



**THE EFFECT OF WORK-LIFE BALANCE FACTORS ON
EMPLOYEES JOB PERFORMANCE – IN THE CASE OF
COMMERCIAL BANK OF ETHIOPIA FEMALE TOP & MIDDLE
LEVEL ADMINISTRATIVE STAFFS**

**ST. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES**

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JUNE, 2016

ADDIS ABABA - ETHIOPIA

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TIHUT ZEKARIAS (SGS/0238/2007A)

**A RESEARCH PROPOSAL SUBMITTED TO ST. MARY'S UNIVERSTY
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REQUIREMENTS FOR THE MASTER OF GENERAL BUSINESS
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DEDICATION

This thesis work is dedicated to my beloved elder brother Assasahegn Zekarias who is always my inspiration and strength.

CERTIFICATE

This is to certify that Tihut Zekarias has worked her thesis on the topic — The Effect of Work-Life Balance Factors on Employees Job Performance – In The Case of Commercial Bank of Ethiopia Female Top & Middle Level Administrative Staffs under my supervision. To my belief, this work undertaken by Tihut Zekarias and it is original and qualifies for submission in partial fulfilment of the requirements for the award of Master’s Degree in General Business Administration.

TEMESGEN BELAYNEH (PhD)

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LIST OF ABBREVIATIONS AND ACRONYMS

- WLB:** Work-Life Balance
- CBE:** Commercial Bank of Ethiopia
- QWL:** Quality of Work Life
- SPSS:** Statistical Package for Social Science

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ABSTRACT

Today we see women working in almost all types of professions demonstrating that there is no gender difference in work. In fact, many organisations say that women are playing a major role in uplifting the organization. This is a positive development that women are making their presence felt in different walks of life. On the other hand, for every woman there is one more background to manage. That is home and personal life. Today with increasing demands at work place, the interface between work life and personal life assumed significance which demands more attention. Different factors affect work –life balance and one set of factors could be performance. The present study is undertaken to examine the effect of work life balance factors on job performance in different branch of Commercial Bank of Ethiopia within Addis Ababa. With the help of literature reviews summary, the study identified that three organizational factors which include: work time arrangement, WLB program (leave program) and organizational support (assistance program). And other factors like demographic factors (marital status & job level) and investigates their influence on job performance. To do so, the study has employed an explanatory study design with a descriptive design in interpretation of the data collected through questionnaire and structured interview. Accordingly, Commercial Bank of Ethiopia constitute the universe for the study and a whole sample of 289 women administrative staffs were participated in the study whose administrative level ranges from top and middle level in Addis Ababa. The respondents were selected using census that is using the entire population as a sample size. The analysis is made by making use of descriptive statistics, Pearson correlation, multiple regression model and ANOVA. The findings further indicate that, positive and substantial relationship was found between selected organizational and demographic factors and job performance. Among them assistance program and working time arrangement and leave program are significant predictor of job performance. In addition, it was revealed that the perception of WLB and level of job performance does significantly vary with different marital status but not significantly vary with different job level of the staffs. Based on this findings, it was recommended to the organization to improve assistance program and working time arrangement and to give more focus to WLB incentives and factors and suggestions for other researchers are also forwarded.

Key words: *Work-life balance, Employee's Job Performance, WLB Program, Working Time Arrangement & Organizational Support*

CHAPTER ONE

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).

Over the past decades, the social responsibility of companies has increasingly become a subject of social debate (Hamidi, 2005). As a reaction to this, companies seem to pay more and more attention to their position in society and do so with a growing sense of responsibility for a sustainable development of society.

The origins of research on work-life balance can be traced back to studies of women having multiple roles. Hamidi (2005) investigated the psychological distress connected to the balance of rewards and concerns generated by individual women's multiple roles as paid worker, wife and mother. They found that positive role quality – more rewards than concerns experienced in a given role – was related to low levels of role overload, role conflict and anxiety. Based on this research, Hamidi defined role balance as a “rewards minus concerns” difference score which could range from positive to negative values.

In the meantime, the past two decades have brought a great increase in the number of individuals with significant responsibilities both at work and with family: single parents, working women, dual-career couples, and fathers heavily involved in parenting (Hamidi, 2005). These changes have heightened interest in understanding the work – life interface. Family and work domains create the interaction and relevancy with each other.

In the effort to be more understanding of the employees' need, more organizations today are trying in still 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).

According to Hamidi (2005) the pressures of work, for those in work, have been intensifying in recent decades. Factors such as the advancement of information technology and information load, the need for speed of response, the importance attached to quality of customer service and its implications for constant availability and the pace of change with its resultant upheavals and adjustments all demand the employees' time and can be sources of pressure.

The area of work-life research in that work-family conflict has been shown to have an unfavourable relation with variety of variables associated with employee work life, home life, and general health and well-being; greater 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 demographic factors (job position and marital status) and organizational factors (work time arrangement, organizational support and work-life balance program) and their relationships and effects toward employees' job performance. This interest was originated from the rising need for organizations 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 through this research, a better way of giving more choices and spaces for employees to deal with their work and life matters.

1.2. Problem statement of the study

As Hamidi (2005) mentioned based on past researches, a growing number of studies on the work-life balance issue have been carried out due to the realization of the effects of the demanding work environment in today's new age competitive world. It was quite recently that this issue has grabbed the interest of researcher. A different perspective has been looked into in order to prove the relations between the employees' balance in personal life and their performance in their jobs.

According to Hamidi (2005) Work-life balance may have achieved the status of a defining employment issue and some progress has undoubtedly been made toward the introduction of flexible work time arrangements.

As Susi (2010) a changing economy and an aging workforce can join together to create an employment environment where competent employees who are unhappy in their current situations are motivated to find a new place to "hang their hats." A highly engaged workforce is 50% more productive than an unengaged workforce. Work-life balance is increasingly important for engagement. The majority of HR professionals (78%) feel employee engagement is important or extremely important to business success. Employee engagement has emerged as a critical driver of business success in today's competitive marketplace. Employee engagement is increasingly viewed as a "win-win" strategy for companies, employees, and their communities alike.

However, having said that, studies or focus has been made towards addressing the issue of work-life balances and employees' job performance in this country, Ethiopia too. Besides, this study was focused specifically to see if the relations between hectic lives at the work place and whether there is any interference to the employees' family and their own life management and also towards their job performance at the Commercial Bank of Ethiopia (CBE). Nowadays work-life balance is becoming harder to achieve due to increasing work demand, the need for speed and globalization of businesses.

Recently in Ethiopia, the banking Sector has evolved drastically, commercial banks are becoming very competitive and this has resulted in coming up with measures geared towards attracting new customers and retaining the existing ones in order to have a larger market share. Banks are now bringing in more profits by being customer focused. In order to attain this, they have increased their opening hours, introduced more services, opened up more branches and have adopted the latest IT infrastructures. This has led to their employees working longer hours, having a greater and more complex workload, being moved from one branch to another, therefore, experiencing a lot of work pressure and creating a culture of poor work-life balance resulting to their employees becoming highly dissatisfied with their jobs.

According to preliminary observation conducted by the researcher, employees (administrative staffs) dissatisfaction with their work-life imbalance is one of the problems that Commercial bank of Ethiopia is facing. Among other factors employees' dissatisfaction with flexible working time is one factor which could result in employee lower productivity.

According to one of CBE's branch female manager; CBE has strong but not flexible management. According to the person, most of their time is spent at work event out of working hours and this result in mismanagement of their own life, family relationship and social life engagement. In addition, the person added that when my life and work become imbalanced, my performance will decrease because of my unsettled attention that is divided in different places.

The above has affected the health of employees, increase stress level and increase turnover and absenteeism rate which gave a negative impact on employee's performance and in the long run, the organization's productivity and performance will also be affected. As a result, this study had carried out based on the problematic question, how to what extent work and life balance factors affects employee's performance within female top and middle level administrative staffs at Commercial Bank of Ethiopia, Addis Ababa region.

1.3. Objectives of the study

1.3.1. General objectives

The main objective of this study was to investigate how employees' performance affected by work-life balance factors on Commercial Bank of Ethiopia female administrative staffs that are in top and middle level.

1.3.2. Specific objectives

- To investigate the level of work-life balance of female administrative staffs that are found in Commercial Bank of Ethiopia, Addis Ababa region.
- To examine the level of job performance of female administrative staffs that are found in Commercial Bank of Ethiopia, Addis Ababa region.
- To measure the relationship between selected work-life balances organizational factors and employees' job performance among female administrative staffs of CBE in Addis Ababa.
- To predict the influence of work-life balance organizational factors on job performance of female staffs of CBE in Addis Ababa region.
- To determine whether work-life balance and job performance vary across the different demographic factors (Marital status) and organizational variable (job level).

1.4. Research questions

- What is the level of work-life balance of female administrative staffs that are found in Commercial Bank of Ethiopia, Addis Ababa region?
- What is the level of job performance of female administrative staffs that are found in Commercial Bank of Ethiopia, Addis Ababa region?
- What is the relationship between selected work-life balance organizational factors and employees' job performance among female administrative staffs of CBE in Addis Ababa?
- What is the influence of work-life balance organizational factors on job performance of female staffs of CBE in Addis Ababa region?
- How is work-life balance and job performance varying across the different demographic factors (Marital status) and organizational variable (job level)?

1.5. Scope of the study

The study was limited due to resource constraint especially time and financial problems, as a result the target group is limited to one governmental bank in Addis Ababa, which is within the banking industry for more than 20 years and based on their number of branch distribution in Addis Ababa namely, Commercial Bank of Ethiopia (CBE).

The study was assessed the data that was available at the time from Feb, 2016 – May, 2016. The participant of the study were women that are at top and middle level administrative area who are working in CBE. Selection of branches within the city was depending on the availability of female administrators at the top and middle level administrative area.

1.6. Significance of the study

This study will benefit the organizations because it focusses on the effect and relationship between work-life balance factors and job performance. Understanding this problem gives organizations an in depth understanding of how far work-life balance requires the attention of the management. Work-life balance problems have only been recently recognized as a rising phenomenon, even though its symptoms have emerged from the surface years before. Therefore, the study highly anticipates that the results of this study will have the following significance:

- It will serve as a reference for upcoming new researchers on related topics in doing research
- It will become a motivator factor for scholars in the area to conduct scientific research in relation to work-life balance policies and practices in Ethiopia; hence this area is not well studied by local scholars.
- It will provide accurate informative to the policy makers, so that they can use it as input in their human resource policy development and rearrangement and as a result to keep once organization productivity and efficiency.
- It will also improve employees and society awareness on work-life balance issues as well as its importance for organizations and job performance

1.7. Operational definitions of terms and concepts Work-life balance

Work-life balance

1. Conceptual definition

As Villiers & Kotze (2003), the concept “work-life balance” had different meanings for different individuals. However, there seems to be agreement that work-life balance entails three characteristics. In the first instance it creates the opportunity to control one’s own time (“Work-life balance is about timing: the amount of time at work, versus amount of time at home versus the amount of time at home spent on work”). The second characteristic ascribed to such balance is that it gives equal importance to all life roles.

2. Operational definition

Perception of employees towards their work-life balance and how work-life balance factors influence their level of job performance. The perception of the overall performance of employees is looked at the how work-life balance factors affects the employees’ job performance.

Employees' job performance

1. Conceptual definition

Performance is defined as the record of outcomes produced on a specified job function or activity during a specified time period. (Bernardin and Russel, 1998). According to this definition performance is set of outcomes produced during a certain time period. Johns (1992) defined job performance as the degree to which the members of the organization contribute to reach the organizational objectives

2. Operational definition

Perception of employees towards their job performance and on the other hand how work-life balance factors influence their level of job performance. The perception of the overall performance of employees is looked at and how work – life balance factors affects the employees' job performance.

1.8. Organization of the research report

The research report was organized in five chapters, the first chapter dealt with introduction background of the study/ problem, state of the problem, objectives of the study (general and specific objectives), research questions, the scope of the study, significance of the study, operational definition of terms and concepts. The second chapter would be presentation of the related literature and conceptual framework. The third chapter included study area, study design, sample, population and participants, variables in the study, instrumentation and measurement procedures, types, sources and collection of data, data analysis plan and ethical code of conduct. Chapter four presented the study results and discussion/data presentation, analysis & interpretation and finally 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

REVIEW OF RELATED LITERATURE

2.1. Introduction

As Delina & Prabhakara (2013) mentioned there is a saying by the great brilliant scientist Albert Einstein that “Life is like riding a bicycle. To keep our balance, we must keep moving”. While riding if there is an imbalance and if the rider is unable to control he may fall down. This is true for all employees who are struggling with work life balance issues especially for women employees who face many challenges both at work place and home. If they are unable to maintain the balance the repercussions will be serious. Today with increasing demands at work place the interface between work life and personal life assumed significance which demands more attention.

Traditionally the role of women was confined to cooking, cleaning, raising children etc. They were looked upon as care giver or as home keeper and were denied access outside home. But now the story is different. They have an important role to play outside the home. With the improved education and employment opportunities today, most homes became dual earners because of increase in expenses and necessities. The expansion of higher education has also enhanced job prospects for women and there is a shift in the role models from stay-at-home mothers to successful professional women. Women achieved tremendous progress in every walk of life and made a mark where ever they are. But her role at home has not changed much. They still cook, does household work, takes care of the family members and runs the house with increased pressure at work place and important demands at home, the work life balance is at risk (Delina & Prabhakara, 2013).

2.2. Work-life balance

2.2.1. Definition and concept of Work - life balance

Work-life balance (acronym WLB) is the separation between work life and personal life of an employee in the organization. It is the boundary that one creates between the professional life, career advancement, personal life or any other segment that makes up the life of an individual. Apart from the career life these segments include family, personal growth, fitness and health, community relations and friendship. Finding the balance between career and personal life has always been a challenge for working people (Raisinghani & Goswami, 2014).

Some widely used definitions of work-life balance, found in the literature, are listed below:

“Work-family conflict is defined as a form of role conflict characterized by the incongruence between responsibilities of the home and workplace which are mutually incompatible” (Greenhaus and Beutell, 1985).

Work-life balance for any person is having the “right” combination of participation in paid work (defined by hours and working conditions) and other aspects of lives. This combination will change as people move through life and have changing responsibilities and commitments in their work and personal lives (Frone, Russell, & Cooper, 1992).

Work-family balance is defined as *“satisfaction and good functioning at work and at home, with a minimum of role conflict” (Clark, 2000).*

Work-life balance is defined as *“the absence of unacceptable level of conflicts between work and non-work demands” (Greenblatt, 2002).*

Work-life balance as *“the extent to which an individual is equally engaged in – and equally satisfied with – his or her work role and family role”*. Work-life balance consists of three components (Greenhaus, Collins & Shaw, 2003):

- Time balance refers to equal time being given to both work and family roles;
- Involvement balance refers to equal levels of psychological involvement in both work and family roles;
- And finally, satisfaction balance refers to equal levels of satisfaction in both work and family roles. Therefore, in order to achieve a work-life balance these components should be considered.

Parkes and Langford (2008) defined this as *“an individual’s ability to meet work and family commitments, as well as other non-work responsibilities and activities”*.

Work-life balance is *“the extent to which an individual’s effectiveness and satisfaction in work and family roles are compatible with the individual’s life priorities” (Greenhaus and Allen, 2006).*

Work–family balance is defined “*as accomplishment of role related expectations that are negotiated and shared between an individual and his or her role-related partners in the work and family domains*” (Grzywacz and Carlson, 2007).

“*Work-life balance for any one person is having the ‘right’ combination of participation in paid work (defined by hours and working conditions) and other aspects of their lives. This combination will not remain fixed but may change over time*” (Jain, 2013).

Work-life balance is a concept that includes proper prioritizing between “workaholics” (careers and ambition) on the one hand and lifestyle (health, pleasure, leisure, family and spiritual development) on the other hand. It is the term to describe practices in achieving a balance between the demand of employees’ family (life) and work lives as (Purohit, 2013) described.

2.2.2. 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 balance of an individual.

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. 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 spill over.

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.

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.

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:

1. Resource Drain Theory

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.

2. Enrichment Theory

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.

2.2.3. Factors of Work-Life Balance

Shobitha & Sudarsan (2014) mentioned that 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.

2.2.3.1. 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 as (Shobitha & Sudarsan, 2014) added.

2.2.3.1.1. Personality and WLB

Parasuraman and Greenhaus (2001) suggested that personality characteristics could be influenced by the ability of individuals to interact and react to a situation and also help to proactively shape the environment in addition, 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.

2.2.3.1.2. Well-being and WLB

Psychological well-being refers to positive psychological traits, such as self-acceptance, satisfaction, hope or optimism (Ryff & Singer, 1996). Gropel and Kuhl (2009) observed that need fulfilment plays a mediating role in the relationship between work-life balance and subjective well-being. The study utilised two components of subjective well-being namely, a cognitive component (life satisfaction) and an affective component (emotional wellbeing).

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.

2.2.3.1.3. Emotional Intelligence and WLB

According to Schutte, Malou, Hall, Haggerty, Cooper, Golden & Dornheim (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.

2.2.3.2. 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.

2.2.3.2.1. 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 organisations to recruit, retain and motivate their employees (Bachmann, 2000) and (Kaur, 2004).

Christensen and Staines (1990) identified that flexitime work arrangement reduced late comings, absenteeism, and turnover. The study concluded that flexible time strategy improved employee productivity by minimising absenteeism, turnover and work family conflict. Hill, Hawkins, Ferris & Weitzman (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, Musisca & Fleeson (2004) suggested that limiting work hours may benefit workers to increase the level of work-family balance because fewer work hours may contribute to reduction in work family conflict. Hill, Erickson, Hoimes & Ferris (2010) 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.

Julien, Somerville & 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 work week 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 work week 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), (Hill et al. 2010), (Frone, 2003), (Waltman & Sullivan, 2007) and (Carlson, Grywacz & Kacmar, 2010) mentioned.

2.2.3.2.2. Work-Life Balance Policies and 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 emphasised the need for organisations and unions to develop a focus on work-life balance programmes.

2.2.3.2.3. 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 organisational 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 organisations to offer formal and informal support to employees in the work environment to balance their work and family aspects.

2.2.3.2.4. Job Stress & WLB

According to Stanton, Balzer, Smith, Parra & Ironson (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 (Wallace, 2005) and (Wong & Lin, 2007). 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. Devadoss & Minnie (2013) investigated the influence work related stressors on work-life imbalance based on experts' opinion.

2.2.3.2.5. 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 that 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.

2.2.3.2.6. 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, Quinn, Snoek & Rosenthal, 1964) mentioned 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).

2.2.3.3. Societal Factors Influencing WLB

As Shobitha & Sudarsan (2014) undertaken a study 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.

2.2.3.3.1. 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 child care. Additionally, child care 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.

2.2.3.3.2. 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 (Entre Pinays), in order to sustain their business and at the same time live a meaningful and happy life. Findings revealed that both positive and negative spill over effects of work-life relationships. Negative spill over stimulates stress among the entrepreneurs while positive spill over can lead to their elevated levels of life satisfaction.

2.2.3.3.3. 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 work-family conflict among self-employed individuals, while family involvement was negatively correlated with work-family conflict among individuals employed in organisations.

2.2.3.4. 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 female's 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, Campo, Campo & Steiner (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.

Table 2-1 Factors of WLB

Individual Factors	Organisational Factors	Societal Factors	Other Factors
Personality	Work arrangement	Child care arrangement	Age
Well being	WLB policies and practices	Spouse support	Gender
Emotional Intelligence	Organizational support	Family support	Marital status
	Superior Support	Social support	Parental Status
	Colleague Support	Personal & family demand	Experience
	Job stress	Dependent care issues	Employee level
	Role conflict	Family quarrel	Job type
	Role ambiguity		Income
	Role overload		Type of family
	Technology		

(Source: Shobitha & Sudarsan, 2014)

2.2.4. 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 estimated 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 - Time based conflict occurs when time devoted to one role makes it difficult to fulfil the demands in another role
- Strain based conflict - 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.
- Behaviour based conflict - Behaviour based conflict occurs when specific behaviours effective in one role are inappropriate with behavioural expectations in another role.

The model hypothesised that any role attribute that influences individual's time involvement, strain or behaviour within a role, can generate conflict between that role and the other roles played by the individuals.

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 relate to the extent to which the individuals experienced contagion or spill over 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 behaviour 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.

(Fisher, 2001) added a scale to measure three dimensions of work-life balance namely:

- Work interference with personal life (WIPL),
- Personal life interference with work (PLIW) and

- Work/Personal life enhancement (WPLE) was also included.

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 et al. (2003) identified three components to measure work–family balance namely:

- Time - relates the amount of time spent at work with the amount of time spent on home and family activities.
- Involvement - evaluates the involvement in work compared to involvement in family and
- Satisfaction - 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 [WFC], family-to-work conflict [FWC], work-to-family enrichment [WFE], and family-to-work enrichment [FWE]). Work–family balance results from high levels of work–family enrichment and low levels of work–family conflict.

2.3. Job performance

Performance is defined as the record of outcomes produced on a specified job function or activity during a specified time period (Benardin and Russel, 1998). According to this definition performance is set of outcomes produced during a certain time period. Hence the researchers have developed the working definition of employee performance for study purpose is that, “achievement of targets of the tasks assigned to employees within particular period of time”.

According to Campbell (1990) performance is related to that which the individual that is hired do in fulfilling her / his duties and the activities that can be examined and measurable are reflected. According to business dictionary employee performance is the job related activities expected of a worker and how well those activities were executed. The organization success depends on the employee performance.

Performance could be described in various ways. It could be an act of accomplishing or executing a given task (Okunola, 1990). It could also be described as the ability to combine skilfully the right behaviour towards the achievement of organizational goals and objectives (Olaniyan, 1999). Peretemode (1996) argued that job performance is determined by the worker's level of participation in the day to day running of the organization. Job performances are typically determined by the motivation to work hard and high motivation means greater efforts and higher performances (Mitchell, 1982). Thus, it can be said that motivation is to push workers towards improved performance and increased productivity (Tung, 1981). Also the managements 'concern has increased for the employees for keep them motivated on the job (Mitchell, 1973). Employers use a wide range of motivational techniques including monetary incentives, goal setting, job enlargement, behaviour modification, participation, award and recognition plans, discipline, and counselling.

Performance is described as the attained result of skilled workers in some specific situations (Prasetya & Kato, 2011). Robbins (2001) indicated that when employee feels happy about work related tasks then their performance is increased and he/she performs tasks in better way.

Organizations need highly performing individuals in order to meet their goals, to deliver the products and services they specialize in, and finally to achieve competitive advantage. Performance is also important for the individual employee. Accomplishing tasks and performing at a high level can be a source of satisfaction, with feelings of mastery and pride. Low performance and not achieving the goals might be experienced as dissatisfying or even as a personal failure. Moreover, performance if it is recognized by others within the organization is often rewarded by financial and other benefits. Performance is a major although not the only prerequisite for future career development and success in the labour market. Although there might be exceptions, high performers get promoted more easily within an organization and generally have better career opportunities than low performers (Scotter and Motowidlo, 1996).

Job performance consists of the observable behaviour that people do in their jobs that are relevant to the goals of the organization and that can be scaled (measured) in terms of each individual's proficiency (that is, level of contribution) (Campbell, Cloy, Oppler & Sager, 1993). Job performance is of interest to organizations because of the importance of high productivity in the workplace. Campbell (1990) explains that performance is not the consequence of behaviour, but rather the behaviour themselves. In other words, performance consists of the behaviour that employees actually engage in which can be observed.

In the context of work settings, the performance of all individuals that makes up the organization is targeted towards the achievement of the goals of the organization. The overall productivity of the organization is hinged on the performance of each individual within the organization. Contemporary organizations in today's context are characterized by such constantly changing dynamics as complexity of customization and competitiveness, importance of people rather than strategies; reliance on technology and the rise of knowledge economy both for the individual employees and the organization as a whole among many other organizational issues (Prasetya & Kato, 2011).

2.3.1. Job Performance Measurement

Hakala, (2008) and Armstrong, (2006) in discipline of human resource management, the following indicators for measuring employee performance suggested and they include:

- Quality that can be measured by percentage of work output that must be redone or is rejected;
- Customer satisfaction that can be measured by the number of royal customers and customer feedback.
- Also, timeliness, measured in terms of how fast work is performed by the employee when given a certain task;
- Absenteeism/tardiness observed when employees absent themselves from work;
- And achievement of objectives measured when an employee has surpassed his/her set targets, he/she is then considered to have performed well to achieve objectives.

2.4. Work-life balance factors and job performance

Employees have an increased concern about balancing their work and personal lives (Vallone & Donaldson, 2001). This is the result of a world of work characterised by change and increased demands on time, energy and work commitment (Burke, 2000). Furthermore, the concern is not limited to a specific group of employees as research in industrial countries has shown that employees across different organisational levels and with different family structures are concerned with achieving a better balance between working life, family obligations, leisure and socialising (Papalexandris & Kramar, 1997). An inability to create a balance between work and personal life could influence employees' effectiveness and productivity in the workplace (Elloy & Smith, 2003).

As Nick, Kretschmer and Reenen (2006) good management will result work life balance and work-life balance will result higher productivity. This shows us how work life balance is important to productivity.

The relationship between banking industry and performance of its workers is an essential element for the economy and for a country in general. The level of performance that satisfied workers exhibit is greater than those who are unsatisfied. If the organization is a service organization, then it is highly essential for employees to have job satisfaction. The organization can derive better customer service from such employees who show high level of commitment to the organization. This commitment of employees can be achieved through WLB programmes (Yasbek, 2004; Islam, 2006).

2.4.1. Demographic Factors and Performance

Thriveni and Rama (2012) examined a significant relationship between demographic variables namely; age, experience, marital status, income, type of family, number of dependents and perception of work- life balance among women employees in Bangalore city, India. They also articulated the importance of these relationships for designing appropriate policies for employees to deal with work life balance issues.

Burke (1997) on the other hand, found that organizational values, associated with high performance and involvement, created an environment that may make it more difficult for employees to achieve or even wish to achieve balance in their work and life roles. Apart from the job characteristics and organizational values, Papalexandris and Kramar (1997) stated that individual variables could also influence work-life balance. These included: Age, Sex, Qualifications, Pay, Professional aspirations, Family, Attitudes and Expectations and priorities assigned to the various roles of both partners.

As Balaji (2014) it is becoming highly important to study what women undergo in their career path as they will be handling their family as well as at the same time the stress and work pressure is for more than others has a lot of time. Job, kid and house management and everything is put under criteria. It is clear from the current study that married women employees indeed experience work family conflict while attempting to balance their work and family live. Thus, organizations need to formulate guidelines for the management of work family conflict since they are related to job satisfaction and performance of the employees. Besides, employee whose work life and personal life is balanced and is ethical can be fair and honest to his customer and bring about quality of service in an organization as (Goveas, 2011) stated.

2.4.2. Organizational Factors and Performance

2.4.2.1. Work Arrangement

To have flexible working hour in an organization significantly influence employee job performance 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 (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 organisational 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. Organisation's effort to solve these challenges has a direct impact on job performance (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).

2.4.2.2. 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 performance but rather prevents dissatisfaction. Rather, the study shows that in the banking industry in Greece job performance 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 organisational 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.

2.4.2.3. 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 programmes 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.

2.5. 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 also 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' performance 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, Sánchez 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, resulting in better performance. 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 demands to maintain the balance between work and life. Several empirical studies have supported that employees' experience of work-life balance contributes to favourable evaluation of their organizations and affective commitment (Muse et al., 2008)

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. Also Kamau, et al. (2013) determine 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.

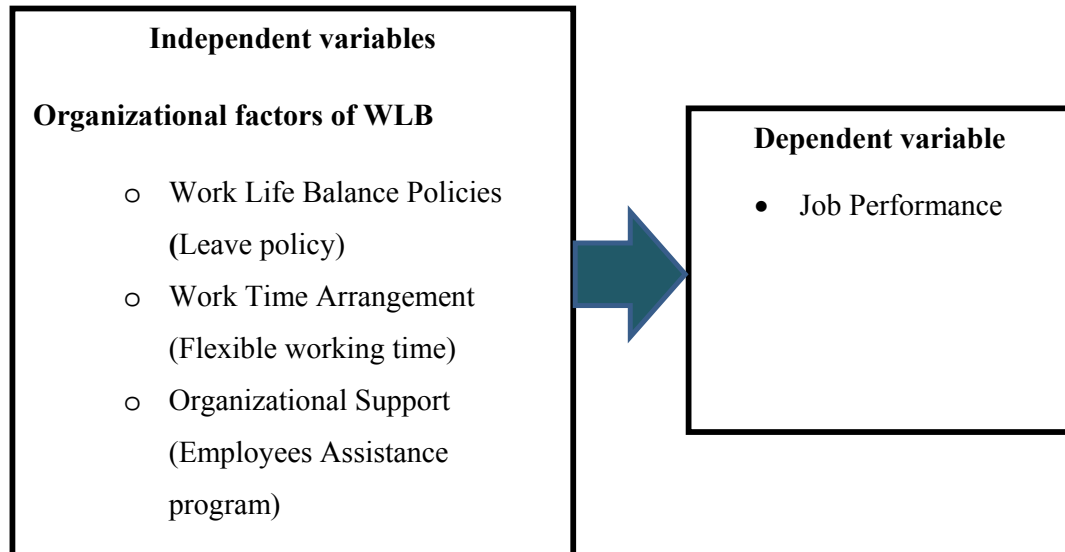
Most of studies related to this title were from outside of Ethiopia even though there are limited numbers of research done in this countries regarding work life conflict and outcomes. In a most recent study conducted in our country Ethiopia by Mulu (2012) and Filimon (2015) on the relationship between work overload and job satisfaction in public service organizations, and Work to personal life Interference Personal Life to work Interference Work Overload Job Autonomy, Job Satisfaction found that statistically significant relationship was found between facets of job satisfaction. On the other hand, Wossen (2015) has identified relationship between quality of work life and different factors like environmental, social and managerial factors.

Meanwhile, the WLB issues of employees in Ethiopia is very new. Even in the international arena, studies on this topic are scarce, especially with regard to developing and developed countries. The available reports (Godwyn, 2009; CIBC, 2004) mainly mentioned, developed nations where the prevailing situations are quite different than those of developing and underdeveloped nations. The issue of WLB for women employee in such nations thus needs to be recognised as vitally important to society and as requiring intensive research. As a result, this study specifically focused on women middle and top level administrative staffs in Commercial Bank of Ethiopia, Addis Ababa region and assessed the effect of work life balance factors and its effect on job performance.

2.6. Conceptual framework

A conceptual framework for this study has been adopted as shown in the below figure. It is based on the objectives of the study and the knowledge obtained from literature review.

Figure 2-1 Conceptual framework of work-life balance factors influencing employees' job performance.



(Source: Conceptual framework for the Factor Influencing Work-Life Balance Adapted from "Work-Life Balance Practices on Employee Job Performance at Eco Bank Kenya -A Unifying Framework," by Kamau, et al. 2013, European Journal of Business and Management)

CHAPTER THREE

RESEARCH METHODOLOGY

3.1. Introduction

The primary aims of this study, as mentioned in chapter one, is to investigate the effect of WLB factors on employee's job performance in commercial bank of Ethiopia female top and middle level administrative staffs in Addis Ababa region. This chapter describes the research design that was employed to achieve the main objectives of the study. It therefore, discusses the study area, study design, population and participants, instrumentation, measurement and types, sources and collection of data and methods of data analysis used in the entire study.

3.2. Study Area

By comparing the private and public banks in Ethiopia the study chosen Commercial Bank Ethiopia based on their total number of branch in Addis Ababa, it was selected to be the study area of this research. Selection of branches had been based on availability of female administrative staffs at top and middle level management. According to the HR report, there are 289 female top and middle level administrative staffs in different branches of the bank in Addis Ababa area. Based on the fact that the study was focused on work-life balance which shows the hectic life in work and in life, the study area was focused on top and middle level administrators who have higher responsibility at work with higher job position, responsibility, accountability, decision making and leadership. The initial focus is to conduct the research on only top level administrative staffs, but number of female employees at the top level was minimum and decided to increase the respondents sample size by adding the middle level administrative employees.

3.3. Study Design

The primary aim of this study was to investigate how employees work performance affected by work-life balance factors. To achieve this objective, explanatory type of research design with quantitative approach was employed. Explanatory type of research design attempts to clarify why and how there is a relationship between two or more aspect of situation so that, in this study the explanatory research design has been to explain, understand and predict the cause and effect relationship between variables that is work-life balance factors independent variables and job performance dependent variable.

Quantitative research method was considered as it is more appropriate to determine the extent of a problem, issue by quantifying the variation. This study has also assessed the how relationship between work-life balance and employees’ performance so that it has answer the question of the research by quantifying the variation also 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 analyse and develop inferences from the data.

3.4. Population and participants

The target population of the study were female top and middle level administrative staffs at Commercial Bank of Ethiopia in Addis Ababa region with a total of 289 female administrative staffs. One of the criteria for selecting of this bank was that they have spent long period of time in the market even though there are other banks that are stayed in the market for a long period of time and also they have a lot of branches and this shows how this bank is actively expanding its business around as a result of its development which is one of its management and employee strength and result. The research was a census in its type covering the whole population since, the study focus was on female administrative staffs and for a total of 289 number of population, the research has taken the whole population as its sample size.

Table 3-1 Data Collected from Commercial Bank of Ethiopia, regarding the population size, who are currently working in Addis Ababa.

Administration level	Number of employees
Top level (Grade 16 – 18)	17
Middle level (Grade 12 – 15)	272
Total	289

(Source: Developed for this research from the sample bank, Commercial Bank of Ethiopia, 2016)

3.5. Instrumentation, measurement and data collection procedure

Data was collected using structured questionnaire and interview that contains items that measures the status of work life balance factors and performance of the employees.

The main tools of data collection were questionnaires. The WLB measurement tool was developed from (Daniels and Carraher, 2000) and the other variables measurement was adopted from (Kamua et al. 2013). Then after incorporating constructive comments, the revised questionnaire was distributed to the respondents. It has three parts. These were: - Background Information (Demographic), Level work life balance measurement questionnaire, Work life balance factors (flexible time, organizational support and leave policy) and Job Performance questionnaire. The first part was to obtain background information of respondents that were relevant to the study. The rest part of the questionnaire was to measure the employees 'work life balance level, factors of WLB and employees' performance by using a five – point Likert response scale developed by (Frone et al. 1992) & (Voydanoff, 2004) includes strongly disagree (1), disagree (2), neutral (3), agree (4) and strongly agree (5).

The researcher sought permission from the targeted banks in Addis Ababa, permission for the survey was granted by the Bank, Corporate 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.

The questionnaires were administered with the help of personnel managers from the Commercial Bank of Ethiopia. For the matters, they were provided the researcher general assistances, but not involve in conducting the survey. Respondents were assured of the confidentiality of their responses and were told that completed questionnaire was collected directly by the researcher and that no other person in their organization didn't see the completed questionnaires

3.6. Types, sources and collection of data

The necessary data for this study was collected from both primary and secondary sources.

The primary data was collected through questionnaires and interview with top and middle level female administrative staffs of CBE. Structured interview was conducted with HR department manager of CBE.

Questionnaires are an efficient data collection mechanism provided the researcher knows exactly what is required and how to measure the variables of interest. And on the other hand, for detail and précised question, interview is more appropriate. The interviewee will not be tired and the interviewer will get a detailed information on the question raised also can get a brief clarification on processes and unclear information

The secondary data were collected from relevant document, organization reports and related review of literature. Additional information that can be available recorded was important to support the study so, this research also used secondary source of data.

For clear insight observation was more appropriate to see and judge the general oversee of the study area.

3.7. Data analysis plan

The data which was obtained from the sample organization was analysed according to the objective of the study. In order to ensure logical completeness and consistency of responses, data editing and coding was carried by the researcher. Once editing was done, data was analysed qualitatively and quantitatively, the data which were obtained through different data collection instruments. The qualitative data from structured interview, and qualitative (ordinal) obtained from questionnaires and secondary documents were analysed by using different descriptive statistical techniques. While, Qualitative (ordinal) and quantitative data analysis was done by using frequency distribution, tabulate and percentages, and, with the help of SPSS software, which was used to determine the proportion of respondents choosing the various responses. These was done for each group of items relating to the research questions.

Statistical Package for Social Science (SPSS) software for version 20 was employed to analyse and present the data through the statistical tools used for this study, namely descriptive analysis, Pearson’s product-moment correlation coefficient, multiple regression analysis, and analysis of variance (ANOVA).

3.7.1. Inferential Statistics

According to Sekaran (2000), “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.

3.7.1.1. The Pearson Product Moment Correlation Analysis

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 conflicts balance factors (work arrangement, organizational support and leave program) and job performance the Product Moment Correlation Coefficient was used.

According to Danail 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 3-2 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 Gates, 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 time arrangement (flexible working time) and job performance
- The relationship between organizational support (assistance program) and job performance
- The relationships between WLB policy (leave program) and job performance

3.7.1.2. Multiple Regression Analysis

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 factors (work arrangement, organizational support and leave policy) and job performance.

3.7.1.3. Analysis of variance (ANOVA)

According to Muchinsky (1993), ANOVA is used to test for differences between two or more groups. In the present study, ANOVA was utilized to investigate differences in the role organizational factors of WLB and level of job performance and also their relative to their marital status and job level.

3.7.1.4. Model Specification

This study considered the following ordinary list square (OLS) (multiple linear regression model) linear model with three independent variables. The model element under explain how WLB factors impact on job performance in sample study.

Regression functions

The equation of multiple regressions on this study is generally built around two sets of variable, namely dependent variables (job performance) and independent variables (work arrangement, organizational support and leave program). 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 3-3 Independent and dependent variables

Independent Variables	Dependent Variables
Work Arrangement (Flexible working time)	Job performance
Organizational Support (Employees Assistance program)	
Work Life Balance Policies (Leave program)	

(Source: conceptual framework)

Regress Job performance on the Work-Life Balance Factors

Job Performance = f (Work Arrangement, Organizational Support and Leave Policy)

$$JP = \beta_1 + \beta_2WTA + \beta_3OS + \beta_4LP + e$$

Where

JP = Job Performance

WTA = Work Time Arrangement

OS = Organizational Support

LP = Leave Program

e = model error term

Mathematically,

$$Y_i = \beta_1 + \beta_2X_2 + \beta_3 X_3 + \beta_4 X_4$$

Where Y is the dependent variable- Job Performance

X₂, X₃ and X₄ are the explanatory variables (or the repressors)

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 , and β_4 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.

3.8. Validity and Reliability

3.8.1. Factor Analysis

3.8.1.1. Suitability of the data

Prior to performing the factor analysis, the suitability of the data for factor analysis was assessed. According to Pallant (2001), the major issue needs to be considered in order to determine the suitability of the data refers to sample size. Researchers believe that the larger the sample is the better.

Two statistical measures that help to assess the factorability of the data are the Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy and Bartlett's Test of Sphericity (see table 3-4). The KMO index ranges from 0 to 1, with 0.6 suggested as a minimum value for acceptable factor analysis. Bartlett's Test of Sphericity should be significant at the level of $p < 0.05$ for the factor analysis to be considered appropriate (Pallant, 2001).

Table 3-4 Kaiser-Mayer-Olkin (KMO) measure of sampling adequacy and Bartlett's test of sphericity

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.900
Bartlett's Test of Sphericity	Approx. Chi-Square	7215.738
	df	666
	Sig.	0.000

Source: (own computation, 2016)

The KMO value on the above table was 0.9 which exceeded the recommended value of 0.6. The Bartlett's Test of Sphericity was statistically significant ($p=0.000$), and is therefore accepted that the factor analysis was appropriate.

3.8.1.2. Factor extraction

It is necessary to decide how many factors or dimensions to extract. According to Pallant (2001), factor extraction involves determining the smallest number of factors used to best represent the interrelationships between the set of variables. For the purposes of this research, it was decided to utilize the principal component factoring technique. The reason for this is that principal component factoring takes all variance into account (Pallant, 2001).

As pallant (2001) stated, Kaiser's criterion or eigenvalue rule is one technique that can be used to determine which factors should be retained. The initial eigenvalues were examined to determine the number of factors to use for the factor analysis. Initial eigenvalues with a total value greater than 1 indicates a strong extraction (Pallant, 2001). Here seven factors were found to have eigenvalues (Kaiser Criterion) exceeding 1 (see Table 3-5). This 7-factor model accounted for 71.54% of the total variance.

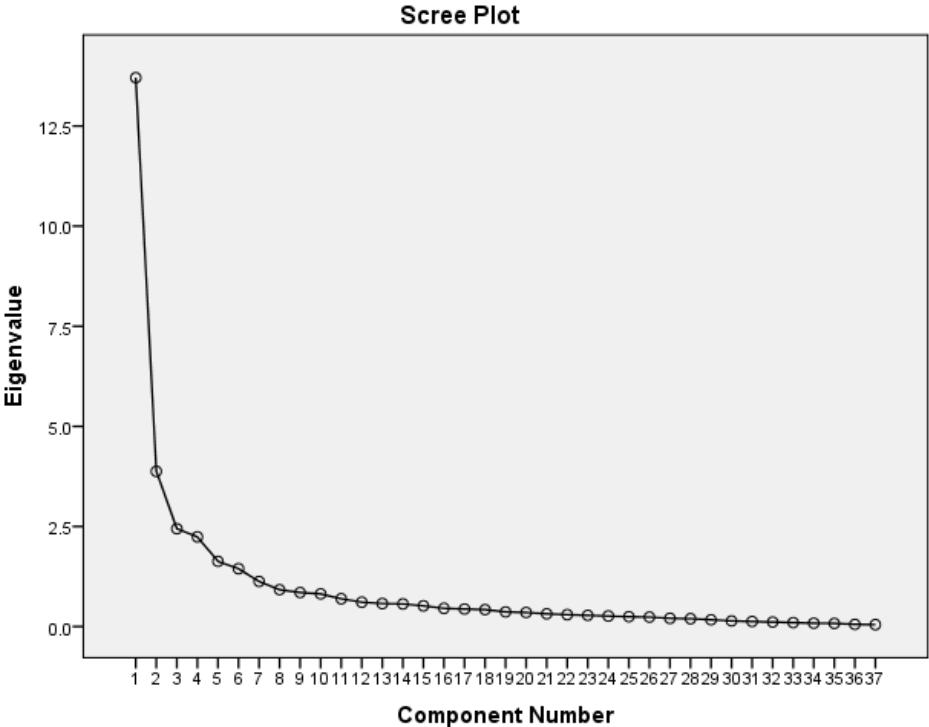
Table 3-5 Total variance explained for the overall scale of the WLB & job performance questionnaire (Excluding factors with eigenvalues lower than 1)

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	13.707	37.045	37.045	13.707	37.045	37.045
2	3.876	10.475	47.520	3.876	10.475	47.520
3	2.444	6.606	54.126	2.444	6.606	54.126
4	2.239	6.052	60.178	2.239	6.052	60.178
5	1.629	4.403	64.581	1.629	4.403	64.581
6	1.445	3.905	68.486	1.445	3.905	68.486
7	1.128	3.050	71.536	1.128	3.050	71.536

Source: (own computation, 2016)

A second technique that can be used to decide which factors to retain is referred to as Cattell's scree test (Pallant, 2001). This process involves plotting each of the eigenvalues of the factors and inspecting the plot in order to find the point at which the shape of the curve changes direction and becomes horizontal (Pallant, 2001). Inspection of Cattell's scree test revealed that the graph leveled off at the eighth factor, indicating that the first eight factors have a strong influence (see figure 3-1).

Figure 3-1 Scree plot for the overall scale of the questionnaire



Source: (own computation, 2016)

Therefore, as indicated in table 3-5 and confirmed by the scree test, the whole seven 1factors have a strong influence, explaining 71.54% of the variance.

3.8.1.3. Factor Rotation

Factor rotation does not change the underlying solution - its purpose is to present the pattern of loadings in such a way that it is easier to interpret (Pallant, 2001). On the basis of the results found in the previous analyses, the 7-factor model was assessed using varimax method which is most suitable method for analyzing the factor structure (Kline, 2005). As stated in table 3-7 the model explained a total of 71.54% of the variance.

As discussed above, the scree test indicated that the graph leveled off at the seven factor, indicating that the first seven factors have a strong influence. Table 3-6 displays the rotated pattern matrix, is indicates a clearer distribution among 7 factors. Pattern matrices are used more frequently because they explain the unique relationships between items and factors and the loadings represent the direct effects of factors on items. According to Kline (2005), an items loading of 0.5 signifies a strong relationship between the item and the factor.

Table 3-6 Rotated component matrix for organizational climate questionnaire

	Component				
	WLB	WTA	OS	LP	JP
WLB, 2.1	.632				
WLB, 2.2	.637				
WLB, 2.3	.819				
WLB, 2.4	.862				
WLB, 2.5	.863				
WLB, 2.6	.673				
WLB, 2.7	.716				
WLB, 2.8	.902				
WLB, 2.9	.890				
WLB, 2.10	.894				
WTA, 3.2		.726			
WTA, 3.3		.726			
WTA, 3.4		.802			
WTA, 3.5		.870			
WTA, 3.6		.803			
OS, 3.7			.806		
OS, 3.8			.754		
OS, 3.9			.691		
OS, 3.10			.585		
OS, 3.11			.608		
OS, 3.12			.672		
OS, 3.13			.654		
LP, 3.16				.770	
LP, 3.17				.812	
LP, 3.18				.756	
LP, 3.19				.716	
LP, 3.20				.611	
JP, 4.1					.777
JP, 4.2					.624
JP, 4.3					.603
JP, 4.4					.812
JP, 4.5					.667
JP, 4.6					.614
JP, 4.7					.607
JP, 4.9					.616
JP, 4.10					.771

Extraction Method: Principal Component Analysis.
 Rotation Method: Varimax with Kaiser Normalization.
 Rotation converged in 5 iterations.
 WLB – Work/life balance, WTA- Work Time Arrangement, OS- Organizational Support, LP – Leave Program, JP – Job Performance
 Item loadings greater than 0.5 are shown in the table. The variables listed in the column describe the 36 items of the questionnaire
 Source: (own computation, 2016)

The above factor analysis result shows that from the overall 37 items of the questionnaire 36 of the items fulfills construct validity and the model is fit to the analysis of the study. Thus the results of the questionnaire are discussed in the following chapter.

3.8.2. Validity and Reliability

To establish the content validity of the research instrument the researcher sought opinions of experts in the field of study especially the advisors in the department of business administration. The reliability of the questionnaire was tested using Cronbach's Alpha which measures the internal consistency. Coefficient of 0.7 is a commonly used as the cut of point of acceptable reliability according to Hair et al. (2010). In this research, the Cronbach's alpha is equal to 0.947 (all ranked above 0.70). This analysis indicates that the scale used in the study is reliable.

In order to establish the reliability of items, Cronbach's alpha coefficient was calculated for each factors to ensure that the items included all had indices that indicated internal consistency. Table 3-7 shows that the measure of WLB with 10 items, flexible working time arrangement with 5 items, assistance program with 7 items, leave program with 5 items and the dependent variable job performance with 9 items.

Table 3-7 Reliability Test for WLB, Factors of WLB and Job Performance questionnaire

Constructs	Number of Items	Reliability (Cronbach's α)
Level of Work Life Balance	10	0.950
Flexible Working Time	5	0.878
Employees' Assistance Program	7	0.881
Leave Program	5	0.886
Level of Job Performance	9	0.830
Total	36	0.947

(Source: own computation, 2016)

3.1. Ethical Considerations

Confidentiality – The respondents were assured that they will not be confused and that their response will remain confidential and used for academic purpose only.

Organizational approval – A written letter that explains the research idea had been provided to study the site. The researcher had obtained approval prior to any research activity at the specified location that the research had been carried out.

Informed consent – Cover letters explained the purpose of the questionnaire and the right to accept or refuse to participate in the research activities had been given to the respondents of this study. As well as explaining the purpose of the study and for what purpose the study is conducted.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

4.1. Introduction

This chapter will present a discussion of the final results and the process through which the results were obtained. In addition to this, background information of respondents will be presented. Finally, the statistical methods of analysis were discussed, which included a descriptive analysis, a correlation analysis, ANOVA and a multiple regression analysis through SPSS version 20. Concurrently, the result obtained from analysis is also compared with the literature review summary to confirm if they are consistent.

4.2. Data Presentation and Analysis

The results of the descriptive analysis are presented first, followed by the inferential analysis. The first phase involved editing, coding and the tabulation of data. 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.

The descriptive statistics utilized are based on frequency tables to provide information on the demographic variables. Through tables, summary statistics such as means, and standard deviations are computed for each level of work life balance, factors of WLB and job performance in this study. This is followed by presentation of inferential statistics based on each research question 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 ANOVA.

Two hundred eighty-nine (289) questionnaires were distributed to the respondents and fully filled-in and returned questionnaires making a response rate of 80% or total of 231 questionnaires. According to Barbie (2002) any response rate of 50% and above is adequate for analysis thus 80% is even better. This reasonable response rate was made a reality after the researcher visited to remind the respondent to fill-in and return the questionnaires. Accordingly, the analysis of this study is based on the number of questionnaires collected.

Table 4-1 Number of distributed and fully filled and returned questionnaires

Job Grad	No of distributed questionnaires	No of fully filled and returned questionnaires
18	3	2
17	5	3
16	9	8
15	14	11
14	26	20
13	73	63
12	159	124
Total	289	231

(Source: survey questionnaire, 2016)

4.2.1. Descriptive Statistics

4.2.1.1. Factors of Work-Life Balance

4.2.1.1.1. Demographic Factors

Many studies had explored the influence of demographic variables on work-life balance as well as performance 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 a result, this part deals with demographic profile of CBE female top and middle level administrative staffs', educational background, age, work experience, job position, marital status and number of children.

Table 4-2 Respondents' demographic characteristics

Parameters		Frequency	Percent
Education Level	Diploma	7	3.0
	Bachelor's	171	74.0
	Master's	53	23.0
	Total	231	100.0
Age	25 - 30 Years	27	11.7
	31 - 35 Years	82	35.5
	36 - 40 Years	62	26.8
	>40 Years	60	26.0
	Total	231	100.0
Work Experience	0 - 4 Years	21	9.1
	5-9 Years	47	20.3
	10 -19 Years	112	48.5
	20 - 30 Years	37	16.0
	>31 Years	14	6.1
	Total	231	100.0
Current Position Level (Job Grade)	Grade 12	124	53.7
	Grade 13	63	27.3
	Grade 14	20	8.7
	Grade 15	11	4.8
	Grade 16	8	3.5
	Grade 17	3	1.3
	Grade 18	2	.9
	Total	231	100.0
Marital Status	Married	193	83.5
	Unmarried	36	15.6
	Widow	2	.9
	Total	231	100.0
Number of Children	None	65	28.1
	1 – 2	104	45.0
	3 – 5	62	26.9
	Total	231	100.0

Source: researcher's calculation of field survey result (2016)

Demographic characteristics of the respondents are summarized in Table 4.2. Educational background of the respondents' revealed that the majority (74%) of the respondents had first degree level. The rest 23%, and 3% had MA degree and diploma respectively. This implies that the majority of employees under this study area are first degree holder.

The respondents' age in the study area has indicated that 11.7%, 35.5%, 26.8 and 26% of the population were between 25-30, 31-35, 36-40, and 41 and above years of age respectively. This indicates that the majority of employees are above the age 31 years.

On the subject of work experience in commercial bank of Ethiopia the survey result indicated that the majority of the respondents (48.5%) were between 10-19 years of experience and (20.3% and 16% were between 5-9 and 20-30 years of work experience in the bank respectively). The rest 9.1% & 6.1% of the population were in 0-4 years and 31 and above years of work experience in the bank.

From the total 53.7% current position had job grade 12, the respondents who were job grade 13 are (27.3%) and around (8.7%) the respondents are job grade 14 and (4.8%, 3.5%, 1.3% and 0.9%) of the respondents were job grade 15, 16, 17 and 18. From this result one can say that this study has targeted respondents that have higher work position and the data showed that when we go upward on the organization structure, the number of women staffs at top level will decline and get zero.

Marital status of the respondents, from the total 83.5 % (N=193) were married women, 15.6% (N=36) respondents were unmarried and the rest 0.9 (N=2) were widow. Therefore, this indicated that the majority of the respondents are married.

The number of children that respondents had, the majority (45.0%) of has 1 – 2 children. (28.1%) of respondents had no children and (26.9%) had 3-5 children. This showed that the majority of the employee had children.

4.2.1.1.2. Organizational Factors of WLB

In Commercial Bank of Ethiopia, there are different kind of organization support provided to employees that can help improving work life balance like different kind of leave policy, financial support in different way like saving and emergency credit service depending on the organizations rules and regulations.

4.2.1.1.2.1. Working Time arrangement (Flexible working time)

According to the information gathers from human resource manager of CBE, there is no flexible working hour management at the organization that is implemented. The normal working hour is 41 hours/week. In addition, the below will show us respondents response on the availability of the arrangement and degree of agreement on the importance of flexible working hour arrangement.

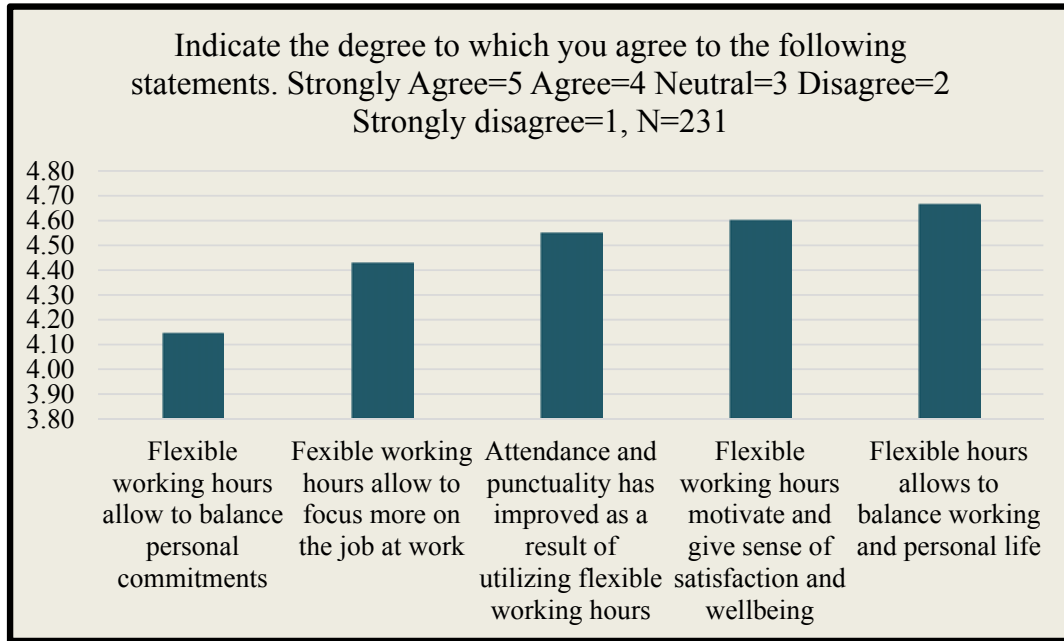
Figure 4-1 Availability of flexible working hour management at CBE



Source: (own computation, 2016)

As the above figure no 4-1 indicated, majority of, 83.1% respondents said that there is not flexible working hour management at CBE, the rest 16.9% of the respondents said there is flexible working time management at CBE.

Figure 4-2 Respondents’ degree of agreement on the role played by work time arrangement (flexible working time)



Source: (own computation, 2016)

The above figure no 4-2 sought to establish the level of agreement on the role played by flexible working time arrangement. According to the findings the respondents agreed to all of these aspects, the respondents agreed that flexible working hours allow to balance personal life commitments by a mean of 4.15, that allow to focus more on the job at work time by a mean of 4.43, and attendance and punctuality improves as a result of utilizing flexible working hours by a mean of 4.55, and also employees agreed that flexible working hours allows to balance working and personal life as well as gives motivation, a sense of satisfaction and wellbeing by a mean of 4.67 and 4.60 respectively.

4.1.1.1.1. Organizational Support (Employees Assistance Program)

According to CBE regulation, there are financial supports in credit and saving form. Interest free credit service is for employees that have 1-year experience and above. Employees that have more than four years of experience, will get 6 times of their monthly salary whenever they need financial support and on the other hand, employees that are within 1 – 3years, will get 2 times of their monthly salary. There is also saving account that is for the employees of CBE and this will support employee with emergency financial need up to 42,000 birr. 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. CBE also provides financial support to academic expenses to its employees depending on their working experience and grade level.

Table 4-3 Respondents’ degree of agreement on the role played by employee assistance programs

Indicate the degree to which you agree to the following statements. Strongly Agree=5 Agree=4 Neutral=3 Disagree=2 Strongly disagree=1, N=231		
Employee Assistance Programs	Mean	Std. Deviation
There is non-financial and financial support in the working environment whenever there is load of work and family matters to handle	3.73	1.190
There are health programs like stress management and other kind of health program	4.00	1.013
Support in family situation increased loyalty to the company as well as to balance family commitments	4.12	.975
Financial support makes staff to be more committed and motivated at work as well as to fulfil personal commitments	4.33	.862
Counseling has enabled staff to carry out assignments with expected degree of independency and efficiency	4.62	.613
Health programs kept employees contributing at work as well as at home	4.62	.742
Organizational support (financial and non-financial) helps to balance work and personal life commitments	4.66	.678

Source: (own computation, 2016)

According to the above table no 4-3, the presence of employee assistance programmes at Commercial Bank has had its own impacts on individual employees which translated to employee performance. Employees has agreed that, there is formal and informal support in the working environment whenever there is a load of work and whenever there is family matters to handle with mean 3.73, Employees also agreed on the availability of 4.00, Employees also agreed on the availability of support in family situation increased loyalty to the company as well as agreed on financial support makes staff to be more committed and motivated at work as well as to fulfil personal commitments with mean of 4.33 and 4.62. Employees has agreed on counseling has enabled staff to carry out assignments with expected degree of independency and efficiency and health programs kept employees contributing at work as well as at home with mean of 4.62. On the other hand, they have agreed on the organizational support (financial and non-financial) helps to balance work and personal life commitments by a mean of 4.66.

4.2.1.1.2.2. WLB Policy (Leave Program)

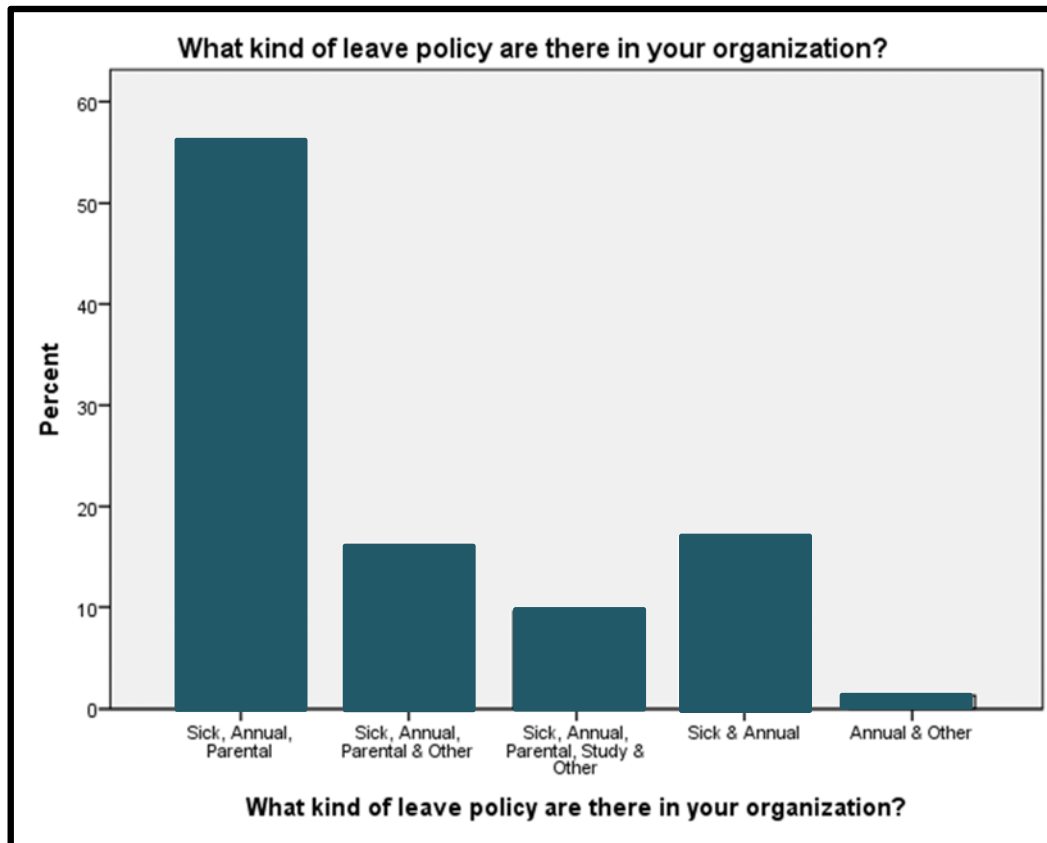
Leave is the amount of hour/days employees of an organization are permitted to be away from their employment position within a period of time without consequences. This time off is paid by the CBE and employees are allowed to request the time for any reason they wish to be off work. There are different types of leave program at CBE 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 CBE, worker is entitled to an annual leave of eighteen 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 60days 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 has HIV.
- Parental Leave: Parental Leave is an official permission given to employees with child care giving responsibilities. Women are entitled to 3 months' maternity leave with fully paid.
- Mourning leave: is an official permission for an employee to take time off to take care for an accidental family or household member lost with maximum of 3 days.

➤ Wedding leave: Paid leave relates 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 4-3 showed how much respondents know the different type of leave program at CBE and how many of them are using each policy.

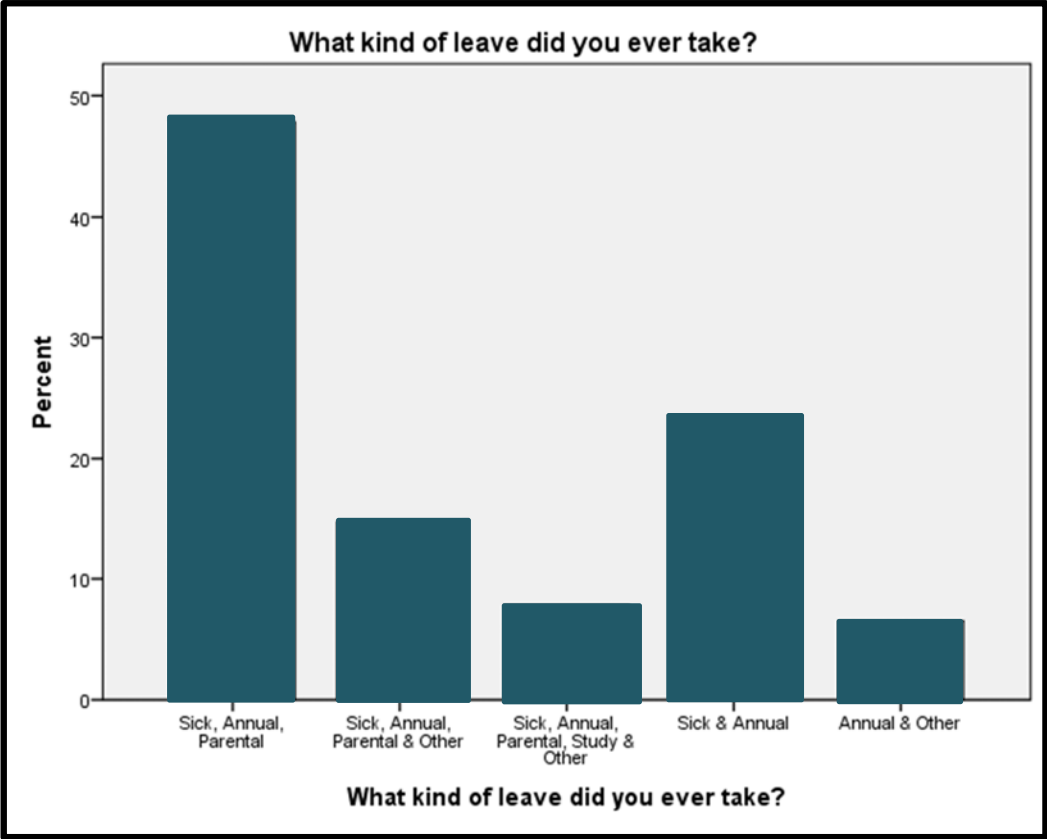
Figure 4-3 Type of leave policy at CBE



Source: (own computation, 2016)

Based on the above figure no 4-3, most of respondents around 56%, mentioned that sick, annual and parental leave are available in CBE. 17% of them listed annual and sick leave are the only available leave in CBE. 16% of the respondents mentioned sick, annual, parental and other type of leave policy are available in the organization. The remaining 10% and 1% of the respondents mentioned sick, annual, parental, study, other type of leave policy and annual and other type of leave in the organization.

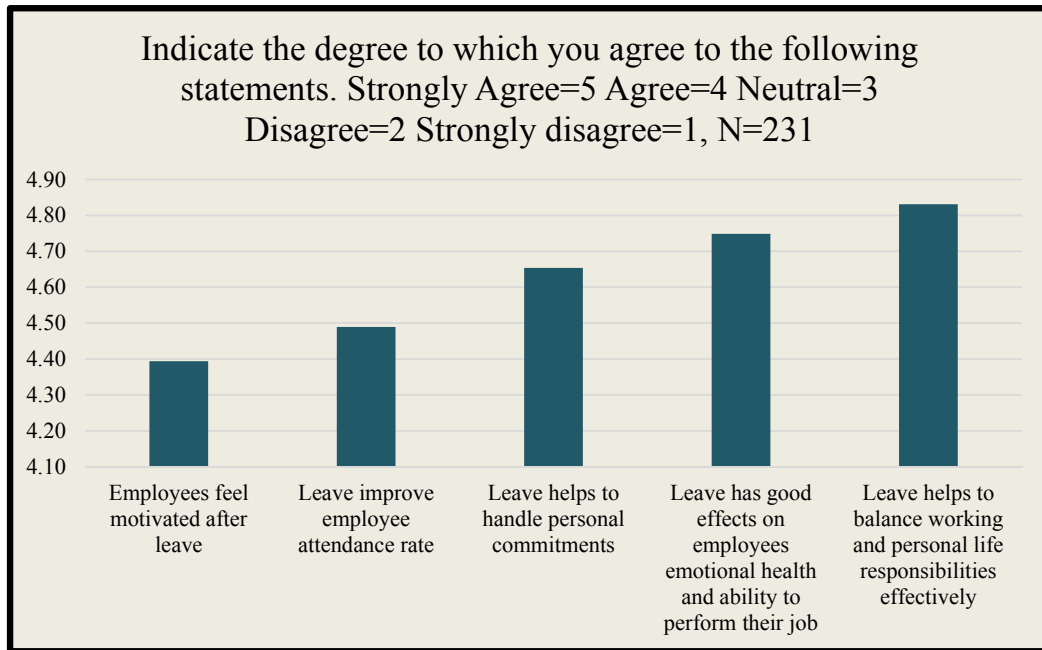
Figure 4-4 Type of leave policy that employees taken mostly at CBE



Source: (own computation, 2016)

Based on the above figure 4-4, most of respondents around 48%, has taken sick, annual and parental leave. 23% of them has only taken annual and sick leave. 15% of the respondents mentioned sick, annual, parental and other type of leave policy are available in the organization. The remaining 8% and 7% of the respondents has taken sick, annual, parental, study, other type of leave policy and annual and other type of leave at the organization.

Figure 4-5 Respondents' degree of agreement on role played by leave program



Source: (own computation, 2016)

The study on the figure 4-5 sought to establish the level of agreement on the role played by leave program. According to the findings the respondents agreed that leave motivate employees and improve attendance rate by mean of 4.39 and 4.49 respectively. Employees also agreed that leave allows to handle personal commitments, has good effect on emotional health, on employees' job performance and help to balance working and personal life responsibilities with mean of 4.65, 4.75 and 4.83 respectively. From this one can conclude that leave program will make employees to be more effective at their job.

4.2.1.2.Describing Level of Work–Life Balance of female administrative staffs

The below table no 4-4 sought to establish the level of agreement to various aspects of work life balance level of employees. According to the findings the respondents agreed that they often usually work long hours as shown with mean of 3.80. Respondents feel that they aren't spend much time to socialize/relax with my partner/see family in the week with mean 3.95. Employees also agreed that they took work home most evenings with the mean of 4.26. Employees also work late or at weekends to deal with paperwork without interruptions with the mean of 4.39. They also feel relaxed and forget about work issues is hard to do with mean of 4.41. The study further established that the effect of work stress on my health with mean of 4.11.

On the other hand, employees agreed that their relationship with their partner is suffering because of the pressure or long hours of my work with mean of 4.24. Employees has also agreed that their family are missing out on their input, either because of shortage of time to discuss with them, finding time for hobbies, leisure activities, or to maintain friendships and extended family relationships is difficult and their family are missing out on my input, either because they don't see enough of them too tired by a mean of 4.48, 4.52 and 4.54 respectively. This implied that respondents are facing problem in balancing work and personal life that means their personal and work life is not balanced.

Table 4-4 Measuring work-life balance of employees

Indicate the degree to which you agree to the following statements. Strongly Agree=5 Agree=4 Neutral=3 Disagree=2 Strongly disagree=1, N=231		
Work-life Balance level	Mean	Std. Deviation
At some moment, because the job demands it, I usually work long hours	3.80	.953
There isn't much time to socialize/relax with my partner/see family in the week	3.95	1.023
I have to take work home most evenings	4.26	.897
I often work late or at weekends to deal with paperwork without interruptions	4.39	.863
Relaxing and forgetting about work issues is hard to do	4.41	.870
I worry about the effect of work stress on my health	4.11	.980
My relationship with my partner is suffering because of the pressure or long hours of my work	4.24	.891
My family are missing out on my input, either because I don't see enough of them/am too tired	4.48	.838
Finding time for hobbies, leisure activities, or to maintain friendships and extended family relationships is difficult	4.52	.854
I would like to reduce my working hours and stress levels, but feel I have no control over the current situation	4.54	.833

Source: (own computation, 2016)

4.1.1.2. Describing the Level of Employees Performance of female administrative staffs

The employee job performance level was determined using self-rating questionnaire on a scale of 1-5 as shown on the findings on table 4-5. Generally, female administrative staff of Commercial Bank of Ethiopia rated themselves highly performing on 45% of performance parameters. Majority agreed that meeting deadlines, ensuring priorities at work, working independently and achieving of targets always with mean of 3.80, 3.92, 3.79 & 3.71 respectively. On the other hand, employees also rated themselves neutral on their arriving to work on time and their overall attendance and using of time effectively with mean of 3.22, 3.03 and 3.23. Respondents were also neutral on their general satisfaction on their work with mean 3.45. In addition, they were neutral on their supervisors' satisfaction with their performance with mean of 3.29.

Table 4-5 Respondents Job Performance Rating

Please Indicate the degree to which you agree to the following statements.		
Strongly Agree=5 Agree=4 Neutral=3 Disagree=2 Strongly disagree=1, N=231		
Job Performance	Mean	Std. Deviation
Arriving to work on time	3.22	.927
Meeting deadlines at work	3.80	.877
Ensuring priorities at work	3.92	.793
Overall attendance	3.03	.909
Using time effectively	3.23	.871
Working independently	3.79	.809
Achievement of targets always	3.71	.864
I am generally satisfied about my job	3.45	.935
Is your supervisor generally satisfied with your job performance	3.29	.715

Source: (own computation, 2016)

4.2.2. Inferential Statistics

In this section, the results of the statistical techniques used to test the study’s research question are presented and interpreted.

4.2.2.1. Pearson's Product Moment Correlation Coefficient

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

- The relationship between Working hour arrangement (flexible working time) and job performance
- he relationship between organizational support (employees’ assistance program) and job performance
- The relationships between work/life balance program (Leave program) and job performance

4.2.2.1.1. Relationship between Selected Work–Life Balance Organizational Factors and Employees Performance

As observed from the total respondents’ response. Work-life balance organizational factors have an effect on employees’ performance 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 organizational factors of work life balance and job performance, Pearson’s Product Moment Correlation was computed.

Hence, Table 4-6 below presents the results of Pearson correlation on the relationship between work life balances selected organizational factors and job performance.

Table 4-6 The relationship between work life balance organizational factors and job performance

Correlations					
		Flexible Working Time	Assistance Program	Leave Program	Job Performance
Job Performance	Pearson Correlation	.556**	.653**	.501**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	231	231	231	231

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

Source: (own computation, 2016)

As it is clearly indicated in the above Table 4-6, a medium level of positive relationship was found between flexible working arrangement and performance ($r = .556, p < .01$), leave program and performance ($r = .501, p < 0.01$), and a substantial level of positive relationship was found between employees' assistance program and performance ($r = .653, p < .01$), which are statistically significant at 99% confidence level. This implies that at a 1% level of significance it was discovered that the respondents' flexible working time, assistance program and leave program played a significant role in determining job performance of female administrative staffs at CBE, Addis Ababa region.

This revealed that the work life balance factors grouped under organizational factors reported more or less the substantial relationship to general performance of job. Therefore, the research question that there is to measure the degree of association between selected WLB organizational factors and employees' job performance among female administrative staffs of CBE in Addis Ababa region indicated positive substantially significant relationship between WLB organizational factors and job performance. This would imply that, the better management of flexible working hour, assistance and leave program, the better job performance of respondents.

The findings on this study concurred with other research findings. As Kamau et al. (2013), Humidi (2005) and Lockwood (2003) concluded that of WLB organizational factors like, work arrangement (flexible working hour), WLB Policy (Leave program) in an organization significantly influence employee job performance 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 performance. The more the perceived employer support the more the job performance.

4.2.2.1.2. The Influence of Work-Life Balance Organization Factors on Job Performance

Preliminary analyses were performed to ensure that there were no violations of the assumptions of normality, multi collinearity, homoscedasticity and (given in the appendix). Since correlation does not mean causation, multiple regressions are computed in order to analyze the impact of selected organizational factors of WLB on job performance. Table below presents the results of the influence of organizational factors on job performance.

Table 4-7 Model summary of multiple regression of work-life balance factors (working time arrangement, organizational support, and leave program) as independent variable on the job performance

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.740 ^a	.548	.542	.3780577
a. Predictors: (Constant), Leave Program, Flexible Working Time, Assistance Program				

Source: (own computation, 2016)

The results as shown in the Table 4-7 indicated that the three independent variables explained a 54.2% of the variation in the dependent variable. Therefore, the remaining 45.8% is explained by other factors that were not considered in this study.

Table 4-8 ANOVA result of multiple regression model

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	39.294	3	13.098	91.641	.000 ^b
	Residual	32.445	227	.143		
	Total	71.739	230			
a. Dependent Variable: Mean JP						
b. Predictors: (Constant), Leave Program, Flexible Working Time, Assistance Program						

Source: (own computation, 2016)

The F-ratio in the ANOVA table (see table 4-8) 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, $F(3, 227) = 91.641, p < .05$ (i.e., the regression model is a good fit of the data). Therefore, the influence is significant that $p = 0.000$.

From the above discussions in describing organizational factors of WLB and job performance, the positive perception of organizational factors and neutral feeling of the staffs about their job performance shows there are other factors which affect job performance and it is confirmed in the regression result as 45.2% is explained by other factors.

With the general influence of organizational factors of WLB, table 4-9 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 4-9 Coefficients of organizational factors of WLB

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	-.194	.264		-.734	.463
	Flexible Working Time	.308	.047	.330	6.558	.000
	Employees' assistance Program	.385	.044	.467	8.752	.000
	Leave Program	.142	.065	.119	2.182	.030

a. Dependent Variable: Mean Job Performance

Source: (own computation, 2016)

The Table 4-9 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:

$$\text{Predicted Job Performance score} = -.194 + .308 (\text{Flexible working time}) + .385 (\text{Employees' assistance program}) + .142 (\text{Leave program})$$

Table 4-9 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.

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 when the independent variable increases by one unit (all other independent variables are held constant). Thus, the largest influence on job performance is from the employees' assistance program (.385) and the next is flexible working time (0.308). On the other hand, leave program with the beta value of (.142) is the lowest predictor of job performance when it is compared with the other explanatory variables under study. Furthermore, the study has discussed based on the beta value of their coefficients. Table 4-9 presents all the variables included in the model and their contribution in predicting job performance. The value provides information on the contribution of each independent variable. The beta largest value contributes the most.

➤ Does Flexible working time arrangement has impact on job performance?

Flexible working time is the second largest contributor to the variation in the dependent variable (job performance). From table above The Positive Unstandardized Beta-value of 0.308 indicates that flexible working time arrangement has direct (positive) influence on job performance 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 performance also increased by 0.308 unit and vice versa.

This reflects that as employees perceive flexible working time arrangement, the level of performance towards their job increases. As such, the research question is answered.

➤ Does employees' assistance program have impact on job performance?

In the above table, the largest unstandardized beta coefficient is 0.385, 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 performance, when the variance explained by all the other variables in the model is controlled for. Statistically, the result interprets that when organizational support increase by 1-unit job performance will also increase by 0.385 unit and vice versa. More over The large t value ($t=8.752$) and corresponding low p-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 performance?

Leave program rank the third place with the unstandardized beta coefficient values of 0.142. This shows the positive and significance influence on the dependent variable with

0.05 levels as it appears $p = 0.03$. Thus the research question is answered because it does appear to significantly contribute to the total variation in job performance.

Generally, Table 4-7 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, three variables predicted 54.2% of variance in job performance. The model was statistically significant. More over from table 4.9 it is clear that these three predictor variables statistically and significantly determine the variation in job performance, at 95% confidence level.

The findings on this study concurred with other research findings. As Kamau et al. (2013), Humidi (2005) and Lockwood (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 performance 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 performance. The more the perceived employer support the more the job performance.

4.2.2.1.3. WLB and Job Performance variation by respondents' marital status, and job level

In this research, demographic (Marital) and organizational variables (job level) were discussed to identify possible subgroups. Analysis of variance (ANOVA) was used to compare the subgroups with each other in terms of how they differ in perception respect of work life balance level and job performance. To ensure a total organizational factors score the mean score for each factors was calculated. Moreover, for general analysis the total organizational factors and job performance data has provided here. In case of ANOVA analysis, post-hoc comparison tables are calculated where there is a significant difference between groups exists. The Post-hoc comparison tables did not included in this chapter due to space limitations, but it is included as Appendix F.

Table 4-10 ANOVA analysis for perception of organizational factors of WLB by Marital Status

		Sum of Squares	df	Mean Square	F	Sig.
Job performance Rate	Between Groups	3.800	2	1.900	6.377	.002
	Within Groups	67.939	228	.298		
	Total	71.739	230			
Measuring WLB Level	Between Groups	59.680	2	29.840	97.490	.000
	Within Groups	69.787	228	.306		
	Total	129.467	230			

(Source: own computation, 2016)

A one-way between-group analysis of variance was conducted to investigate whether the respondents reported a difference in WLB and job performance on the basis of their marital status. The subjects were divided into four groups according to their marital status at CBE title matrix as 1: married, 2: unmarried, 3: widow, 4: divorced, the research results of the ANOVA are presented in table 4-10 above.

The research results of the ANOVA are presented in table 4-10 indicated that there was statistical significance difference between the different groups for WLB [$F(2,228) = 97.490, p=0.000$] and level of job performance [$F(2,228) = 6.377, p=0.002$] of the participants based on their marital status. Moreover, the results reported statistically significant differences at the $p < 0, 05$ level.

Descriptive statistics using one-way ANOVA in the appendix E indicated that the mean score of WLB for group 1 ($M=4.49$) and group 3 ($M=4.50$) were significantly different from that of group 2 ($M=3.09$). And the mean of score of job performance for group 1 ($M= 3.54$), group 2 ($M=3.22$) and group 3 ($M= 4.06$). In here again group 1 and 3 is different from group 1. This difference indicated that group 1 and 3 were performing their job well than group 2 besides group 1 and 3 are having more work/life imbalance than group 2.

From this one can infer that there is statistically significant difference in the mean perception of WLB and their level of job performance among different marital status groups. WLB is an issue for married and widowed respondents that unmarried respondents. On the other hand, married and widowed respondents are performing better than unmarried respondents.

The findings of this research were partially consistent to the findings of the previous studies that a positive relationship between marital status and WLB Thriveni and Rama (2012); Papalexandris and Kramar (1997); and Goveas (2011) and inconsistent the opposite finding with Castro (2008) who were unmarried employees to be less performer at job than the other groups. This study found that WLB is dependent to the difference in marital status except for level of job performance. So there might be other factors that must be seen regards to this country context to identify the reason why that job performance and marital status are not dependent to each other. The reason might be their experience level, as we go from married to widowed staffs, their work experience level increases and their advanced experience level might have helped them to perform better than unmarried staffs by handling other problems together.

Table 4-11 ANOVA analysis for perception of organizational factors of WLB by Job grade

		Sum of Squares	df	Mean Square	F	Sig.
Performance Rate	Between Groups	4.815	6	.802	2.686	.015
	Within Groups	66.924	224	.299		
	Total	71.739	230			
Measuring WLB Level	Between Groups	9.181	6	1.530	2.850	.011
	Within Groups	120.286	224	.537		
	Total	129.467	230			

(Source: own computation, 2016)

Again, a one-way between-group analysis of variance was conducted to investigate whether the respondents reported a difference in level of WLB and job performance on the basis of their job level (grade). The subjects were divided into seven groups according to their job level at CBE title matrix as 1: grade 12, 2: grade 13, 3: grade 14, 4: grade 15, 5: grade 16, 6: grade 17 and 7: grade 18. The research results of the ANOVA are presented in table 4-11 above.

The research results of the ANOVA are presented in table 4-11 and indicated that there was no statistical significance between the different groups the level of WLB [F (6,224) =2.850, p=0.011] and level of job performance [F (6,224) =2.686, p=0.15].

Therefore, as the result one can infer that there is no statistically significant difference in the mean level of WLB and their level of job performance between top and middle level administrative staffs of CBE.

The findings of this research were inconsistent to the findings of previous studies that a significant statistical relationship between job level and performance Thriveni and Rama (2012); Papalexandris and Kramar (1997); and Goveas (2011) who examined a significant relationship between demographic variables namely; age, experience, marital status, job type, level and role. This study found the level of WLB and job performance is independent to the difference in job level. So that the result showed us there can be another factor that affects WLB and job performance rather than job level. This result also shows us the work environment and job responsibility and stress difference in our country and other countries. Also this shows us the difference perception of WLB and job performance in this country.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1. Introduction

In this chapter the summary of the major findings, conclusion, limitations, recommendations and suggestion to 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 research was conducted in Commercial Bank of Ethiopia, Addis Ababa region with the prime intent of critically assessing the factors affecting work-life balance and performance of female top and middle level administrative staffs. Specifically, the study attempted to investigate factors that affecting work-life balance, to investigate demographic factors, to assess the organizational factors and to recommend possible solution to alleviate the problem. Based on the objectives and the findings of the study had discussed below.

➤ Level of work/life balance

The study observed that there is higher level of imbalance on work and personal life management with in female top and middle level administrative staffs of CBE. Based on the analysis of the study, respondent agreed with higher mean 4.54 on the preference to reduce working hours and stress levels, but feel that have no control over the current situation and on the other hand staffs agreed with lower mean, 3.80 on long working hour related to other specified measurements. Also staffs agreed on limited time to socialize, worry about effect of work stress, relationship with partner is suffering by pressure of work, took work home, often work late, relaxing and forgetting about work is hard, family are missing out on their input and finding time for hobbies, leisure activities with mean of 3.95, 4.11, 4.24, 4.26, 4.39, 4.41, 4.48 and 4.52 respectively.

➤ **Level of Job Performance**

The staff performance measurement was established through self - rating. Staff rated themselves own punctuality in attendance rated and overall attendance rate, followed by low effective time management and have mentioned neutral on supervisors' performance rating. Responder were neutral on their overall attendance, arriving on time, using time effectively, their supervisor generally satisfaction and their satisfaction on their job with mean of 3.03, 3.22, 3.23, 3.29 and 3.45. On the other hand, they were agreed on achievement of targets always, working independently, meeting deadlines at work and ensuring priorities at work with mean of 3.71, 3.79, 3.80 and 3.92.

➤ **Relationship between WLB factors and Job performance**

Flexible Working time and job performance:

First the analysis of the study found medium level of positive relationship between employee job performance and the flexibility in working hours in the organization ($r = .556, p < .01$), a clear indicator that having a flexible working system could influence the way employees executed their jobs. But the human resource officer of CBE has mentioned on the interview that there is not flexible working hour arrangement at Commercial Bank of Ethiopia (CBE).

Employee Assistance Programs and job performance:

Analysis of the results revealed that there is a substantial level of positive relationship between employees' assistance program and performance ($r = .653, p < .01$) at CBE. This means that, presence of employee assistance programs at CBE had its own impacts on employees' performance.

Leave Programs and job performance:

Employees are entitled to an annual leave of 18 days within the calendar year. In addition, organizations introduce other forms of leaves that are convenient for their staff like wedding mourning leave. The study observed a medium level of positive relationship between leave program and performance ($r = .501, p < 0.01$) at CBE.

➤ **The Influence of WLB factors on Job performance**

Flexible Working options on job performance:

Flexible working time is the second largest contributor to the variation in the dependent variable (job performance). From chapter 4, The Positive Unstandardized Beta-value of 0.308 indicates that flexible working time arrangement has direct (positive) influence on job performance 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 0.308-unit increase in job performance.

Employee Assistance Programs on job performance:

Based on the analysis part of the study, the largest beta coefficient is 0.385, 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 performance, 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 0.385-unit increase in job performance.

Leave Programs on job performance:

Leave program ranked in the third place with beta coefficient values of 0.142. This shows the positive significant influence with the dependent variable with 0.05 levels as it appears $p=0.03$. This indicates that as leave program scores increase performance also increases. We would expect that for every one- unit increase in leave program, there would be a .142-unit increase in job performance.

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, three variables predicted 54.2% of variance in job performance the rest 45.8% predicated by other variables that did not considered by this study.

➤ **WLB and Job Performance variation by respondents' marital status, and job level**

WLB and Job Performance variation by respondents' marital status:

The study has found statistically significant difference in the mean perception of WLB and their level of job performance among different marital status groups for WLB [F (2,228) =97.490, $p=0.000$] and level of job performance [F (2,228) = 6.377 $p=0.002$] of the participants based on their marital status. Moreover, the results reported statistically significant differences at the $p<0.05$ level.

WLB and Job Performance variation by respondents' job level:

The study has found no statistically significant difference in the mean level of WLB [F (6,224) =2.850, $p=0.011$] and level of job performance [F (6,224) =2.686, $p=0.15$] between top and middle level staffs of CBE.

5.3. Conclusion

The primary objective of this study was to examine the effect of WLB factors on employee performance in CBE female administrative staffs. The study has been successful in accomplishing its five research objectives. Thus, based on the finding of the study the following conclusions are drawn:

- Female administrative staffs of CBE have no balanced working life and personal life. Their personal and family life is imbalanced and they are affected by work stress and also they are not getting time to maintain friendships and extended family relationships was difficult for the respondents. Employees felt that they have busy working life and have missed important times with their family.
- Employees of CBE have an average performance level since they are not satisfied enough with the present WLB program provided by the organization. Respondents has neutral feeling on their satisfaction at work and time related issues at the organization and on the opposite side, they are good at achieving target, working dependently, ensuring priorities and meeting deadline.
- Work life balance organizational factors (working time arrangement, assistance program, and leave program) has a positive and significant relationship with employee performance. 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 programs 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 indicted 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.

- Work life balance organizational factors (working time arrangement, assistance program and leave program) significant predictor employee performance. This reflects that as employees perceive flexible working time arrangement, leave and assistance program, their performance towards their job increases.
- Work life balance and level of job performance does significantly vary with different marital status but not significantly vary with different experience and job level of the staffs. This implies that WLB is an issue for married and widowed respondents than unmarried respondents. This indicated that respondents' that are married and widowed has more responsibility at home in addition to at work place so that this will have exposed them to have imbalanced work and personal life and on the opposite, unmarried respondents has balanced working and personal life with lower responsibility at home. But based on the analyzed data, married and widowed respondents are performing better than unmarried respondents this will be an opposite result from other finding that said people that have more responsibility at home as well as at work has difficulties in securing their mind and perform job productively. This shows that there is statistically significant difference in the mean perception of WLB and their level of job performance among different marital status groups. WLB and job performance is not an issue for top or middle level respondents. This indicates that respondents' that are at the top level has more responsibility at work place as well as at home, but this has not exposed them to have imbalanced work and personal life as well as to perform less and similar to middle level employees of CBE.

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. 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 asking comprehensive and detailed question for respondents.
- The most challenging problem that this study had faced was data collection process since, the bank 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.
- The other limitation was time and money. Hence the study needed a long period of time to collect data and this process is also having a major impact on the budget; by providing different solution like the above mechanism this study had tried to eliminate its expense and time consumption.

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 on one organizations, and the results is thus not to be generalized to other organizations.

5.5. Recommendation

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

- Management of the Commercial bank should make sure that their strategies include different work life balance incentive that will encourage female employees to be more 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 a 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 children's education, 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.
- 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 services, 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 feel 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 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 performing 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 well-being like different kind of entertainment activity, sport activities.
- Management should create forum for get together between employee and their family and award ceremonies in which their immediate family will be involved. This will increase the belongingness in the organization as well it will create understanding and recognition with their family members
- Management should create child care assistance service this will help the employee which are crèche services, day nursery and after school childcare. This issue was also raised by almost all respondents that have children.
- Commercial bank of Ethiopia should work their best to develop practices on work life balance issue that will insure WLB of employees.
- In ensuring the psychosocial wellbeing of staff, the ministry of labor could consider revising the existing labor laws to have mandatory staff welfare programs run by the employer.
- 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 CBE, 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 performance of employees at CBE in Addis Ababa. The sample was drawn from only one bank at Addis Ababa region, thus this study may be limited in its generalizability 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 three organizational factors and two demographic factors of work life balance, there are other relevant factors that might be perceived as important by organizations and employees, but those were excluded from this study. Future researches, therefore, may consider more factors of work life balance like job characteristics (job demands, job resources, job stress), organizational factors (supervisor support), individual variables (age, qualifications, pay, professional aspirations, etc.), and other variables which can influence job performance.
- 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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Appendix A: Survey Questionnaire



ST. MARY'S UNIVERSITY

SCHOOL OF GRADUATE STUDIES

MBA PROGRAM

Questionnaire to be filled by Female Top and Middle Level Administrative Staffs at the Commercial Bank of Ethiopia

Researcher: Tihut Zekarias Kassahun (tihutzek@gmail.com & +251932522260)

Research topic: THE EFFECT OF WORK/LIFE BALANCE ON FEMALE TOP & MIDDLE LEVEL ADMINISTRATIVE STAFFS' JOB PERFORMANCE AT COMMERCIAL BANK OF ETHIOPIA

Dear respondents; -

I would like to express my sincere appreciation for your generous time and honest prompt responses.

Objective: This questionnaire is designed to collect information about the above research topic. The information that you respond shall be used as a primary data in my case research which I am conducting as partial requirements of Master's Degree at St Mary's University under General Business Administration.

Therefore, the information gathered will be used fully and with due attention for academic purpose only and I would like to assure you that the data collected will not be misused in any ways.

General Instructions

- There is no need of writing your name.
- In all cases where answer options are available **please tick (√)** on your answer in the appropriate box.
- For questions that **demand your opinion**, please try to honestly describe as per the questions on the space provided.
- If the space provided is not enough for your opinions, please use the back side of the paper by writing the question number.

I. Part I

No.	Demographic Characteristics								
1.1	Educational Qualification	College Diploma		Bachelor's Degree		Master's Degree		PhD	
1.2	Age	25 - 30		31 - 35		36 - 40		>40	
1.3	Work Experience	0-4	5-9	10-19		20-30		>30	
1.4	Your current Position (Job Grade)	12	13	14	15	16	17	18	
1.5	Marital Status	Married		Unmarried		Widow		Divorced	
1.6	Number of children								

II. Part II

In this part of the questionnaire, there are questions that are related issues of work – life balance. Therefore, you are required to give your opinion, to what extent your working life and personal life are balanced.

No	Measuring Work/ Life Balance	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
2.1	At some moment, because the job demands it, I usually work long hours					
2.2	There isn't much time to socialize/relax with my partner/see family in the week					
2.3	I have to take work home most evenings					
2.4	I often work late or at weekends to deal with paperwork without interruptions					
2.5	Relaxing and forgetting about work issues is hard to do					
2.6	I worry about the effect of work stress on my health					
2.7	My relationship with my partner is suffering because of the pressure or long hours of my work					
2.8	My family are missing out on my input, either because I don't see enough of them/am too tired					
2.9	Finding time for hobbies, leisure activities, or to maintain friendships and extended family relationships is difficult					
2.10	I would like to reduce my working hours and stress levels, but feel I have no control over the current situation					

III. Part III

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

No.	Role played by Flexible Working Hours					
3.1	There is a flexible working hour management at your organization	Yes			No	
		Strongly agree	Agree	Neutral (Don't know)	Disagree	Strongly disagree
3.2	Flexible working hours allow to balance personal commitments					
3.3	Flexible working hours allow to focus more on the job at work					
3.4	Attendance and punctuality has improved as a result of utilizing flexible working hours					
3.5	Flexible working hours motivate and give sense of satisfaction and wellbeing					
3.6	Flexible hours allow to balance working and personal life					

No.	Role played by Employee Assistance Programs	Strongly agree	Agree	Neutral (Don't know)	Dis agree	Strongly disagree
3.7	There is non-financial and financial support in the working environment whenever there is load of work and family matters to handle					
3.8	There are health programs like stress management and other kind of health program					
3.9	There is job related counselling service that employees are getting from the organization?					
3.10	Financial support makes staff to be more committed and motivated at work as well as to fulfil personal commitments					
3.11	Counseling has enabled staff to carry out assignments with expected degree of independency and efficiency					
3.12	Health programs kept employees contributing at work as well as at home					
3.13	Organizational support (financial and non-financial) helps to balance work and personal life commitments					

No.	Role played by leave policy on employee performance					
3.14	What kind of leave policy are there in your organization?	Sick	Parental	Annual	Study	Other
3.15	What kind of leave did you ever take?					
		Strongly agree	Agree	Neutral (Don't know)	Disagree	Strongly disagree
3.16	Felt motivated after the leave					
3.17	Leave improve employee attendance rate					
3.18	Leave helps to handle personal commitments					
3.19	Leave has good effects on employees' emotional health and ability to perform their job					
3.20	Leave helps to balance working and personal life responsibilities effectively					

IV. Part IV

In this part of the questionnaire, there are questions that are related your job performance and your performance level. Therefore, you are required to give your opinion, to what extent you are performing your job.

No	Job Performance Measures	Strongly agree	Agree	Neutral (Don't know)	Disagree	Strongly disagree
4.1	Arriving to work on time					
4.2	Meeting deadlines at work					
4.3	Ensuring priorities at work					
4.4	Overall attendance					
4.5	Using time effectively					
4.6	Working independently					
4.7	Achievement of targets always					
4.8	Not receive warning					
4.9	Are you generally satisfied with your job					
4.10	Is your supervisor generally satisfied with your job performance					

V. Part V

In this part of the questionnaire, there are questions that are related demographic and organizational factors of work – life balance and its effect on your job performance. Therefore, you are required to give your opinion, to what extent this factors are affecting your work – life balance as well as your performance.

No	Work/life balance and job performance				
5.1	You think if there is a good organizational policy that support work life balancing issues, you will be more efficient and effective on your job?				
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
5.2	You think that if you have good work-life balance, you will be more effective and efficient on your job?				
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
5.3	You think that if employees have good work-life balance, the organization will be more effective and successful?				
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
5.4	What do you recommend to improve your work and life balance?				
5.5	Do you have additional comments?				

Thank you very much for your time....

Appendix B: Interview with the Human Resource Manager

ST. MARY'S UNIVERSITY

SCHOOL OF GRADUATE STUDIES

MBA PROGRAM

My name is Tihut Zekarias. Currently I am attending MBA program at St. Mary's University. I am conducting a research on the title "Work life balance and Female employees' job performance".

These interview questions are targeting people who hold the managerial position at the Human Resource department of the Commercial Bank of Ethiopia. They are designed to evaluate the organizations' policies related to work life balance policies and practices.

Finally, your genuine, honest and prompt response is a valuable input for the quality and successful completion of the project. I kindly request you for the information you do have.

Thanks in advance!

List of Interview Questions

- 1) Does your organization have work life balance policies? If yes, what kind of work life policies do you have? (Flexible working hour, what type of leave policies & organizational support)
- 2) How do you provide this policy as a benefit to you employees?
- 3) How well do employees effectively use these benefits including time and materials wise?
- 4) Do you think that you are serving your employees with effective and efficient work life policy?
- 5) How do you see the issue, work life balance and its effect on job performance?

Appendix C: Model testing

According to Castro (2008), multiple regression models are subject to multivariate data analysis assumptions such as normality, homoscedasticity, and multi-collinearity assumptions. The following section provides the tests and its respective result for the study.

1. Normality

The table below demonstrates that most of values for the items fall within the range of the rigorous level of -1 to +1 for skewness and kurtosis, however there are some values outside the range for both variables. The assumption of normality is not satisfied Furthermore, the underestimation of variance with positive kurtosis diminishes with large sample sizes (200+) (Tabachnick & Fidell, 2007). Therefore, all variables can be considered to be normally distributed.

Table: Normality test

Descriptive Statistics					
	N	Skewness		Kurtosis	
	Statistic	Statistic	Std. Error	Statistic	Std. Error
Measuring WLB	231	-0.736	0.16	0.725	0.319
Flexible Working Time	231	-1.172	0.16	1.367	0.319
Assistance Program	231	-1.000	0.16	0.602	0.319
Leave Program	231	-0.96	0.16	7.211	0.319
Measuring Performance	231	-.130	0.16	0.957	0.319

2. Multicollinearity test for independent variables

As Williams (2015) explained multicollinearity 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 multicollinearity. VIF shows how multicollinearity has increased the instability of the coefficient estimates. Most researchers argue that a tolerance value less than 0.1 or VIF greater than 4 indicates significant multi-collinearity problem.

To assess multicollinearity VIF was calculated between independent variables. The following table shows the average VIF result for each independent variable.

As shown in the below table, no Multicollinearity item was identified as the result revealed all of the VIF results are below the threshold 4.

Table: Multi collinearity tests

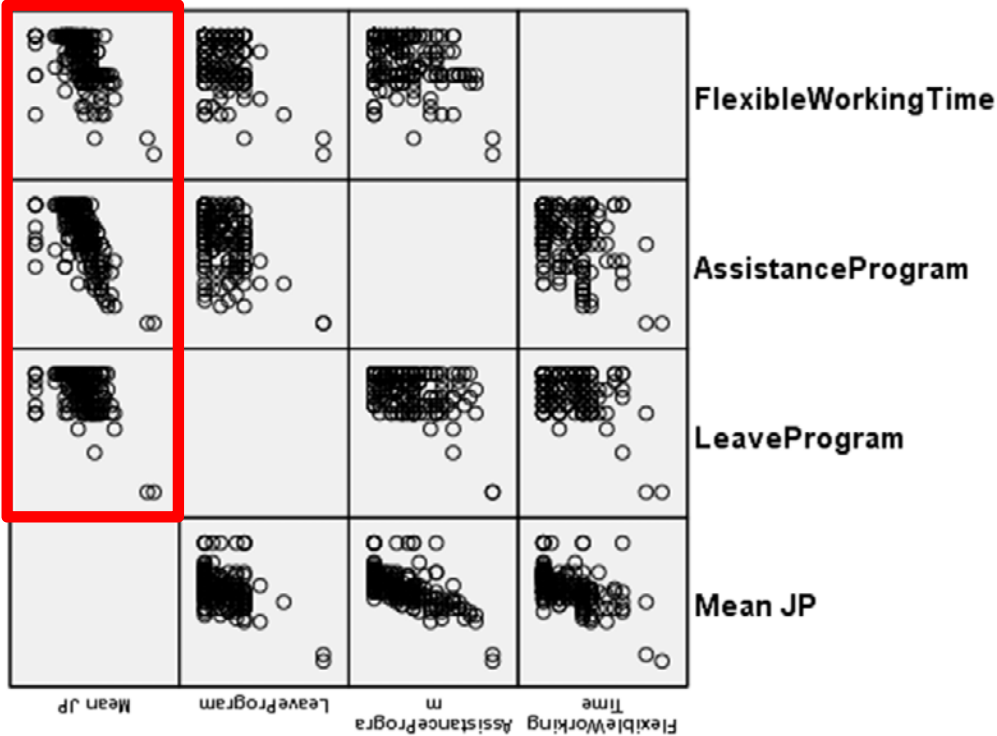
Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Leave Program	.670	1.492
	Assistance Program	.700	1.429
	Flexible Working Time	.788	1.268

a. Dependent Variable: Performance

3. Homoscedasticity test

Homoscedasticity is where the variances along the line of best fit remain similar as you move along the line (Hamsici, 2007).

Figure: Homoscedasticity test



The three plots on the right column of the matrix show the scatterplot for the dependent variable with each of the independent variables. A visual inspection suggests that the relationship with assistance program is somehow linear. The other two are a little hard to determine based on these plots.

4. Independence of Residuals

The value of the Durbin-Watson statistic ranges from 0 to 4. As a general rule, the residuals are not correlated if the Durbin-Watson statistic is approximately 2, and an acceptable range is 1.50 - 2.50.

Table: Independent of residuals

Model Summary ^b	
Model	Durbin-Watson
1	1.965

In this case, Durbin-Watson is 1.965, close to 2 and within the acceptable range.

We can assume independence of residuals.

Appendix D: Factor Analysis

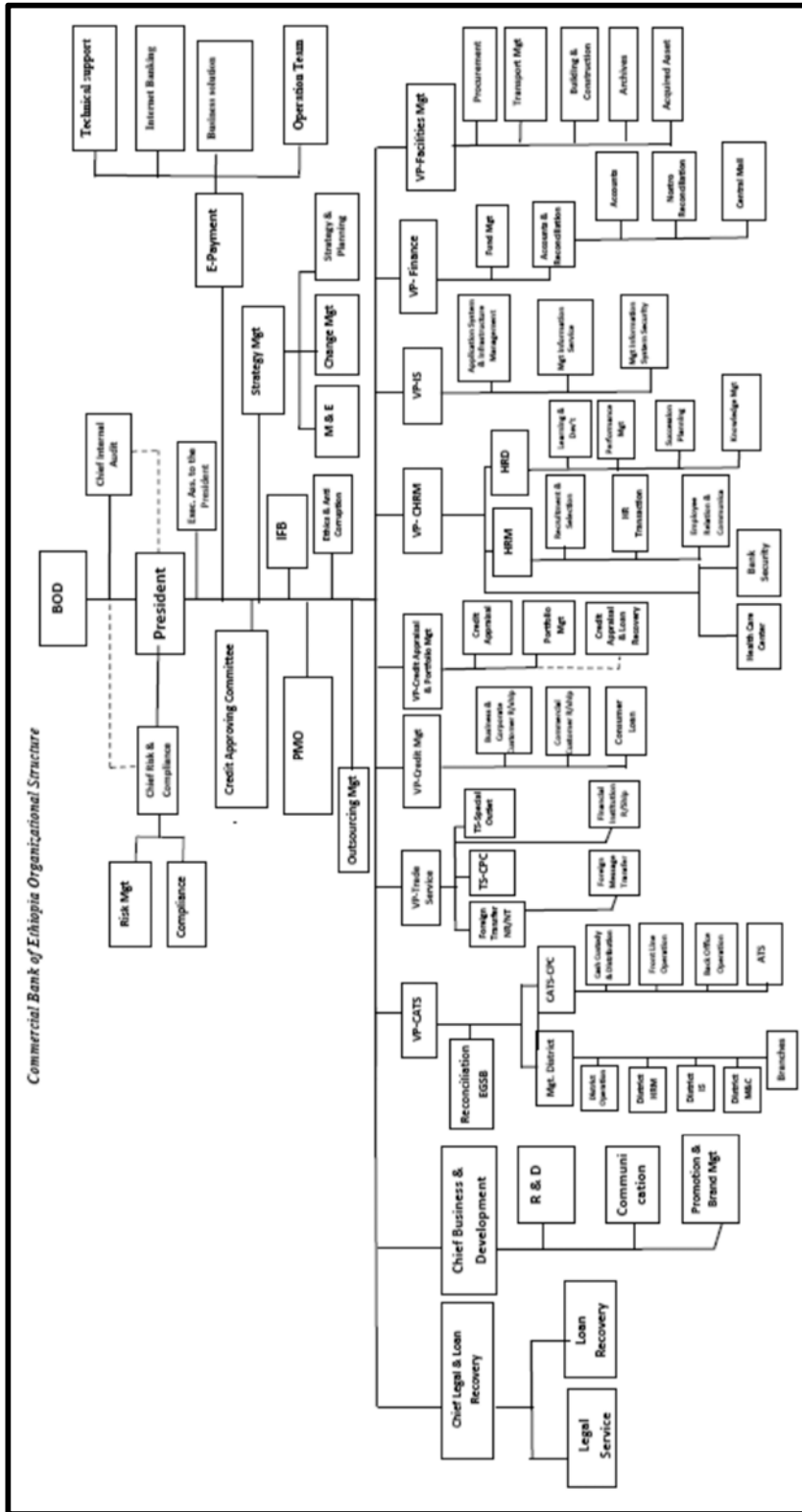
Component	Total Variance Explained								
	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	13.707	37.045	37.045	13.707	37.045	37.045	7.108	19.212	19.212
2	3.876	10.475	47.520	3.876	10.475	47.520	4.168	11.266	30.478
3	2.444	6.606	54.126	2.444	6.606	54.126	3.878	10.482	40.960
4	2.239	6.052	60.178	2.239	6.052	60.178	3.560	9.622	50.583
5	1.629	4.403	64.581	1.629	4.403	64.581	3.185	8.607	59.189
6	1.445	3.905	68.486	1.445	3.905	68.486	2.370	6.406	65.596
7	1.128	3.050	71.536	1.128	3.050	71.536	2.198	5.941	71.536
8	.920	2.488	74.024						
9	.849	2.296	76.320						
10	.816	2.205	78.525						
11	.694	1.877	80.401						
12	.608	1.644	82.045						
13	.575	1.553	83.598						
14	.565	1.527	85.125						
15	.518	1.399	86.524						
16	.455	1.229	87.753						
17	.436	1.179	88.933						
18	.423	1.144	90.076						
19	.367	.992	91.068						
20	.350	.947	92.016						
21	.318	.859	92.875						
22	.297	.802	93.677						
23	.280	.757	94.434						
24	.263	.710	95.144						
25	.247	.666	95.811						
26	.235	.636	96.447						
27	.206	.556	97.003						
28	.196	.529	97.531						
29	.169	.456	97.988						
30	.141	.380	98.368						
31	.128	.345	98.713						
32	.113	.306	99.019						
33	.099	.268	99.287						
34	.084	.227	99.514						
35	.078	.211	99.725						
36	.054	.146	99.871						
37	.048	.129	100.000						

**Appendix E: Descriptive statistic of one-way ANOVA for Marital
Status & Job grade**

Descriptive									
		N	Mean	Std. Dev.	Std. Error	95% Confidence Interval for Mean		Min.	Max.
						Lower Bound	Upper Bound		
Performance Level	Married	193	3.54	.504	.036	3.47	3.61	2.55	5
	Unmarried	36	3.22	.704	.117	2.97	3.45	1	4.33
	Widow	2	4.06	1.335	.944	-7.94	16.06	3.11	5
	Total	231	3.49	.558	.037	3.42	3.57	1	5
WLB Level	Married	193	4.49	.411	.030	4.43	4.55	3	5
	Unmarried	36	3.09	1.028	.171	2.74	3.44	2	4.8
	Widow	2	4.50	.566	.400	-.58	9.58	4.1	4.9
	Total	231	4.27	.750	.049	4.17	4.37	2	5

Descriptive									
		N	Mean	Std. Dev.	Std. Error	95% Confidence Interval for Mean		Min.	Max.
						Lower Bound	Upper Bound		
Performance Level	Grade 12	124	3.44	.562	.050	3.33	3.54	1	5
	Grade 13	63	3.45	.588	.074	3.29	3.60	1.22	5
	Grade 14	20	3.48	.466	.104	3.26	3.70	2.78	5
	Grade 15	11	3.84	.287	.087	3.64	4.03	3.11	4.22
	Grade 16	8	3.97	.474	.168	3.58	4.37	3.33	5
	Grade 17	3	3.85	.231	.133	3.27	4.43	3.67	4.11
	Grade 18	2	4.11	.000	.000	4.11	4.11	4.11	4.11
	Total	231	3.49	.553	.036	3.42	3.57	1	5
WLB Level	Grade 12	124	4.24	.729	.065	4.11	4.37	2	5
	Grade 13	63	4.16	.810	.102	3.96	4.37	2	5
	Grade 14	20	4.14	.825	.185	3.75	4.52	2	4.8
	Grade 15	11	4.80	.300	.090	4.60	5.00	4	5
	Grade 16	8	4.81	.247	.088	4.61	5.02	4.3	5
	Grade 17	3	4.97	.058	.033	4.82	5.11	4.9	5
	Grade 18	2	5.00	0.000	0.000	5.00	5.00	5	5
	Total	231	4.27	.750	.049	4.17	4.37	2	5

Appendix F: Organizational Structure of Commercial Bank of Ethiopia



DECLARATION

- I. The undersigned, declare that this thesis is my original work, prepared under the guidance and support of my project advisor. All sources of materials used for the thesis have been duly acknowledged. I further confirm that the thesis has not been submitted either in part or full to any other higher learning institution for the purpose of earning any degree.

TIHUT ZEKARIAS

Name

Signature

ST. MARY'S UNIVERSTY, ADDIS ABABA

JUNE, 2016

ENDORSEMENT

This thesis has been submitted to St. Mary's University School of Graduate Studies examination with my approval as a university advisor.

TEMESGEN BELAYNEH (PhD)

Advisor

Signature

ST. MARY'S UNIVERSITY, ADDIS ABABA

JUNE, 2016