



ST. MARY UNIVERSITYs
SCHOOL OF GRADUATE STUDIES
MASTERS OF BUSINESS ADMINISTRATION

THE IMPACT OF WORK LIFE BALANCE ON JOB SATISFACTION
AT THE BANK OF ABYSSINIA IN ADDIS ABABA REGION

BY:
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ADDIS ABABA, ETHIOPIA

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A THESIS SUBMITTED IN PARTIAL FULFILLMENT OF THE
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DECLARATION/CONFIRMATION

I, Matebe Assfaw, hereby declare that the thesis work entitled, “the impact of work life balance on job satisfaction in the Bank of Abyssinia in Addis Ababa.”, is outcome of my own effort and study and that all sources of materials used for the study have been duly acknowledged. I have produced it independently except for the guidance and suggestions of the research advisor.

This study submitted by me for the award of the degree of Master of Business Administration general (MBA) at St Mary University in Addis Ababa Ethiopia, is original work and it hasn't been presented for the award of any other Degree, Diploma, Fellowship or other similar titles of any other university or institution.

By: Matebe Assfaw

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ENDORSEMENT

This thesis has been submitted to St. Mary university college school of graduate studies for examination with my approval as a university advisor

Advisor

signature

date

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LIST OF ACRONYMS/ABBREVIATIONS

WLB: Work Life Balance.

WLC: Work Life Conflict

WLI: Work to Family (Personal life) Interference

FIW: Family to Work Interference

BOA: Bank of Abyssinia

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ABSTRACT

The study aimed at exploring the impact of work life balance on job satisfaction in different branch of bank of Abyssinia within Addis Ababa. To achieve this purpose, explanatory study design was used to analyze the data collected through cross-sectional survey questionnaire from a sample of 293 bank employees. These respondents were selected using simple random sampling method and were stratified on the basis of branch grade. The data collected from the questionnaire were analyzed using Statistical measures such as Pearson correlation and multiple regression model analysis. The major findings of the study include low level overall job satisfaction in the organizations under study, two work life balance dimensions i.e., work to personal life interference, and personal life to work interference and job satisfaction were found to be inversely and significantly related. Positive and significant relationship was found between selected organizational factors and job satisfaction, among them working time arrangement and leave program and organizational support are substantial and significant predictor of job satisfaction. Based on the findings of the study, it is recommended that top management should realize the effect of work life balance on job satisfaction and should implement work life balance programs, practices and policies, and also it is essential that HR departments are responsive to the needs and constantly changing requirements of workforce and the effect of environmental issues in order to improve programs and policies of work life balance like locally attainable flexible work time arrangements. and to give more focus to WLB incentives and factors and suggestion for other researchers are also forwarded.

Key words:- work-life balance, job satisfaction, work life conflict, WLB program, working Time arrangement & organizational support

CHAPTER ONE

1 INTRODUCTION

1.1 BACKGROUND OF THE STUDY

In today's working world, most of employees' time is spent at the workplace, doing their work take over their lives as a whole. The increasing demand from their job requires employees to be even more committed to their work, even after office hours. This has resulted in a lot of work related problems such as stress and an imbalance in their roles as a worker, parent or family member Hamidi (2005).

Work and Life have been rather loosely defined in literature (Guest 2002) where work is paid employment and life is everything outside of the formal employment but is usually used to denote the realm of family or home life (Ransome 2007). The concept is loosely defined and is seen to derive from gender division of labour and this renders work life balance its narrow focus (Ransome 2007). Further, balance implies an equal distribution of work and the rest of life. It is not possible to ensure that at all times there is an equal distribution among these. According to Guest, the term Work-Life Balance is in itself a misnomer (Guest 2002). Given the fluid nature of needs and responsibilities and their changing nature at different life stages, the division of activity will neither be easy to measure nor equal, and therefore notions of negotiation, cooperation and compromise, reciprocity and complementarities might be better terms than balance (Ransome 2007).

Job satisfaction is the level of contentment a person feels regarding his or her job. This feeling is mainly based on an individual's perception of satisfaction. Job satisfaction can be influenced by a person's ability to complete required tasks, the level of communication in an organization, and the way management treats employees. Job satisfaction falls into two levels: affective job satisfaction and cognitive job satisfaction. Affective job satisfaction is a person's emotional feeling about the job as a whole. Cognitive job satisfaction is how satisfied employees feel concerning some aspect of their job, such as pay, hours, or benefits.

Guest (2002) noted that work life balance has always been a concern of those interested in the quality of working life and its relation to broader quality of life. The concept of work life has been abstracted from the job satisfaction level of an employee, which is an extrinsic factor of job satisfaction. It aimed to provide quality of life for an employee at the same time retaining the

productivity levels of an employee at the work place. The level of employees' job satisfaction increases by many factors and when employees are satisfied with their work, they feel motivated. The demand of employees work life balance is increased by change in trends in the business such as change in organizations structure, diversity of work force and female employees working in organizations.

People should choose a job to provide good life for themselves and their families. Job is considered as a tool which helps people to reach their aims. But, the important issue is that whether a person is satisfied with his/her job Burke (2000). Moreover, the role of work has been changed throughout the world due to economic conditions and social demands.

A study was conducted by Maren, R. et al (2013) to analyze work-life balance and job satisfaction among teachers exposed a negative relationship between work-life conflicts and job satisfaction. This study suggested that if organizations offer facilities to reduce work-life conflicts, it will lead to improvement in employees' job satisfaction.

In the effort to be more understanding of the employees' need, more organizations today are trying instill a "family-friendly policy" in their organizations. This is as a way of winning the hearts of the employees, as well as the organizations "realization of their role in the society (Hamidi, 2005).

The area of work –life research in that work-family conflict has been shown to have an unfavorable relation with variety of variables associated with employee work life, home life, and general health and well- being: grater health risks for working parents, lowered performance in the parental role, lowered productivity at work, less life satisfaction, anxiety, and work stress (Hamidi,2005).

In this study a particular interest was to look at some highlighted independent variables, namely (work life interference, life to work interference, work time arrangement, organizational support and work-life balance program) and their relationships and effects towards employees' job satisfaction. This interest was originated form the using need for organization to cater to employees' demand for more flexible policies in terms of matters which are related to life besides that in the workplace.

It is hoped, that thorough this research, a better way of giving more choices and space for employees to deal with their work and life matters.

1.2 STATEMENT OF THE PROBLEM

Work life imbalance is a form of inter-related conflict in expectation between both work and life roles (Higgins, Duxbury and Lyons, 2007). Studies suggest that work-life conflicts create stress on the employee and cause low performance for the organization. It is important for an organization to gain an optimal level of performance from an employee but work-life conflicts put limitations on such achievements. There tends to be a reverse relationship between employee performance and work-life imbalance.

It is believed that balancing a successful career with a personal or family life can be challenging and has impact on job satisfaction. In addition, it is important for every organization to take necessary steps to maintain a healthy balance between work and private lives so that both employees and the company can be benefited in the long term. Employees want jobs that give them flexibility in their work schedules so they can better manage work-life conflicts. Organizations that do not help their people achieve work-life balance will find it increasingly difficult to attract and retain the most capable and motivated employees. Accordingly, work-life facilitation was found to be associated with positive feelings about work (Aryee et al., 2005), such that to the extent that activities and responsibilities at work were perceived to enhance activities and responsibilities at home, employees experienced greater job satisfaction and organizational commitment. Thus, key to successful work-life integration and resolution of work-life imbalance is supposed to be that control over work scheduling and/or a work environment supportive to the work-life needs of employees, which includes a supportive supervisor and/or formalized workplace policies that provide for and make accessible, flexible work scheduling options.

Banks timing is mostly from 8 am to 5 pm in Ethiopia but originally there is no time limit so employees have to work for longer hours due to unpredictable workflows, and fast work places with tight deadlines compared to other jobs, which is also a reason of concern and motivated a researchers to do in this sector. As a result, many have reported experiencing stress and work life imbalance.

In our country, Ethiopia, it has not given enough attention to dealt up on the impacts of work-life balance aspects on job satisfaction in the bank of Abyssinia in particular, in banking sector in general. Even though some research works might have done on these particular problems, the

researcher would tried to incorporate recent information about the current impact of work life balance on job satisfaction.

The current study examined the relationship between job satisfaction and work-life balance practices at the bank of Abyssinia employees in Addis Ababa. The banking industry can contribute to economic growth and they are just in economy as there is backbone in human body. Modern banks are playing lots of new roles and making life of common consumer as well as business men easy. Overtime, the banks have undergone significant changes in terms of branch expansion (outreach), automation of operations and service delivery, which is characterized by intense competition and increased deregulation. The government of Ethiopia increased deregulation, in order to encourage the investors to participate in the banking sectors, as a result the number of bank has been increased which further raises the competition and difficulty among the banks. In this competitive environment, each bank wants to attract qualified manpower and to retain potential employees and at the same time to be profitable. In order to achieve this, bank of Abyssinia must have healthier and more productive employees, which can be maintained through effective work life balance management practices, programs and policies. As such, the research investigate the state and relationship of work life balance (WLB) and job satisfaction in bank of Abyssinia, specifically in Addis Ababa.

1.3 RESEARCH QUESTIONS

To this end, this study tried to answer the following research questions:

- A. What is the relationship between job satisfaction and work to life interference in the Bank of Abyssinia at Addis Ababa?
- B. What is the relationship between job satisfaction and life to work interference in the bank of Abyssinia at Addis Ababa?
- C. What is the relationship between selected work life balance organizational factors and job satisfaction in the bank of Abyssinia at Addis Ababa?

1.4 OBJECTIVES OF THE STUDY

1.4.1 GENERAL OBJECTIVE OF THE STUDY

The general objective of the study is to examine the state and analyze the impact of work life balance on job satisfaction among employees of bank of Abyssinia in Addis Ababa.

1.4.2 SPECIFIC OBJECTIVES OF THE STUDY

In addition to the above general objective, intended to achieve the following specific objectives:

- ✚ To examine the relationship between work to life interference and job satisfaction in the Bank of Abyssinia in Addis Ababa.
- ✚ To identify the effect of life to work interference on job satisfaction in the Bank of Abyssinia in Addis Ababa.
- ✚ To measure the relationship between selected work life balances organizational factors and job satisfaction in the Bank of Abyssinia in Addis Ababa.

1.5 HYPOTHESIS OF THE STUDY

In light of the objectives articulated above, the following hypotheses were investigated:

Hypothesis 1 H1: Work to life interference have not a positive and significant relationship with job satisfaction.

Hypothesis 2 H1: Life to work interference have not a positive and significant relationship with job satisfaction.

Hypothesis 3 H1; have not positive relationship between working hour arrangement (flexible working time) and job satisfaction

Hypothesis 4 H1: have not a positive relationship between organizational support (employee assistance program) and job satisfaction

Hypothesis 5 H1: have not a positive relationship between WLB program (leave program) and job satisfaction

1.6 SIGNIFICANCE OF THE STUDY

In addition to fulfilling the academic requirement of the researcher, the result of the study will have the following benefits. Primarily, the results of this study will be of benefit to the bank of Abyssinia in particular and Banking Industry in general; by understanding the state of work life balance and its effect on job satisfaction as it will help the organizations to take corrective measures. This study will intend to help the organizational management to straight their attention to this highly essential and contemporary function of human resource management.

With this regard, the study will have the following importance:

- ✚ The findings of this research will help bank of Abyssinia to understand the role of work life balance practices on job satisfaction.
- ✚ It will provide literature for the bank industry under work life balance.
- ✚ It will help to other researchers who want to conduct further study on the subject in the future.
- ✚ Further, this research study may be of interest to those exploring work life balance dimensions and theory in Ethiopian context in general, and service organizations in particular.

1.7 SCOPE OF THE STUDY

The target group is limited to one private bank which is within the banking industry for more than 20 years. And based on their number of branch distribution in Addis Ababa namely, bank of Abyssinia. The findings of this study would have had paramount importance if all branches in the country included. In this connection, the study was share delimitation in the sampling frame, which only considered branches in Addis Ababa.

The study was delimited to a section of the impacts of work life balance on job satisfaction among employees of bank of Abyssinia in Addis Ababa branches.

1.9 ORGANIZATION OF THE THESIS

The research report was organized in five chapters. Accordingly, the first chapter commences with the introduction part of the study; the second chapter would be presentation of related literature of the study; the third chapter was focus on research methodology and the fourth chapter were discuss about data presentation and analysis and finally in chapter five summarized the report, conclusion and problems and limitations has been given as well as recommendation and suggestion for future research was forwarded.

CHAPTER TWO

LITERATURE REVIEW

2.1 DEFINITION AND CONCEPT OF WORK LIFE BALANCE

Work-life balance is a broad concept, defined in different ways by different researchers using diverse dimensions. The origins of research on work-life balance can be essentially traced back to studies on women having multiple roles. Work life balance was initially termed as work family conflict, Kahn et al. (2011) defined as “a form of inter role conflict in which the role pressures from work and family domains are mutually incompatible in some respect. That is, participation in the work (family) role being made more difficult by virtue of participation in the family (work) role” delina(2013). Marks and Mac Dermid (2012) defined role balance as “the tendency to become fully engaged in the performance of every role in one’s total role system, to approach every typical role and role partner with an attitude of attentiveness and care. Put differently, it is the practice of that even handed alertness known sometimes as mindfulness”.

In simple terms, work–life balance is defined as “the extent to which individuals are equally engaged in and equally satisfied with work and family roles” (raisinghani &goswami,2014). Kirchmeyer(2008) also defined a balanced life as achieving satisfying experiences in all life domains. He stated that to achieve satisfying experiences in all life domains requires personal resources like energy, time and commitment to be well distributed across domains. Subsequently, Clark (2014) modified the definition as satisfaction and good functioning at work and at home with a minimum of role conflict. Hill, et al. (2003) defined, work-life balance as the extent to which a person can concurrently balance the emotional, behavioral and time demands of both paid work, personal and family responsibilities.

Traditionally, and most often, researchers have opined that work–family balance to be the nonexistence of work–family conflict, or the rate of recurrence and intensity with which work interferes with family or family interferes with work (Greenblatt,2002). Duxbury (2008) had defined work life balance as a combination of role overload, work to family interference and family to work interference. Role overload refers to having too much to do in a specified time leading to feeling of stress, fatigue and time crunch. Work to family interference occurs when demands and responsibilities of work rendering fulfilment of family demands and responsibilities of individuals

difficult. Family to work interference occurs when family demands and responsibilities make it more difficult for an individual to fulfil work demands and responsibilities. According to Voydanoff, (2003) work life balance is a global assessment of work and family resources to meet the work and family demands so that individual could able to discharge effective participation in both the domains. Greenhaus and Allen (2006) defined work– family balance as the degree to which an individual’s effectiveness and satisfaction in the roles of work and family domain are well-matched with the individual’s life priorities.

Many of the studies recognize that an individual’s life involves multiple domains and is not restricted to work and home domains alone. Warren (2013) identified over 170 different life domains based on the previous studies. Notable among them include domains of work, financial resources, leisure, dwelling and neighborhood, family, friendships, social involvement and health. These domains of life have been observed to be very closely interrelated, implying ignorance or inappropriate preference to any one life domain may have significant impact on other areas of life resulting in overall imbalance in the life of individuals. Grzywacz and Carlson (2007) define work/life balance as “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”. Swami (2001) defined work life balance as a practice that is concerned with providing scope for employees to balance their work with the responsibilities and interests they have outside work. “Work-life balance is the individual perception that work and non-work activities are compatible and promote growth in accordance with an individual’s current life priorities” (greenhans & allen 2006).

While definitions and explanations differ, work/life balance can be generally associated with equilibrium, or maintaining an overall sense of harmony in life (Greenhaus & Beutell, 1985).

2.2 THEORIES OF WORK LIFE BALANCE

Zedeck and Mosier (1990) and later O’Driscoll (1996) identified typically five main models used to explain the relationship between work and life of an individual.

2.2.1. SEGMENTATION MODEL

The first model is known as segmentation model, which hypothesizes that work and non-work are two distinct domains of life that are lived quite independently and have no influence on each other. This appears to be presented as a theoretical prospect rather than a model with practical support.

2.2.2 SPILL OVER MODEL

In contrast to the first model, a spill over model put forward suggested that one domain can influence the other domain in either a positive or negative way. While, sufficient research to support this model has been reported, need exists for more comprehensive propositions about the nature, causes and consequences of spillover.

2.2. 3. COMPENSATION MODEL

The third model, termed as compensation model proposes work and family as to be two spheres of life and what may be lacking in one sphere, in terms of demands or satisfactions may be derived from the other sphere of life. For example, albeit work being regular and unchallenging, this could be compensated for by a key role in local area activities outside work.

2.2.4. INSTRUMENTAL MODEL

A fourth model referred to as an instrumental model, proposes that activities of one sphere may facilitate success in the other sphere, classically exemplified by, an instrumental worker may explore ways to maximize earnings by undertaking hectic overtime work lasting several days against a routine job to purchase a home or a car for their family.

2.2.5. CONFLICT MODEL

Another model referred to as conflict model suggests that individuals encountering high levels of demand in all spheres of life and compelled to make difficult choices may end up in experiencing psychological conflicts with significant overload.

- Clark (2000) proposed a new theory about work family balance known as work/family border theory states that, every person's role differs with specific domains of life such as work/family domains, generally separated by physical, temporal or psychological borders. The theory describes individuals to be daily border crossers as they move between home and workplace having significant implications on level of integration, easy movements and

the degree of conflict between domains based on the nature of borders such as, flexibility and permeability between work and family life boundaries.

- Morris and Madsen (2007) proposed a new perspective of balance between work and family roles in terms of Resource drain theory and Enrichment theory that supplement the existing theories.

According to resource, drain theory, limited availability of resources such as time, energy, money and attention leads to reduction of the resource in its original domain as it is shared with another domain. The phenomenon can be exemplified by, when an employee invests larger portions of time at work; the time available for family or for other non-work roles diminishes.

In contrast, Enrichment theory refers to the degree to which experiences from instrumental sources (skills, abilities, values) or affective sources (mood, satisfaction) augment the worth of the other domain or in other words, experiences in one domain complimenting the quality of live in the other domain. Most of the studies in work life balance have been underlined by the above theories in spite of explanations and contents may vary between individual studies.

2.3 FACTORS OF WORK LIFE BALANCE

Many studies have been devoted in search of antecedents influencing perception of work life balance among individuals. These antecedents can be broadly grouped based on the major dimensions of WLB namely, individual, organizational and societal factors as (shobitha & sudarsan, 2014) suggested. The following sections present notable contributions of the researchers in these directions.

2.3.1 INDIVIDUAL FACTORS INFLUENCING WLB

The studies undertaken in determining the Individual factors influencing the perception of work life balance among employees is explained in terms of personality, well-being and emotional intelligence.

2.3.1.1. PERSONALITY AND WLB

Parasuraman and Greenhaus (2001) suggested that personality characteristics could be influence by the ability of individuals to interact and react to a situation and help to proactive shape the environment. The study also revealed that neuroticism is positively correlating to work– family

conflict and negatively correlated to work– family facilitation. In addition, optimists would have the ability to extract social support and implement appropriate coping strategies to cope up with stressful circumstances, demonstrated by negative relation with work– family conflict and positive relation with work–family facilitation.

Kaur (2008) assessed the relationships between work life balance, big five personality dimensions and life satisfaction among government college teachers of Chandigarh, India. The results revealed that there exists significant positive correlation between work life balance, life satisfaction and Extroversion dimension of personality owing to the ability to build strong networks of social support, which help them to maintain better work life balance. Results showed that there is no gender differences reported on all the variables except one, conscientiousness where females scored significantly higher than males.

2.3.1.2. WELL-BEING AND WLB

Psychological well-being refers to positive psychological traits, such as self-acceptance, satisfaction, hope or optimism. Gropel and Kuhl (2009) observed that need fulfillment plays a mediating role in the relationship between work life balance and subjective well-being. The study utilized two components of subjective well-being namely, a cognitive component (life satisfaction) and an affective component (emotional wellbeing). Findings reported that females experience higher well being compared to males and consequently exhibit higher work life balance in terms of lower work-family & family-work conflict.

Wilkinson (2013) examined the relationship between work-life balance and psychological well-being among a non-random sample of participants chosen from three companies in the South eastern United States and observed that work-life balance and psychological well-being to be positively correlated. The study showed that gender to be a moderator between work-life balance and psychological well-being.

2.3.1.3. EMOTIONAL INTELLIGENCE AND WLB

According to Schutte et al. (1998) Emotional, intelligence is defined as the “ability to adaptively recognize emotion, express emotion, regulate emotion and harness emotions”. Affandi and Raza (2013) investigated the association between leader’s emotional intelligence and its impact on quality of work life, burnout and employee performance among medical doctors working in

various hospitals across Pakistan. Results indicated that leaders' emotional intelligence is positively linked with quality of work life and can be considered as a strong predictor of quality of work life, and employee performance while it is not associated with employee burnout.

2.3.2 ORGANIZATIONAL FACTORS INFLUENCING WLB

The studies undertaken in determining the work related factors influencing the perception of work life balance among individuals is explained in terms of flexible work arrangements, work life balance policies and programmes, work support, job stress, technology and role related factors as (shobitha & sudarsan, 2014) suggested.

2.3.2.1. *WORK ARRANGEMENTS AND WLB*

Many studies have suggested that flexible work arrangements would help the employees to attain a better blend between work and non-work activities and help the organizations to recruit, retain and motivate their employees (Bachmann, 2000) and (kaur, 2004).

Christensen and Staines (1990) identified that flextime work arrangement reduced late comings, absenteeism, and turnover. The study concluded that flexible time strategy improved employee productivity by minimizing absenteeism, turnover and work family conflict. Hill et al (2001) conducted a study on 6,451 employees of IBM in USA and the study empirically suggested the importance of flexible work timings and location of work place to reduce employee's work life imbalance. The study demonstrated that individual with the perceived job flexibility have the benefit of good work life balance and were capable of working longer hours. Wayne et al. (2004) suggested that limiting work hours might benefit workers to increase the level of work family balance because fewer work hours may contribute to reduction in work family conflict. Hill et al. [2004] propounded that, flexi time helps employees to manage their work and family responsibilities effectively there by allowing them to minimize work family conflict and to improve the performance at work & home. Lingered, Francis and Turner (2010) conducted a study among project-based construction workers in a large civil engineering construction project in Melbourne, Australia. The study-captured data with regard to the number of hours worked, satisfaction with work life balance and capacity to complete required tasks at work & at home. Results demonstrated a strong correlation between hours worked each week and participants' work & life experiences. The time series modeling revealed that workers taking a short, temporary break from work can contribute to improve work life balance.

Julien, Somerville and Culp (2011) had examined the role of alternative work arrangements that helps to reduce work life conflict in the public sector. The Results revealed that a compressed workweek is considered as an alternative work life arrangement that reduces work-life conflict and helps to enhance work-life balance. High levels of management & superior support of flexible work arrangements such as flexible hours and compressed workweek were positively related with the ability to balance personal, family and work demands. Recent days, most of international studies have laid higher emphasis on flexible work arrangements and new working conditions compared to other work life balance initiatives as (kramar,1998) and (Carlson, Grywacz & kacmar,2010) mentioned.

2.3.2.2 WORK LIFE BALANCE POLICIES, PROGRAMMES, AND WLB

Straub (2007) had investigated the contribution of work life balance practices and policies in 14 European countries towards enhancing the career advancement of women to senior management positions. The study identified that only the payment of additional emoluments during maternity leave had a positive impact on WLB.

Hyman & Summers (2007) demonstrated that employees in financial service sector of Scotland were prone to work-life balance issues and emphasized the need for organizations and unions to develop a focus on work-life balance programmes. Lieva et al. (2006) explored the impact of the availability of work life balance practices on organizational outcomes in small and medium sized enterprises (SMEs) representing the metal industry sector of Southeast Spain. The results showed that a WLB supportive culture mediates the availability of WLB practices.

2.3.2.3 WORK SUPPORT AND WLB

Thompson, Kirk, and Brown (2005) showed that supervisors have significant influence on professional stress of female police officers and they can reduce moral exhaustion and contribute to a better work-life balance. Warner and Hausdorf (2009) conducted a study on work life issues among health care workers in Canada. The results indicated that a positive relationship exists between the organization and supervisor support for work-life issues and reduction of work-to-family conflict. Tremblay, Genin & Loreto (2011) illustrated the importance of organizational support to work-life balance in a demanding work environment among police officers and agents in Québec using case study methodology involving a questionnaire and in-depth interviews. The

findings substantiated the importance for organizations to offer formal and informal support to employees in the work environment to balance their work and family aspects.

2.3.2.4. JOB STRESS & WLB

According to Stanton, et al. (2001) job stress can be defined as individual's perception about work environment as threatening or demanding, or discomfort experienced by an individual in the work place. Work life balance has been linked to the varied levels of job stress among employees in different occupations.

Bell, Rajendran & Theiler (2012) investigated the relationships between job-related stress, health, work-life balance and work-life conflict among Australian academia. The results indicated that high levels of job stress to be positively associated with increased work family conflict and ill-being, while negatively correlated to work life balance and wellbeing. Over the past few decades, substantial research has demonstrated that anxiety related job stress has a negative effect on wellbeing amongst academia. Devadoss & Minnie (2013) investigated the influence work related stressors on work life imbalance based on experts' opinion. The data analyzed by means of Combined Overlap Block Fuzzy Cognitive Mapping (COBFCM) model and identified a work related stressor that exhibit greater ability to strike a proper balance between work and family domains.

2.3.2.5 TECHNOLOGY AND WLB

Lester (1999) identified that technology can either facilitate or hinder work life balance by creating a more accessible and flexible environment at all times of day and night enabling individual to work anywhere, any time. Waller and Ragsdell (2012) investigated the impact of organizations dominated with e-mail culture up on employees' lives outside working hours. The study observed both positive as well as negative impact of the culture on employees.

2.3.2.6 ROLE RELATED FACTORS AND WLB

Greenhaus and Beutell (1985) had identified that work domain factors such as, role conflict, role ambiguity, working hours and inflexibility of the work schedule have a vital role in developing work family conflict. Role conflict is the simultaneous occurrence of two or more sets of pressures, such that adaptation with one role makes adjustment with the other more difficult (kahn, wolfe,

snoek & Rosenthal,1964) while role ambiguity refers to the lack of clarity about the expectations of the role which may arise out of lack of understanding (pareek &surabhi, 2010).

2.3.3 SOCIETAL FACTORS INFLUENCING WLB

Asshobitha & sudarsan(2014) undertaken in determining the societal factors influencing the perception of work life balance among individuals is explained in terms of childcare responsibilities, family & social support along with other societal factors.

2.3.3.1 Childcare Responsibilities and WLB

Various studies had suggested that family related factors such as number of children and childcare responsibilities lead to imbalance in work and family roles. Fathers experienced stress in child caring during the absence of employed wives from home (gerson,1993). Elliott (2003) investigated on major difficulties faced by the employed parents of small children particularly of age below six years, in providing adequate childcare. Additionally, childcare as well as care for elderly, imposes more emotional burden on females compared to males. Ross and Mirowsky (1998) showed that employed mothers finding difficulties in child-care arrangements experienced high depression.

2.3.3.2 FAMILY SUPPORT AND WLB

Societal factors namely family support including spouse support was observed to have an impact on work life balance of individuals. Edralin(2013) investigated on balancing work demands with personal needs and family responsibilities by Filipina entrepreneurs (EntrePinays), in order to sustain their business and at the same time live a meaningful and happy life. Findings revealed that both positive and negative spillover effects of work-life relationships. Negative spillover stimulates stress among the entrepreneurs while positive spillover can lead to their elevated levels of life satisfaction. The results demonstrated various strategies to balance work and life such as personal planning with proper time management, the magnitude of spouse support for married entrepreneurs or the extent of support of the family members for non-business work responsibilities and activities, and delegation of routine jobs to trusted employees, usually a family member, having a flexible work schedule.

2.3.3.3 OTHER SOCIETAL FACTORS AND WLB

Greenhaus and Beutell (1985) had identified family domain factors that have a vital role in developing work family conflict and these factors comprised of the number of children, spouse employment, family quarrel, low spouse support and expectations for affection and openness. Parasuraman and Simmers (2001) studied the relationship between parental responsibilities and time obligation to family and work-family conflict among self- and organisationally employed individuals. The results showed that the outline of work-family conflict predictors in the family domain varied according to employment status. Parental demand was positively related to workfamily conflict among self-employed individuals, while family involvement was negatively correlated with work-family conflict among individuals employed in organisations.

Nathani and Jha [68] had identified various family related factors such as, increasing participation of women, child bearing women and dual career women in workforce, increasing single-parent/ single person households and increased child-care/ elder care burden to be significantly influencing WLB of employees.

2.3.4 OTHER FACTORS INFLUENCING WLB

Many studies had explored the influence of demographic variables and attitudinal issues on work-life balance within the working population. Duxbury and Higgins (2001) observed significant increases in work-life conflict were observed regardless of gender, job type and parental status as compared to studies in the year 1991 among large sample of employees in Canada. Parasuraman and Simmers (2001) revealed that gender and job type had significant influence on work-family issues, job involvement and job satisfaction. The influence of gender on work-life issues was reported in many literatures.

The studies have also indicated that the major stress experienced by females experience arises from family demands rather than work demands particularly when the family has children (Tausig & fenwick 2001). Emslie, Hunt and Macintyre (2004) identified that factors affecting work and family life did vary by gender. Nurturing children and being in a senior position were more strongly related to work– home conflict for women than men. Barnett et al. (2003) identified the relationship of income of employees and balancing work and family responsibilities. Employees with lower income, particularly single mothers, have more difficulties in balancing work and family responsibilities

2.4 WORK LIFE BALANCE MEASUREMENT

Developing and validating a measure of work life balance is a critical element for mapping of work environment prevailing in any organization has been recognized to be essential tool for researchers, management practitioners to facilitate advanced research in this area. Initially, work life balance was estimate in terms of work family conflict, in line with the model proposed by Greenhaus and Beutell (1985) that include different types of conflict such as time based conflict, strain based conflict and behavior based conflict.

- Time based conflict occurs when time devoted to one role makes it difficult to fulfill the demands in another role.
- Strain based conflict exists when psychological strain produced within one role have an effect on the functioning of individual's another role. The model also indicated that strain based work family conflict was likely to be the most intense for employees exposed particularly to extensive physical, emotional, or mental work demands.
- Behavior based conflict occurs when specific behaviors effective in one role are inappropriate with behavioral expectations in another role.

Marshall and Barnett (1993) proposes a scale comprising four dimensions to measure work family gains and strains among earning couples, which includes a measure of work-family strains. And gains along with work-parenting strains and gains. While, work-family gains represent positive gains from work and family roles, work-family strains relates to the extent to which the individuals experienced contagion or spillover of stress between different roles. Work-parenting strains and gains depict the gains and strains of combining work and parenting roles of an individual.

The work-life balance construct has been measured in a variety of ways. Clark (2001) proposed that the concept of work-life balance may be somewhat misleading, suggesting that the “synergistic relationship between work and home that balance implies may be, at most, a rare occurrence”.

The study used five different scales to represent work-life balance namely,

- role conflict,
- work satisfaction,
- home satisfaction,

- family functioning and
- employee citizenship.

According to Fisher (2001) work life balance comprised of four parts namely,

- (i) time, i.e., a comparison between amount of time spend at work and time engaged in other activities,
- (ii) individual's behavior at work and in personal life,
- (iii) Strain being a source of inter role conflict and
- (iv) Energy being a limited resource and relevant for employees to accomplish work and/or non work related goals. In addition, a scale to measure three dimensions of work life balance namely, Work interference with personal life, Personal life interference with work and Work/Personal life enhancement was also included. Hayman (2004) validated the scale with 15 items for assessing the construct of work life balance instead of 19 items in the original scale.

Tausig and Fenwick (2001) measured perceived work-life balance using two items: the extent to which workers feel successful in balancing work and personal life, and the amount of conflict they face in balancing work and personal life. Greenhaus, Collins, & Shaw 2003 identified three components to measure work–family balance namely, time, involvement, and satisfaction. The study used direct measures of work family balance to avoid the limitations of individual judgments about balance. The first component time relates the amount of time spent at work with the amount of time spent on home and family activities. The second component evaluates the involvement in work compared to involvement in family, and the third component measures the satisfaction from work and satisfaction with family. Grzywacz and Carlson (2007) developed the four components of balance known as work-to family conflict, family-to-work conflict

Work-to-family enrichment, and family-to-work enrichment. Work–family balance results from high levels of work–family enrichment and low levels of work–family conflict. In Indian context, Pareek & Surabhi (2006) developed a scale to measure work life balance as perceived by employees in terms of personal needs, social needs, time management, team work, compensation and Work. Social and personal needs included activities such as exercise, investing time for planning financial matters and enjoying the activities of interest of the individual. Time

management component dealt with individual's ability to utilize and divide time between work and life domains. Work environment and culture have been used to measure the team work at workplace. Compensation and benefits dimension have incorporated benefits and privileges offered by the organization.

The dimension work included the nature of the work to be performed. Rincy & Panchanatham, (2014) had developed a work life balance scale comprising four components namely, Intrusion of work into personal life, Intrusion of personal life into work, Work enhancement by personal life and Personal life enhancement by Work. The scale consisted of 42 items for measuring the work life balance of employees working in the service sector. The study demonstrated that intrusion of personal life into work and intrusion of work into personal life were negatively related, while Work enhancement by personal life and personal life enhancement by work were positively related to work life balance.

2.5 JOB SATISFACTION

Job satisfaction has been defined in many different ways and through many different theories from Maslow's Hierarchy of Needs to the Genetic Theory of Needs. A clear definition of job satisfaction can be defined as the level of fulfillment and satisfaction an employee has with his/her job and which has an impact of their job performance (Landis, et al., 2015). Like WLB, job satisfaction is a vital concept which the employer must be aware and cater for when possible as whatever level of satisfaction the employee is at will affect their mindset and attitude to the organization (Walt & De Klerk, 2014). Another definition of job satisfaction which supports Landis et al. (2015) defines the concept as a "direct measure of utility an employed worker derives from his/her current job" (Tumen & Zeydanli, 2016, pp. 426-427). Tumen & Zeydanli continue on by explaining that job performance and productivity are proven to be affected job satisfaction and reiterate the importance of this concept. A study undertaken showed the importance of job satisfaction had on productivity as an example with a 6.6% increase in productivity per hour due to a high level of job satisfaction. On the opposite side of the scale, job dissatisfaction is counterproductive and involves an employee having a general negative attitude and contentment with their job (Tumen & Zeydanli, 2016). It accounts to an employee having a negative outlook on the organization that employs them, the work environment and the overall views and requirements needed. Job dissatisfaction can be negative not only to the employer but the employee also in relation to their physical and

mental well-being. Employees who are unhappy in their job can suffer from mental issues and in extreme cases lead to depression. WLB can be a primary contributor towards job dissatisfaction for employees (Tumen & Zeydanli, 2016). The more and more work and hours spent in the employee's place of work will lead to discontent and the employee will become aggravated and displeasure towards their job and the workplace. Regards retail, WLB will have a great bearing on the job satisfaction and dissatisfaction but primary aspects such as wages, conditions and future prospects within the company will influence it to a greater extent. As many people are already aware, attaining job satisfaction in retail can be very difficult due to the factors mentioned with many employees leaving in search of better employment which leads to high turnovers which is the ideology know regards retail work (Uracha Chatrakul Na Ayudhya, et al., 2015).

2.6 WORK-LIFE BALANCE AND JOB SATISFACTION

Guest (2002) noted that work life balance has always been a concern of those interested in the quality of working life and its relation to broader quality of life. The concept of work life has been abstracted from the job satisfaction level of an employee, which is an extrinsic factor of job satisfaction. It aimed to provide quality of life for an employee at the same time retaining the productivity levels of an employee at the work place. The level of employees' job satisfaction increases by many factors and when employees are satisfied with their work, they feel motivated. The demand of employees work life balance is increased by change in trends in the business such as change in organizations structure, diversity of work force and female employees working in organizations.

Organizations should provide work life balance facilities to their employees so that employees can perform their duties effectively and leads organization to the success (Parvin & Kabir, 2011). Employee's attitudes toward their organizations and life are affected by work-life balance. Gayathri and Ramakrishnan (2013), identified number of factors, which determine the satisfaction and dissatisfaction, level of people in the organization. These factors include working conditions, perceived quality of supervision, reward system in work, status and seniority, age group, marital status, and years of experience. Nadeem and Abbas (2009) conducted a study in Pakistan to analyze the relationship between work life and job satisfaction. The research results indicate that job stress is negatively correlated to stress at job, family to work interfaces and job conflict. Work overload does not influence job satisfaction. Positive relationship exists between Job

autonomy and job satisfaction roles (Greenhaus et al., 2003). One limitation of this approach is that not all individuals may desire a 50/50 balance between their work and family lives (Rapaport et al 2002). Also, as is the case with the concept of work family conflict, the use of the term “family” is problematic. Instead of using the term “family,” some researchers suggest that the term “personal life” should be used so that the experiences of non-married or single individuals, or childfree individuals, are considered (Burke, 2004). In addition, life refers to both family (traditional family experience) and personal life (other non-work aspects such as leisure time and community services) (Barnett, 1998; Reynolds, 2005).

2.8. THE RELATIONSHIP BETWEEN JOB SATISFACTION AND ITS DETERMINANTS

2.8.1. RELATIONSHIP BETWEEN JOB SATISFACTION AND WORK TO PRIVATE LIFE INTERFERENCE

An employee faces different family problems along with their job responsibilities. The child care or elderly care responsibilities some time interfere in the job and create a situation of family to work interference. Work life balance is a major component of employee’s job satisfaction (Ezra & Deckman, 1996). Long working hours and priority of work role expectation over family role increase the employee’s family to work interference (Beauregard,2006). The use of family friendly policies such as flexible time and onsite childcare appears to help employees particularly working mothers, who have dual demand of better work and family life (Ezra & Deckman, 1996).

According to Nadeem and Abbas (2009) found that job satisfaction is significantly negatively correlated with work to life interference. Adams et al (1996) revealed that when work interfered with life, it reduced the satisfaction from job and from life as a whole.

Employees having multiples roles of childcare and job responsibilities, reduces job satisfaction and increases the family to work interference (Evandrou and Glaser; 2004). It is also found that work domain variables such as long working hours, supervisor support, and organizational policies had a significant effect on life to work interference (Beauregard, 2006).

2.8.2. RELATIONSHIP BETWEEN JOB SATISFACTION AND PRIVATE LIFE TO WORK INTERFERENCE

Increase in working hours increases the workload, which negatively affects the job satisfaction of the employees. Duxbury and Higgins (2001) revealed in their research that increases in work overload leads to work to family interference, which leads to less organizational commitment and decreases job satisfaction. Cabrita and Perista (2006), and Fu and Shaffer (2001) found a direct relationship between numbers of hours spent in work activities and work life conflict. Nadeem and Abbas (2009) found that job satisfaction is significantly negatively correlated with family to work interference.

Accordingly, as it is stated above, that the two aspects of work life conflict; family to work interference and work to family interference are negatively correlated with job satisfaction. In line with, job satisfaction is found to be negatively correlated with work to family interference. Burke and Green (1999) found that the employees are more satisfied and committed to their job if organizations are supportive of work life balance. It is also found from the previous research that organizational values supporting work-life balance have important work and personal consequences for men as well as women. Such organizational values were present, managerial and professional men and women reported greater job satisfaction and family satisfaction, generally higher life satisfaction and more positive emotional and physical wellbeing (Burke & Green, 1999; Jayaweera, 2005; Perrewe et al (1999). Thus, jobs related responsibilities became a hindrance in performing household responsibilities; this tussle resulted in the job dissatisfaction. Satisfaction with the HR practices, such as family friendly policies reduced the interference of work in the family and thus increases job satisfaction (Kinnie et al. 2005).

2.8.3 ORGANIZATIONAL FACTORS AND JOB SATISFACTION

2.8.3.1 *WORK ARRANGEMENT*

To have flexible working hour in an organization significantly influence employee job satisfaction by enabling a balance between, personal commitment, responsibilities and organizational roles, duties of an employee. Flexibility in working hours enhanced employee motivation and commitment to the organization. Leave from work created a change of environment and a break from the daily working environment. This has a lot of impact on employees' psychological well-

being, eliminating fatigue, and correlated stress that translated to better employee performance after the leave (Kamau, Muleke, Makaya & Wagoki, 2013).

When there is interference between work and family roles obviously, the performance of such an employee at the workplace will be jeopardized. As a result, the employee will lose reward because of non-performance and be unsatisfied. The study describes that the dimension of conflict has adverse effects on the organizational commitment, while a good management of WLB augment job performance (Aryee, Srinivas & Tan, 2005).

In his study, Pronk (2005) specifically mentioned flexible working hours and childcare as WLB benefits that instantly enhance performance. He said suitable childcare and pick-up and drop-off time for kids are main concerns for the employees. Organization effort to solve these challenges has a direct impact on job satisfaction (Pronk, 2005). If employees are worried about personal responsibilities then they lose focus and their performance is impaired (Prebble, 2005). Work-life conflict, which is the absence of WLB, is a cause of diminishing employee job performance (Chaudhry, Malik, & Ahmad, 2011).

2.8.3.2 WLB POLICIES AND PROGRAMS

In the opinion of Kakkos and Trivellas (2011), in Greece the bankers do not seem to lay much stress on the acceptance from peers or respect from their supervisors before they can perform better at the job. Similarly, fringe benefits, which satisfy employees' existence needs do not significantly enhance performance. The pay (existence needs) does not influence job satisfaction but rather prevents satisfaction. Rather, the study shows that in the banking industry in Greece job satisfaction is greatly influenced by personal growth. At the same time both male and female employees' stress evidently has a negative influence on the job performance. He suggested that, banks should introduce WLB programmes to develop a unified and consistent organizational culture. Instead of fringe benefits, employees should be rewarded by a fair personal growth scheme.

Suitable training programmes should be offered to ensure career development of employees. If the organisation encourages healthy workplace, then the stress will be controlled and job performance will be high.

As Lockwood (2003) said factors global competition, personal live-family value and ongoing work force professionals can assist their companies to capitalize on these factors by using work-life initiatives and policies like different type of leave policy to gain a competitive advantage in the market place. It also describes how work-life balance is important for employees' performance and wellbeing. It says work-life balance have potential to significantly improve employees' morale, reduce absenteeism and retain organizational knowledge particularly Difficult economic times. In today's global market place, as companies aim to reduce costs, it falls to the human resource professionals to understand the critical issues of work-life balance and conclude by saying work-life balance policy offer a win-win situation for employees and employers.

2.8.3.3 Organizational Support

Job satisfaction and work pressure have a positive influence on job performance. Moreover, the perceptions of employees about WLB support directly influence job performance. The more the perceived employer support the more the job performance (Forsyth and Polzer, 2007). Furthermore, better recruitment, maintenance of skilled staff and high morale of employees are some of the WLB programs that apparently a business can assume to improve job performance and enhance productivity (Drew, Humphreys & Murphy, 2006). Finding revealed that the level of job performance among respondents is relatively medium and both organizational policies and supervisors support are significant in determining employees' job performance. Therefore, it is recommended that organization and management should enhance the organizational policies related to work-life balance and the skills or supervisors to play effective roles in increasing employees' performance. (Humidi, 2005) Villiers & Kotze (2003) found that work-life balance is a personal issue that varies across time and situations and the underlying conflict experienced pertains to role overload and role interference. The most significant work life conflict arises from complex work place issues, including managing change, supervisory and technical competences, leadership, roles and accountabilities and culture solutions to address the workplace issues, as well as the development of individual balance enabling skills are suggested.

2.9 EMPIRICAL STUDY

In most of the available literature, work-life balance problem was listed in different ways and by connecting it to different determinants like employees' job satisfaction, family issues, and flexible working time. And there are a lot of researches done related to work life balance and its connection

to organizational productivity and employees' motivation and performance. In most papers, the problems faced people especially women are mainly restricted to technical problems hindering business efforts or motivation- and stress-related issues (Lily, 2009).

As several empirical studies have showed that the experience of work-life balance is positively related to employees' satisfaction and organizational performance as well (e.g., Harrington and Ladge, 2009; Parkes and Langford, 2008). More specifically, work-life balance has been shown to have positive outcomes, such as low turnover intention, improvement of performance, and job satisfaction (Cegarra, Sanchez and Cegarra, 2012; Nelson, Quick, Hitt, and Moesel 1990; Scandura and Lankau, 1997). Work-life balance contributes to increasing employees' in-role performance (Magnini, 2009). The experience of psychological well-being and harmony in life helps employees concentrate on their work result in better job satisfaction. For example Netemeyer, Maxham, and Pullig (2005) asserted that work-family conflict can yield a negative impact on both in-role performance and extra-role performance. In addition, work-life balance has a positive effect on employees' affective commitment to their organizations (Casper, Harris, Taylor and Wayne 2011; Muse, Harris, Giles and Feild, 2008). That is, the experience of work-life balance generates feelings of loyalty to the organization and increases affective commitment. Affective Commitment is an emotional attachment to the organizations or the employers, which can cause employees to want to remain with the organizations (Allen and Meyer, 1996). Employees become strongly attached to their organizations when their needs and expectations are satisfied (Meyer, Allen and Smith, 1993). The experience of work-life balance satisfies employees' psychological needs to maintain the balance between work and life. Several empirical studies have supported that employees' experience of work-life balance contributes to favorable evaluation of their organizations and affective commitment (Muse et al., 2008) the result in this study was in line with previous studies of (nadeem and abbas (2009); cabrita and perista (2006); jayaweera (2005); janasz and behson (2007); per-rewe et al (1999) and ezra and deckman 1996) who stated work to personal life interference was negatively associated with levels of job satisfaction.

This study also confirms with the study of (Nadeem and Abbas (2009); Per-rewe et al (1999); Beauregard (2006) and Ezra and Deckman (1996)] who stated that personal life to work interference/conflict and job satisfaction are negatively correlated.

There are different findings revealed in Africa continent as well related to WLB. As Mukururi and Ngari (2014) found out, there is significant relationship and influence among WLB programs and policies and job satisfaction. In addition, Kamau, et al. (2013) determines the effects of organizational work-life balance programs on employee job performance at ECO Bank Kenya. Also as Obiageli, Uzochukwu & Ngozi (2015) identified that poor working organizational culture in the commercial banks, which may not encourage various types of work life balance practices. The specific objective of this research was to determine the extent to which leave policy affects service delivery. Most of studies related to this title were from outside of Ethiopia even though there are limited numbers of research done in this countries regarding work life conflict and outcomes. In a most recent study conducted in our country Ethiopia by Mulu (2012) , Filimon (2015) and Tihut(2016) on the relationship between work overload and job satisfaction in public service organizations, work to personal life Interference Personal Life to work Interference Work Overload Job Autonomy, and work life balance factors on employees performance in top level female workers Job Satisfaction found that statistically significant relationship was found between facets of job satisfaction. And Effect of work life balance factors on employees job performance. On the other hand, Wossen (2015) has identified relationship between quality of work life and different factor like environmental, social and managerial factors.

Meanwhile, the WLB issues of employees in Ethiopia are very new. Even in the international arena, studies on this topic are scarce, especially with regard to developing and developed countries. The available rept (Godwyn, 2009; CIBC, 2004) mainly mentioned, developed nations where the prevailing situations are quite different from those of developing and underdeveloped nations. The issue of WLB for employee in such nations thus needs to be recognized as vitally important to society and as requiring intensive research. In this context, the purpose of this study will be to investigate the impacts of work-life balance on job satisfaction of employees in the bank of Abyssinia in Ethiopian context in general, in Addis Ababa in particular.

2.10 CONCEPTUAL FRAMEWORK

There has been little attempt to model the relationships between work/family balance, work/family enrichment, and relevant predictor and outcome variables. While the extant literature has explored models addressing work/family balance separately, little is known about how these variables fit together as part of a more comprehensive model.

By creating a model of work/family balance, relevant variables can be explored in detail. The following model of work/life balance (see Figure 2.1) expected to be tested in the current study.

<p>Independent variables</p> <ul style="list-style-type: none"> ○ Work to life interference ○ Life to work interference ○ work life balance polices (leave policy) ○ work time arrangement (flexible working time) ○ work organizational support (employees assistance program) 	<p>dependent variables</p> <p>job satisfaction</p>
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Figure 2.1, Theoretical framework of the impact of work life factors on job satisfaction
 Source: self-outlook of their relation from literature review.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1. INTRODUCTION

This chapter presents details of the research design and methodology. This includes the research design, sample size and sampling technique, data source and collection method, procedure of data collection, questionnaire and the model. After the data collected, it is necessary to utilize statistical techniques to analyze the information as this study will be quantitative in nature. Therefore, the survey data are processed using SPSS (version 20). At the end the method of data analysis will be presented.

3.2. RESEARCH DESIGN

Explanatory study designs using quantitative method were used to analyze the data collected from employees. explanatory type of research design attempts to clarify why and how there is a relationship between two or more aspects of a situation so that, In this study used explanatory study design to explain, understand and predict the cause and effect relationship between variables that is work life balance dimensions independent variables and job satisfaction dependent variable

3.3. RESEARCH APPROACH

This study utilized cross-sectional survey; all relevant data were collected at a single point in time. The reason for using cross- sectional design is that it is a reasonable strategy to prefer cross – sectional survey to obtain pertinent information from cross- section of population at a single point of time. For the purpose of this study a quantitative approach of doing research was employed because, quantitative research answers questions through a controlled deductive process, allowing for the collection of numerical data, the prediction, the measurement of variables, and the use of statistical procedures to analyze and develop inferences from that data.

3.4. SAMPLING TECHNIQUES AND SAMPLE SIZE

The primary purpose of sampling is that by selecting some elements of a population, the researcher can draw conclusions about the entire population.

Population can be defined as all people or items (unit of analysis) with the characteristics that one wishes to study (Tayie, 2005). And sample is defined as a subset of the population that is taken to be a representative of the entire population (Tayie, 2005). The total population of Bank of Abyssinia employees who were at the head office as well as at city and outline branches.

The target populations of this study were used those employees of bank of Abyssinia, Who were working at the city branches and head office. The study of the total population is not possible and it is also impracticable, due to the practical limitation of cost, time and the researcher is permanent resident of Addis Ababa, researcher to become easily access to gather credible primary sources. This has helping in making all contacts personally. The other reason to ensure that an in-depth and critical study was done, such that the results would provide useful information about the impact of work life balance dimensions in the bank of Abyssinia. Other factors which are usually operative in the situation stand in the way of studying the total population (Singh,2006).

As per the data from human resource department of Bank of Abyssinia, total number of employees in Addis Ababa city having 2,132 (bank of Abyssinia, 2017). In this study, it was used Cochran's sample size formula for categorical population was used. Accordingly, for a population of 2,132, the required sample size were 325.

An approach it was used when adequate representation from sub sample is desired and then within each stratum employees was being selected using a sample random method. The characteristics of sub sample may include almost any variable. Age, sex, income level, geographical distribution etc.

In the present study, the natural classification of the branches (branches being geographically dispersed and each branch having homogeneous sub set of the population) was taken as the characteristics used in stratifying the population and a random sample in which each individual in the population has an equal probability of being selected was employed. Related with this, as the sample random method requires a complete list of respondents, for this Branch Managers of each respective branch were advised to use payroll list.

Cochran's sample size formula for categorical population is used. Where:

n_0 = Sample error size,

Z= standard normal distribution which is 1.96 (a confident interval of 95% sample estimates,

P= sample proportion of successes (0.5), thus the variance of P* (1-P) gives the maximum possible sample size = 0.25,

e= Acceptable margin of error for proportion being estimated which is 0.05 % (error the researcher is willing to accept).

$$n_0 = \frac{z^2 * (p)(1-p)}{e^2} = \frac{(1.96)^2 * (0.5)(1-0.5)}{0.05^2} = \underline{\underline{384}}$$

Therefore, for a population of 2,132, the required sample size is calculated as:

$$n_1 = \frac{n_0}{(1+n_0/\text{population})} =$$

By using the above formula, then selected 325 respondents from the total population of 2,132 employees of the bank of Abyssinia in order to collect relevant information. $n_1=325$

Branch grade	NO. of employee	Sample size
Special	108*325/2,132	16
Grade three	546*325/2,132	84
Grade two	576*325/2,132	88
Grade one	636*325/2,132	97
Head office	266*325/2,132	41
Total	2,132	325

Source: Bank of Abyssinia Human Resource system (2018)

3.5. DATA SOURCE AND COLLECTION METHOD

3.5.1. DATA SOURCE

After research design/ plan chalked out. While deciding about the method of data collection to be used for the study, the researcher should keep in mind two types of data viz., primary and secondary. Thus, data collected from both primary and secondary sources.

Primary data was collected using questionnaires. Naresh(2004) describes a questionnaire as a booklet of structured, standardized procedure, pre-coded and containing open ended questions at times that are used to collect information from the respondents who record their own answers. In order to realize the target, the researcher was engaged in well-designed questionnaire as the best instrument for the collection of primary data.

This questionnaire was completed by the employees of Bank of Abyssinia in Addis Ababa. For the purpose of this study, a quantitative methodology involving a close ended questionnaire was used as the measuring instrument because it is helpful for the researcher to reach respondent in less cost and less time. It provides an opportunity to respondents to express their feelings freely. The layout of the questionnaire was very simple to encourage participation of the respondents meaningfully.

The main reason for appearance and layout of questionnaire is to encourage respondent to complete the questionnaire so, in this study the questions will be kept as concise as possible with the actual wording and phrasing of the questions. The questionnaires included dichotomous, multiple-choice response and scaled-response. Moreover, the variables were attitudinal and measured using Likert scale with five response categories (strongly disagrees, disagree, neutral, agree, and strongly agree)

The secondary data are those which have already been collected by someone other than the investigator himself, and as such the problems associated with the original collection of data do not arise here. This study was conducted by gathering secondary data from various sources such as researches, international journal articles; E-sources research papers conducted locally, important books, related to the topic, and Manuel of bank of Abyssinia.

3.5.2. PROCEDURE OF DATA COLLECTION

The researcher sought permission from all targeted branch managers in Addis Ababa, permission for the survey was granted by the Bank, HR development department. After permission granted, the questionnaires were distributed to the respondents. The survey pack included a copy of the cover letter, and the questionnaire. Collection of responded questionnaire was started after a week from date of administration and continued for a month.

3.6. DATA PROCESSING AND ANALYSIS

3.6.1. DATA PROCESSING

In this activity the first task is editing, coding, classification and tabulation of collected data. This data processing procedure has two consecutive phases:

First data cleanup in which the collected raw data was edited to detect errors and omissions in response and for checking that the questions are answered accurately and uniformly and Editing involves a thorough and critical examination of the completed questionnaire, in terms of compliance with the criteria for collecting meaningful data, and in order to deal with questionnaires not duly completed.

The next phase is the process of assigning numerical or other symbols was followed. Coding involves assigning numbers or other symbols to answers so that responses can be grouped into limited number of classes and categories. This helps to reduce the response into a limited number of categories or classes and then the process of classification or arranging large volume of raw data in to groups with common characteristics was applied. Data having the common characteristics was placed together and the data was summarized in tabulation and displayed for further analysis.

3.6.2. DATA ANALYSIS

Once editing and coding were done, data was analysis on the help of Statistical Package for Social Science (SPSS) software for version 20 was employed to analyze and present the data through the statistical tools used for this study, namely descriptive analysis, correlation and multiple regression analysis.

According to Sekaran (2000:401), “inferential statistics allow researchers to infer from the data through analysis the relationship between two variables; differences in a variable among different

subgroups; and how several independent variables might explain the variance in a dependent variable. “The following inferential statistical methods are used on this research

Cohen and Swerdlik (2002) posit that the Pearson Product Moment Correlation Coefficient is a widely used statistical method for obtaining an index of the relationships between two variables when the relationships between the variables is linear and when the two variables correlated are continuous. To ascertain whether a statistically significant relationship exists between work life balance dimensions (work to personal life interference, personal life to work interference, work time arrangement, organizational support, and leave policy) and job satisfaction the Product Moment Correlation Coefficient was used.

According to (McDanail and Gates, 2006), correlation coefficient can range from -1.00 to +1.00. The value of -1.00 represents a perfect negative correlation. While a value of +1.00 represents a perfect positive correlation. A value of 0.00 correlations represents no relationship. The results of correlation coefficient may be interpreted as follow:

Table 3-1 correlation coefficient interpretation

Correlation coefficient	Interpretation
(-1.00 to -0.8]	High
(-0.8 to -0.6]	Substantial
(-0.6 to -0.4]	Medium
(-0.4 to -0.2]	Low
(-0.2 to 0.2)	Very low
[0.2 to 0.4)	Low
[0.4 to 0.6)	Medium
[0.6 to 0.8)	Substantial
[0.8 to 1.00)	High

source: Danail and Gate (2006)

Accordingly, on this study, Pearson’s Correlation Coefficient statistical method was used to determine the following relationships for the sample respondents.

- ❖ the relationship between work to personal life interference and job satisfaction
- ❖ the relationship between personal life to work interference and job satisfaction
- ❖ the relationships between flexible working hour and job satisfaction
- ❖ the relationship between employee assistance program and job satisfaction
- ❖ the relationship between leave policy and job satisfaction

Multiple regression analysis takes into account the inter-correlations among all variables involved. This method also takes into account the correlations among the predictor scores. Multiple regression analysis more than one predictor is jointly regressed against the criterion variable (Cohen & Swerdlik, 2002). This method is used to investigate the effect of work life balance dimensions (work to personal life interference, personal life to work interference, flexible working hour, employee assistance program, and leave policy) and job satisfaction.

The equation of multiple regressions on this study is generally built around two sets of variable, namely dependent variables (job satisfaction) and independent variables (work to personal life interference, personal life to work interference, flexible working hour, employee assistance program, and leave policy). The basic objective of using regression equation on this study is to make the researcher more effective at describing, understanding, predicting, and controlling the stated variables.

Table 3-2 independent and dependent variables

Independent Variables	Dependent Variables
Work to personal life interference	Job Satisfaction
Personal life to work interference	
Flexible working hour	
Employee assistance program	
Leave policy of the organization	

(Source: conceptual framework)

Regress Job Satisfaction on the Work Life balance Dimensions

Job Satisfaction = f (work to personal life interference, personal life to work interference, flexible working hour, employee assistance program, and leave policy)

$$JS = \alpha + \beta_1 WTL + \beta_2 LTW + \beta_3 WTA + \beta_4 OS + \beta_5 LP + e$$

Where

JS = job satisfaction

WTL= work to personal life interference

LTW= personal life to work interference

WTA= work time arrangement

OS= organizational support

LP= leave program

e = model error term

Mathematically,

$$Y_i = \beta_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6$$

Where Y is the dependent variable- Job Satisfaction

X₂, X₃, X₄, X₅ and X₆ are the explanatory variables (or the regressors)

β_1 is the intercept term- it gives the mean or average effect on Y of all the variables excluded from the equation, although its mechanical interpretation is the average value of Y when the stated independent variables are set equal to zero. β_2 , β_3 , β_4 , β_5 and β_6 refer to the coefficient of their respective independent variable which measures the change in the mean value of Y, per unit change in their respective independent variables.

3.7 ETHICAL CONSIDERATION

The participants were approached at their work place. They were voluntary in order to have honest answer. They were briefed about the nature of study being carried out. Participants were assured that their responses would remain confidential.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

4.1 INTRODUCTION

To facilitate ease in conducting the empirical analysis, the results of the descriptive analysis are presented first, followed by the inferential analysis. This assisted in identifying any anomalies in the responses and the assignment of numerical values to the responses in order to continue with the analysis. The data was then checked for possible erroneous entries and corrections made appropriately. The statistical program used for the analyses and presentation of data in this study is the Statistical Package for the Social Sciences (SPSS) version 20.

The descriptive statistics utilized are through tables, summary statistics such as percentage of minimum and maximum are computed for some dichotomous work life balance questions in this study. This is followed by presentation of inferential statistics based on each hypothesis formulated for the study. All statistical test results were computed at the 2-tailed .level of significance. The alpha levels of .05 and .01 selected a priori for test of significance for correlations, multiple regression analysis, and simple linear regression.

Three hundred twenty-five questionnaires were distributed to the respondents and out of the whole 325 questionnaires, 293 of them were collected that accounts 91% response rate the remaining are uncollected and unfulfilled. Accordingly, the analysis of this study is based on the number of questionnaires collected.

4.2 DESCRIPTIVE STATISTICS

4.2.1 ORGANIZATIONAL FACTORS

According to the information gathered from different Manuel of the bank of Abyssinia there are different kind of organization support provided to employees that can help to improving work life balance like different kind of leave policy and financial support in different way like emergency, personal, house loan and etc.

4.2.1.1 WORKING TIME ARRANGEMENT (FELEXIBLE WORKING TIME)

According to the information gathers from the Manuel of bank of Abyssinia, there is no flexible working hour management at the organization that is implemented. The normal working hour is 44 hours /week

4.2.1.2 WLB POLICY (LEAVE PROGRAM)

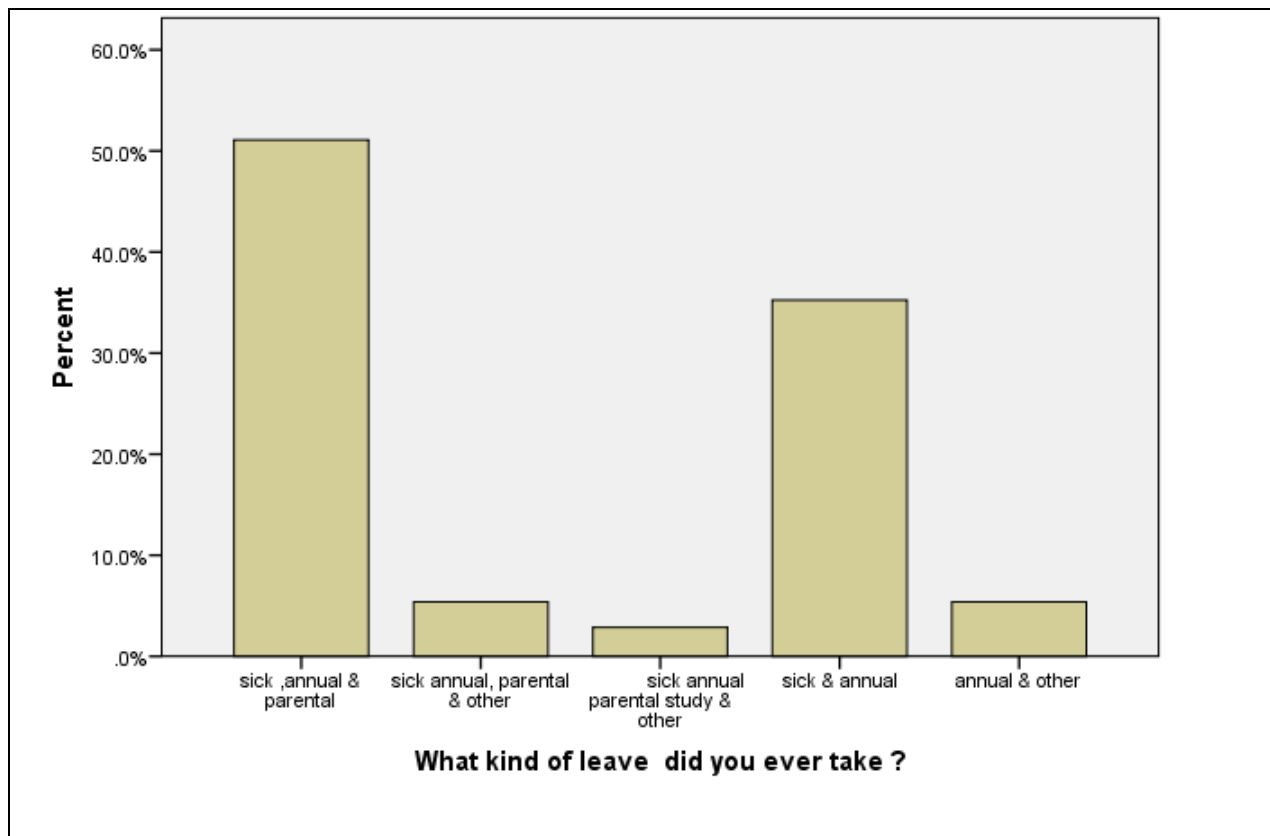
Leave is the amount of hour/days employees of an organization are permitted to be away from their employment position within a period of time without consequences. This time off is paid by the BOA and employees are allowed to request the time for any reason they wish to be off work. There are different types of leave program at BOA which are:

- Annual leave; annual leave can have defined as paid leave for the purpose of recreation to which employees become entitled after a period of qualifying service or employment with a particular employer. In BOA, worker is entitled to an annual leave of sixteen working days per year for the first year of recruitment and the annual leave will increase by one day every year consecutively.
- Sick leave: Sick leave is time off from work that an employee can use to address their health and safety needs without losing full pay for 60 days. Additional leave up to 60 days will get 50% of their salary and if additional 60 days leave will get 25% their salary and there will not be any salary for sick leave that will extend more than 180 days. This will be rearranged employees that have HIV.
- Parental Leave: Parental Leave is an official permission given to employees with child care giving responsibilities. Women are entitled to 3 months' leave with fully paid.
- Mourning leave: is an official permission for an employee to take off to take care for an accidental family or household member lost with maximum of 3 days.

- Wedding leave: Paid leave relate with an officially granted leave of absence from work to attend to their wedding related concerns of the employee with maximum of 5 days.

On the other hand, the below figure 4-2 showed how much respondents know the different type of leave program at BOA and how many of them are using each policy.

Figure 4-3 Type of leave policy that employees taken mostly at BOA



(Source; questionnaires' 2018)

Based on the above figure 4-3, most of respondents around 51.1%, has taken sick, annual and parental leave. 35.3% of them has only taken annual and sick leave. 5.4% of the respondents has taken sick, annual, parental, and other type of leave are used in their organization. The remaining 5.4% and 2.9% of the respondents has taken annual and other type and sick, Annual, parental, study, other type of leave at the organization.

4.2.1.3 ORGANIZATIONAL SUPPORT (EMPLOYEE ASSISTANCE PROGRAM)

According to BOA loan regulation manual, there are financial supports in credit and emergency forms. Interest free loan (emergency) is for employees that have 6 month experience and above. Employees who have six month up to two years, 2-5years and above 5 year experiences can get 4, 5 and 6 times of their monthly salary respectively whenever they need financial supports to handle their emergency.

There is also personal loan for the employees of BOA by the deposit interest rate the bank paid to the customers and need up to 8 time of their monthly salary. There is also Insurance system that secures employees regarding any job related accidents and health related problems.

There are also different kind of credit service that helps employees to have their own house and other facilities like car. BOA also provides financial support to academic expenses to its employees depending on their working experience and job grade level.

4.3 RELATIONSHIP BETWEEN WORK-LIFE BALANCE DIMENSIONS AND EMPLOYEES JOB SATISFACTION.

The following sections demonstrate the results of inferential statistics employed in this study. So as to assess the objectives of the study, Pearson's Product Moment Correlation Coefficient was computed, and multiple regression analysis was conducted. With the help of these statistical tools, conclusions are drawn with regard to the sample and decisions are made with respect to the research hypotheses.

On this study, Pearson's Product Moment Correlation coefficient was used to determine the following relationships.

- The relationship between work to life interference and job satisfaction
- The relationship between life to work interference and job satisfaction
- The relationship between working hour arrangement (flexible working time) and job satisfaction
- the relationship between orgazational support (employee's assistance program) and job satisfaction
- The relationships between work/life balance program (leave policy) and job satisfaction.

As observed from the total respondents' response work–life balance dimensions have an effect on employee job satisfaction also understanding and giving attention to the above topic is low in the organization as well as within the employees.

So as to determine whether there are significant relationships between the work life balance dimensions and job satisfaction, Pearson's product moment Correlation was computed.

Hence, Table 4-1 below presents the results of Pearson correlation on the relationship between work/life balances dimensions and job satisfactions.

Table 4-1 The relationship between work life balance dimensions and job satisfaction

CORRELATION							
		Work to life interference	Life to work interference	Flexible working time	Assistance program	Leave policy	Job satisfaction
Job satisfaction	Pearson correlation	-.550**	-.537**	.523**	.648**	.266**	1
	Sig.(2-tailed)	.000	.000	.000	.000	.000	
	N	293	293	293	293	293	293
** .correlation is significant at the 0.01 level(2-tailed)							
* .correlation is significant at the 0.05 level(2-tailed)							

Source; questionnaire (2018)

Table 4.1 above demonstrates the results of Pearson's Product Moment Correlation on the relationship between work life balance dimensions (work to personal life interference, Personal life to work interference, flexible working time, assistance program and leave policy) and job satisfaction for the sample respondents. It shows that, the correlation coefficients for the relationship between work-life balance dimensions and job satisfaction are linear, and positive and negative ranging from low to medium correlation coefficients.

The results in table 4.1 indicate that, there is negative and significant relationship between work to life interference and job satisfaction ($r = -0.550$, $p < 0.01$), private life to work interference and job satisfaction ($r = -0.537$, $P < 0.01$). Unlike the two work life balance dimensions (work to personal life interference and personal life to work interference), the remaining three organizational factors has a positive and significant relationship between flexible working time and job satisfaction($r=0.523$, $p < 0.01$), employee assistance program and job satisfaction($r=0.648$, $p<0.01$), and has low positive relationship between leave policy and job satisfaction($r=0.266$, $p<0.01$).which are statistically significant at 99% confidence level. This implies that at a 1% level of significance it was discovered that the respondent's work to personal life interference and personal life to work interference played a negative and significant role in determining job satisfaction, while flexible working time, assistance program and leave program played a positive and significant role in determining job satisfaction of employees of BOA, Addis Ababa region.

This revealed that, the better a management of flexible working hour, assistance and leave program, leads the better job satisfaction of respondents. The rest have a medium negative relationship between job satisfactions. This implies a low level of work to life interference and life to work interference would have better to employee's job satisfaction.

Hypothesis testing is based on Pearson correlation coefficients r and P -value to test whether the hypotheses are rejected or not.

4.4 THE IMPACT OF WORK–LIFE BALANCE ON JOB SATISFACTION.

Regression analysis is used to predict the value of a variable based on the value of another variable. The variable we want to predict is called the dependent variable (or sometimes, the outcome variable). The variable we are using to predict the other variable's value is called the independent variable (or sometimes, the predictor variable). Multiple regression analysis was employed to examine the effect of work life balance dimensions on job satisfaction.

Table 4-2 Model summary of multiple regression of work –life balance dimensions (work to life interference, life to work interference, working time arrangement, organizational support, and leave programs independent variable on the job satisfaction

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.775 ^a	.600	.593	.76515
a. predictors: (constant), leave policy, life to work interference, flexible working hour, assistance program, work to life interference.				

Source; questionnaire (2018)

The results as shown in the Table 4-2 indicated that the five independent variables explained a 59.3% of the variation in the dependent variable. Therefore, the remaining 40.7% is explained by other factors that were not considered in this study.

Table 4-3 ANOVA result of multiple regression model

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	251.980	5	50.396	86.080	.000 ^b
	Residual	168.025	287	.585		
	Total	420.005	292			
a. Dependent Variable: job satisfaction						
b. Predictors: (Constant), leave policy, life to work, flexible working hour, assistance program, work to life interference						

Source; questionnaire (2018)

The F-ration in the ANOVA table (see table 4-3) tests whether the overall regression model is a good fit for the data. The table shows that the independent variables statistically significantly predict the dependent variable, $F(5,287) = 86.080$ $p < .05$

(i.e. the regression model is a good fit of the data.) Therefore, the influence is significant that P= 0.000

From the above discussion in describing WLB and job satisfaction, the positive perception of (flexible working hour, assistance program, and leave policy),negative perception of(work to life interference and life to work interference) and neutral felling of the staff about their job satisfaction shows there are other factors which affect job satisfaction and it is confirmed in the regression result at 40% is explained by other factors.

With the general impact of WLB, table 4-3 shows the unstandardized Beta coefficients that present the contributions of each variable to the model. Unstandardized coefficients indicate how much the dependent variable varies with an independent variable when all other independent variables are held constant. The t and P values showed the significance of the impact of the independent variables on the dependent variable.

Table 4-4 Coefficients of WLB

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.396	.290		4.809	.000		
	work to life interference	-.276	.051	-.290	-5.398	.000	.483	2.069
	life to work interference	-.111	.054	-.109	-2.061	.040	.493	2.022
	flexible working hour	.304	.049	.264	6.164	.000	.762	1.312
	assistance program	.308	.050	.302	6.115	.000	.571	1.752
	leave policy	.235	.052	.181	4.547	.000	.879	1.138

a. dependent variable: job satisfaction

Source; questionnaire (2018)

The Table 4-4 revealed that, the unstandardized coefficients B column, gives us the coefficients of the independent variables in the regression equation including all the predictor variables as indicated below:

Predicted Job satisfaction score = $1.396 - 0.276(\text{work to life interference}) - 0.111(\text{life to work interference}) + 0.304(\text{Flexible working time}) + 0.308(\text{employee assistance program}) + 0.235(\text{leave policy})$

Table 4-4 further shows that, all the explanatory variables included in this study can significantly explain at 95% confidence level to the variation on the dependent variable

Multicollinearity Test: in multiple regression analysis, multi collinearity refers to the correlation among the independent variables. As Williams (2015) explained multi-collinearity problem can be detected either by computing correlation coefficients of independent variables or checking related statistics such as tolerance value or variance inflation factor (VIF). But high correlation coefficients do not necessarily imply multi-collinearity. VIF shows how multi collinearity has increased the instability of the coefficient estimates. Most researchers argue that a tolerance value less than 0.1 or VIF more than 4 indicates significant multi-collinearity problem.

The Unstandardized beta coefficient column shows the contribution that an individual variable makes to the model. It is the average amount the dependent variable increases/decreases when the independent variable increases by one unit (all other independent variables are held constant). Thus the largest influence on job satisfaction is from the employees' assistance program (.308) the second is flexible working time (0.304) the third is work to life interference(-0.276) and the fourth is leave policy(0.235). On the other hand, with the beta value of life to work interference (-0.111) is the lowest predictor of job satisfaction when it is compared with the other explanatory variables under the study, Furthermore, the study has discussed based on the beta value of their coefficients. Table 4-4 presents all the variables included in the model and their contribution in predicting job satisfaction. The value provides information on the contribution of each independent variable. The beta largest positive value contributes the most.

➤ Does work to life interference have an impact on job satisfaction?

Work to life interference is the third largest contributor to the variation in the dependent variable (job satisfaction). From the table above the negative unstandardized Beta-value of -0.276 indicates that Work to life interference has an indirect (negative) impact on job satisfaction which is statistically significant at 95% confidence level as $P=0.000$. In other words, it means that as

Work to life interference increase by 1- unit job satisfaction decreased by 0.276 unit and vice versa. This reflects that when employees Work to life interference is low, the level of satisfaction towards their job increases. As such, the research question is answered.

- Does life to work interference impact on job satisfaction?

life to work interference rank the fifth place with the unstandardized beta coefficient values of -0.111 This shows the negative and significance influence on the dependent variable with 0.05 levels as it appears $p= 0.040$ Thus the research question is answered because it does appear to significantly contribute to the total variation in job satisfaction. As such, the research question is answered.

- Does Flexible working time arrangements has impact on job satisfaction?

Flexible working time is the second largest contributor to the variation in the dependent variable (job satisfaction). From table above The Positive unstandardized Beta-value of 0.304 indicates that flexible working time arrangement has direct (positive) influence on job satisfaction which is statistically significant at 95% confidence level as $P=0.000$. In other word, it means that as flexible working time increase by 1- unit job satisfaction also increased by 0.304 unit and vice versa. This reflects that as employees perceive flexible working time arrangement, the level of satisfaction towards their job increases. As such, the research question is answered.

- Does employees' assistance program have impact on job satisfaction?

In the above table, the largest unstandardized beta coefficient is 0.308, which is for activities of organizational support. This means that this variable has a direct influence and it makes the strongest unique contribution in explaining job satisfaction, when the variance explained by all the other variables in the model is controlled for. Statistically, the result interprets that when organizational support increases by 1- unit job satisfaction will also increase by 0.308 unit and vice versa. More over The second large t value ($t=6.115$) and corresponding low value ($P<0.05$) which is significant, supports the result for this dimension which had the highest beta coefficient. Thus the research question here is also answered.

- Does leave program has impact on job satisfaction?

Leave program rank the fourth place with the unstandardized beta coefficient values of 0.235. This shows the positive and significance influence on the dependent variable with 0.05

levels as it appears $p = 0.00$. Thus the research question is answered because it does appear to significantly contribute to the total variation in job satisfaction.

Generally, Table 4-4 depicts the variables entered and the fit of the model in which R-squared and adjusted R-squared were presented. It is evident that through estimation technique, five variables predicted 59.3% of variance in job satisfaction. The model was statistically significant. More over from table 4.4 it is clear that these five predictor variables statistically and significantly determine the variation in job satisfaction, at 95 % confidence level.

Hypothesis 1

Ho1: Work to personal life interference will not have a positive and significant relationship with job satisfaction.

Ha1: Work to personal life interference will have a positive and significant relationship with job satisfaction.

The results of Pearson correlation analysis, as presented in table 4.2 above, revealed that work to personal life interference has a negative and significant relationship with job satisfaction ($r = -0.550$, $p < 0.05$, at 95% confidence). Correlation analysis indicates that, there is a negative, substantially strong, though statistically significant, relationship between work to personal life interference with job satisfaction. The result supports Ho1. Therefore, the researcher may fail to reject the null hypothesis and it is accepted that, work to personal life interference has a negative and significant relationship with job satisfaction.

Hypothesis 2

Ho2: Personal life to work interference will not have a positive and significant relationship
With job satisfaction

Ha2: Personal life to work interference will have a positive and significant relationship with job satisfaction.

The results in table 4.2 above, revealed that personal life to work interference has a negative and significant relationship with job satisfaction ($r = -0.537$, $P < 0.05$, at 95% confidence). This proves Ho2, which stated that a negative relationship exists between personal life to work interference and job satisfaction. Hence, the researcher may fail to reject the null hypothesis

and it is accepted that, personal life to work interference has a negative, medium and significant relationship with job satisfaction.

Hypothesis 3

Ho3: will not have positive relationship between working hour arrangement (flexible working time) and job satisfaction.

Ha3: will have positive relationship between working hour arrangement (flexible working time) and job satisfaction.

Table 4.2 further shows that, flexible working time has a positive, strong and statistically significant relationship with job satisfaction ($r = 0.523$, $p < 0.05$, at 95% confidence level). This disproves null hypothesis which stated that a positive correlation does not exist between flexible working time and job satisfaction. Hence, the researcher may fail to accept the null hypothesis and rather, it is accepted the hypothesis that supports the increase in flexible working time increases the job satisfaction for the employees in the bank of Abyssinia in Addis Ababa, and vice versa.

Hypothesis4

Ho4: will not have a positive relationship between organizational support (employee assistance program) and job satisfaction

Ha4: will have a positive relationship between organizational support (employee assistance pro-gram) and job satisfaction

Table 4.2 further shows that, flexible working time has a positive, strong and statistically significant relationship with job satisfaction ($r = 0.648$, $p < 0.05$, at 95% confidence level). This disproves null hypothesis which stated that a positive correlation does not exist between organizational support and job satisfaction. Hence, the researcher may fail to accept the null hypothesis and rather, it is accepted the hypothesis that supports the increase in employee assistance program increases the job satisfaction for the employees in the bank of Abyssinia in Addis Ababa, and vice versa.

Hypothesis 5

Ho5: will not have a positive relationship between (leave program) and job satisfaction

Ha5: will have a positive relationship between WLB program (leave program) and job satisfaction

The results in table 4.2 above, revealed that leave policy has a positive and significant relationship with job satisfaction ($r = 0.266$, $P < 0.05$, at 95% confidence). This disproves Ho5, which stated that a negative relationship exists between leave policy and job satisfaction. Hence, the researcher may fail to accept the null hypothesis and rather, it is accepted that, supports the increase in leave program increases the job satisfaction for the employees in the bank of Abyssinia in Addis Ababa, and vice versa.

4.5. DISCUSSION OF RESULTS

This section discusses the findings of the statistical analysis in relation to the previous research and literature.

According to table 4.1, the correlation result ($r = -0.550$, $p < 0.05$) shows that work to personal life interference has a negative and significant relationship with job satisfaction. Correlation analysis indicates that, there is a moderately strong, though statistically significant, relationship between works to personal life interference with job satisfaction. the result in this study was in line with previous studies of (filimon 2015),(nadeem and abbas (2009); cabrita and perista (2006); jayaweera (2005); janasz and behson (2007); perrewet al (1999) and ezra and deckman 1996) who stated work to personal life interference was negatively associated with levels of job satisfaction.

Current study shows that low level of work to personal life conflict more likely result higher level of job satisfaction. This indicates that the employees remain loyal to their organization, even if that job demands and practices produce work to personal life interference, and thus, they do not have negative feelings about the job as the cause of work to private life interference. As table 4.1 indicates, ($r = -0.537$, $P < 0.05$, at 95% confidence) Personal life to work interference has a negative and significant relationship with job satisfaction. This study also confirms with the study of (filimon 2015),(Nadeem and Abbas (2009); Perrewet al (1999); Beauregard (2006) and Ezra and Deckman (1996)] who stated that personal life to work interference/conflict and job satisfaction are negatively correlated. This shows that if employees are not feeling burden from the family works as well as personal life interests so

their overall satisfaction towards job is not being affected. Thus, an employee faces different non-working time problems along with their job responsibilities which decrease job satisfaction. Success at work requires that organizations must maintain the ways that minimize the interference of personal life with job of their employees. In this context, employees 'part of the employment contract could be to arrive at work every scheduled workday, on time, and ready to focus on their work.

The findings on this study concurred with other research findings. As TIHUT (2016), Kamau et al. (2013). Humidi (2005) and lock wood (2003) concluded that of WLB organizational factors like, work arrangement (flexible working hour). WLB Policy (Leave program) and assistance program in an organization significantly influence employee job satisfaction by enabling a balance between, personal commitment, responsibilities and organizational roles, duties of an employee. Flexibility in working hours enhanced employee motivation and commitment to the organization. Leave from work created a change of environment and a break from the daily working environment. This has a lot of impact on employees' psychological well-being, eliminating fatigue, and work related stress which translated to better employee performance after the leave, also as Forsyth and polzer (2007)and Villiers & Kotze (2003) found WLB programs, work arrangement and organizational support has a positive influence on job performance. Moreover, the perceptions of employees about WLB support directly influence job satisfaction. The more the perceived employer support the more the job satisfaction.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 INTRODUCTION

In this chapter the summary of the major findings, conclusion, limitations, recommendations and suggestion of further research are discussed. For clarity purpose, the conclusions are based on the research objectives of the study. Based on the findings of the study recommendations are made to organizations, to employees and suggestion for other researchers.

5.2 SUMMARY OF THE MAJOR FINDING

This study was aimed at investigating the impact of work life balance on job satisfaction of employees of bank of Abyssinia in Addis Ababa. Depending on the questionnaire consisting of 293 randomly selected employees of the bank, specifically this study designed to examine the relationship of job satisfaction with work to personal life interference, personal life to work interference, flexible working hour, employee assistance program, and leave policy.

The analysis of the result revealed that there is a medium negative relationship between Work to family interference and job satisfaction ($r = -.550, p < 0.01$). This means that, the presence of work to life interference at the Bank of Abyssinia had its own negative impact on employee's job satisfaction.

The analysis of the study found medium level of negative relationship between Life to work interference and job satisfaction ($r = -.537, p < .01$) this revealed that life to work interference has a negative influence on job satisfaction.

The analysis of the study found medium level of positive relationship between employee job satisfaction and the flexibility in working hours in the organization ($r = .523, p < .01$), a clear indicator that having a flexible working system could influence the way employees executed their jobs. But according to the Bank of Abyssinia Manuel have mentioned on there is not flexible working hour arrangement at the bank of Abyssinia (BOA).

Analysis of the results revealed that there is a substantial level of positive relationship between employee's assistance program and performance ($r = .648, p < .01$) at BOA. This means that presence of employee assistance program, at BOA had its own impact on employee's job satisfaction.

Employee are entitled to an annual leave of 16 days within the calendar year when they are enter at junior employees and increased by one for each year. In addition, organizations introduce other forms of leaves that are convenient for their staff like wedding mourning leave. The study observed a low level of positive relationship between leave program and sat ($r = .266, p < 0.01$) at BOA.

It's ranked the third place with a beta coefficient of -0.276. The negative unstandardized beta-value of (-.276) indicates that work to life interference has indirect (negative) impact on job satisfaction which is statistically significant at 95% confidence level as $p = 0.000$. On the other hand it means that for every one-unit increase in work to life interference, there would be 0.276-unit decreased in job satisfaction. And vice versa

Life to Work interference is the fifth contributor to the variation in the dependent variable (job satisfaction). The negative unstandardized Beta-value of -0.111 indicates that life to work interference has indirect (negative) impact on job satisfaction which is statistically significant at 95% confidence level as $P = 0.040$. In other word, it means that as life to work interference increase by 1- unit job satisfaction decreased by 0.111 unit and vice versa. This reflects that when employee's life to work interference is low, the level of satisfaction towards their job increases.

Flexible working time is the second largest contributor to the variation in the dependent variable (job satisfaction). Form chapter 4, The positive Unstandardized Beta-value of 0.304 indicates that flexible working time arrangement has direct (positive) influence on job satisfaction which is statistically significant at 95 % confidence level as $p = 0.000$. In other word, it means that for every one-unit increase in flexible working time, there would be 0.304-unit increase in job satisfaction.

Based on the analysis part of the study, the largest beta coefficient is 0.308, which is for activities of organizational support. This means that this variable has a direct impact and it makes the strongest unique contribution in explaining job satisfaction, when the variance explained by all the other variables in the model is controlled for. Statistically, the result interprets that for every one-unit increase in organizational support, there would be 0.308- unit increase in job satisfaction.

Leave program ranked in the fourth place with beta coefficient values of 0.235. This shows the positive significant influence with the dependent variable with 0.05 levels as it appears $p = .000$. This indicates that as leave program scores increase job satisfaction also increases. We would expect that for every one-unit increase in leave program, there would be a .235-unit increase in job satisfaction.

In terms of the stated research hypotheses, the following specific empirical findings emerged from the investigation: The two of work life balance dimensions (work to life interference, and private life to work interference) and job satisfaction found to be inversely and significantly related whereas flexible working hour, employee assistance program, and leave policy are the other factors to have a strong, positive and significant relationship with job satisfaction.

Generally, as chapter 4 of this study depicts the variables entered and the fit of the model in which R-Squared and adjusted R-squared were presented. It is evident that through estimation technique, five variables predicted 59.3% of variance in job satisfaction the rest 40.7% predicated by other variables that did not considered by this study.

5.3 CONCLUSION

The Primary objective of this study was to examine the effect of WLB factors on employee job satisfaction in the Bank of Abyssinia. The study has been successful in accomplishing its five research objectives. Thus, based on the finding of the study the following conclusion are drawn:

- In this specific study work to personal life interference found to be negatively affect job satisfaction. From this, it can be concluded that the more the work demand interference in private live will result in less satisfaction
- As can be seen from the summary, the relationship between personal life to work interference and job satisfaction is negative, moderately strong and statistically significant. Thus, the less the personal life demand interferes with work demand will result in high job satisfaction and vice versa
- Work life balance organizational factors (working time arrangement, employee assistance program and leave policy) has appositive and significant relationship between job satisfactions. Flexibility in working hours allowed employees to balance between work and their personal life commitments such as family and personal development. As a result, flexibility in working hours also enabled the staff to focus more on their job while at work without divided attention with little worries on their personal commitments. Employee health programs keep the work force healthy therefore making them to be able to contribute always to the organization. Utilization of health program improves the psychosocial welfare of staff enabling them to relate well with each other at their home as well as at work place. This translates into improved attendance rates by employees. Employees felt motivated after going for leave, their attendance was improved, and when asked, they indicated that leave from work had good effects on employee emotional health, this enabled staff to reduce work related stress and performed better in their duties at home as well as at work place.
- Finally, the five work life balance variables that are work to personal life interference, personal life to work interference and work time arrangement employee assistance and leave program was found to be significantly explaining the variation in job satisfaction. Therefore, we can conclude that the four work life balance dimensions are statistically explaining the variation in job satisfaction.

5.4 LIMITATIONS OF THE STUDY

On the process of doing this study, the researcher had faced different limitations:

- Unavailability of enough secondary data source in related to the research topic. Hence the topic is reasonably new and not well considered in our country. There was a problem of accessing up to date relevant data for the study, but this study had tried to compensate the shortage of secondary data source, by observing the situation and by presenting comprehensive and detailed question for respondents.
- The most challenging problem that this study had faced was data collection process since, the bank has different branches were located in different area of the city and this was very difficult to travel each and every place and collect data. So, the study had seen another mechanism to reach the targeted respondents by recruiting data collectors to finalize the paper with in deadline.
- Another limitation of this study was examining work-life balance at a particular point in time, despite indications that the phenomenon of work-life balance is a constantly changing social process. A further limitation was that the research had conducted the research only one organizations, and the results is thus not to be generalized to other organization.

5.5 RECOMMENDATION

The study on the basis on the findings and conclusions made recommends that:

- Management of the bank of Abyssinia should make sure that their strategies include different work life balance incentive that will encourage employees to be more satisfied and productive on their job as well as on their personal life. The incentive can include 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 like: job sharing, part- time work, compressed working hours and weeks, flexible parental leave, telecommuting, on-site child care facility. In addition, employers may provide range of benefits related to employees' health and well-being, including extended health insurance for the employee and dependents, personal days, and access to programs or services to encourage fitness and physical and mental health. Still, other practices may support employees' participation in volunteer work. Work/life initiatives: policies and procedures established by an organization with the goal to enable employees to get their jobs done and at the same time provide flexibility to handle personal/family concerns.
- It is essential that HR departments are responsive to the needs and constantly changing requirements of workforce and the effect of environmental issues in order to improve programs and policies of work life balance like locally attainable flexible work time arrangements.
- A supportive management system should be developed in the organization. This is required to maximize the balance between work and non-work life. It provides a countless of service from drug and alcohol abuse counseling to addressing family and marriage problems, financial and legal difficulties, and stress-related problems. It is often shown by the level of support offered by the organization. It has to do with how much employees felt that the organization values their contributions and cares about their wellbeing. To do so, management must recognize the employees; productivity. This idea was also raised by most of the respondents. Employees; assistance programs in the organization created a good avenue for an organization extending a helping hand to individuals in the organization. This contributed highly in creating a healthy, motivated workforce: enhance cooperation and individual satisfaction and productivity in the organization.

- Managers has to implement flexible working time arrangement in the organization. It significantly supports work life balance by enabling a balance between personal commitments and responsibilities and organizational roles and duties of an employee Flexibility in working hours enhanced employee motivation and commitment to the organization.
- The management should encourage their employee to fix their leave at their convenient period after perform in all their work related duties. Even if this study shows a lowest value of leave in predicting performance level, leave from work created a change of environment and a break from the daily working environment. This has a lot of impact on employees' psychosocial well-being, eliminating fatigue, and work related stress which translated to better employee performance after the leave.
- Employees should create activities that can be a supportive for their wellbeing like different kind of entertainment activity, sport activates and etc.
- Organizations in the banking industry due to the nature of the job and precision required in undertaking the jobs should exploit leave program as a way of rejuvenating their employees by coming up with more innovative methods of implementing them rather than the traditional annual leave systems.

In general, transforming the work place pro-actively using a condition of well-designed WLB initiatives for the employees will yield competitive advantage as it will increase employee job performance, satisfaction and commitment to organization. This in turn will motivate the employees to perform in superior way, leading the organization and their stakeholders to better future by yielding the expected outcome. Furthermore, appropriated WLB related programs and strategies should be adopted with a view to ensuring the sustainability of the economic contribution of BOA, while maintaining a committed work force.

5.6 SUGGESTIONS FOR FURTHER RESEARCH

Areas arising for further investigation include:

- This study was conducted to examine the relationship and impact of work life balance on job satisfaction of employees at BOA in Addis Ababa. The sample was drawn from only one bank at Addis Ababa region, thus this study may be limited in its general ability of the findings to others banks in the whole country. So, future research should have to draw sample of respondents on more number of banks for the sake generalizing the results of the study.
- This study included only five dimensions of work life balance, there could be some other relevant dimensions that may be perceived as important by organizations and employees, but those were excluded from this study. future researches, therefore, may consider more dimensions of work life balance like job characteristics (job demands, job resources, job stress), organizational values (associated with high performance and involvement), individual variables (age, sex, qualifications, pay, professional aspirations, marital status, etc.), and other variables which can influence job satisfaction.
- Furthermore, conducting a replication study in other service industries is also need: for example, in the hotel service, telecommunication service, post office service, educational institutions and so on.

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APPENDICES

SCHOOL OF GRADUATE STUDIES

MASTERS OF BUSINESS ADMINISTRATION PROGRAM

Questionnaires to be filled by the Bank of Abyssinia

Dear respondent, my name is Matebe Assfaw. i am attending MBA program at ST.MARY UNIVERSITY. Right now i am conducting a research project on the title “the impact of work life balance on job satisfaction of employees in the Bank of Abyssinia”. as part of my research project, i need to collect information from you as a member of Bank of Abyssinia; therefore, the successful completion of my research study requires your assistance. Please assist me by giving correct and complete information. Your participation is entirely voluntary and the questionnaire is completely anonymous. Finally, i confirm you that the information that you share me will be kept confidential and only used for the academic purpose.

General Instructions:

For your free and genuine responses, you are not required to write your name.

Contact Address

If you have any query, please do not hesitate to contact me and I am available as per your convenience at (telephone No: 0919 13 38 83 or e-mail address matebeassfaw@gmail.com).

To the end, I would like to forward my deepest gratitude for your unreserved cooperation in filling the question

Section – 1 Work/Life interference Questionnaires

Instructions: Please tick (√) the number that you feel most appropriate, using the scale from 1 to 5 (Where 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree and 5 = strongly agree).

Work-to-personal life interference	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	1	2	3	4	5
1. The demands of my work interfere with my private life.					
2. The amount of time my job takes up makes it difficult to fulfill my private responsibilities.					
3. Things I want to do at home do not get done because of the demands my job puts on me.					
4. My job produces strain that makes it difficult to fulfill non work time duties.					
5. Due to work-related duties, I have to make changes to my plans for non-work-related activities.					
Personal life-to-Work interference					
6. The demands of my private life interfere with work-related activities.					
7. I prefer to put off doing things at work because of demands on my time at home.					
8. Things I want to do at work don't get done because of the demands of my family or spouse/partner.					
9. My home life interferes with my responsibilities at work such as getting to work on time, accomplishing daily tasks, and working overtime.					
10. Family-related strain interferes with my ability to perform job-related duties.					

Section 2; organizational factors of work life balance questionnaires

In this part of the questionnaire, there are questions that are related organizational factors of work - life balance and its effect on your job satisfaction. Therefore, you are required to give your opinion; to what extent these factors are affecting your satisfaction.

No.	Role played by Flexible Working Hours	Strongly disagree	Disagree	Neutral (Don't know)	Agree	Strongly Agree
		1	2	3	4	5
1	Flexible working hours allow to balance personal commitments					
2	Flexible working hours allow to focus more_ on the job at work					
3	Attendance and punctuality has improved as a result of utilizing flexible working hours					
4	Flexible working hours motivate and give sense of satisfaction and wellbeing					
5	Flexible hours allow to balance working and personal life					

No.	Role played by Employee Assistance Programs	Strongly disagree	disagree	Neutral (Don't know)	Agree	Strongly agree
		1	2	3	4	5
6	There is non-financial and financial support in the working environment whenever there is load of work and family matters to handle					
7	There are health programs like stress management and other kind of health program					
8	There is job related counseling service that employees are getting from the organization?					
9	Financial support makes staff to be more committed and motivated at work as well as to fulfill personal commitments					
10	Counseling has enabled staff to carry out assignments with expected degree of independency and –efficiency					
11	Health programs kept employees contributory at work as well as at home					
12	Organizational support (financial and non-financial) helps to balance work and personal life commitments					

No	Role played by leave policy on employee performance					
13	What kind of leave did you ever take ?					
		Str. Disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly agree 5
14	Felt motivated after the leave					
15	Leave improve employee attendance rate					
16	Leave helps to handle personal commitment					
17	Leave has good effects on employees' emotional health and ability to perform their job					
18	Leave helps to balance working and personal life responsibilities effectively.					

Section 3-Job satisfaction Questionnaire

Please respond to the following questions on your job satisfaction level in your organization by putting a thick mark (√) in your option. Please choose from the following Rating Scale.

Job satisfaction	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	1	2	3	4	5
19. Generally speaking, I am very happy with my work.					
20. Most of the day, I am enthusiastic about my job.					
21. I am generally satisfied with the kind of work I do in my job.					
22. Considering to my skills and level of education that I have, I am satisfied with pay and benefit that I get in this organization					
23. I never thought to leave this organization even the condition of this organization is not stable.					

24. Would you please indicate issues that are key to improve the overall work life balance and job satisfaction?
