict and negatively affect the wellbeing of workers. Clark (2000), Frone (2000), and Clarke et al (2004) agree that measurable aspects of work life balance are satisfaction, lack of role conflict and an overall sense of harmony. (Greenhaus et al, 2003) believe that balance between family and work domains also involves time balance, involvement balance, and satisfaction balance. Frone (2003) states that the measurable four aspects of the balance between work and family roles are: (a) work-family conflict, (b) family-work conflict, (c) work-family enhancement, and (d) family-work enhancement. As these components have bi-directional effects on work and family domains, participation in the work role may interfere or enhance the performance in the family role, and vice versa, participation in the family role may interfere or enhance performance in the work role (Frone, 2003; Grzywacz & Marks, 2000; Frone et al., 1992; Greenhaus & Beutell, 1985).

Clark (2000) argues that keeping work and family lives separate enables the management of work and family borders; however integration of work and family lives eases transitions between those two domains. Each of these two approaches can improve employees' well-being; this however is influenced by individuals' preferences in terms of separation or integration.

Clark (2000) found that higher flexibility and lower permeability between work and family domains can result in lower work-family conflict. This again depends on individuals preferences regarding segmentation and integration. Flexible, integrative work-family arrangements can improve work life balance by enabling employees to spend more time with their family. At the same time, when these integrating arrangements are so high that they blur work-family boundaries, they can worsen work life balance and lead to higher work-family conflict, higher dissatisfaction with work and family life, and higher levels of stress or depression (Clark, 2000; Hill et al, 1996).

2.2. The Origin of Work Life Balance Concepts

During the 1960s and 1970s, employers considered work-life mainly an issue for working mothers who struggled with the demands of their jobs and raising children. During the 1980s, recognizing the value and needs of women contributions, pioneering organizations (i.e., IBM, Deloitte) began to change their internal workplace policies, procedures and benefits. The changes included maternity leave, employee assistance programs (EAPs), flexi-time, home-based work, and child-care referral. During the 1980s men also began voicing work-life concerns. The term ‘work life balance’ was first coined in 1986 in reaction to the unhealthy choices that many Americans were making in favor of the work place as they opted to neglect family, friends and leisure activities in the pursuit of corporate goals. Articles of the time suggested a sharp increase in the working hours of the Americans. This had started to affect their families and individual health. Work life balance slowly was gaining grounds in the various organizations. By the end of the decade, work life balance was seen as more than just a women’s issue, affecting men, families, organizations and cultures.

In 1990s solidified the recognition of work-life balance as a vital issue for everyone women, men, parents and non-parents, singles and couples. The 1990s saw a rise in the number of working women and dual-income families. A second family configuration, the lone parent household also became prevalent in the 1990s. The labor force experienced considerable challenges in balancing the work and family responsibilities. This growing awareness of the central importance of the issue resulted in major growth in attempted work-life solutions during this decade. Numerous studies showed that the generations from baby boomers to new college graduates were making job choices based on their own work-life issues and employer’s cultures. The term work-life balance is commonly used as a more comprehensive expression to describe

policies that have been previously termed 'family-friendly', but are now extended beyond the scope of the family. Work-life balance refers to the flexible working arrangements that allow both parents and non-parents to avail of working arrangements that provide a balance between work responsibilities and personal responsibilities (Redmond, Valiulis and Drew, 2006).

The origin of work-life balance practices spans from work-life conflict experienced by employee. Work Life Conflict is the inter-role conflict that results when one's roles as an employee is incompatible with one other area such as being a spouse, parent or with other religious and leisure activities. The concept of Work Life Conflict recognizes that most individuals have multiple roles. Work-life balance practices help minimize the amount of Work Life Conflict and also target the antecedents (Lero and Bardoel, 2007). Some of the antecedents' of work-life conflicts include heavy job demands and job overloads.

2.3. Work Life Balance Overview

Work-life balance is an important topic in both professional business practice and academic research. Work-life balance has become a popular research area in different fields such as sociology (e.g. Allan, Loudoun & Peetz, 2007), psychology (e.g. Greenhaus, 2008; Frone, 2000), human resource management (e.g. Grady, McCarthy, Darcy & Kirrane, 2008; McDonald, Pini & Bradley, 2007), organization studies (e.g. Kelly, Kossek, Hammer, Durham, Bray, Chermack, Murphy & Kaskubar, 2008), and gender studies (e.g. Sullivan & Smithson, 2007; Hill, 2005; Sullivan & Lewis, 2001). The majority of research on the correlation between work and family life refers to work life balance and organization policies, work life balance and organization culture, work life balance and human resource management, work life balance and work commitment, work life balance and absenteeism, work life balance and gender equality, work life balance and family life, and many more. (Casper et al, 2007) There are a number of studies examining work life balance and workers wellbeing. These studies however were mainly conducted in the United States (e.g. Grzywacz & Marks, 2000), the United Kingdom (e.g. Wise, Bond & Meikle, 2003), Australia and New Zealand (e.g. Bochner, 2003). In addition, several researchers (e.g. Greenhaus, Collins & Shaw, 2003; and Grzywacz & Marks, 2000) noticed that work and family literature, while assessing relationships between work and family domains, considers family life as time spent with a spouse and children, ignoring other important aspects of family, such as time spent with parents.

2.4. Work-life balance and economic changes

The recent economic downturn, increased competition and evolving technology have put pressure on organizations to perform, and on employees to increase their productivity (O'Connell et al., 2010). Organizations deal with these tough economic times by cutting expenditure, decreasing staff levels and increasing workloads for remaining employees (O'Connell et al., 2010). The wellbeing of workers who kept their employment can be negatively affected by job insecurity (Scherer, 2009). Many individuals feel under pressure to work longer hours to keep their jobs (Wayman, 2010), and to meet their family expenses (Edwards & Rothbard, 2000).

2.5. Work-life balance and demographics

Over the last few decades, global demographic changes such as an increased participation of women in the workforce, two-income households, single-parent families and eldercare have resulted in increased challenges faced by workers who tried to balance demands of work and family life (Tennant & Sperry, 2003; Young, 1999). These challenges and higher demands from work and family life have been found to have negative effects on the wellbeing of workers and their families (Hochschild, 1997), and resulted in family-work conflicts and work-family conflicts. (Aryee, Srinivas & Tan, 2005)

2.6. Broader dimensions of the term 'family'

Barnett and Hyde (2001) note that many researchers indicate a difficulty in describing the various dimensions of the term 'family'. Traditional theories of a family refer to married heterosexual couples with children, where men engage in the world of work and women engage in domestic work and looking after children (Hilliard, 2007; Hymowitz & Weissman, 1990; Persons & Bales, 1955). This approach excludes gay or lesbian couples, or single-parent families (Barnett & Hyde, 2001). (Grzywacz and Marks, 2000) also suggest that many work-family studies limit their samples to individuals who are married or who have children, and argue that "such a limitation reflects too narrow a conceptualization of family", as single and childless individuals often carry significant family commitments to their parents, siblings and other kin, and therefore should be included in work-family studies. Research has shown that

employees with significant dependent care responsibilities such as care for dependant elders, care for young children, or employees with large families experience higher levels of work-family conflict than individuals without such care responsibilities (Frone et al., 1992; Greenhaus & Beutell, 1985). (Grzywacz and Marks, 2000) found that family support or burden influences levels of work-family conflict. Lower levels of family criticism and burden indicated lower work-family conflict amongst women, and lower levels of family support indicated higher negative spillover amongst both genders.

This study refers to ‘family’ in its traditional and non-traditional context, which includes married couples with children, as well as individuals of the opposite sex, who are in partnered relationships, with or without children. Family in this study also refers to one’s overall home-life, which apart from partners, spouses and children, also includes parents, siblings, and other relatives.

2.7. Work-family conflict

Work-family conflict occurs when work activities interfere with family activities, and in contrast, family-work conflict occurs when family activities interfere with work activities (Breugh & Frye, 2007; Hill, 2005). The literature indicates various definitions of work-family conflict and family-work conflict. (Netemeyer, Boles and Murrian, 1996) describe family-work conflict as “a form of inter role conflict in which general demands of, time devoted to, and strain created by the family interfere with performing work-related responsibilities”, and work-family conflict as “a form of inter role conflict in which the general demands of, time devoted to, and strain created by the job interfere with performing family-related responsibilities”. Research has shown that work-family conflict and family-work conflict are a result of pressure created by incompatible work and family roles (Yang, 2005; Greenhaus & Beutell, 1985). (Greenhaus and Beutell, 1985) argue that participation in the work domain is more difficult due to participation in the family domain, and vice versa. (Greenhaus and Beutell, 1985) define work-family and family-work conflicts as a form of friction in which role pressures from work and family domains are mutually incompatible in some respects. These conflicts occur bi-directionally, which means that a negative experience at work can affect employees’ family life, and vice versa (Wayne et al, 2007; Yang, 2005). This happens because work-family conflict is negatively related to family life satisfaction, whereas family-work conflict is connected to lower work satisfaction

(Frone, 2003; Williams & Allinger, 1994). According to Greenhaus and Beutell (1985), there are three types of work-family conflict and family-work conflict: (a) time-based conflict, (b) strain-based conflict, and (c) behavior-based conflict. Time-based conflict arises where work-related activities or family-related activities compete with other activities. (Yang, 2005). Strain-based conflict occurs when pressures and demands of one role conflict with the demands of the other role (Edwards & Rothbard, 2000). Behavior-based conflict arises when behavior expected in one role conflicts with that expected in the other role (Edwards & Rothbard, 2000). Literature shows the connection between work-family conflict and lower family function (Hill, 2005), lower family satisfaction (Bedeian, Burke & Moffett, 1989), lower work satisfaction (Hill, 2005), poor physical and psychological health (Hill, 2005; Frone et al., 1997), distress. (Dikkers et al., 2007), depression and alcohol abuse (Grzywacz & Marks, 2000). Employees experiencing higher levels of stress caused by work-family conflict seem to be less satisfied with their jobs, less productive and less committed to the organization (Frye & Breugh, 2004). In turn, employees with lower levels of work-family conflict experience higher levels of job satisfaction (Hill, 2005). Also, those individuals who spend more time with their families enjoy a higher quality of life. (Greenhaus et al., 2003)

2.8. Consequences of work-life balance and work-life imbalance

Work life balance policies have been found to reduce absenteeism and positively impact employees' job satisfaction, productivity and retention. (Hill, 2005; Allen, 2001) (Grady et al, 2008) emphasizes the importance for organizations to implement work life balance initiatives. These initiatives include flexible working hours, temporal agreements, childcare facilities, and supports such as counseling (Grady et al., 2008). Organizations providing such benefits seem to understand the relationship between greater work life balance and retention of a competent workforce, and its effect on organizational commitment and profitability (Ryan & Kossek, 2008; Hill, 2005). Organizations with a high work life balance culture are more likely to retain individuals who prioritize work life balance. (Kristof, 1996) In contrast, when WLB priorities differ between employers and employees, then work-family conflict occurs. This can result in staff deciding to leave an organization and to look for work in organizations where work life balance cultures are high. (Kristof, 1996)

2.9. Wellbeing

Wellbeing is a crucial component of a happy, good-quality life (Diener, 2000). Wellbeing is associated with happiness, satisfaction, vitality, optimism, passion, and self-actualization (Seligman, 2002). Aristotle in his *Nicomachean Ethics* states that *eudaimonia* (the Greek word for happiness) is the highest good for human beings and can be achieved by correct actions that lead to individual wellbeing (Myers, 1992). (Corbin and Lindsey, 1994) state that wellbeing is the utilization of emotional, intellectual, physical, spiritual and social dimension that expands one's potential to live and work effectively and to make a significant contribution to society. Wellbeing can be assessed by individuals' subjective judgment in relation to their life satisfaction, or psychological health (e.g. perceived stress) (Grzywacz, Almeida & McDonald, 2002); as well as by individuals' objective measures of physical health (e.g. blood pressure). (Broadwell & Light, 1999) Wellbeing can be divided into: (a) subjective wellbeing, focusing on positive effects and the absence of negative effects; and (b) psychological wellbeing, focusing on achieving individuals' full potential. (Ryan & Deci, 2001) This study considers wellbeing as subjective wellbeing, which can be also defined as emotional wellbeing (Ryan & Deci, 2001). This decision was based on the argument that the term 'well-being' is often used rather than 'subjective well-being' in order to avoid any suggestion that there is something arbitrary or unknowable about the concepts involved. (Diener, 2005) Emotional wellbeing was explained by Aristippus in the fourth century BC as experiencing bodily pleasure and avoiding suffering (Ryan & Deci, 2001). This pleasure-pain theory is used by Ryan and Deci (2001) who argue that wellbeing involves three components of happiness: (a) life satisfaction, (b) the presence of positive mood, and (c) the absence of negative mood.

Diener (1984) also argues that satisfaction with life; positive effect and negative effect are the main factors indicating wellbeing. Therefore, it can be understood that well-being refers to positive and negative evaluations that people make about their lives, which includes reflective cognitive evaluations, such as life satisfaction and work satisfaction, interest and engagement, and affective reactions to life events, such as joy and sadness (Diener, 2005).

As family and work are the most important elements in everyone's life (Clark, 2000), and satisfaction with those two domains affects people wellbeing and overall feelings about their lives (Diener, 2005), this study examines wellbeing using measures of family life satisfaction and work satisfaction. Also, because this study refers to

wellbeing as emotional wellbeing, a psychological health scale was included for examination of participants' wellbeing. The psychological health scale assesses levels of psychological distress amongst participants.

2.10. Family satisfaction

In order to describe family satisfaction it is important to note that some researchers use the term 'family satisfaction' (e.g. Hill, 2005) 'home-life satisfaction' (e.g. Clark & Farmer, 1998) or 'life satisfaction' (e.g. Diener, 2005; Shin & Johnson, 1987). According to Shin and Johnson (1987) life satisfaction refers to a judgmental process where individuals evaluate their lives based on their own unique criteria. These criteria include health and successful relationships; however, they may be differently understood or weighted by individuals. (Diener et al, 1985) (Clark and Farmer, 1998) state that home-life satisfaction means achieving close relationship and personal happiness. This study refers to the term 'family satisfaction' where the word 'family' is not limited to children, spouses or partners only, but it also includes parents, siblings and other relatives. This terminology was used in order to distinguish participants' work lives from their family lives, in particular whilst completing the questionnaire. Also, this terminology was used to avoid confusion by the reader and participants, where for example 'life satisfaction' could be understood as satisfaction with family life and work life together.

Work satisfaction can be divided into affective work satisfaction based on individuals' overall feeling about their job as a whole; and cognitive work satisfaction based on individuals' logical evaluation of the job conditions (e.g. working hours, pay and pension plans), opportunities and outcomes (Spector, 1997; Moorman, 1993). According to (Clark and Farmer, 1998) work satisfaction refers to a sense of achievement and income stability. There are two sets of factors determining work satisfaction: (a) intrinsic factors such as education, job meaningfulness, job expectations and family demands; and (b) work-related factors such as job security, skill variety, role overload and conflict, and supervisor support (Paton et al., 2003). This study refers to affective work satisfaction to mean work satisfaction, and measures work satisfaction using subjective emotional evaluations made by individuals (Frone et al., 1992), in order to determine whether individuals experience satisfaction from their work as a whole. (Paton et al., 2003)

2.11. Psychological health

Psychological health is fundamental to people's well-being and can be defined as a state of well-being in which the individual realizes his or her own abilities, can cope with the normal stresses of life, can work productively and fruitfully, and is able to make a contribution to his or her community. (World Health Organization, 2005) Psychological health can be assessed by identifying symptoms of anxiety, depression, social dysfunction, and feelings of incompetence and uncertainty. (Goldberg, 1972)

2.12. Benefits of wellbeing

Burke (2000) believes that organizations can gain a competitive advantage by promoting employee wellbeing. This can be achieved by concentrating on positive emotions such as happiness, optimism, work engagement and involvement, which are closely related to a company's performance (Luthans & Youssef, 2004).

2.13. Organizational outcomes and employees' benefits of WLBP

The effects of introducing work-life balance practices on employee attitudes and perceptions include job satisfaction, organizational commitment, and job stress and turnover intention. All of these factors, in turn, affect job performance, direct and indirect absenteeism costs, costs associated with the loss and replacement of valued employees, customer satisfaction, and organizational productivity; Although the formal evaluation of work-life practices is often difficult because of the problem of calculating the costs and benefits of different strategies, some companies have attempted to quantify the outcomes of specific policies.

2.14. Barriers in achieving work-life balance

Implementing of work-life practices for organizational effectiveness may be compromised by lack of use these practices. Research conducted amongst organizations in the UK suggests that employees often remain unaware of their work-life entitlements following the implementation of work-life balance practices. (Kodz et al, 1998) For example, in a survey of 945 employees in six different organizations across three sectors of employment (local government, supermarkets, and retail banking), found that

50% of employees were unaware of the family friendly practices offered by their organizations (Yeandle et al, 2002).

Five distinct aspects of work-life culture have been identified from previous studies (McDonald et al 2005), all of which should be considered by organizations when attempting to improve employees' work-life balance. These are outlined below:

2.14.1. Managerial support

It is consistently emphasized in discussions and studies as a factor influencing work-life balance. Managers play an important role in the success of work/life programs because they are in a position to encourage or discourage employees' efforts to balance their work and family lives. Where supervisors enthusiastically support the integration of paid work and other responsibilities, employees will be more likely to take up available work-life programs. On the other hand, it has been suggested that even in 'family-friendly' organizations, managers may send negative signals indicating that the use of flexible benefits is a problem for them, their colleagues and the organization as a whole. (Hudson Resourcing, 2005)

2.14.2. Career consequences

The second factor associated with a barrier to the successful implementation of work-life practices is the perception of negative career consequences.

2.14.3. Organizational time expectation

Another factor that influence the uptake and overall supportiveness of work-life policies is organizational time expectations the number of hours employees are expected to work; how they use their time (e.g., whether employees are expected to take work home). To be perceived as making a significant contribution, productivity alone is not enough. One has to maintain a continual presence at work.” This is particularly the case in organizations with “presenteeism” cultures where those who succeed are the ones who come in early and stay late as a matter of course.

2.14.4. Genders perception

Perceptions that work-life policy is developed only for women are the fourth factor related to their use. A review of men's use of family-friendly employment provisions argues that barriers to men's use arise from three major sources.

First the culture of many workplaces casts doubt on the legitimacy of men's claims to family responsibilities; Second, the business environment, imposing competitive pressures to maintain market share and increase earnings. Third, the domestic organization in employees' own homes often precludes men from taking up available work/life options. Some work-life provisions, such as paternity leave, are intended specifically for men and aim to foster a greater sharing of responsibilities between men and women.

2.14.5. Co-worker support

An increasing amount shows that workers who make use of work-life practices suffer negative perceptions from colleagues and superiors. An experiment (Beauregard, and Lesley, 2008) found that employees who used work life balance practices were perceived by co-workers as having lower levels of organizational commitment, which was thought to affect the subsequent allocation of organizational rewards such as advancement opportunities and salary increases.

Some staff that use flexible arrangements have reportedly experienced 'family friendly backlash' or resentment from co-workers. In other organizations, employees without dependent care responsibilities (in this paper, defined as time spent performing childcare, eldercare or care for a disabled dependent) interpret "family friendly" as favoritism and complain that they are being "unfairly" or inequitably treated.

2.15. Summary of Theoretical Review

Competing and multi-faced demands between work and home responsibilities have assumed increased relevance for employees in recent years, due in large part to demographic and workplace changes, such as: a greater numbers of women in the workforce (dual-career couples), transformation in family structures (a rise in the number of single parents). Changing demographics are behind the move to embrace work-life programs. The decline of the traditional family, an increase in dual-career couples, and a rise in the number of single parents mean that employees are juggling

more responsibilities outside work. To enhance that everyone benefits from good practice in work-life balance. For instance: business, through easier recruitment, improved retention, and easier service delivery; the economy, as the labor market grows more skilled and experienced people are available to work; parents and careers, who can spend quality time at home as well as providing financial support through work; people with disabilities, through improved access to work; and the workforce generally where they are better able to balance their work with other aspects of their lives. The more control employees feel they have over their lives, the more able they are to balance work and family. An overall conclusion of much of the research is that work-life balance practices are most effective when they enhance employees' autonomy and increase their capacity to perform well in work and in family situation. To sum up, a successful convergence between work and non-work aspects can be a win-win situation for employees and employers alike. The ability to achieve satisfying experiences in all life domains enhances the quality of personal relationships and a range of organizational outcomes. Availability and use of work-life balance practices, when provided in the context of supervisor and organizational support can reduce work-life conflict and increase positive appraisals of one's organization. These effects are often associated with employee attitudes such as increased job satisfaction and enhanced control over their work schedule. The results are: reduce absenteeism, intend to turnover, job stress levels and work-life conflict and increased productivity. A lower turnover intentions means: lower recruitment and training costs, increased retention of valuable employee and increased organizational commitment and loyalty. All of these aspects are associated, in turn, with costs savings, higher customer satisfaction and implicitly higher levels of organizational performance.

To sum up, the literature shows that common consequences of poor work life balance caused by high levels of work-family conflict are depression and distress, leading to lower productivity, poorer work quality, higher absenteeism and staff turnover (Seligman, 2011; Hill, 2005). Work-family conflict can also lead to lower family function (Hill, 2005), alcohol abuse (Grzywacz & Marks, 2000), and poor physical and psychological health (Hill, 2005; Frone et al., 1997). Therefore, organization and managers need to understand the importance of WLB, its impact on employees' wellbeing, and effects it has on organization's productivity and performance (Grady et al., 2008; Burke, 2000).

2.16. Empirical Review of the Study

2.16.1. Introduction

Research has indicated that those workers who have some form of control over their working environment tend to suffer less stress-related ill-health, with clear implications for the concept of work-life balance. The primary way companies can help facilitate work-life balance for their employees is through work-life practices, that are usually associated with flexible working and reductions in working time or family-friendly policies. Even if many companies have extensive work-life programs, most have not yet changed their organizational cultures to support employees and managers who want to use work-life options. Organizations can implement various work-life balance initiatives that may assist employees to better balance their work and family responsibilities, gain improvements in well-being and provide organizational benefits. Statistics show that in Ireland in 2011 men worked an average of 39.4 hours a week and women 30.6 hours (CSO, 2012). Heavier work demands faced by employees also result in higher levels of stress, which negatively impacts workers' physical and psychological wellbeing (Malik et al, 2010). (Grady et al., 2008) and (Burke, 2000) argue that organizations and managers need to understand the importance of work life balance, its impact on employees' wellbeing, and the effects it has on organizations productivity and performance.

Since, the concept of work life balance studied in relations with different perspectives, the researcher categorized or clustered studies based on their similarity of theme or concepts they tried to address.

2.16.2. Reviews of studies on WLB in relation to job satisfactions, and commitment

Many studies recognize relationships between family and work satisfaction and people's wellbeing (e.g. Brough & O'Driscoll, 2005; Frone et al., 1992). However, there seems to be limited literature focusing exclusively on the family satisfaction aspect and its connection to employees' wellbeing. Hill (2005) argues that family satisfaction plays an important role in individuals' wellbeing, and can influence employees' work performance. This occurs because family and work lives are the most important domains in everyone's life (Clark, 2000), family and work satisfaction are positively related (Frone et al., 1992); hence higher levels of family satisfaction can lead to higher levels of work satisfaction, organizational commitment and improved

productivity (Hill, 2005). According the study carried by (Azeem and Akhtar, 2014) investigated the influence of work life balance and job satisfaction on organization commitment of health care employee. This was aimed at exploring the influence of work life balance and job satisfaction has on organization commitment among healthcare employee. Questionnaire was distributed to 275 respondents in the healthcare sector. The Statistical Package for Social Sciences (SPSS) was used to analyze the quantitative data including correlation and reliabilities. The finding of the empirical test shows that employee in the health care sector have a moderate level of perceived work life balance, job satisfaction and commitment. There is a positive relationship between work life balance, job satisfaction and organization commitment. In addition, (Sakthivel, Kamala and Selvarania, 2011) investigated work life balance reflections on employee satisfaction .The aim of the research was to analyze the relationship between employee satisfaction and work/life balance. The construct used for this research consists of career opportunity, recognition, work tasks, payments, benefits, superior subordinate relationship, employee satisfaction, and work/life balance. Questionnaire was filled by 210 respondents working in IT organization. The Statistical Package for Social Sciences (SPSS) was used to analyze the quantitative data including multiple correlation and regression. Findings of the empirical test show that high correlation exists between work task and employee satisfaction with a mediator variable namely work-life balance. Similarly, (Simonetta and Manfred, 2010) looked at “work life balance which was an audit of staff experience at oxford Brookes University” investigated the significance of work life practice for the university. They looked at the various work life balances practices in the university and how they were utilized by staff of the university. The sample included 492 staff of the oxford brooks university. The finding shows that it is important to achieve a balance between paid work and personal life and that this enables them to work better. The staff agreed that for this to be achieved it is a joint responsibility between the employers and the employee. There are limited research on the use and availability of work-life balance practices and the implementation of these programs in developing countries. There remains much to learn about Nigeria and how best to support their capacities to support employees’ work-life balance, especially for arrangement of leave during a time of increased economic pressure it is this gap in knowledge that research seeks to fill. Similarly, a study carried by (Fapohunda, 2014) made exploration on the effect of work life balance on productivity. The aim of the study was to explore the connection between work life balance and organization productivity and whether work life balance

practice possibly decreases employee turnover and absenteeism. 200 respondents in the banking industry were used for the survey. A structured questionnaire was used to collect data. Chi square was used to analyze the data. The finding of the result was that there is a positive relationship between work life balance practice and employee turnover. It also found out that management support was not satisfactory. On the same fashion, a study done by (Kamau et al, 2013) tried to investigate the work life balance practices on employee job performance at eco bank Kenya. The main objective was to determine the effect of organization work life balance on employee performance. Fifty-Five (55) Eco- Bank employees were drawn through quota sampling method who also responded to survey questionnaires. Spearman's Correlation Analysis was used to test the candidates' work life balance, their performance to the organization. The finding of the empirical study shows that there was correlation between work life balance and employee performance. Typically, (Hye, 2013) investigated "the work life balance and employees performance: the mediating role of affective commitment" which was aimed at investigating the effect of work life balance on affective commitment and in role performance. 293 respondents filled the questionnaires which were used for the survey. The Statistical Package for Social Sciences (SPSS) was used to analyze the quantitative data including reliabilities and multiple regressions. The finding of the empirical test demonstrated that employee experience of work life balance increase affective commitment.

Furthermore, Study carried by (Vishwa et al, 2015) investigated work life balance policies and its impact on employee's job satisfaction and performance. The aim of the research was to analyze the relationship between work life balance policies and employee job satisfaction. Questionnaire was filled by 240 respondents who were used for the survey. The Statistical Package for Social Sciences (SPSS) was used to analyze the quantitative data using correlation. The findings of this study emphasized that each of the work life balance policies on its own is a predictor of job satisfaction. Besides, (Ojo, 2012) investigated work life balance practices and policies manager and employee experience in Nigeria banking sector. The aim of the research is to explore the extent to which work life balance policies/ practices in organization in Nigeria. Questionnaire was used as the instrument and 600 respondents were used for the survey. Spearman's correlation analysis was used to analyze the data. The finding of the empirical study shows that there is need to enlighten employee about the various work life balance. Similarly, the study of (Ojo, Salau and Falola, 2014) investigated the concept of work-life balance policies and practices in three sectors of the Nigerian

Economy namely the Banking, Educational and Power Sector. The types of Work Life Balance initiatives available in the three sectors were explored and the barriers to implementation of the Work Life Balance initiatives were identified. Quantitative method was used to investigate the work-life balance practices in three sectors of the Nigerian Economy. This was achieved using an in-depth case study analysis of these sectors. The data set comprised of responses from both managers and employees in the Banking sector with five hundred and eighty six copies of the questionnaire retrieved. The Educational sector comprised of both managers and employees with five hundred and thirty one copies of the questionnaire retrieved; while five hundred and seven copies retrieved from the Power Sector. The findings reveal that there is diversity in terms of how respondents perceive the concept of Work-Life Balance. The Statistical Package for Social Sciences (SPSS) was used to analyze the quantitative data including ANOVA .There is a wide gap between corporate Work Life Balance practices and employees' understanding of the concept; the paper suggests some policy implications which would aid the implementation of Work Life Balance policies in the studied sectors.

2.16.3. Reviews of studies on effects of demography on WLB

A research by Davis et al (2004) shows that married women seem to work fewer hours than married men. In addition, the study of Clarke (2004) found that in Ireland fathers worked weekly 45 hours and mothers worked 32 hours. Recent statistics show that in 2011, 14.7% of married women worked 40 hours or more a week, compared with 44.5% of married men (CSO, 2012). (Davis et al, 2005) argue that men do not contribute as much time to household activities and childcare as women, hence work-life balance initiatives seem to be used more often by women than by men. Apart from an increasing female workforce (Grady et al, 2008) also state that the Irish labor force is aging, which means that in the future organizations would require greater flexibility in working arrangements. According to CSO (2013) projections the old population in Ireland (aged 65 years and over) is to rise significantly from 532,000 in 2011 to over 850,000 by 2026, and 1.4 million by 2046. The very old Irish population (aged 80 years and over) is to increase even more drastically, from 128,000 in 2011 to over 484,000 in 2046. These findings suggest that more employees may have to look after their elderly relatives, which will increase their duty of care for dependant elders, and lead to higher levels of work-family conflict (Frone et al., 1992; Greenhaus & Beutell, 1985). Furthermore, study done by Grzywacz and Marks (2000) reflecting on

work-family conflict, men with an oldest child aged less than 5 experienced higher levels of positive work to family spillover as compared to men who did not have children. However, both women and men who had children at any age indicated higher family-work conflict than those who did not have children (Grzywacz & Marks, 2000). Grzywacz and Marks (2000) also recognized marital status as a factor influencing work-family conflict. Their study shows that unmarried women and men experienced lower levels of work-family conflict than women and men who were married.

2.16.4. Reviews of studies on workload, work schedule, time, and flexibility

According to Allan et al (2007) study, an excessive workload has a stronger negative impact on work-family conflict than long working hours, whereas Major, Klein and Ehrhart (2002) found a positive relationship between excessive working hours and work-family conflict, resulting in decreased health and lower family functioning. Poelmans, O'Driscoll and Beham (2005) argue that long working hours, as well as work schedule inflexibility increase work-family conflict. Grzywacz and Marks (2000) recognized that work characteristics such as high work pressure, lack of support in the workplace and lower levels of decision latitude were the main causes of work-family conflict. In relation to working hours, Grzywacz and Marks (2000) recognized that those working less than 20 hours per week experienced less work-family conflict than individuals who worked 45 hours per week. Another research conducted by (Clark, 2000) found that workplace flexibility has a positive impact on employees' wellbeing and work life balance, employees with flexible work schedules achieve better work life balance, which results in higher job satisfaction, higher home activity satisfaction, and lower role conflict. (Clark, 2001) believes that work life balance has been recognized by employees and organizations as an important factor in achieving optimum wellbeing and job performance. In recent decades the focus on work life balance has become significant due to changing demographics such as an increased female workforce, single parents and two-income households (Clark, 2001), as well as a restructured and aging labor force (Grady et al., 2008).

2.16.5. Review of studies on psychological and physical wellbeing in line with WLB

Many studies indicate that correlations between psychological health and ability to lead a fulfilling life (e.g. Whaley, Morrison, Wall, Payne & Fritschi, 2005) by highlighting the relationship between work-family conflict and psychological distress

(Allen et al., 2000; Netemeyer et al., 1996; Frone et al., 1992), and between work-family conflict and depression and anxiety (Allen et al., 2000). However, Frone et al. (1992) argue that the correlation between depression and family-work conflict is stronger over time than the correlation between depression and work-family conflict. On the same manner, research undertaken by Daley and Parfitt (1996) found that workplace wellbeing programs improve employees' psychological and physical wellbeing, and job satisfaction. Therefore, it follows that a lack of work flexibility and higher work demands can lead to employees' lower energy levels and greater fatigue (Allen et al., 2000), higher cholesterol levels, higher blood pressure and obesity. (Greenhaus, Allen & Spector, 2006)

2.16.6. Reviews on studies on consequences of WLB

Various studies conducted in the United States and the United Kingdom show that one of the most common consequences of work-life imbalance is depression, resulting in decreased productivity and higher absenteeism (Layous, 2011; Seligman, 2011). Low women work life balance can also lead to employees experiencing low morale and higher absenteeism (Brought, O'Driscoll & Kalliath, 2005), and organizations experiencing higher staff turnover, lower productivity and poorer work quality (Seligman, 2011; Hill, 2005). Similarly, a research conducted by (Malik et al, 2010) shows that unbalanced work-family life caused by increased work demands leads to higher levels of stress. Stress caused by higher demands from work results in family-work conflicts and work-family conflicts (Aryee et al., 2005). This has negative impacts not only on the wellbeing of workers but also on their families (Hochschild, 1997), as it increases anxiety of individuals at work and at home (Doby & Caplan, 1995), and leads to lower quality relationships with family members (E.g. spouse or children) (Parasuraman & Greenhaus, 2002). Increased work demands such as overtime and shift work may lead to work-family conflict, which can result in decreased satisfaction with work and with the employer (Paton, Jackson & Johnson, 2003). Therefore, work-related stress has a negative impact on employees, organizations, families and society (Brought & O'Driscoll, 2005; Parasuraman & Greenhaus, 2002).

Despite thorough research of work-family balance and family-work balance conflicts simultaneously, there seems to be insufficient research conducted exclusively on family-work conflict and its effects on individuals' wellbeing. The reason behind this could be the argument that work-family conflict occurs more frequently than family-work conflict (Frone, 2003). Consistent with previous research, a study by

Grzywacz and Marks (2000) suggests that work factors are the main causes of work-family conflict, and family factors are the main causes of family-work conflict (Frone et al., 1992). However, (Grzywacz and Marks, 2000) recognized that pressure at work also played a significant role in family-work conflict, supporting an interrelationship between work stress and family stress. (Frone, Yardley & Markel, 1997) Family-work conflict has been mainly linked to lower work performance and lower family satisfaction (Hill, 2005), lower levels of WLB (Kalliath & Monroe, 2009), higher job stress and turnover intentions (Netemeyer, Maxham & Pullig, 2005), anxiety and substance disorders (Frone, 2000) and increased stress (Hill, 2005).

2.17. Summary of Empirical Review

Work life balance is vital for individuals' wellbeing, organization's performance and a functioning society (Grady et al., 2008). Family and work are the most important elements of everyone's life. Any competing demands **of work and family life** cause conflict and negatively affect the **wellbeing of workers** (Clark, 2000; Frone, 2000). Findings from the literature review show that conflicts caused by interference between work and family activities lead to lower family life satisfaction and work satisfaction (e.g. Parasuraman & Greenhaus, 2002), and are negatively related to work life balance. (Kalliath & Monroe, 2009) Therefore, good work life balance and wellbeing can be achieved when there is no role conflict, and when people are satisfied with their work and family roles (Clark, 2000). Frone et al., (1992) suggested that an increase in eldercare duties amongst employees result in higher levels of work-family conflict and poor work life balance (Frone et al., 1992). The literature shows that common consequences of poor work life balance caused by high levels of work-family conflict are depression and distress, leading to lower productivity, poorer work quality, higher absenteeism and staff turnover (Seligman, 2011; Hill, 2005). Work-family conflict can also lead to lower family function (Hill, 2005), alcohol abuse (Grzywacz & Marks, 2000), and poor physical and psychological health (Hill, 2005; Frone et al., 1997).

To sum up, many scholars agree that work-family conflict and family-work conflict are negatively related to family life satisfaction and work satisfaction (e.g. Parasuraman & Greenhaus, 2002; Allen et al, 2000; Netemeyer et al., 1996), and they are negatively related to work life balance. Some researchers indicate different causes and effects of work-family conflict and family-work conflict. But, their findings do not always reach the same conclusions (Kalliath & Monroe, 2009).

CHAPTER THREE THE RESEARCH METHODOLOGY

3.1. RESEARCH APPROACH

Saunders et al (2012) state that there are three types of research approach: the deduction (quantitative) approach and the induction (qualitative) approach, and mixed (pragmatist) a combination of qualitative and quantitative method in a single study widely practiced and accepted in many areas of research. Quantitative research makes use of questionnaires, surveys and experiments to gather data that is revised and tabulated in numbers, which allows the data to be characterized by the use of statistical analysis (Hittleman and Simon, 1997). In addition, quantitative researchers measure variables on a sample of subjects and express the relationship between variables using effect statistics such as correlations, relative frequencies, or differences between means; their focus is to a large extent on the testing of theory. Since the objective of this study is to describe, test and measure degree and directions between different factors that affects women's work-life balance through testing the formulated hypothesis, the researcher is compelled and convinced to use quantitative research approach.

3.2. THE RESEARCH DESIGN

The research design can be seen as actualization of logic in a set of procedures that optimizes the validity of data for a given research problem. According to Mouton (1996) the research design serves to "plan, structure and execute" the research to maximize the "validity of the findings". It gives directions from the underlying philosophical assumptions to research design, and data collection. The aim of positivist and post-positivist enquiry is explanation, prediction and control, and the aim of critical theory is critique and emancipation (Willmott, 1997).

Since the research aim is to explore, the research hypothesis makes prediction about population and the relationship among study variables. Furthermore, the study aim is to describe, and the research hypothesis will include the target population and study variables. Therefore, the study employed explanatory research design.

3.2.1. SAMPLE SIZE

The sample size of the study is determined from target population of the study i.e., women who work at head office of Wegagen Bank. The total number of employees who work at head office of Wegagen Bank is **522**. Out of these **522** employees women workers are **314** (Human resource department of Wegagen Bank, 2016). Since the concern of the study is women's work- life balance, the target population is only women workers. As a result, the study uses the total number of women workers i.e., **314** in order to determine appropriate sample size that represents the target population. Since the aim of quantitative research is generalizing about the population inferring statistical output of the sample, the sample size should be representative of the population. Since the study employed ordinal scales, sample size is determined using the following statistical sample size determination formula:

$$n = \frac{Z^2 \alpha/2 (p(1-p))}{e^2 + Z^2 \alpha/2 \left(+ \frac{(p(1-p))}{N} \right)}$$

Where, **n**=Sample size; **Z** $\alpha/2$ =the critical value from normal distribution with the level of significance equals to α ($\alpha = 0.05$) ; **P**=population proportion; **E**=Margin of error (the maximum allowable error is **0.05**) and, **N**=target population. Since the researcher couldn't find the **Proportion (P)** from previous studies which has similar topic with this study, the researcher used **P as 0.5**. Because it is statistical rule of thumb since it gives the maximum sample size (**n**) (Anderson and Banroft, 1952).

Therefore,

$$n = \frac{1.96^2 (0.5(1-0.5))}{0.05^2 + \frac{1.96^2 (0.5(1-0.5))}{314}} = 174$$

So, the sample size(**n**) of the study used **174**.

3.2.2. SAMPLING TECHNIQUES

The study used probabilistic sampling techniques. Among probabilistic sampling techniques, the study employed systematic random sampling techniques since it is easy to have lists of female workers from human resource department at head office branch.

The selection procedure considers $\left[\frac{N}{n}\right]^{\text{th}}$ $\left[\frac{314}{174}\right]^{\text{th}}$, which is **2**. Therefore, after picking up randomly one number in sorted lists of women worker every $[2]^{\text{th}}$ women worker were selected to fill the questionnaire until the number of respondent reached at **174**.

3.2.3. DATA SOURCE, DATA COLLECTION TECHNIQUE, AND INSTRUMENT

The study used primary data. For the purpose of collecting this primary data, the study used questionnaire. Questionnaire has the advantage of taking it to a wider audience compared to interviews, but has a disadvantage of not being possible to customize it to individuals as it is possible with other methods of data collection. As described earlier, the study used systematic random sampling techniques in order to gather relevant data. Since the study applied Parametric and non-parametric tests using Statistical Package for Science (SPSS), the questionnaire is strictly close-ended using **7** point likert scale. Besides, the reliability of the questionnaire scales is tested using cronbach alpha of pilot survey.

3.2.4. DATA ANALYSIS TOOLS, AND TECHNIQUES

Multiple regression is one of the fussier of the statistical techniques. It makes a number of assumptions about the data, and it is not all that forgiving if they are violated. It is not the technique to use on small samples, where the distribution of scores is much skewed (Tabachnick and Fidel, 2001). When there are two or more than two independent variables, the analysis concerning relationship is known as multiple correlations and the equation describing such relationship as **multiple regression equation**. Multiple regression models assume the form:

$$Y = \beta_1 + \beta_2 x_2 + \beta_3 x_3 + \beta_4 x_4 + \beta_5 x_5 + \beta_6 x_6 + \beta_7 x_7 + \beta_8 x_8 + \beta_9 x_9 + \beta_{10} x_{10} + \epsilon$$

Where: X'S are independent variables, and **Y** being the dependent variable.

Furthermore, whether or not the study achieved its objectives were determined by analyzing data collected through method i.e., questionnaire surveys of the study.

Whether or not the study achieved its objectives is determined by analyzing data collected through method i.e., questionnaire surveys of the study. The study used Statistical Package for Social Science (**SPSS**) **version 22** to process arithmetic operations of inferential statistics, and tools like tables, graphs, and charts to show holistic natures and themes of the study. Reliability analysis for each variable is used to assess the internal reliability of each scale for the sample used in this study. Hair et al. (2010) argue that Cronbach's alpha **above 0.7** is considered acceptable, and Cronbach's alpha value **above 0.8** is a preferable internal consistency. Data collection and analysis represented the application of deductive logic to the research process. The data often classified by division into, subgroups, and are then analyzed and synthesized in such a way that hypothesis may be verified or rejected. The final result is a new principle or generalization. The study measured variables on a sample of subjects and express the relationship between variables using effect statistics such as correlations. After completion of preliminary analyses, by virtue of the scale is interval (continuous), to test various hypothesis parametric statistics such as Pearson Product Moment correlation, ANVOVA, independent sample t test are employed. Besides, non-parametric test of Friedman rank test used to test hypothesis on the priorities of women's concern to WLBP (Bryman, and Camer, 2003).

Data collection and analysis represented the application of deductive logic to the research process. The data often classified by division into, subgroups, and are then analyzed and synthesized in such a way that hypothesis may be verified or rejected. The final result is a new principle or generalization. The study measured variables on a sample of subjects and express the relationship between variables using effect statistics such as correlations.

It should be noted that correlations reach statistical significance when $p < .05$ (Pallant, 2013), and the strength of the relationship is considered small when $r = .10$ to $.29$; medium when $r = .30$ to $.49$; and large when $r = .50$ to 1.0 (Cohen, 1988). Since study used **7 point likert scale** in its questionnaire development, the data is categorical or ordinal, the study used appropriate non- parametric test; Friedman procedure tests the null hypothesis that multiple ordinal responses come from the same population; the data may come from: repeated measures of a single sample, or the same measure from multiple matched samples (Bryman, and Camer, 2003). Bryman, and Camer (2003)

suggests to use the Friedman test if: you are evaluating a small sample, your hypothesis concerns ordinal outcomes, or you simply do not want to make distributional assumptions (like normality); the only assumptions made by the Friedman test are that the test variables are **at least ordinal** and that their distributions are reasonably similar. The one-way analysis of variance (ANOVA) is parametric method for testing: **equality of population mean among independent groups**; it is identical to Kruskal-Wallis non-parametric test with the data replaced by their ranks; unlike standard ANOVA, it does not assume normality, and it can be used to test ordinal variables (Bryman, and Camer, 2003).

According to Bryman, and Camer (2003), **independent sample t test** is parametric test used to compare mean across two independent groups, its non-parametric counterpart is Mann-WhitteneY U test. Unlike the parametric t-test, this non-parametric test **makes no assumptions** about the distribution of the data (e.g., normality, sample size representation) , further, Friedman test is a non-parametric test used to measure ranks of multiple variables of dependent sample (Bryman, and Camer, 2003), **Therefore**, to compare means across various groups the study used ANOVA, and independent t test; moreover, to rank the difference in concern on work-life balance across multiple variables of dependent sample, the study used Freidman test.

3.2.5. VARIABLE SPECIFICATION

3.2.5.1. DEPENDENT VARIABLE (Y)

Since the aim of the study is to assess women's work-life balance, with work-life balance policies is defined as any activities of the bank that possibly reduce women's work-life conflicts. Hence, the indicators of work-life balance policies construct is unobserved or latent, the study used proxy indicators or measures, and operationalized by as raising questions of its indicators such as whether the organization have unique program, flex-time schedule, and training programs towards work-life balance polices.

3.2.5.2. INDEPENDENT VARIABLES (Xi)

The very essence of this study is to test the proposed hypothesis and to explore and describe some relationship and patterns in order to add some knowledge to the inconclusive or contradicting associations between women's personal and work life. This is the reason why this study is limited to specific lists of independent variables.

Like dependent variable, the independent variables of this study are latent constructs. Therefore, I compelled to use proxy indicators to assess each of the independent variables. The study used family support as **(X1)— it is defined as any efforts and genuine endeavors made by families members targeted to assist women’s at home,** this variable operationalized to assess whether women’s get family assistance through asking proxy measures related questions such as whether their husband share responsibilities of caring children, purchasing vegetables, and cleaning the kitchen; child or dependent care **(X2) -- which is defined as an child, or elder caring and helping activities performed by women’s at home,** this variable operationalized using proxy indicators to see how women encountered activities of caring of dependents at home through asking questions (indicators) --- including having time to chat, to talk politely, illness, and social networks concerned with elders or child cares; self-management **(X3)—which is defined as issues concerned with having a time for leisure and personal matters,** it is operationalized evaluate how women deals with issues associated with self management through posing questions (proxy measures) such as having time for physical exercises, time for self-development, time for plan and others were asked; personal life expectation **(X4)- which is defined as women’s desires in their personal live activities,** to measure what women need or expect at their personal life, the questions (proxy indicators) related to having enough time to sleep, relax weekend, and to cook were asked.; work place support **(X5)—which defined as any activity that aimed to entertain women’s issues, empowerment, and creating good atmosphere of communications at work place,** to understand how women see their work place support, it operationalized through questioning proxy indicators such as equal treatment, clear work descriptions by supervisor, and encouragement to make decisions; Workload **(X6)— it is any responsibilities that women took at work place in order to accomplish their job,** to scrutinize issues related with workload, the questions(proxy indicators) such connected with coming late to home, whether responsibilities increases workload, and coming up with new ideas; financial support **(X7)— it is defined as any activities that encompasses organization’s plan targeted to foster women’s financial abilities, and women’s financial capacities fulfilling their needs and help others,** to assess issues associated with financial support given by organization, related questions (proxy measures) such as employees abilities to enrich their kitchen, financially assist their families, and early loan payment were employed; work expectation **(X8)--- it is defined as women’s desires of their job and working conditions at work place,** it is operationalized to

see what really matters on women work expectation, questions (proxy indicators) related with their expectations regarding the challenging nature of the job, inclination towards maximum working hours limit, and attitudes towards flexibility, or rigidity of work were asked; and Work satisfaction (X9)—**it is women’s feelings of their jobs and working environment**, it is operationalized to measure the extent of women’s work satisfaction at their work environment through raising questions (proxy indicators) related with their satisfactions towards working hours, recognitions, performance, communications of rules and procedures were asked.

3.2.6. Research Evaluation: Trustworthiness of the Study

Quantitative research makes use of questionnaires, surveys and experiments to gather data that is revised and tabulated in numbers, which allows the data to be characterized by the use of statistical analysis (Hittleman and Simon, 1997). The traditional criteria for ensuring the credibility of research data— objectivity, reliability and validity are used in scientific and experimental studies because they are often based on standardized instruments and can be assessed in a relatively straightforward manner. Therefore, the study tested the reliability of instrument using pilot survey before distributing questionnaire. It also assessed internal validity, face validity, and objectivity of the study.

CHAPTER FOUR DATA ANALYSIS, PRESENTATION, AND INTERPRETATION

4.1. INTRODUCTION

This study was designed to assess women's work life balance in private bank: the case of head office branch of Wegagen bank. The results derived from collected data were presented and analyzed in the current chapter. In general, the chapter demonstrated the response rate, background of respondents and results of the study about the women's work life balance as per the stated objectives.

4.2. RESPONSE RATE

The field survey result indicated that from the 174 questionnaires distributed to women's worked at head office of Wegagen bank only 170 (97.70%) were correctly filled and returned. The data received were subjected to data screening in order to remove any issue of outliers and missing data. The basic test (cronbach alpha) for this study was carried out so that to test reliability of the given data. The process of data screening indicated no missing data among returned responses.

Table: 4.1. Summary of Response Rate

Total Distributed	Total Received	Total Deleted	Total Usable
174	170	-	170

Source: Field Survey Result, 2017

4.3. RELIABILITY ANALYSIS

Seven hypotheses were proposed and tested using correlation coefficients in order to examine associations between the variables. Prior to hypothesis testing, preliminary analyses were conducted in order to measure reliability of each variable, and to obtain the basic summary calculations in relation to the sample. These calculations included a mean and standard deviation for continuous variables, and frequencies for categorical variables. Descriptive statistics were also conducted to check for any violation of the assumptions underlying each test (Pallant, 2013).

The reason for conducting a reliability analysis for each variable was to assess the internal reliability of each scale for the sample used in this study. Hair et al. (2010) argue that Cronbach's alpha above 0.7 is considered acceptable, and Cronbach's alpha value above 0.8 is a preferable internal consistency. Cronbach's alpha coefficients for each scale in this study were above 0.7. The results are presented in Table 4.2.

Scale	Cronbach's Alpha
1. Family support	0.788
2. Dependent care	0.705
3. Self management	0.785
4. 5. Personal life expectation	0.845
6. Work life balance policies	0.941
7. Work place support	0.919
8. Workload	0.861
9. Financial support	0.716
10. Work expectation	0.887
11. Work satisfaction	0.870

Table 4.2: Cronbach's alpha of questionnaire scales

4.4. DESCRIPTIVE STATISTICS

Based on Pallet (2005) of SPSS Survival guideline accompanied by typical example, the study summed all score of individual scale, and converted all of the ordinal items of likert scales in to interval scale.

Descriptive also provides some information concerning the distribution of scores on continuous variables (skewness and kurtosis). This information may be needed if these variables are to be used in parametric statistical techniques (e.g. t-tests, analysis of variance). The skewness value provides an indication of the symmetry of the distribution. Kurtosis, on the other hand, provides information about the 'peakedness' of the distribution. "If the distribution is perfectly normal Positive skewness values indicate positive skew (scores clustered to the left at the low values), and negative skewness values indicate a clustering of scores at the high end (right-hand side of a graph), further, positive kurtosis values indicate that the distribution is rather peaked (clustered in the centre), with long thin tails. Kurtosis values below 0 indicate a distribution that is relatively flats (too many cases in the extremes) with reasonably

large samples, skewness will not make a substantive difference in the analysis' (Tabachnick & Fidell, 2001, p. 74)".

To say the variable is normally distributed, the absolute value of its skewness should be less than one. At initial level all the variables except work-life balance polices and work-place support are normally distributed. To change the variables that are not normally distributed (i.e., work-life balance polices and work -place support) are transformed in to normality using natural logarithm function or log10 (Pallant, 2013), Therefore, as clearly shown on table 4.3 the absolute value of skewness values of all variables are less than one.

		Family support	Care of dependent	Self mgmt	PLE	WLBP	WPS	Workload	Financial support	Work Expectation	Work satisfaction
N	Valid	170	170	170	170	170	170	170	170	170	170
	Missing	0	0	0	0	0	0	0	0	0	0
Mean		2.6939	2.5868	2.7034	2.3722	.4997	.4338	2.4749	2.6392	2.0584	2.9021
Std. Deviation		.57678	.74183	.90764	.65689	.15659	.15230	.74499	.74485	.73366	.77197
Skewness		.473	.526	.099	.107	.529	-.198	.173	.564	.547	.180
Std. Error of Skewness		.186	.186	.186	.186	.186	.186	.186	.186	.186	.186
Kurtosis		-.683	-.746	-.433	-	1.274	-.544	.130	-.902	-.349	-.565
Std. Error of Kurtosis		.370	.370	.370	.370	.370	.370	.370	.370	.370	.370

Table 4.3: Summary of descriptive statistics

4.5. WOMEN'S EMPLOYEE CONCERN ON VARIABLES

In order to assess the level of concerns women employees gave towards work-life balance policies, work satisfactions, personal-life expectation, support from family, work-place support, self-management, financial support, care of dependent, work load, and work expectation, the study employed **Friedman test**.

Hypothesis 1: It is proposed that women's give higher priority for work-life balance policy than predictors

According to Bryman, and Camer (2003) Freidman test used to test the overall equality of median of multiple dependent variables; thus, the test result of this study showed and interpreted as follows:

Ranks	
	Mean Rank
support from family	5.94
care of dependent	5.32
self management	5.78
personal life expectation	3.95
work-life balance policies	7.46
work place support	5.93
workload	4.62
financial support	5.60
work expectation	3.41
work satisfaction	6.99

Table 4.4: Descriptive statistic result WLB variables

From table 4.4, we can see that 170 women's employees of the bank tends to have a higher to low concern to work-life balance policies, work satisfactions, personal-life expectation, support from family, work-place support, self-management, financial support, care of dependent, work load, and work expectation respectively. The proposed Friedman procedure is to test whether these observed differences are statistically significant or not.

N	170
Chi-square	261.832
Df	9
Assyp. Sig.	.000

Table 4.5: Freidman tests of WLB variables

Thus, the observed differences in the rankings among the variables are not just by chance. In other words, the level of concern of women employees towards work-life

balance policies, work satisfactions, personal-life expectation, support from family, work-place support, self-management, financial support, care of dependent, work load, and work expectation are statistically different at 0.001 level. **Therefore, Hypothesis 1 was supported.**

4.6. CORRELATION

This part of inferential statistics focused on assessing **two** hypotheses regard to associations were proposed for this study. As clearly mentioned on chapter three of this study, Pearson Product Moment coefficient of correlations were calculated on IBM SPSS version 22 to assess the strength of relationships between two variables, and to identify the direction of the relationships - either positive or negative. It should be noted that correlations reach statistical significance when $p < .05$ (Pallant, 2013), and the strength of the relationship is considered small when $r = .10$ to $.29$; medium when $r = .30$ to $.49$; and large when $r = .50$ to 1.0 (Cohen, 1988). These indications were followed by the author during interpretations of the output from correlations.

Correlations				
		total scores of family support	trans. work place support	total scores of work satisfaction
total scores of family support	Pearson Correlation	1	.330**	.622**
	Sig. (2-tailed)		.000	.000
	N	170	170	170
trans. work place support	Pearson Correlation	.330**	1	.568**
	Sig. (2-tailed)	.000		.000
	N	170	170	170
total scores of work satisfaction	Pearson Correlation	.622**	.568**	1
	Sig. (2-tailed)	.000	.000	
	N	170	170	170

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

Table 4.6: Test of associations results

All of the decisions made on regards to the proposed hypotheses were based on Pearson Product Moment tests of correlation results on **table 4.6**.

Hypothesis 2: It is proposed that family support is positively correlated with work satisfaction.

Based on the result of table 4.4 the relationship between family support and work satisfaction was examined using Pearson Product Moment correlation coefficient is significant at the 0.01 level (2-tailed). There was a statistically significant **large** positive correlation between the two variables, $r = 0.622$, $n = 170$, $p < 0.01$, which indicates that the more support from family the more work satisfaction they enjoy. Therefore, **Hypothesis 2 was supported.**

Hypothesis 3: It is proposed that work place support is positively correlated with work satisfaction.

Based on the result of table 4.4 the relationship between work place support and work satisfaction was examined using Pearson Product Moment correlation coefficient is significant at the 0.01 level (2-tailed). There was a statistically significant **large** positive correlation between the two variables, $r = 0.568$, $n = 170$, $p < 0.01$, which indicates that the more work place support they had, the more work satisfaction they enjoy. Therefore, **Hypothesis 3 was supported.**

4.7. DEMOGRAPHIC DIFFERENCE TESTS ON WLBP

As clearly described on methodology part, the study used **one way ANNOVA** for multiple independent age groups, number of dependent and designation level of concern for wok-life balance policies of Wegagen Bank; and **independent sample t** test for two independent groups: married and unmarried; consequently, the study used to test **hypothesis 4, 5, 6 and 7** using the aforementioned parametric test statistics as follows:

Hypothesis 4: It is proposed that average value of work life balance policy is significantly different between married and unmarried women employees.

Independent Samples Test									
	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
WLBP Equal variances assumed	77.270	.000	-.383	168	.702	-.00932	.02432	-.05734	.03870
Equal variances not assumed			-.423	137.176	.673	-.00932	.02204	-.05290	.03426

Table 4.7: Test of equality of variance and mean of groups based on marital status

Based on table 4.7, since F result of Levene's Test for Equality of Variances is less than 0.01, it is possible to say that the variance of WLBP across married and unmarried women employees is statistically significant; as a result, variance of WLBP between married and unmarried women is significant, thus, I compelled to check 'equal variance not assumed' rows of **t** statistic in order to decide whether the mean difference across groups are equal or not. By virtue of sig value of t statistic (i.e., 0.673) is greater than 0.05, the mean difference of WLBP between married and unmarried women employees are not statistically significant, thus, this indicates that either the women employees married or not, they have the same concern to WLBP. **Therefore, Hypothesis 4 was not supported.**

Hypothesis 5: It is proposed that average value of work life balance policy is significantly different across women's groups based on number of dependent.

Test of Homogeneity of Variances			
Work life balance policy			
Levene Statistic	df1	df2	Sig.
12.079	2	167	.000

Table 4.8: Test of equality of variance

Based on table 4.8, since P value is less than 0.01, the variance of WLBP is significantly different across the various groups based on number of dependent.

ANOVA

Work life balance policy

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.008	2	.004	.164	.849
Within Groups	4.136	167	.025		
Total	4.144	169			

Table 4.9: Test of equality of mean across groups based on no_ of dependent

Based on the above table, since P value is greater than 0.05, the average of WLBP is not statistically different, accordingly, it is not possible to make multiple comparisons using Post Hoc test, thus, this indicates that women employees concerns on WLBP is not different, or the same across the various groups of women based on number of dependent. **Therefore, Hypothesis 5 was not supported.**

Hypothesis 6: It is proposed that average value of work life balance policy is significantly different across women’s designation groups.

Test of Homogeneity of Variances

Work life balance policy

Levene Statistic	df1	df2	Sig.
7.167	2	167	.001

Table 4.10: Test result of equality of variances

Based on the above table, the variance of Work life balance is significantly different across various designation groups.

ANOVA

Work life balance policy

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.343	2	.672	40.040	.000
Within Groups	2.801	167	.017		
Total	4.144	169			

Table 4.11: Test of equality of mean result

Based on the above table, the mean of WLBP is significantly different across the various groups of designations at 0.01 level. This indicates that the concern for WLBP is significantly different across the various groups of designation. To make multiple comparisons, it is mandatory to check post hoc result. As clearly showed on table 4.10 (Test of homogeneity), the study assumed the variances is not equal in its multiple comparisons.

Multiple Comparisons

Dependent Variable: Work life balance policy

Tamhane

(I) designations of respondent	(J) designations of respondent	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
secretary	officer	-.11443*	.02155	.000	-.1671	-.0618
	manager	-.36778*	.02160	.000	-.4213	-.3142
officer	secretary	.11443*	.02155	.000	.0618	.1671
	manager	-.25335*	.01821	.000	-.2985	-.2082
manager	secretary	.36778*	.02160	.000	.3142	.4213
	officer	.25335*	.01821	.000	.2082	.2985

*. The mean difference is significant at the 0.05 level.

Table 4.12: Multiple comparisons of WLBP across various designations groups

Based on the above table, the mean difference of Secretary versus officer, and Secretary versus manager is statistically different, and the negative mean difference indicates that women secretaries have **low** concern on WLBP in relative to women officers and women managers; the mean difference of officer versus secretary, and officer versus manager is statistically significant, this showed that women officers have **high** concern to WLBP than women secretaries, and women officers have low concern to WLBP than women managers; further, the mean difference between manager versus secretary, and manager versus officer is statistically significant. Therefore, positive mean difference indicates that women managers have high concern to WLBP than women secretaries and women officers concerns of WLBP. **Therefore, Hypothesis 3 was supported.**

Hypothesis 7: It is proposed that average value of work life balance policy is significantly different across women's age groups.

Test of Homogeneity of Variances

Work life balance policy

Levene Statistic	df1	df2	Sig.
3.599	2	167	.029

Table 4.13: Test of equality of variance

Base on the above table, since P value is less than 0.05, the variance of WLBP across various age groups are statistically significant, accordingly, this shows that the variance of WLBP is not equal across different age groups.

ANOVA

Work life balance policy

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.044	2	.022	.897	.410
Within Groups	4.100	167	.025		
Total	4.144	169			

Table 4.14: Test of equality of mean across various age groups

Based on the above table, hence P value is greater than 0.05, there is no significant mean differences of WLB across various age groups, as a result, we couldn't proceed to multiple comparisons of mean (i.e., Post Hoc test). Therefore, it is possible to conclude that the average concern for WLBP of women employees is the same across the various age groups. **Therefore, Hypothesis 7 was not supported.**

4.8. REGRESSION ANALYSIS

This analysis part focused on a multiple regression model to test the significance of the model and independent variables in explaining the dependent variables. Transformed work place support, personal life expectation, work expectation, care of dependent, self management, financial support, family support, work satisfaction, and workload were taken as independent variables. Work life balance policies as dependent variable in this multiple regression model. For all 95% confidence interval was used as hypothesis test.

Descriptive Statistics

	Mean	Std. Deviation	N
Work life balance policy	30.4471	12.04135	170
Family support	59.2647	12.68906	170
Dependent care	20.6941	5.93460	170
Self mgmt	18.9235	6.35349	170
Personal life expectations	42.7000	11.82408	170
Workload	27.2235	8.19493	170
Work place support	40.3529	14.19535	170
Work expectation	31.5529	12.86802	170
Financial support	22.4529	5.61808	170
Work satisfaction	40.6294	10.80753	170

Table 4.15: Descriptive statistics of Regression analysis

4.8.1. Outliers, Normality, Linearity, and Homoscedasticity

These all refer to various aspects of the distribution of scores and the nature of the underlying relationship between the variables; these assumptions can be checked from the residuals scatterplots which are generated as part of the multiple regression procedure. Residuals are the differences between the obtained and the predicted dependent variable (DV) scores.

The residuals scatterplots allow you to check: normality: the residuals should be normally distributed about the predicted DV scores; linearity: the residuals should have a straight-line relationship with predicted DV scores; and homoscedasticity: the variance of the residuals about predicted DV scores should be the same for all predicted scores. (Pallet, 2005, p. 143)

Outliers, Normality, Linearity, Homoscedasticity, and Independence of Residuals assumptions can be checked is by inspecting the residuals scatterplot and the Normal Probability Plot of the regression standardised residuals that were requested as part of the analysis (Pallet, 2005).

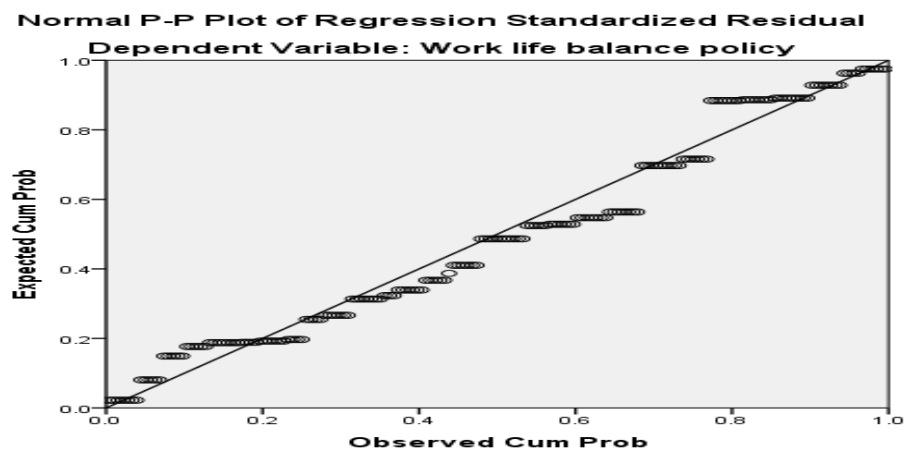


Figure 4.1: Normal P-P plot of Regression Standardized Residual of WLBP

In the Normal Probability Plot you are hoping that your points will lie in a reasonably straight diagonal line from bottom left to top right; this would suggest no major deviations from normality (Pallet, 2005, pp.151). **Therefore**, figure 4.1 showed that all

values of residual lies on the diagonal points; this indicate that the difference, or variation is the same (i.e., Homoscedasticity); and the straight line shows there is straight line relationships between residual and predicted values of DV scores (i.e., Linearity).

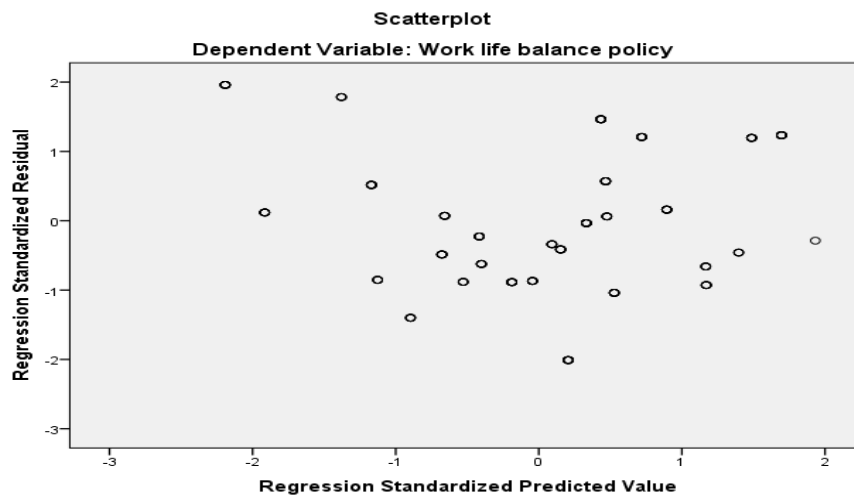


Figure 4.2: Scatter plot of WLBP

In the Scatterplot of the standardized residuals (the second plot displayed) you are hoping that the residuals will be roughly rectangularly distributed, with most of the scores concentrated in the centre (along the 0 point). What you don't want to see is a clear or systematic pattern to your residuals (e.g. curvilinear, or higher on one side than the other); further, deviations from a centralised rectangle suggest some violation of the assumptions (Pallet, 2005). Therefore, figure 4.2 shows that the scores of residuals are rectangularly distributed and concentrated in the center of zero point, and has no clear pattern; by virtue, there is no major outliers and normally distributed. **Therefore**, it is possible to conclude that there are no violations of assumptions.

4.8.2. Regression model summary

The regression model summary tells us about how much variance of dependent variable is explained by the predictors' variables that are included in the model (Pallet, 2005).

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.785 ^a	.616	.594	.09977	.616	28.480	9	160	.000

Table 4.15: Model summary of multiple regression analysis

As clearly shown on table 4.15, the **0.616 or 61.6%** (explained variation) of variation on work life balance policy of the organizations is due to the independent variables that are included in the models. On the other hand, the remaining **0.384 or 38.4%** (unexplained variation) is due to the variables that are not included in the model and error term.

4.5.3. Test of model adequacy

The ANOVA result helps us to determine at least one of the parameter of predictors is significantly important in determine the variations of dependent variable (Pallet, 2005).

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.551	9	.283	28.480	.000 ^b
	Residual	1.593	160	.010		
	Total	4.144	169			

a. Dependent Variable: Work life balance policy

b. Predictors: (Constant), total scores of family support, work expectation, self mgmt, financial support, dependent care, personal life expectations, work satisfaction, workload, work place support

Table 4.16: Test of model adequacy

Based on the above table significant level of model adequacy is less than 0.05 or 5%, and even it is less than 0.01, it is possible to generalize the regression model is significant at 0.01 level. This indicates that at least one of the beta coefficients of independent variable significantly different from zero. Therefore, the model works to determine variation of work life balance policies explained by independent variable or variables included in the mode.

		Coefficients ^a									
		Unstandardized Coefficients		Standardized Coefficients			Correlations			Collinearity Statistics	
Model		B	Std. Error	Beta	t	Sig.	Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	.897	.175		5.125	.000					
	Dependent care	.004	.003	.164	1.733	.085	.429	.136	.085	.267	3.749
	Self mgmt	-.002	.002	-.100	-1.130	.260	.354	-.089	-.055	.308	3.246
	personal life expectations	-.003	.001	-.202	-2.262	.025	.306	-.176	-.111	.300	3.328
	Workload	.008	.002	-.424	-3.707	.000	.566	-.281	-.182	.184	5.437
	Financial support	.000	.002	-.008	-.090	.929	.614	-.007	-.004	.310	3.227
	Work satisfaction	.005	.001	.340	3.663	.000	.557	.278	.180	.278	3.597
	Work place support	.486	.119	.473	4.075	.000	.663	.307	.200	.178	5.609
	work expect	-.289	.065	-.290	-4.427	.000	.136	-.330	-.217	.559	1.788
	Family support	-.002	.001	.179	2.285	.024	.313	.178	.112	.390	2.564

Table 4.17: Individual test of predictors significances

As clearly articulated on **table 4.17**, significance values of **t** distribution of variables such as dependent care, self management, and financial support are not significantly explain or indicate variations on work life balance policy (i.e., all of the variables have sig values **greater than** 0.05 or 5%). On the other hand, variables like personal life expectation, workload, work satisfaction, workplace support, work expectation, and family support significant indicators of variations on work life balance policy (i.e., all of the variables have sig values **less than** 0.05 or 5%). **Therefore**, all variables that are significantly determine variations of WLBP interpreted as follows:

According to Pallet (2005) other potentially useful piece of information in the coefficients table is the **Part** correlation coefficients, just to confuse matters, you will also see these coefficients referred to as semi-partial correlation coefficients; moreover, if you square this value (whatever it is called) you get an indication of the contribution of that variable to the total R squared, in other words, it tells you how much of the total variance in the dependent variable is uniquely explained by that variable and how much

R squared would drop if it wasn't included in your model. Note that the total R squared value for the model (in this case **0.616** or **61.6 percent** explained variance) does not equal all the squared part correlation values added up. "This is because the part correlation values represent only the unique contribution of each variable, with any overlap or shared variance removed or partialled out; further, the total R squared value, however, includes the unique variance explained by each variable and also that shared" (Pallet, 2005, P. 154). *Therefore*, based on table 4.17 part correlation column, work expectations ($-0.217^2 = 0.047089$ or **4.7089%**), workplace support ($0.200^2 = 0.04$ or **4%**), workload ($-0.182^2 = 0.033124$ or **3.3124%**), work satisfaction ($0.180^2 = 0.0324$ or **3.24%**), family support ($0.112^2 = 0.012544$ or **1.2544%**), and personal life expectation ($0.111^2 = 0.012321$ or **1.2321%**) are **uniquely or independently explained the variance on work life balance policy in descending order of their percentiles they held. Therefore, the total variance uniquely explained by each variable is 17.7478% ($0.047089 + 0.04 + 0.033124 + 0.0324 + 0.012544 + 0.012321 = 0.177478$ or **17.7478%**).**

If our purpose is construct regression equation model, it is necessary to use unstandardized beta values, but, if we want to compare DV with IV, we should use converted scales of IVs' into DV scale i.e., standardize beta value, standardized beta values indicate the number of standard deviations that scores in the dependent variable would change if there was a one standard deviation unit change in the predictor (Pallet, 2005).

Based on standardized beta column of table 4.17, using the standardized beta (B) coefficients, higher to lower, or ascending magnitude of influence of predictors on work life balance policy are workplace support (**B = 0.473**), workload (**B = -0.424**), work satisfaction (**B = 0.340**), work expectation (**B = -0.290**), personal life expectation (**B = -0.202**), and family support (**B = 0.179**) respectively.

Based on table 4.17, **personal life expectations**, since its sig value of t distributions is less than 0.05, is significant at 0.05 level, this indicates that it significantly determines the variations of WLBP; thus, considering others predictors constant, there is a significant linear relationships between personal life expectation and WLBP, therefore, if we could increase personal life expectation by one standard deviation (which is **11.82408**, from the Descriptive Statistics table), then the WLBP scores would be likely to drop by **0.202** standard deviation units. If we multiplied this value by **12.04135** (the standard deviation of WLBP scores), we would get **-0.202 ×**

12.04135 = -2.4323527; this showed that the more they expect, the less balance they have.

Based on table 4.17, **workload**, since its sig value is less than 0.01, is significant at 0.001 level, this indicates that it significantly determines the variations of WLBP; consequently, considering others predictors remain unchanged, there is a significant linear relationships between workload and WLBP, therefore, if we could increase workload by one standard deviation (i.e., **8.19493**, from the Descriptive Statistics table), then the WLBP scores would be likely to decrease by **0.424** standard deviation units. If we multiplied this value by **12.04135** (the standard deviation of WLBP scores), we would get $0.425 \times 12.04135 = 5.1055324$; this indicates that the more workload they had, the less balance they had.

Based on table 4.17, **work satisfaction**, since its sig value is less than 0.01, is significant at 0.001 level, this shows that it significantly determines the variations of WLBP; accordingly, considering others predictors remain unchanged, there is a significant linear relationships between work satisfaction and WLBP, therefore, if we could increase work satisfaction by one standard deviation (i.e., **10.80753**, from the Descriptive Statistics table), as a result, the WLBP scores would be likely to increase by **0.340** standard deviation units. If we multiplied this value by **12.04135** (the standard deviation of WLBP scores), we would get $0.340 \times 12.04135 = 4.094059$; **this shows that the more work satisfaction they have, the more balance they face.**

Based on table 4.17, **workplace support**, by virtue of its sig value is less than 0.01, is significant at 0.001 level, this clearly indicates that it significantly determines the variations of WLBP; accordingly, assuming others predictors constant, there is a significant linear relationships between workplace support and WLBP, thus, if we could increase workplace support by one standard deviation (i.e., **14.19535**, from the Descriptive Statistics table), as a result, the WLBP scores would be likely to increase by **0.473** standard deviation units. If we multiplied this value by **12.04135** (the standard deviation of WLBP scores), we would get $0.473 \times 12.04135 = 5.69555855$; **this indicates the more support at work they got, the more balance they encountered.**

Based on table 4.17, **family support**, hence its sig value of t distributions is less than 0.05, is significant at 0.05 level, this implies that it significantly explain the variations of WLBP; thus, considering others predictors remains unchanged, there is a significant linear relationships between family support and WLBP, then, if we could increase family support by one standard deviation (which is **12.68906** from the

Descriptive Statistics table), then the WLBP scores would be likely to increase by **0.179** standard deviation units. If we multiplied this value by **12.04135** (the standard deviation of WLBP scores), we would get $0.179 \times 12.04135 = 2.15540165$; **this shows that the more support they got at home, the more balance they have.**

Based on table 4.17, **work expectation**, by virtue of its sig value of t distributions is less than 0.01, is significant at 0.01 level, this implies that it significantly explain the variations of WLBP; thus, assuming others predictors constant, there is a significant linear relationships between work expectation and WLBP, then, if we could increase work expectation by one standard deviation (i.e., **12.86802** from the Descriptive Statistics table), then the WLBP scores would be likely to drop by **0.290** standard deviation units. If we multiplied this value by **12.04135** (the standard deviation of WLBP scores), we would get $-0.290 \times 12.04135 = -3.4919915$; **this indicates that the more expectation of work they have, the less balance they encountered.**

4.9. RESULTS AND DISCUSSIONS

Work life balance policies have been found to reduce absenteeism and positively impact employees' job satisfaction, productivity and retention. Hill (2005), Allen (2001), and Grady et al (2008) emphasizes the importance for organizations to implement work life balance initiatives. These initiatives include flexible working hours, temporal agreements, childcare facilities, and supports such as counseling (Grady et al., 2008). Work-family conflict occurs when work activities interfere with family activities, and in contrast, family-work conflict occurs when family activities interfere with work activities (Breugh & Frye, 2007; Hill, 2005).

The finding of this study using Friedman test of significant, **since hypothesis 1 was supported**, confirmed that subjects tends to have a higher to low concern to work-life balance policies, work satisfactions, personal-life expectation, support from family, work-place support, self-management, financial support, care of dependent, work load, and work expectation respectively are statistically significant, as result this result help us to understand the levels of women's concerns of dependent and independent variables. Further, Based on the result this study, by virtues of hypothesis **2 was supported**, found that there is statistically significant **large** positive correlation between family support and work satisfaction ($r = 0.622$, $n = 170$, $p < 0.01$), which indicates that the more support from family the more work satisfaction they enjoy. **Moreover**, since **hypothesis 3 was supported**; there was a statistically significant

large positive correlation between workplace support and work satisfaction ($r = 0.568$, $n = 170$, $p < 0.01$), which indicates that the more work place support they had, the more work satisfaction they enjoy; *Therefore*, the findings of the forgoing two hypotheses added more to what was found by Breaugh & Frye (2007), and Hill (2005).

Marks (2000) recognized marital status as a factor influencing work-family conflict. Their study shows that unmarried women and men experienced lower levels of work-family conflict than women and men who were married. Based on chapter four result of independent sample **T** test, hence **Hypothesis 4 was not supported**, by virtue of sig value of **t** statistic (i.e., 0.673) is greater than 0.05, the mean difference of WLBP between married and unmarried women employees are not statistically significant, thus, this indicates that either the women employees married or not, they have the same concern to WLBP. *Therefore*, the result of this study contradicts with what found by Marks (2000).

In addition, research has shown that employees with significant dependent care responsibilities such as care for dependant elders, care for young children, or employees with large families experience higher levels of work-family conflict than individuals without such care responsibilities (Frone et al., 1992; Greenhaus & Beutell, 1985); Based on the result of this study, Based on the **one way ANNOVA**, since **hypothesis 5 was not supported**, the average of WLBP is not statistically different, accordingly, it is not possible to make multiple comparisons using **Post Hoc test**, thus, this indicates that women employees concerns on WLBP is not different, or the same across the various groups of women based on number of dependent **consequently**, the finding of this study contradicts with the result found by Frone et al., (1992); and Greenhaus and Beutell (1985). *Moreover*, this study go further and compared the mean difference across various occupational positions, and the result of **one way ANNOVA supported hypothesis 6; therefore**, the post hoc result of multiple comparison showed that the mean difference of Secretary versus officer, and Secretary versus manager is statistically different, and the negative mean difference indicates that women secretaries have **low** concern on WLBP in relative to women officers and women managers; the mean difference of officer versus secretary, and officer versus manager is statistically significant, this showed that women officers have **high** concern to WLBP than women secretaries, and women officers have low concern to WLBP than women managers; further, the mean difference between manager versus secretary, and manager versus officer is statistically significant. Therefore, positive mean difference indicates

that women managers have high concern to WLBP than women secretaries and women officers concerns of WLBP.

Further, this study also move forward to compare the mean deference across various women employees age groups, hence **Hypothesis 7 was not supported**, there is no significant mean differences of WLB across various age groups, as a result, it is possible to conclude that the average concern for WLBP of women employees is the same across the various age groups.

As clearly articulated on regression analysis part of chapter four, significance values of **t** distribution of variables such as dependent care, self management, and financial support are **not** significantly explain or indicate variations on work life balance policy (i.e., all of the variables have sig values **greater than** 0.05 or 5%). On the other hand, variables like personal life expectation, workload, work satisfaction, workplace support, work expectation, and family support are significant indicators of variations on work life balance policy (i.e., all of the variables have sig values **less than** 0.05 or 5%); moreover, using the standardized beta (B) coefficients of variables which are statistically significant on explaining variations of **WLBP** sorted as higher to lower, or ascending magnitude of influence on **WLBP** are workplace support (**B = 0.473**), workload (**B = -0.424**), work satisfaction (**B = 0.340**), work expectation (**B = -0.290**), personal life expectation (**B = -0.202**), and family support (**B= 0.179**) respectively; *more to this point*, the percent uniquely by held each of significant variables in explaining the variations of **WLBP** also sorted in descending orders as work expectations (**0.047089 or 4.7089%**), workplace support(**0.04, or 4%**), workload **0.033124, or 3.3124%**), work satisfaction(**0.0324, or 3.24%**), family support(**0.012544, or 1.2544%**), and personal life expectation, and (**0.012321, or 1.2321%**) respectively; therefore, the total sums of percentile of the variables which are uniquely or independently explained the variance on work life balance is **0.177478 or 17.7478%**.

Based on regression analysis result, **work satisfaction**, since its sig value is less than 0.01, is significant at 0.001 level, this shows that it significantly determines the variations of **WLBP**; accordingly, considering others predictors remain unchanged, there is a significant linear relationships between **work satisfaction and WLBP**, therefore, if we could increase work satisfaction (**depending on work satisfaction scale, an escalations of its scores indicates that a diminishing of work satisfaction**) by one standard deviation (i.e., **10.80753**, from the Descriptive Statistics table), as a result, the **WLBP** scores would be likely to increase by **0.340** standard deviation units.

Depending on their scales, increasing of scores of work satisfaction related with decrease in **work satisfactions**, and increase **WLBP** score related with decrease of **WLBP**, further, **WLBP** is Operationalized as reducing work life balance conflict; therefore, findings from this study are consistent with previous research (Frone, 2000; Clark, 2000). Several researchers (e.g. Frone, 2003; Parasuraman & Greenhaus, 2002; Allen et al., 2000; and Netemeyer et al., 1996) conducted studies on relationships between work-family conflict and work satisfaction, and found negative correlations between those two variables. In other words, the relationship between work-family balances is positive. *Furthermore*, these findings indicate that the more work-life balance policies in reducing **WLB** conflicts are experienced by individuals the high satisfied they are with their work. Result of this study is consistent with past research conducted by Hill (2005), Allen et al. (2000) and Netemeyer et al. (1996) which reported negative relationships between work-family conflict and work satisfaction. **Moreover**, Grzywacz, and Marks (2000) found that family support or burden influences levels of work-family conflict. Lower levels of family criticism and burden indicated lower work-family conflict amongst women, and lower levels of family support indicated higher negative spillover amongst both genders. Regression analysis result showed that **family support**, considering others predictors remains unchanged, there is a significant linear relationships between **family support and WLBP**, then, if we could increase family support (**on the basis family support scale, an increases of its scores indicates diminishing of helps from family**) by one standard deviation (which is **12.68906** from the Descriptive Statistics table), then the WLBP scores would be likely to increase by **0.179** standard deviation units, **this indicates that a decrease in family support result a decrease on WLBP, or increase in work life imbalance. Consequently, the finding of this study is consistent with the finding of** Grzywacz, and Marks (2000); Since work life balance, or conflicts is not only determined by work satisfactions, the study considered some variables that significantly explain **WLBP**; therefore, regression analysis result of **workplace support** is significant at 0.001 level, this clearly indicates that it significantly determines the variations of WLBP; accordingly, assuming others predictors constant, there is a significant linear relationships between workplace support and WLBP, thus, if we could increase workplace support (**i.e., based on its scale, an increase of workplace support scores indicate a reductions of workplace support**) by one standard deviation (**i.e., 14.19535**, from the Descriptive Statistics table), as a result, the WLBP scores would be likely to increase by **0.473** standard deviation units. **further, work expectation** is

significant at 0.01 level, this implies that it significantly explain the variations of WLBP; thus, assuming others predictors constant, there is a significant linear relationships between work expectation and WLBP, then, if we could increase **work expectation (on the basis of its scale, an increases of its scores indicates a decreases on work expectation)** by one standard deviation (i.e., **12.86802** from the Descriptive Statistics table), then the WLBP scores would be likely to drop by **0.290** standard deviation units, as a result, it is possible to conclude that decrease of work expectations (i.e., increase of its scores) results increase of work life balance policy, in other words, an increases of work expectations will make work life conflict, or work life imbalance to increase. *Furthermore*, based on regression result, **personal life expectations**, since its sig value of **t** distributions is less than 0.05, is significant at 0.05 level, this indicates that it significantly determines the variations of WLBP; thus, considering others predictors constant, there is a significant linear relationships between personal life expectation and WLBP, therefore, if we could increase personal life expectation (**depending on its scales, an increase of its scores indicates a decrease of personal life expectation**) by one standard deviation (which is **11.82408**, from the Descriptive Statistics table), then the WLBP scores would be likely to drop by **0.202** standard deviation units. *In addition*, regression result showed that **workload** is significant at 0.001 level, this indicates that it significantly determines the variations of WLBP; consequently, considering others predictors remain unchanged, there is a significant linear relationships between workload and WLBP, therefore, if we could increase **workload (based on the scale of workload, an increases on workload scores indicates a reductions of workload)** by one `standard deviation (i.e., **8.19493**, from the Descriptive Statistics table), then the WLBP scores would be likely to decrease by **0.424** standard deviation units.

4.10. PRACTICAL IMPLIMENTATIONS

The results of this study have several practical implications that should be beneficial to individuals, organization i.e., Wegagen Bank, managers and shareholders in terms of a deeper understanding of the significance of a healthy balance between work and family demands, and their effects on women's employees. From women employees' perspective, a better understanding of the importance of balancing work and family demands should help in recognizing the areas that positively or, negatively affect their wellbeing, and allow the addressing of these issues by seeking access to

family-friendly initiatives that would improve their work and family satisfaction, and overall wellbeing. From organizations' point of view, this study should give employers better insights regarding connections and level of concerns between WLB policies and employees' job satisfactions, work-place support, family support, financial support, work expectation, and dependent cares; this information, in turn, useful to organizations in developing and implementing WLB policies.

4.11. STUDY LIMITATIONS

As a matter of fact, currently, there are **17** commercial banks in Ethiopian commercial banking industries, as a result of time, finance and geographical scope limitations, this study did not go beyond Wegagen bank. Besides, due to epistemological limitations, this study did not go beyond identifying and describing the surface meaning of variables and associations; the level of concerns of women employees to different variables; and compares mean differences of women's employees concerns across different groups of women employees categorized on the basis of their ages, occupational positions, marital status, and number of dependents; and make specific theoretical predictions, and causations towards dependent variables through the impacts of various variables such as work satisfaction, family support, dependent cares, and work-place support by devising explanatory research design.

4. 12. FURTHER RESEARCH AREAS

Future researcher under similar topics with my study can make a shift in empirical strategy away from the almost exclusive use of individual case studies as an empirical ground to validate specific theoretical predictions towards comparative studies on larger samples of institutions in order to analyze variations across individual organizations, across time and across national systems. Further, I note that, since institutional explanations related to banks mechanisms driving work-life balance policies and other related variables depends on discourses, *which is socially constructed*, of those variables at individual and organization's level in order to draw firm conclusions; consequently, this drives us also toward a careful combination of quantitative and qualitative investigation methods through employing mixed research approach.

Discourse is defined as the language and symbols used in speech and writing, it is the medium through which thoughts, emotions, and opinions are formed and communicated is not merely spoken or oral language, and it is also the practices that systematically form the objects of which they speak; besides, It is also linked to power, as powerful members of society or an organization have the most influence on discourses (Linda, 2005). Organizational discourses suggest, but do not necessarily compel, actions; individuals within the organization subscribe to official discourse to varying degrees, and can actively or passively resist these discourses (Fairclough, 2009). The goal of CDA is not just to describe discourse, but to examine how it contributes to the perpetuation of social problems and inequities through the creation of social structures, social identities, values, and consciousness (Linda, 2005). More to this point, in more general terms, I argue that the future of studies on these issues (individual employees, but also overall) rests on the careful exploitation of the complimentary between large-scale surveys and individual cases studies; to this end, **discourse analysis (DA)**, and **critical discourse analysis (CDA)** investigation methods provide in-depth insight into the underlying decision-making processes, while through mixing qualitative results **of DA, and CDA** with subsequent surveys can allow researchers to better frame, standardize and broaden the results of study by analyzing sources of variation, and quantitatively testing hypotheses on their determinants.

CHAPTER FIVE CONCLUSION AND RECOMMENDATION

5.1. CONCLUSION

Based on the results and discussions made on chapter five section of this study, I drawn the following important conclusions:

The concerns of women's employees to variables related with work-life balance, the Freidman test result showed that women employees have a higher to low concern to work-life balance policies, work satisfactions, personal-life expectation, and support from family, work-place support, self-management, financial support, cares of dependent, work load, and work expectation respectively; *further*, anchoring to study conducted by Breugh & Frye (2007), and Hill (2005), this study found that there is statistically significant **large** positive correlation between family support and work satisfaction ($r = 0.622$, $n = 170$, $p < 0.01$); and also there was a statistically significant **large** positive correlation between workplace support and work satisfaction ($r = 0.568$, $n = 170$, $p < 0.01$). Conversely to the study made by Marks (2000), independent sample **T** test results showed that the mean difference of WLBP between married and unmarried women employees are not statistically significant. Moreover, as opposed to result found by Frone et al., (1992), one way ANNOVA mean comparisons showed that women employees concerns on WLBP is not different, or the same across the various groups of women based on number of dependent; *besides*, the result of multiple comparisons of one way ANNOVA showed that the mean difference of all paired combinations of various occupational positions is statistically different; therefore, high to low orders of women concerns on WLBP on the basis of their designations are managers, officers, and secretaries respectively. In addition, on the basis of one way ANNOVA results, there are no significant mean differences of WLB across various age groups. **Furthermore**, multiple regression analysis results confirmed that personal life expectation, workload, work satisfaction, workplace support, work expectation, and family support are significant indicators of variations on work life balance policy; **moreover**, on the basis of standardized beta (**B**) coefficients sorted as higher to lower(i.e., ascending) magnitude of influence on **WLBP** are workplace support (**B = 0.473**), workload (**B = 0.424**), work satisfaction (**B = 0.340**), work expectation (**B = -0.290**), personal life expectation (**B = -0.202**), and family support (**B= -0.179**)

respectively; besides, descending orders of the magnitudes of the percent uniquely held by each of significant variables in explaining the variations of **WLBP** also sorted as work expectations (**4.7089%**), workplace support(**4%**), workload (**3.3124%**), work satisfaction(**3.24%**), family support,**(1.2544%)**, and personal life expectation (**1.2321%**) respectively, in addition, the total sums of percentile is**17.7478%**. (**Note that the total R squares is 61.6%**).

On the basis of regression result, there is a significant linear relationships between **work satisfaction and WLBP**, therefore, if we could increase work satisfaction by one standard deviation, as a result, the **WLBP** scores would be likely to increase by **0.340** standard deviation units, *in turn*, this finding is consistent with previous research (Frone, 2000; Clark, 2000). In line with the finding of Grzywacz, and Marks (2000); **family support** has a significant linear relationships between **family support and WLBP**, then, if we could increase family support by one standard deviation, then the **WLBP** scores would be likely to drop by **0.179** standard deviation units, further, **workplace support** is also significantly determines the variations of WLBP; accordingly, if we could increase workplace support by one standard deviation, as a result, the **WLBP** scores would be likely to increase by **0.473** standard deviation units. Moreover, the result of regression analysis is also showed that **work expectation** is significantly explain the variations of WLBP; thus, there is a significant linear relationship between work expectation and WLBP, then, if we could increase **work expectation** by one standard deviation, then the WLBP scores would be likely to drop by **0.290** standard deviation units. In addition, **personal life expectations** is significantly determines the variations of WLBP; therefore, if we could increase personal life expectation by one standard deviation), then the WLBP scores would be likely to drop by **0.202** standard deviation units. **Finally**, The results of regression analysis showed that **workload** is significantly determines the variations of WLBP; consequently, if we could increase **workload** by one standard, then the WLBP scores would be likely to decrease by **0.424** standard deviation units.

5.2. RECOMMENDATION

Based on the analysis and conclusion, the following recommendations are made for commercial banks in banking sector as a whole, and Wegagen bank in particular:

- ❖ The bank should give considerations of how well women get family support, and there should be mechanism by banks to raise awareness of family about how their support at home is helpful and important to women at work.
- ❖ It should give due attention and assess individual woman employees personal and work expectations, and forge instrumental mechanism that will balance these expectation; accordingly, exert unreserved endeavor to encompass their expectations.
- ❖ It should also empower and assist women's employees at workplace.
- ❖ It should quest and put into actions on various HR practices that possibly increase work satisfaction; and minimizes workload.
- ❖ It should prioritized its activities considering ranks made on all variables, and beta coefficients of predictors while addressing issues related with work life balance.
- ❖ *Finally*, it should also give high to low order of priorities for women managers, women officers and women secretaries respectively while it deals with work-life balance policies of the bank.

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APPENDIX

Dear Madam,

My name is Tsion Yigerem and I am currently working my master's degree thesis on the title **"Assessment of Women's work-life Balance in Private Banks: The case of head office branch of Wegagen Bank** which is requirement for the partial fulfillment of **Master's Degree in Business administration (MBA)** at St. Merry University School of graduate studies.

To this end, the study aimed to collect relevant data necessary for the subject under study through this close-ended questionnaire. The participation is fully voluntary and responses will be confidential. The results will be also reported without compromising the anonymity of respondents. I look forward your support and co-operation to enable me in the successful completion of my research .The information provided will be strictly applied to academic propose only. The questionnaire takes about 20 minutes to complete. I hope that you will take your precious time and provide me genuine information that is helpful for the credibility of the study.

Thank you in advance for your cooperation!!!

General Information

- There is no need of writing your name
- Carefully follow instructions
- Please tick in the appropriate answer

Scale:

- **VSA** - Very Strongly Agree
- **SA** – Strongly Agree
- **A--** Agree
- **N** – Neutral
- **DA** – Disagree
- **SDA** – Strongly Disagree
- **VSD-** Very Strongly Disagree

I.A) Give your perceived Life-work balance in the Personal Environment

Support from family	VSA	SA	A	N	D	SD	VSD
a) My spouse equally shares household activities and child caring responsibilities							
b) Purchasing vegetables and fruits are done either by me or by my spouse.							
c) I am taking care of cutting vegetables regularly in the evening							
d) I always maintain my kitchen clean							
e) I can give healthy food to my spouse and children in containers							
f) Generally, my spouse pays the school fees for children							
g) I give more attention for cleanliness of house with the help of my family members							
h) My spouse equally concentrates in children studies							
i) I have a cup of coffee/tea with my family at least once in a day							
j) I have tasty food along with my family at least once in a day.							
k) Cooking activity is easier for me because I am getting support from extended family							
l) I can finish off my washing work quickly either mechanically or with the help of paid maid							
m) I complete my vessels cleaning with the help of paid maid.							
n) I can pay electricity, water and telephone bills through my family members							
o) I get consulted when we purchase valuable assets in my family							

p) I get good assistance for purchasing Grocery items (rice, wheat, etc)							
q) I can plan and prepare healthy sweets& snacks during festivals							
r) I can give my attention for urgent family or personal issues immediately with the help of my family members							
s) My spouse takes care of picking up and dropping the kids at the school							
t) My family helps me to take care of children homework and projects							
u) I can make my kids ready for school with my family members							
v) I get nice support from my spouse to pick up and drop me at my office							

Family or dependent care	VSA	SA	A	N	D	SD	VSD
a) I can talk to my children politely.							
b) I have patience to hear my kids' conversation with me.							
c) I sit, chat and play with them regularly.							
d) I am taking care of aged parent(s)/in law(s).							
e) I can manage elder care issues through my social network.							
f) I can give my full attention towards children with the help of my family.							
g) I take time off / leave when my child is suffering from illness.							
h) I take permission / time off/ leave when I have to give attention to the dependent.							

Self-management	VSA	SA	A	N	D	SD	VSD
a) I can spend the time I want on my own self development.							
b) I have enough time to think, plan and to schedule							

my day-to-day activities.							
c) I have sufficient time to take care of myself.							
d) I have time and energy to engage in any leisure activities that I want to do.							
e) I always do prayer either in the morning or evening.							
f) I have sufficient time to relax myself.							
g) I undergo physical exercise and yoga regularly.							

I.B) Give your opinion about Personal life expectations

Personal Life expectations	VSA	SA	A	N	D	SD	VSD
a) I need to relax for a minimum of 2 hours per day.							
b) I want to have nice sleep of minimum 8 hours at night							
c) I want to have my breakfast in the morning without hurry.							
d) I want to go for family trips during vacation at least once in a year.							
e) I wish to cook and serve to my family members a balanced, healthy diet.							
f) I want to have official work-free leisure hours on weekends							
g) I should have relaxed weekend shopping and outing with my family.							
h) I want to spend Quality time with my partner.							
i) I wish to spare Quality time with my children.							
j) I want to spend Quality time for myself.							
k) To do an Exercise for at least half an hour is necessary for me every day.							

l) I want to enjoy and celebrate well my children birthdays, shopping for festivals.							
m) I want to engage myself in Social activities at least twice a week.							
n) I want to have regular contact with the relatives of my family members and friends.							
o) I need my partner to pick up and drop me at my office.							
p) I want to be more cheerful.							
q) I wish to live as ideal life as planned.							
r) I wish to maintain good quality of family life strongly built by right Work life balance.							

**II.A) Give your perceived Work-Life balance in the Work Environment.
Perceived work- life balance:**

Work-life balance policies	VSA	SA	A	N	D	SD	VSD
a) In my organization specific work life balance policy has been established documented.							
b) The Employees are expected to adhere to and sign the work life balance policy.							
c) The organization provides family – friendly policies that help me to fulfill family commitments.							
d) Various unique programmes are offered by the organization to the employees for maintaining work life balance.							
e) I can access flexible work schedule in my organization.							
f) Employees are expected to attend training programmes for Work life balance conducted inside and outside the organization.							
g) Employees are expected to work from home outside normal working hours.							
h) Work life balance policies implemented in the organization make my job easier.							

I) All the employees are aware of the work- life balance policies created in the organization.								
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Work-place support	VSA	SA	A	N	D	SD	VSD
a) All the employees are treated equally if they request assistance with work and family related matters.							
b) The organization makes the employees very clear about the expectations to be fulfilled.							
c) My superior gives more importance towards the well-being of the employees.							
d) I can give my attention for urgent family or personal issues immediately.							
e) My organization supports the employees in terms of combining professional life with family life.							
f) I can openly discuss issues relating to work life balance with my superior.							
g) I am encouraged to take own decisions.							
h) I get high degree of respect and fair treatment from my boss.							
i) My supervisor gives me more guidelines to perform my work.							
j) I receive good quality of supervision.							
k) My colleagues understand others non-work situation and work accordingly.							
l) My subordinates assist me for successfully completing my work.							
m) I have good relations among the employees in my workplace.							
n) I have good understanding with my team members.							

Workload	VSA	SA	A	N	D	SD	VSD
a) My job keeps me away from my family too							

much.							
b) I feel I have more to do than I can handle comfortably.							
c) I feel more respected because of my responsibilities in job.							
d) My responsibility at work increases my workload.							
e) Coming up with new ideas to get appreciated in the organization creates work pressure.							
f) I often come home late in the evening.							
g) I get disturbed when there is a delay in the completion of work.							
h) I plan my work and perform orderly without any delay.							
i) I am ready to take too many tasks at a full stretch.							
j) I will always finish my work without pending.							
K) Generally I prepare work schedule to fulfill both my personal and family commitment.							

Financial support	VSA	SA	A	N	D	SD	VSD
a) My organization provides me good compensation for my work.							
b) I can enrich my kitchen by financial support from my job.							
c) I can assist my family to buy fixed assets.							
d) I can assist my family to buy household appliances.							
e) Repayment of loans is easier for me through my good package.							
f) I can help my family to solve the problems that arise due to money							

g) Sometimes, I solve my financial problems through my colleagues.							
h) I get stressed often due to my income level.							

II. B) Give your opinion about work expectation

Work expectation	VSA	SA	A	N	D	SD	VSD
a) I should work for maximum of 9 hours per day.							
b) I want me to get recognized when I take initiative in my job.							
c) I need at least One hour for lunch to have healthy food and talk to my colleagues.							
d) I am ready to take more challenging opportunities at work.							
e) I expect to receive adequate training when new systems are introduced in the organization.							
f) I want to get fair treatment and respect among the employees of the organization.							
g) I want to get little bit flexible and not too rigid targets.							
h) I should be informed about the policies and procedures of the organization.							
i) I want to get criticism or appropriate feedback regarding my work performance from my superior.							
j) I wish to get respect and work well with co-workers, customers and superior from diverse backgrounds.							
k) I want to have good relationship with others in the workplace.							
l) I want to segregate both my professional and personal life without any conflicts.							
m) I want to have Effective Work life balance to make me to stay healthy.							

n) I hope that quality of work increases with right Work life balance.							
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II. C) Give your opinion about work satisfaction

Work satisfaction	VSA	SA	A	N	D	SD	VSD
a) I feel satisfied with my working hours.							
b) I feel satisfied with the recognition I get for good performance of work.							
c) I am satisfied with the break and lunch time to have healthy food and talk to my colleagues.							
d) I am satisfied with the challenging opportunities I get in the organization.							
e) I feel satisfactory with the training when new systems are introduced in the organization.							
f) I am satisfied with the fair treatment and respect I get among the employees of the organization.							
g) I am more satisfied with the flexibility of targets.							
h) In my organization, communication of all rules, policies and procedures is very good.							
i) I get proper feedback about my work performance from my superior.							
j) I am satisfied with the work performance and respect with co-workers, customers and superior from diverse backgrounds.							
k) I feel satisfactory with my relationship at work.							
l) I am satisfied with the separation of both my professional and personal life without any conflicts							
m) I am satisfied with the Work Life Balance I follow that makes me to stay healthy.							
n) I feel satisfactory with the right Work life balance that increases the quality of work.							

III. DEMOGRAPHIC PROFILE

Age below 30 30-40 41-50 above 50

Designation Secretary Officer Assistance manager

 Manager Director VP President

Marital status Married Unmarried

Number of Children 0-1 2-3 Above 3

Age of children 0-2 3-8 9-15 above 15

Family size 1-2 3-4 above 5

Number of dependents 0 -1 2-3 above 3