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**Addis Ababa University
College of business and economics
Masters of business administration**

**“Factors Affecting Work Life Balance: A Case of Wegagen Bank Sc.
South AA District Branches”**

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A THESIS SUBMITTED TO ADDIS ABABA UNIVERSITY, COLLEGE OF BUSINESS
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Addis Ababa, Ethiopia

DECLARATION

I hereby declare that this thesis entitled “*Factors affecting Work life balance: In case of Wegagen bank sc South AA District Branches*”, has been carried out by me under the guidance and supervision of Dr. Yared Asrat.

The thesis is original and has not been submitted for the award of any degree or diploma to any university or institutions.

Researcher’s Name

Signature

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Advisor’s approval

This thesis has been submitted for examination with my approval as an advisor.

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This is to certify that the thesis is prepared by Hiwot Zenebe, entitled; “*Factors affecting Work life balance: In case of Wegagen bank sc South AA District Branches*” in partial fulfillment of the requirements for the degree of Masters of Business Administration in management, with the regulation of the university and the accepted standard concerning to originality.

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ABSTRACT

Work-life balance (WLB) is a major aspect of the quality of work and life of individuals and couples trying to manage multiple roles. The objective of this study was to examine the factors affecting work-life balance among the employees of Wegagen bank sc South AA district branches. For this purpose the study selected six important variables through literature review suit to the study context. Accordingly, emotional intelligence, job engagement, work overload, technology advancement, organization support, and family role overload were selected as the factors of work life balance as independent variables and work life balance was selected as dependent variable. To achieve this objective, descriptive and explanatory type of research designs with quantitative approach was employed. The target population of this research was employees of South AA district branches. The data was collected using structured questionnaire to collect the primary data using simple random sampling technique that was 190 employees of the total 361 employees by email using bank's Outlook web address form. And 154 (81.1%) employees responding the questionnaires & returned back to the researcher. After the data collection, the collected data was entered into SPSS software version 27 to analyze the reliability, descriptive statistic, correlation, and regression analyses. The results of the analysis found that a negative relationship between family role overload with work life balance, also positive relationship found between emotional intelligence, work overload, technology advancement, & organizational support and work life balance. Job engagement has not meaningful relation with WLB. The regression model is a good fit of the data that independent variables have a significant relationship with dependent variable. The regression analysis disclosed that 50.5% variation of work life balance explained by the dependent variables together. Recommendations are made based on the findings and conclusions of the study such as provide good work life balance practices in organization, Day care for, facilities for old parents care, workable employee welfare, physical fitness facilities and financial assistance services.

Keywords: *work life balance, emotional intelligence, job engagement, work overload, technology advancement, organization support, family role overload, Wegagen bank South AA district branches*

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LIST OF ACRONYMS

AA: Addis Ababa

CLRM: Classical Linear Regression Model

EI: Emotional intelligence

FRO: Family role overload

IFB: Interest free banking

ILO: International Labor Organization

JE: Job engagement

NBE: National Bank of Ethiopia

OS: Organization support

OWLB: Overall Work-Life Balance

SPSS: Statistical Package for Social Science

TA: Technology advancement

TEI: Team emotional intelligence

VIF: Variance Inflation Factor

WLB: Work-Life Balance

WO: Work Overload

1 CHAPTER ONE

INTRODUCTION

1.1. Background of the Study

Human element is the most powerful factor in directing organizations towards failure or success; therefore, this element has always been stressed on. Work has a vital meaning in human`s life, work can direct the energy of life to a meaningful purpose and has a role in having an efficient usage of time. Furthermore it has a big role in having a relaxed mental health as an outcome from being satisfied. Humans are spending most of their times in the workplace, their performance and productivity increases due to their satisfaction level (Cetinkanat & Kosterelioglu, 2016). However, work is not only a financial support for human beings, but it is one factor behind making humans more social and self-governing, it leads to a developed environment, consequently having a high quality of work life for individuals in organizations is important for obtaining better-off employees. The term quality of work life contains many different themes in different theorist by employees and employers. Quality of work life is an extensive topic that contains ethics, different facts about work conditions, safety, insurances, employee satisfaction, work-life balance, and integrity. The quality of work of the world is defined as “the quality of the relationship between the employee and the work environment where the human dimension is added to the technical and economic dimensions” (Çetinkanat & Kösterelioğlu, 2016).

The history of making regulations for quality of work life balance has started in the early 20th century to keep employees safe from job injures and to eradicate the risk of working situations so in this regard the primary steps were stared between 1930 and 1940 by the unionization movement and the focused was mostly on the job security. After that in 1950 and 1960, the development of different philosophies and ideas were suggested such as the “positive relationship between morale and productivity” which means the more the relation is positive, the more the productive is the employee, then efforts for equal opportunities and job improvements of employees were introduced (Reddy, L & Reddy, M., 2010). In the late of 1960, the phrase quality of work like was mentioned for the first time by Irving Bluestone who was an employee of General Motors (Goode, 1989, as cited in Martel, J. P., & Dupuis, G., 2006). Lately, in the 1970s the model of quality of work life was taken into consideration. The quality of work life

has started to appear in the first paper by David after 1972 in Arden house conference in the US and then subsequently in the other places. Between 1969 and 1974 the of quality of work life were actively became important at a time when a comprehensive group of researchers, scholars, government personnel improvement and the union leaders were curious about how to develop the individual`s quality through job experience, the education, welfare and health departments of United States of America were sponsored a study about this issue, so a commission under the name Federal Productivity Commission was established which sponsored many labor management quality of work life experiments (Reddy, L & Reddy, M., 2010).

In the late 1970s, following health concerns and lack of family ties as people were busy looking for money thus work life balance became an issue of concern in the society. Major and Germano (2006), acknowledges that work life balance is a critical factor for employee well-being in the organization. All types of organizations are facing the challenge of how to develop and manage their employees in order to achieve more with less and make optimum use of their potential. The increased permeability of the work life boundary due to work role, work load and the work role of management presents new challenges in efforts to balance work and family needs. Non-governmental organizations (NGOs, just like corporate see their employees as their most valuable asset and understand the necessity of having a positive, accepting, supportive environment in order to retain staff, motivate talented employees and bring out the best in each employee.

The recent dynamic businesses need organizations that are agile, adaptable, & innovative. They need organizations that can quickly respond to changes in the market and industry, and that can pivot their strategies and operations as needed. In order for businesses to succeed in today`s fast-paced and competitive environment, they need a workforce that is aligned with their goals and values, and that is willing to go above and beyond to help the organization succeed. Organizations are always after some new ways in order to challenge and meet the needs of the recent dynamic businesses, employees spend great amount of time or the energy for organization goal achievement, thus the organization focuses on human resource management because it is important for employees to be satisfied and happy about their work, especially nowadays that employees are bearing major responsibilities and tasks between home and job and are expected higher job expectations (Glass & Finley, 2002; Van der Lippe, 2007, as cited in Sinha 2012). The role of human resources in companies is big for moving organizations forward and in making the

organization to perform its best. Many factors are affecting the management of human resources; one of these factors is work life balance.

We can say there is work life balance when there is proper functioning at work and at home with a minimum of role conflict. Conflict in work and family balance has various consequences for organizations and employees. When there is conflict organizational commitment is affected as well as job satisfaction, turnover intentions, work stress, and life satisfaction (Allen Herst, Bruck & Sutton 2000). Two types of conflict exist; family and life interference with work and work interference with ones' life and family, respectively, reflecting the potential for the life and family domain to interfere in the work role and the work domain to interfere in the family role (Frone, 2000). Compared to life and family interference with work, work interference with life and family is more prevalent and more likely to be influenced by workplace factors (Anderson Coffey, & Byerly 2002).

According to Ebyet Casper, Lockwood Bordeaux, and Brinley (2005), conflict in work life balance occurs when cumulative demands of work and non-work life roles are incompatible in some respect, so that participation in one role is made difficult by participation in another role. Another important element of work life balance is work-related stress. Conflict in work life balance erodes the mental and physical well-being of workers, affects the quality of personal life outside work, and increases the cost to business (Frone 2000). According to Eagle, Miles, and Icenogle (2003), these conflicts have a negative impact on the employees' relationships with their children, spouse, friends as well as negative consequences for organization's bottom line as well as the work life balance.

Duxbury and Higgins (2003), define quality of work life as a person's control over the conditions in their work place, accomplished when an individual feels satisfied about their personal life and their paid occupation. It includes making the culture more supportive and adding activities to meet life event needs. It is also ensuring that organizations have family friendly policies that ensure staff have control over their lives, through flexible work schedules that enable them balance between the two (Aghion, Bloom, Bluncell & Howit 2005). We find that quality of work life balance is therefore a strategy used by organizations to gain competitive advantage through retention of highly motivated, committed and reproductive workforce (Gray, 2002).

Quality of work life is viewed as a philosophy, or a set of principles which treats people as an asset that is trustworthy, accountable, and capable of making appreciated influence, i.e. the way employees are treated should be with trust and dignity. There are some fundamental components relating to an individual's quality of work life, for instance, physical environment, tasks, social environment, administrative system and the work life balance. Therefore, the general term of quality of work life refers to the quality of association between workers and the entire working atmosphere or environment. Quality of work life is the grade in which in an organization; work is expected to play both, a materialistic and psychological role in the well-being of employees. Also, it refers to the quality of the relationship between employees and the overall working atmosphere. Typically the definition of quality of work life includes four key areas which are: safe work environment, work-related health care, appropriate working time and suitable salary. (Reddy, L & Reddy, M., 2010).

Work life balance is basically the positive relationship between work and other equally important activities in life which include family, leisure, personal development and community development issues. The relationship cannot be clearly defined and varies from person to person according to their life demands. Work life balance is intended to allow employees greater flexibility in their working pattern so that they can balance what they do at work with the responsibilities and interests they have outside work. (L Mwangi, CC Boinett, E Tumwet, D Bowen, 2016)

Work life balance is the state where a person chooses to equally prioritize the demands of work and career and the demands of their personal life. An individual who lacks this balance has more work and home obligations, works longer hours, and lacks personal time that has high risk of burnout, high risk of anxiety or depression, suffer from fatigues, and stress related health issues.

1.2.Statement of the problem

In Ethiopia the banking industries grow fast in number there are more than 26 commercial banks and 1 development bank. They operate and compete each other to increase market share & on the other hand customer attraction and satisfaction by providing service excellences, unique product or service, which is complex to copy by competitors is challenging. The banks compete against their service and product, applicability of technology and employee's skill and performance.

Wegagen bank is a commercial bank which operates in the industry to meet its vision and increase its customer's satisfaction. The bank activates different advanced technological application such as using of ATM, Mobile banking, internet banking, Hello cash and POS machines. The bank introduces different banking products for different target groups; for women (Nigat), adults (Warka), children (GOH), Biruh youth for younger, and IFB (Interest Free banking) that comply with the bank's internal procedure and regulatory body's directives. These products introduction helps to compute in the industry and to increase market share and also to fulfill the NBE (National Bank of Ethiopia) requirements as to exit in operation. In addition account cleansing activities related with Know Your Customer (KYC) have been conducted and subsequently resulted in a closure of quite large number of accounts, awareness creation about saving, promoting the benefit of saving, advancing electronic purchase and payment habit in the society makes the day to day activity stressful.

All of the aforementioned schemes demanded a large number of employees, and a portion of their time had to be used from their non work activities. Employees were expected to devote more time and emotion to their jobs than to their personal lives, which left them with insufficient time and unstable emotions for activities like caring for their families, education, and other activities that required them to be emotionally stable. However it is crucial for the employers to satisfy their employees at work because of the significance of the workplace in people's lives and the fact that most people spend most of their working hours there. For the same reason, the environment may not only have an impact on a person's physical health but also on their social & psychological impact which has an effect on their work & family obligation.

Besides, this study was focused the relations between branch professional employees at the workplace and whether there is any interference to their family and their own life management at Wegagen bank, South Addis Ababa district branches offices because at branches; employees may face more work burden and stress but the bank assigned fewer employees to branches to handle the increased workload and tasks than other department staffs that affect their work, personal life, & health.

Even though, we can find some studies conducted in the banking industry, private, governmental and non- governmental organization in Ethiopia, that they more focuses on Women employees and/or employees in one department only. This study considered Wegagen bank, South AA district branches as a survey study because the researcher observed that the work life balance in

the bank has its own challenges and gaps to be filled, since work life balance practice is lower in the bank.

The intention of this thesis was to examine factors affecting work life balance which are emotional intelligence, job engagement, work overload, technological advancement, organization support, & family role overload. Employees at branches with high work burden highlight the need investigation into how the six variables impact employees' ability to achieve a healthy balance between their professional and personal lives and to identify in improving work life balance.

1.3. Research question

The following research question will be addressed by this study:

1. What is the relationship between emotional intelligence and work-life balance?
2. What is the relationship between job engagement and work-life balance?
3. What is the relationship between work overload and work-life balance?
4. What is the relationship between technological advancement and work-life balance?
5. What is the relationship between organization support and work-life balance?
6. What is the relationship between family overload and work-life balance?

1.4.Objectives of the study

General objectives

The general objective of this study was to examine the factors affecting work-life balance among the employees of Wegagen bank South Addis Ababa district branches.

Specific objectives

- To examine the relationship between emotional intelligence and work-life balance.
- To assess the relationship between job engagement and work-life balance.
- To assess the relationship between work overload and work-life balance.
- To determine the relationship between technological advancement and work-life balance.
- To identify any relation between organizational support and work life balance.
- To assess the relationship between family role overload and work-life balance.

1.5. Significances of the study

Work-Life balance has been considered of crucial importance in many public and private sector undertakings for establishing and sustaining a productive work culture. Therefore this study will benefit different bodies such as employees, organizations in banking industry, organizations in different industries and researchers.

Individual benefits have more value, balance in daily life and work and reduce stress. Organizations will benefit from the study to contribute to a more positive organizational culture and higher levels of productivity, employee work commitment, better team work, and employees will remain with the organization long-term and contribute positively to its success by employing effective human resource management. Understanding this problem gives organizations in depth understanding of how far work-life balance requires the attention of the management. This study will help the directors/ managers of the organizations to understand the importance of effective implementation of work life balance policies and programs aimed at supporting employees in achieving a healthy balance between their work and personal lives.

This study will be a milestone for the students and researchers by providing an insight into relationship existing between emotional intelligence, job engagement, work overload, technological advancement, organizational support, and family role overload. Additionally, it will serve as a reference for new researchers on related topics in doing research.

1.6. Scope of the study

There are a lot of factors affecting the WLB, but this research mainly encompassed the different work related and family related variables; emotional intelligence, job engagement, work overload, technological advancement, organizational support, and family role overload. This study conducted among Wegagen bank sc South Addis Ababa district branches officers only. Regarding its conceptual scope, this study tried to cover the factors affecting Work life balance.

1.7. Definition of terms

Work-life balance: is the satisfaction and good functioning at work and at home with a minimum of role conflict (Clark, 2000).

Work: is the paid employment (Guest, 2002)

Life: is the activity that employees perform outside work (Guest, 2002)

Emotional intelligence: is a subset of social intelligence that involves the ability to monitor one's own and others feelings and emotions, to discriminate among them and to use this information to guide one's thinking and actions (Wong & Low, 2002)

Job engagement: is a positive, fulfilling, work related state of mind that is characterized by vigor, dedication and absorption (Schaufeli, Salanova, Gansalvez-Rome, & Bakker, 2002)

Work Overload: is the mental and physical effort required by the job task that is concerned with the amount of work required to be done (Halfer and Graf, 2006) as stated by Njeri (2014)

Technological advancement: is a tool that transforms work from a place you go to a function you perform, whenever and whatever you happen to be when a call, email or social networking device reveals the next urgent assignment (Marinson, Hundly, Feldhaus, & Fernandez, 2012)

Organizational Support: the degree to which employees perceive that supervisors or employers care about their general well-being on the job through providing positive social interaction and resources (Kossek, Pichler, Bodner and Hammer, 2011)

Family Role Overload: is the level and intensity of responsibility within the family domain and societal responsibilities (Boyar and Moseley, 2007) as stated by Shiels (2015)

1.8. Organization of the Study

The final report for this study has five chapters. The first chapter deals with the background of the study, statement of the problem, objectives of the study, research questions, significance of the study, scope of the study and organization of the study. The second chapter presents review of related literature. It is the theoretical and empirical literature review, hypothesis development & conceptual framework. Chapter three of this study focused on methodology adopted covering the study design, research approach, sample frame & sampling techniques, sample size procedure & determination, data collection instrument, data collection procedure, and methods of data analysis (statistical procedures) and reliability and validity of the data. Chapter four covers data presentation, analysis and interpretation. Finally, chapter five compiles the major research findings, its conclusion, and recommendations of the study.

2 CHAPTER TWO

LITERATURE REVIEW

2.1 Work life balance

The meaning of work life balance has many unique characteristics. It often depends on the context of the conversation and the speakers view point. It means different things to different groups. The right balance today will probably be different by tomorrow. The right balance when one is single will be different after marriage and having children; when one is on a start to a new carrier versus when one is nearing retirement.

Academics also haven't reached consensus on the understanding and definition of the work life balance concept. Therefore one of the possible definitions or views of the concepts is the division of the activities into two categories: work related and non-work related life. Gropel (2006) defined it as the division between the different categories of work and non-work nature. Author states that the balance between work and non-work life is seen by individuals, when time is dedicated to both, However it is seen subjectively.

According to the International Labor Organization (ILO) document, work life balance is defined as the distribution of time and effort between work and other aspects of life (Fagan, et al., n.d.). Work-life balance (WLB) refers to the ability of individuals to pursue successfully their work and non-work lives, without undue pressures from one domain undermining the satisfactory experience of the other (Noon & Blyton, 2007).

According to Grzywacz and Carlson (2007), work-family balance is a universal factor in contemporary organizations and society. Unfortunately, theoretical and conceptual development of work-family balance has not kept pace with popular interest. There is lack in universally accepted definition for work life balance. According to Wheatley (2012), work-life balance is the ability of individuals, regardless of age, or gender, to combine work and household responsibilities successfully. Caven and Raiden (2010) define work-life balance as individual's ability to maintain a satisfactory equilibrium between work and non-work life obligations. It is, however, pertinent to note that work-life balance does not mean allotting an equal amount of energy and time to both work related and non-work related life responsibilities (Osoian, Lazar & Ratiu, 2011).

A “good” work-life balance is defined as a situation in which workers feel that they are capable of balancing their work and non-work commitments, and, for the most part, do so (Moore, 2007).

Generally, work life balance definition includes three important themes. These include the need for employees to achieve an acceptable balance between work and family lives, a need for employer to facilitate their employees by providing programs and provide flexibility to the employees (H.De cieri, n.d).

In this study, work-life balance is defined as the amount of time spent at work against the family and leisure or pursuing personal interest & hobbies. According to Poelmans, Kalliath and Brough (2008) declare that each individual experiences work life balance in a different way. They also argue that “a person can perfectly achieve a healthy work-life balance, even though work times more than family time and in a consistent way in the course of a whole lifetime”.

2.2 Work Life Balance Theories

Several theories have been put forward by various experts that have been attempting to propose several theories to clarify the work family linkage and the different viewpoints of the relationship between work, personal and family life. Hereunder are the different theories of work life balance.

2.2.1 Border Theory

According to this theory, the flexibility and limitation of switching the boundaries between work and family life will affect the level of integration and will determine the facility of transitions between the two spheres, and the level of conflict between these spheres is closely linked.

The theory addresses the issue of crossing borders between domains of life, especially the domains of home and work. Boundaries that are flexible facilitate integration between work and home domains. When domains are relatively integrated, mutual transition is easier, but that may lead to work family conflict. Conversely, when these domains are segmented, transition is more effortful, but work family conflict is less likely to happen (Bellavia, Frone, 2005).

2.2.2 Boundary Theory

Boundary theory focuses on outcomes such as the meanings people assign to home and work (Nippert-Eng, 1996) and the ease and frequency of transitioning between roles (Ashforth et al.,

2000). This theory suggests that individuals manage the boundaries between work and personal life through segmentation processes and/or integration of domains. (Bulgar, Matthews, and Hoffamn, 2007)

2.2.3 Compensation Theory

Compensation theory refers to the efforts intended at countering negative experiences in one sphere through increased efforts for positive experiences in another Sphere. This model takes work and family as to be two spheres of life. What we couldn't find in one of the spheres, in terms of demands or satisfactions may be derived from the other sphere of life.

Compensation theory of work life balance describes the efforts intended at countering unconstructive experiences in one domain via extended efforts for optimistic experiences in another domain. An example would be a dissatisfied worker focusing more on family than work, or a satisfied worker focusing on work more but compromises on family life thus reallocating his preferences for being happy in one accept difficulties in the other (Edwards and Rothbard, 2000). According to Clark (2000) compensation theory there exists a contradictory relationship between work and life, so individuals try to satisfy voids from one domain with satisfactions from the other.

2.2.4 Resource Drain Theory

Resource drain theory refers to the transfer of resources from one domain to another; because resources are limited. It is to transfer limited resources available to pursue balance between work and life from one domain to another to make use of resources that are offered optimally (time, money, and attention). There is also needed to move Resources to other domains that are not work and family related, such as community or personal pursuits (Edwards and Rothbard, 2000).

2.2.5 Structural Functionalism Theory

Structural functionalism, or simply functionalism, is "a framework for building theory that sees society as a complex system whose parts work together to promote solidarity and stability". The concept implies that each individual's lifestyles is concerned in particular with two separate domains: productive life which in line with this concept refers to that part of work life which enables one to supply a product or a carrier and emotional lifestyles that's at home that centre's round spending time for oneself, spouse, parents, baby care, leisure, health care, etc. Structural

functionalism theory believes in the existence of fundamental parting between work and families. As per this theory work and life aspect should work at tandem with each other ,when men and women specialize their activities in separate domains, women at home doing expressive work and relieving men of household chorus and men in the workplace performing instrumental tasks not worrying about house hold responsibilities (Kumar and Janakiram, 2017).

2.2.6 Spill over Theory

The spillover theory is about when individuals experience on one role affects their role in other experiences. This theory suggests the most popular view of work-family relationships. Most researchers found out that there is a high tendency that workers carry the feelings, emotions, attitudes; skills and behaviors that they establish at work into their family life and vice versa (Belsky, Perry-Jenkins and Crouter 1985). Spillover considers multidimensional aspects of work and family relationship. The theory is perceived in two types; either positive or negative. When satisfaction and achievement in one domain may bring along satisfaction and achievement in another domain then we call it Positive spillover. Negative spillover on the other hand refers to the fact that problems, issues and despair in one domain may bring along the same emotion into another domain (Xu, 2009).

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.

2.2.7 Work-Life/Family Enrichment Theory

Greenhaus & Powell (2006) define work-family enrichment as “the extent to which experiences in one role will enhance the quality of life in the other role and reported that employees perceive that their work and life roles enrich each other.

This model, in other words, attempts to explain the positive effects of the relationship between family and work. This theory indicated that there is a degree to which experiences from skills, abilities and values, mood and satisfaction improves the quality of the other domain (Madsen, John and Miller, 2005).

This study underpinned by Border &/ or Boundary theory in attempt to explain work life balance.

2.3 Factors Affecting Work-Life Balance

Different studies have been devoted in search of backgrounds influencing perception of work-life balance among individuals. There are various factors which affect work-life balance and had been studied by various authors. Dr. Deepak Shrivastava (2017) identified that there are various factors affecting quality life conditions i.e. Job Satisfaction, Work Stress, Career Growth, Turnover, Absenteeism, Appreciation and competitive environment in context with Work-life Balance and its practices/policies.

According to Fernando and Sareena Umma (2016) there is a significant relationship between work life balance factors such as; child care, working hours, and support system and work life balance of married working women, according to the regression analysis there is a significant combined relationship between child care, working hours, support system and work life balance of married working women.

Emotional intelligence, job engagement, technology advancement and work overload are the factors affecting work life balance (Kumarasamy, 2016). Social media usage also is a factor that impact on work-life balance (Kumar & Priyadarshini, 2018). Emotional intelligence, time management, nature of the spouse, awareness, and organizational support have positive impact on work-family balance and work stress has negative impact on work-family balance (Samson & Sareena Umma, 2019).

Based on the above evidences, this study focuses on some factors that could be related to an individual, family-related, work-related and family and work-related, but the primary interest of this research was the dependent variable of work life balance. Therefore six independent variables that are emotional intelligence, job engagement, work overload, technological advancement, organization support, & family role overload were used in an attempt to explain the variance in work-family balance of employees in Wegagen bank south AA district branches. Based on this, the study identified are the most relevant important factors of work life balance in the study context and considered as independent variables and work life balance was dependent variable of this study.

2.3.1 Emotional intelligence

Emotional Intelligence refers to an individual's ability to recognize, understand, and manage their own emotions, as well as the emotions of others. It involves skills such as empathy, self-awareness, self-regulation, social awareness, and relationship management. It plays a crucial role in various aspects of life, including personal relationships and professional settings.

Daniel Goleman (1995) was a renowned psychologist who popularized the concept of emotional intelligence and argued that EI is crucial factor for success in personal and professional life. He suggests that individuals with higher EI are more likely to excel in areas such as leadership, team work, and adaptability.

Payne (1985) was the first user of emotional intelligence and considered emotional intelligence as the person's ability to relate to fear, pain and desire. Salovey and Mayer (1990) defined emotional intelligence as "the subset of social intelligence that involves the ability to monitor one's own and others' feelings and emotions, to discriminate among them and to use this information to guide one's thinking and actions". They later redefined and viewed emotional intelligence as "the ability to perceive emotions, to access and generate emotions so as to assist thoughts, to understand emotions and emotional knowledge, and to reflectively regulate emotions so as to promote emotional and intellectual growth" (Mayer & Salovey, 1997).

Richard Boyatzis (2008) emphasizes the importance of emotional intelligence competencies for effective leadership and overall job performance. According to him EI in developing resonant leadership styles that inspire and motivate employees and argued leaders with high EI can create positive work environments that enhance employee performance.

According to Thorndike (1920), the roots of emotional intelligence come from the concept of "social intelligence". Emotional intelligence has an ability to understand and manage people and to act wisely in human relations (Thorndike, 1920). Gardner, (1999) worked on multiple intelligences and more specifically on two personal intelligences, i.e. intra-personal & interpersonal intelligence, which become the root of emotional intelligence. "Interpersonal intelligence denotes a person's capacity to understand the intention, motivations and desired of other and consequently, to work effectively with others" (Gardner, 1999). By contrast, "intra-personal intelligence involves the capacity to understand one self, to have an effective working model of oneself including ones own desires, fears, and capacities and to use such information effectively in regulating one's own life"

According to Cary Cherniss (2001) explores how emotional intelligence can be measured and developed within organizations to enhance employee performance and he suggests that individuals with higher levels of EI are more likely to exhibit positive workplace behaviors such

as teamwork, adaptability, and effective communication and it contribute for higher levels of employee performance.

Bar-on (1997), defined emotional intelligence as an ability, power, and affective domain as affect to achievement and general pressure which affect to good mental health and perfect in life.

Vanessa Urch Druskat (2003) focuses on team emotional intelligence (TEI) and its impact on team performance and suggested that teams with higher TEI are better equipped to manage conflicts, collaborate effectively, and achieve superior outcomes compared to teams with lower TEI.

2.3.2 Job Engagement (JE)

Job engagement has been defined differently by different researchers. One of the first definitions that were published in the literature was offered by Khan (1990), Job engagement defined as “the harnessing of organization members’ selves to their work roles”. Kahn (1990) argued that when people are engaged, they are not only are physically involved in their work, but they also are cognitively alert and emotionally connected to others at the moment of engagement. May, Gilson, and Harter (2004) believed that work engagement consists of the physical, emotional, and cognitive components. According to them physical component is the energy used to perform the job; the emotional component is putting one’s heart into one’s job; and the cognitive component is described as being absorbed in a job so much that everything else is forgotten.

Schaufeli, Salanova, Ganszalez-Roma and Bakker (2002) defined work engagement as a “positive, fulfilling, work-related state of mind that is characterized by vigor, dedication, and absorption”. Vigor refers to high levels of energy and mental resilience that relate to work experience and enthusiasm to invest effort in one’s work and to persist despite being faced with obstacles. This means that the individual feels motivated, eager and excited about his or her work and will keep on striving even when setbacks, limitations or challenges arise. Dedication is referred to as being deeply involved in one’s work and experiencing feelings of significance, enthusiasm, inspiration, and challenge. In other words, individuals become overwhelmed in their work and feel that their work is important, meaningful and challenging. Finally, absorption refers to being content and completely focused on one’s work.

Rothmann (2008) defined engagement as some energetic state whereby employees will be dedicated to excellent performance at work. Engaged employee is confident of her or his effectiveness. Furthermore, this dedication to excellent performance is shown by energy, more involvement, and efficacy Simon and Buitendach (2013). Job engagement is characterized by energy, efficacy, and involvement. And effective organizations are the ones that put more focus on job engagement Bezuidenhout and Cilliers (2010). According to Rothman, Jorgensen, and Marais (2011) job engagement is a psychological state of involvement, commitment, and attachment to a work role. They explained that being engaged in one's work role leads to fulfillment and contributes to personal well-being. However, Olivier and Rothman (2007) argued that even though the main focus is often on the organization's well-being, work engagement focuses on the work itself.

2.3.3 Work Overload (WO)

WO occurs when individuals have excessive work demands or responsibilities that exceed their capacity to cope effectively. It can result in feeling of stress, fatigue, and burnout. It can be caused by high job demand, long working hours, tight deadlines, and insufficient resources. It may impact work life balance by reducing the time and energy available for personal and family life.

Elloy and Smith (2003) suggested that work overload tends to happen when employees receive several work demands that are beyond their capabilities. This includes qualitative or quantitative overload: Qualitative overload is a situation where the work load is too challenging to be completed, while quantitative overload occurs when there are too many tasks to be completed. Duxbury and Higgins (2003) stated that role overload occurs when the total demands on time and energy associated with the prescribed activities of multiple roles are too great to perform the roles adequately or comfortably.

According to McDowall (2009) WO generally refers to the quantity of physical and cognitive work that workers can perform without endangering their own health and safety or that of others, yet still remain efficient.

Boxall and Macky (2014) in an effort to define work intensity, measured hours worked, as well as whether employees experience overload in what is expected of them in their work and whether they feel pressure to take work home or work longer than they desire. This can happen

when greater involvement in decision-making requires greater effort through exposure to problems that are more difficult, or take longer, to solve. It can also happen in lean-production environments that are accompanied by heightened production pressure (Boxall and Macky 2014).

Shiels (2015) argue that although individuals may find their job is demanding, they may love their job and enjoy the challenge. On the other hand, employees who experience high levels of work demand may blame their family responsibilities for interfering with their work, and this may create more family-work conflict (Boyar, Maerts, Pearson and Keough, 2003).

According to Bahiru and Mengistu (2018), the main reasons for the work overload can sometimes be the employees' inability to say no, the nature of their company and their work, the amount of trust and responsibility the company bestowed in them, and the imbalance of their responsibility and their working hour.

2.3.4 Technology Advancement (TA)

Technological Advancement refers to the development and implementation of new technologies that improve efficiency, productivity, and performance in various industries. It can also have both positive and negative effects on work life balance. On one hand, technology can enable flexible work arrangements, remote work, and better communication and collaboration. On the other hand, it can blur the boundaries between work and personal life, leading to increased work hours, constant connectivity, and difficulty in disconnecting from work that may lead stress. Cascio, W.F., & Montealegre R., R. (2016) discussed how technological advancements are reshaping work processes and organizational structures. It highlights both positive effects such as increased efficiency as well as potential negative consequences like job displacement. Technology advancement is good for the workplace because it enables a more flexible approach to when and where to work (Lester, 1999). He also argued that technology can help and hinder work-life balance by making work more accessible at all times (Lester, 1999). Erik Brynjolfsson & Lorin M. Hitt (2000), investigates the impact of information technology on organizational performance and they conclude information technology investment and firm productivity have a positive relationship.

Davenport, T.H. (2015) examines how humans can collaborate with machines to enhance productivity and performance. He emphasizes the importance of developing skills that complement technology rather than being replaced by it.

Leslie A. Perlow (2012) explores how technology has blurred the boundaries between work and personal life, leading to increased stress and decreased work life balance. She argues that setting boundaries and disconnecting from technology can improve employee well being and performance. Technology has both positive and negative effects on work life balance. While technology enables flexibility, it also increases expectations for constant availability, leading to work life imbalance that organizations need to implement policies to manage technology usage effectively. (Cali M. Davis, 2016).

According to Jeffrey H. Greenhouse et al. (2003) advancements in communication technologies have made it easier for employees to bring work home, blurring the boundaries between work and personal life. He argued that individuals should have control over their own work life balance choices to enhance job satisfaction and performance. Tammy A Allen et al (2013) studied high performance work system impact on employee engagement outcome; and suggest that high performance work system positively influence employee outcomes through increased work engagement.

Marinson, Hundley, Feldhaus, Fernandez (2012) defined that a technology advancement is a tool that has transformed work from a place you go to a function you perform, whenever and wherever you happen to be when a call, email or social networking device reveals the next urgent assignment. According to Stawarz, Cox, Bird, and Benedyk (2013), advances in technology, in particular, the widespread use of mobile devices, have changed work practices and transformed our everyday lives.

According to Brynjolfsson, E., & McAfee, A. (2014) explores how technological advancements such as artificial intelligence and automation impact the workforce. They argued that while technology can lead to job displacement, it also creates new opportunities of innovation & growth. Nicholas Bloom (2015), focuses on remote work enabled by technology that he found employees who have the option to work from home are more productive, have higher job satisfaction, and experience better work life balance compared to those who don't have this flexibility.

2.3.5 Organizational Support (OS)

OS is the extent to which an organization values and supports the well being and work life balance of its employees. It can include flexible work arrangement, employee assistance programs, WLB initiatives, and supportive leadership.

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

Different researchers have identified different aspects of workplace support such as supportive work-family culture, organizational support, supportive supervisor or manager, and supportive co-workers (Thompson and Prottas, 2006).

Supervisors have been recognized as essential to enabling employees to manage work and family. Kossek, Pilcher, Bonder and Hammer (2011) distinguished between general workplace support (e.g., perceived organizational support and supervisor support) and family-specific construct support, such as perceived organizational work-family support and supervisor work-family support. General workplace support can come from various sources, such as supervisor, colleagues, or the organization itself, and is defined as the degree to which employees perceive that supervisors or employers care about their general well-being on the job through providing positive social interaction and resources. Organizational work-family specific support involves the perception that the employer is concerned about their employees' ability to effectively manage their work and family roles and that the employer facilitates a helpful social environment by providing direct and indirect work-family resources.

Furthermore, it has been argued that although having general organizational support is beneficial and can be viewed as a resource, work-family specific support will have a stronger relationship to work-life conflict than general support (Kossek, et al., 2011).

Hammer, et al., (2009) have conceptualized family-supportive supervision along four dimensions: emotional support, instrumental support, role modeling behaviors, and creative work–family management. Emotional support involves making employees feel comfortable discussing work–family issues and conveying empathy. Instrumental support involves effectively responding to employee work and family needs and requests. Role modeling behaviors refer to the supervisor’s ability to demonstrate effective strategies for effective work–family management. Creative work–family management is defined as manager-initiated behaviors intended to restructure work in a way that facilitates employee effectiveness on and off the job (Allen, 2013). Feeling supported could enrich the individual’s experience at work, and this could lead to greater satisfaction in the family domain as well as the work domain (Shiels, 2015)

2.3.6 Family Role Overload (FRO)

FRO occurs when individuals experience excessive demands and responsibilities in their family or personal life that exceed their capacity to manage effectively. It can result from factors such as care giving responsibility, household chores, parenting duties, and personal commitment.

Michel and Clark (2009) described family demands as consisting of a combination of number of children at home, number of hours spent on family activities, parental (time) demands, and time commitment to family.

Family demands are increased both by the volume of dependent responsibilities (caring for children, elderly parents, serious ill spouses and other family members) and by specific acute situations producing intense demands, such as the birth of a new baby or sudden serious illnesses of spouses/parents/other family members: the combination of reduced time available and increased work and family demands for many employed parents obviously creates additional role stress (O’Driscoll et al. 2006).

In Ethiopia there are societal demands too that require the time of employees like attending weddings and funerals, as well as other indigenous social networks like *edir* and *equb* (Bahiru and Mengistu, 2018) that causes life/family role overload on employees.

2.4 Empirical Literature Review

A study conducted by Emily Morrison (2005), revealed that company provision of a wide variety of work life benefits from which employees can choose during different stages in their life and career is ideal. She proposed that to increase the performance of employees' construction industry must provide useful work-life benefits, reasonable working hours, and supportive workplace cultures. Steve Guglielmo (2005), in his article indicated that work-life balance is one of the most hard to pin down and preferred in business today employers recognize out of balance or burned-out employees could impact morale, engagement, attendance, productivity, performance, quality and even customer satisfaction, so the possibility is very high. The author continues to say that the problem is balance is not something that can be provided in a benefits package. One organization can't offer more work-life balance to its employees than another.

His findings suggested that employers might offer a more flexible work schedule, child care, financial services and the like but these things can only help to manage life more efficiently, they won't give the feeling of balance. Ojo, Salau and Falola (2014), investigated the concept of work-life balance policies and practices in three sectors of the Nigerian Economy. The types of Work Life Balance initiatives were identified and there is a wide gap between corporate Work Life Balance practices and employees' understanding of the concept; the paper suggests some policy implications which would aid the implementation of Work Life Balance policies in the studied sectors. Barbara Hawksley (2006), in her study state that, the work related stress adversely affects personal performance and organizational efficiency. Reducing the effects of work related stress should be a legal duty for all employers. There should be a number of resources available to help both employees and employers, to help manage stress. Personal life coaching is one approach to reducing work related stress which is well established amongst business and management executives as well as some public sector organizations. Razak, Mohamad Idham (2010), focuses on the work life of both employers and employees and also suggests how work life-balance has to be achieved. They concluded that the employers needs to frame polices that would minimize the work load of employee without even affecting the productivity of the employees in order to achieve successful work-life balance. The most important thing to grasp here is that the value workers place on balance in their lives and the effectiveness of work place policies and practices in supporting it to achieve the goal. Kagiri (2018), the study in Kenya revealed that there lacked adequate job sharing in revenue allocation,

the study therefore recommended that the commission should embrace job sharing and provide team building programs. The study established that there was significance influence of employee breaks on employee performance. The study recommended that the leave package should be enhanced to suit the current life styles.

Lewis (2010), inspect the consideration about work-life balance issues perceived by employees can be mitigated through organizational support and the recognition of informal feedback. His study shows positively affected employee well-being included increased schedule flexibility and mutually beneficial relationships with the management. Negative ones included long working hours, the sacrifice of private life, invasive working hours. John Maccines (2009), reveals that work life imbalance are usually assumed to be the causes of the debate (longer hours and greater stress at work, along with the collapse performance at work.) equally effective support is to visualize work life policies that helps to mitigate this scenario. Hartel et al 2007, Organizations can implement various work-life balance initiatives that may assist employees to better balance their work and family responsibilities, gain improvements in well-being and provide organizational benefits. There are a large variety of family friendly policies which include: flexible working hours, job sharing, part-time work, compressed work weeks, parental leave, telecommuting, and on-site child care facility. 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) determines the effects of organizational work-life balance programs on employee job performance at ECO Bank Kenya. Also as Obiageli, Uzochukwu & Ngozi (2015) identified that poor working organizational culture in the commercial banks which may not encourage various types of work life balance practices. The specific objective of this research was to determine the extent to which leave policy affects service delivery.

Boxall and Macky (2014) in their study to identify the relationship between work intensity and work-life balance, they concluded that role overload and work pressure are associated with lower job satisfaction, higher stress levels, greater fatigue and greater work–life imbalance. Hours usually worked in a week are also associated with higher reported stress, poorer work–life balance and, to a lesser degree, fatigue.

Duxbury and Higgins (2003) in their study about work-life balance using samples of large organizations found out that the main reason for workers who reported feeling dissatisfied with

work-life balance were not enough time for family/spouse/partner/children and too much time spent on the job.

Omar, Mohd and Ariffin (2015) in a study of 100 respondents in one of government enforcement agency revealed that, workload was the most dominant factor affecting work-life balance, followed by role conflict. Number of hours worked, work demands and organizational time expectations were related to greater conflict and less perceived work-life balance (Shiels, 2015).

Crompton and Lyonette (2006) showed that the presence of a more traditional division of domestic labor made a contribution to lower levels of perceived work-life balance. Boyar and Mosley (2007) in a study conducted on university employees found that when the demands from the family are high, employees struggle with family-work conflict. Shiels, (2015) in an attempt to view family demands and family support and their relationship with work-life balance, stated that higher family demands were associated with increased family-work conflict.

In cases of acute family demands many employees report that where formal leave provisions from work are available and accessible, such leave provision is typically insufficient to adequately meet these additional family demands, thereby increasing levels of role stress and work-life imbalance (Greenhaus and Parasuraman 2002; Boyar, Maertz, Pearson and Keough 2003; Brough, Holt, Bauld, Biggs and Ryan 2008; Gatrell, Burnett, Cooper and Sparrow 2013 as stated by Shiels, 2015).

Rhoades and Eisenberger (2002) in their study of specific forms of informal support, supervisor support and co-worker support were positively related to job, family, and life satisfaction as well as positive spill over between job and home, and negatively related to stress, intentions to quit, and work-to-family conflict.

Harshada (2014) examined the work-life balance of employees of Information Technology companies in Mumbai. The importance of the workplace culture that enabled employees to attain a balance between work and life was highlighted in the results. It revealed the importance of supervisors' role in achieving work life balance.

Research consistently indicates that individuals who report that their supervisors are more family supportive report less work-family conflict (e.g., Allen, 2001; Frone et al, 1997; Lapierre and Allen, 2006; Thomas and Ganster, 1995; Thompson, Beauvais, and Lyness, 1999). Moreover,

family-supportive supervision has been associated with positive job attitudes, lower intentions to leave the organization, and more positive spillover from family to work (e.g., Allen, 2001; Hammer, et al., 2009).

In their meta-analytical review of the antecedents of work-family conflict, Michel, Kotrba, Mitchelson, Clark, and Baltes (2011) found that both supervisor support and co-worker support had weak negative relationships with work-family conflict which suggest that as social support increases in the workplace, work-family conflict decreases.

Jordan and Troth (2004) found that that emotional intelligence was unrelated to individual performance. However, they found that emotional intelligence predicted group performance and integrative conflict resolution styles. Sharma (2014) found out the role of emotional intelligence in fostering work-life balance among working and non-working professional teachers, business man, scientist, social worker and politicians. And the result indicated that there is a positive correlation between emotional intelligence and work-life balance.

Schaufeli and Bakker (2004) examined the relationship between job engagement and burnout among management, personnel department and workers council in four different organizations (i.e. insurance company, occupational health and safety service, pension Fund Company, and home-care institution) and found a negative relationship between job engagement and employee performance. Greenhaus and Powell, (2006) indicated that experiencing a positive state at work (work engagement) fosters positive states at the end of the workday that, in turn, will have a positive impact on non-work life.

Reeves (2002) highlighted that information technology is making a daily struggle for employees to cope with work-life balance. Boswell and Olson-Buchman (2014) found that the use of communication technology after work hours was associated with employees' work-life conflict and had a negative impact on work-life balance. Some studies have found a positive support for technology advancement and work-life balance. For instance, Towers, Duxbury, Higgins, and

Thomas (2006) found that mobile technology provides flexibility with respect to the timing and location of work and makes it easier to accommodate both work and family

Most of studies related to this title were from outside of Ethiopia, even though there are limited numbers of research done in this country regarding work life conflict and outcomes. Recently

employees who live in large cities pass majority of their life at work, and this lifestyle may affect individuals work life balance. The different research work showed this which conducted in different parts of the globe.

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 satisfactions. On the other hand, Wossen (2015) has identified relationship between quality of work life and different factors like environmental, social and managerial factors. Tegegn Assefa(2019), the study in Ethiopia health intuitions shows that work life balance practice leave, provision of social and family events, mental relaxation programs (to reduce job stress) should implemented properly to improve their carrier employees. Bahiru and Mengistu (2018), in their study on women leaders of business organizations in Addis Ababa, found out that one of the major organizational factors posing a challenge was work overload. They stated the work responsibilities the participants were given was not commensurate with the normal working hours the company provided where companies seem to demand more outcomes than the resources they offer. The nature of the work by itself also does not allow the respondents to work during the normal working hours only demanding extra hours to spend at their work places, and this is putting more challenge on women leaders in their struggle of balancing work and family life. Hiwot Berhanu (2019), a study reveal that long working hour, extended working days limited number of man power to share work load and limited support from supervisor affects work life balance of employees so as a recommendation the study suggests the organization should take proactive step to adopt WLB policies and use it accordingly.

As a result, this study specifically focused on Wegagen Bank South Addis Ababa district branches staffs and assessed the factors affecting work life.

2.5 Hypothesis Development

This section introduces research hypothesis based on the review of previous studies and the underpinning theory, the relationships are hypothesized to test the relationship between emotional intelligence, job engagement, work overload, technology advancement, organizational

support, and family/personal role overload of independent variables and the dependent variable of work-life balance. The six hypotheses tests

H1: Emotional intelligence has statistically significant effect on work-life balance.

H2: Job engagement has statistically significant effect on work-life balance.

H3: Work overload has statistically significant effect on work-life balance.

H4: Technology advancement has statistically significant effect on work-life balance.

H5: Organizational support has statistically significant effect on work-life balance.

H6: Family/personal role overload has statistically significant effect on work-life balance.

2.6 Conceptual Framework

Based on the overall review of the related literatures, the following conceptual frame work in which this specific study is developed. In this study work life balance is taken as a dependent variable and the independent variable factors that affect WLB are: Emotional intelligence, Job engagement, Work load, Technological advancement, Organization support, And Family role overload. The aim of this study is to investigate factors affecting WLB. This is shown below

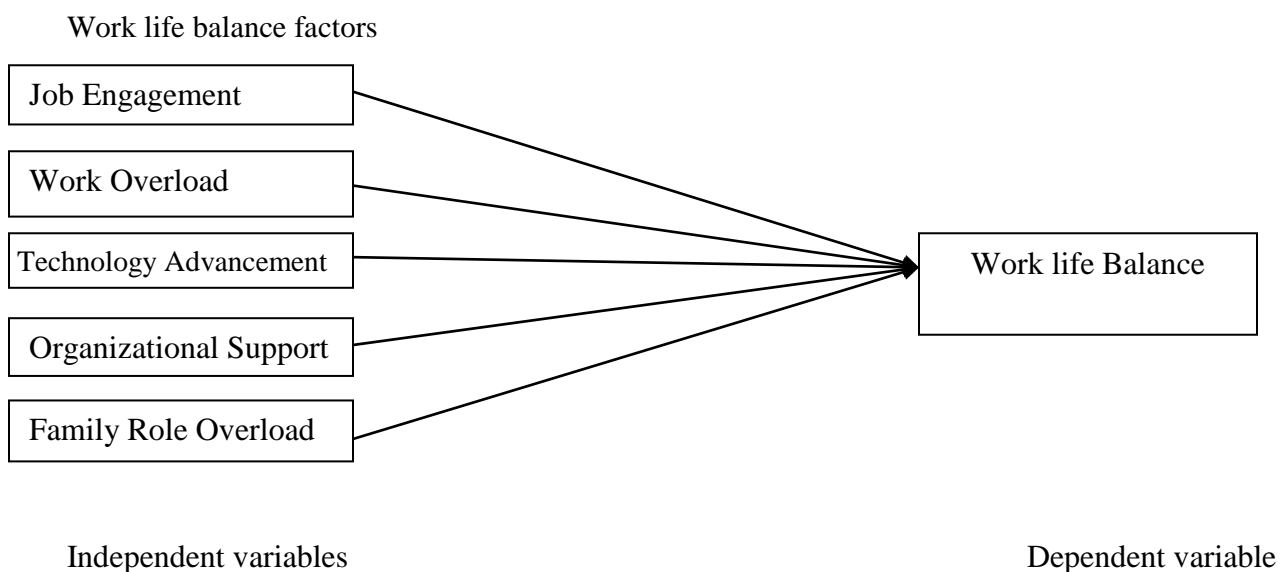


Figure 2.1 Conceptual Framework

3 CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

3.1 Introduction

In this chapter a research methodology and data collection instruments are discussed in detail to be employed in the research process. It includes; study design, data collection instruments, population and sampling method, data collection procedure, validity and reliability, data analysis methods, ethical considerations are addressed.

3.2 Study Design

The primary aim of this study was to investigate factors affecting work-life balance on employees. To achieve this objective, descriptive and explanatory type of research designs 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 was employed to explain, understand and predict the cause and effect relationship between emotional intelligence, job engagement, work overload, technological advancement, organization support, & family role overload as independent variables and work life balance as dependent variable. Moreover, identifying the factors affecting work life balance among employees of Wegagen bank South AA district branches was one of the specific objectives of the study. Therefore, explanatory study design is found to be an appropriate design.

3.3 Research approach

Quantitative research method supports numerous means for analyzing, collecting, and decoding data (Bartholomew & Brown, 2012; Leech & Onwuegbuzie, 2010). In general, researchers employ the quantitative method when interested in testing hypotheses (Bansal & Corley, 2012). Quantitative research also uses haphazard selection of research participants from the target population in an impartial approach and uses consistent survey to gather information; it as well uses arithmetic methods to test a set of hypothesis on the subject of the relationship between variables. This study was also assess the relationship between identified work-life balance factors and work life balance 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, prediction, the measurement of variables, and use of statistical procedures to analyze and develop inferences from the data.

In descriptive research the study provides a description of relevant aspects of the situation and gives numerical picture of the phenomena. A descriptive type of research design was used to narrate the facts and characteristics of work life balance factors in the study area.

3.4 Sample frame and Sampling Technique

Sampling frame is a list of elements from which the sample is actually drawn and closely related to the population (Cooper and Schindler, 2006). In this study, the criteria for selecting the population data in the sampling frame was from a list of both management and non-management professional employees at Wegagen bank South Addis Ababa District branches which have 38 branches out of them 361 are employees also are the focus of the study. The researcher used simple random sampling technique of probability sampling method so that all population has equal chance of responding. The sample population included all available employee of South Addis Ababa District branches it was very convenience to collect the data via their email (bank's Outlook web address) regardless of their whereabouts.

3.5 Sample Size procedure and Determination

In order to determine the sample size of the population, the researcher used Taro Yamane's formula with 95% confidence and 5% acceptable sampling error

Simplified formula for population

$n = N / (1 + N * (e)^2)$ Where n= the sample size

N= the population size e= the acceptable sampling size (margin of error 0.05)

$n = 361 / (1 + 361 * (0.05)^2)$

n= 189.75~190

n= 190 respondents

3.6 Data collection Instruments

The data was collected using questionnaire which contained items that measure the factors affecting work life balance.

The work life balance 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 by email on Outlook web address. It has three parts. These are: -

Background information (Demographic), Level work life balance measurement and factors (Emotional intelligence, Job engagement, Work overload, Technological advancement, Organizational support and Family role overload), and Overall Work-Life Balance questionnaire. The first part was to obtain background information of respondents that were relevant to the study. The rest part of the questionnaire were to measure the employees' work life balance factors and WLB 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).

3.7 Data collection procedure

The researcher was seeking permission from the targeted organization and permission for the survey was granted by the organization. After permission granted, the questionnaires were distributed to the respondents by email using organization's Outlook web form. Respondents were assured of the confidentiality of their responses and were told that completed questionnaire was collected directly through email and there was no other person seeing the completed questionnaires.

Structured questionnaires were sending through email based on the location of the sample respondent with a short note requesting for answering all the questions and return the questionnaire on the set time.

3.8 Method of Data Analysis

The data analysis was carried out using Statistical Package for Social Science (SPSS) version 27 furthermore to analyze the data the study employed descriptive and explanatory data analysis

techniques. Using tables, frequency, graphs, percentages, means, and standard deviations, the study explained respondents' responses using the descriptive analysis approach. On the other hand, in the explanatory section, the data were investigated using correlation and regression analysis to establish the cause and effect link between the dependent and independent variables.

3.9 Reliability and Validity

The two important and fundamental characteristics of research measurements are reliability and validity and also are the key indicators of the quality of work. Reliability entails consistency and freedom from measurement error. Reliability refers to the accuracy and precision of a measurement procedure (Dhawan2010). It is reliable if it gives a consistent result. To measure the reliability of data, the widely used Cronbach's Alpha approach was applied to test as a measure of internal consistency of the questions from the respondents to check the reliability of the questionnaire with the value of 0.7 and greater. The alpha value for this study except technology advancement were greater than 0.7 and had good reliability for the questions.

Table 3.1: Cronbach's Alpha result of Reliability test

Variable	No of items	Cronbach's Alpha Result
Independent variables		
Emotional Intelligence	6	0.787
Job Engagement	6	0.828
Work Overload	6	0.759
Technology Advancement	6	0.686
Organizational Support	6	0.852
Family Role Overload	6	0.908
Dependent variable		
Work life balance	6	0.946

Source- Cronbach's SPSS output

3.10 Ethical Considerations

As far as confidentiality goes the student researcher didn't use any other personal information and also did not disclose the identity or any other relevant information about the respondents or about their response. The respondents were given the right to withdraw their consent at anytime to any data they provide, and were totally up to them to do so. The researcher also carried out the research, refraining from being subjective.

Under going this research, quantitative data will be collected from employees at the targeted organization.

Data will be collected through questionnaires to sampled staffs. The questionnaires will focus on questions that are considered to be factors affecting work life balance.

Enough and well-representing amount of sample size will be determined from the total of 361 (three hundred sixty one) workers in South Addis Ababa district branches based on Wegagen bank data base.

4 CHAPTER FOUR

DATA PRESENTATIONS AND ANALYSIS

4.1 Introduction

In this chapter the data analysis and findings are presented using SPSS and MS Excel. The chapter is presented in four sections: the first section is the descriptive analysis of demographic characteristics of the respondents. The second section presents descriptive analysis of the major variables of the study. The third section is about the correlation analysis between factors of work-life balance and overall work-life balance. The fourth section presents the regression analysis where how much the combination of the independent variables explained the dependent variable.

The data collection procedure for the research followed the following pattern: first, respondents were contacted and asked for their consent to participate in the study; then, they were informed about how confidentiality and ethical principles would be protected during the research process. After that, total of 190 questionnaires were distributed to the respondents and from which a result of 154 (81.1 %) questionnaires were collected through Google forms via Wegagen outlook web app and all questionnaires were properly filled and ready for analysis. After that, the data were entered into SPSS version 27 and the dataset was rechecked to ensure the accuracy of the data entry. The minimum and maximum data values on each variable related to each case were checked to detect any irregular or unusual data values. The chapter is structured along the objectives of the study. The general objective of this study was to examine factors affecting work-life balance on among the employees of Wegagen bank sc, South Addis Ababa district branches.

4.2 Demographic characteristics

Demographic characteristics of respondent result were analyzed by descriptive statistics of frequency and percentage was used to obtain the participants gender, age, educational status, marital status, has child/children, has dependant, and service year of respondents in the organizations and presented in the following tables.

Table 4.1: Frequency and percentage result for background and general information

Item	Frequency	Percent	Valid Percent
Sex			
Male	93	60.4	60.4
Female	61	39.6	39.6
Total	154	100	100
Age			
<25	9	5.84	5.84
25-35	62	40.3	40.3
35-45	75	48.7	48.7
>45	8	5.19	5.19
Total	154	100	100
Education status			
College diploma	0	0	0
Bachelor's degree	96	62.3	62.3
Master's degree & above	58	37.7	37.7
Total	154	100	100
Marital status			
Single	47	30.5	30.5
Married	91	59.1	59.1
Divorce	9	5.84	5.84
Others	7	4.55	4.55
Total	154	100	100
Number of children			
Zero	50	32.5	32.5
One	49	31.8	31.8
Two	44	28.6	28.6
Three & above	11	7.14	7.14
Total	154	100	100
Number of dependent family			
Zero	85	55.2	55.2
One	56	36.4	36.4
Two	13	8.44	8.44
Three & above	0	0	0
Total	154	100	100
Work experience			
<5	23	14.9	14.9
5-10	97	63	63
10-20	28	18.2	18.2
>20	6	3.9	3.9
Total	154	100	100

Source- survey result

Based on the above table from 154 total respondents 93 (60.4%) of the respondents were males and the remaining 61 (39.6%) respondents were female.

With regards to the age condition of the respondents, the distribution of frequency and percentage shows that, 5.8% of respondents found below age of 25, 40.3% of respondents found between the age groups of 25 – 35, about 48.7% of them found between the age groups of 35 - 45, the rest 5.2% were above 45 years. According the age distribution of the respondent's majority of them found at the adult age groups.

With regards to respondents of educational level, majority of the respondents accounted for 62.3% hold their first degree, while the rest 37.7% hold master degree. Regarding with the educational level analysis shows that all the respondents have adequate educational background to clearly understand the concepts rose in the questionnaire and give appropriate response.

Regarding the marital status, 47 of the respondents were unmarried which constitute 30.5% of the total response, 91 candidates were married constituting 59.1% of the total response, 9 of the respondents were divorce as percentage shows 5.8% and the remaining 7 of the total respondents which is 4.6% had other type of marital status that including separation by death.

50 of the respondents hadn't any child representing 32.5% of the total respondents whereas 104 of the respondents were having child/children constituting 67.5% of the total response.

Regarding with dependant 75 of the respondent hadn't any dependant which constitute 48.7% the remaining 79 of the respondent have one or two dependant that constitute 51.3. These showed that the respondents have the opportunity to response to the questions raised on the questionnaire both from the family perspective as well as their individual perspective because it shows the majority of the respondents have family responsibility.

With regard to experience, Only 23 (14.9%) of the total 154 respondents have less than 5 years' experience whereas 97,28 and 6 respondents have served 5-10 and 10-20 years and above 20 years representing 63%, 18.2% and 3.9% respectively. Numbers of respondents having an experience for 5 years and above are total of 131, representing 85.1% of the total response. Analysis of the respondent's service year showed that significant number of the respondents can understand the culture of their respective organizations well to fairly judge the efforts made by

the organization with regard to maintaining the work life balance of their respective employees based on their practical experience.

4.3 Descriptive Analysis of the Variables

The Descriptive analysis provided the estimates of the characteristics of the data. Descriptive statistics of mean for central tendency and standard deviation for variability was used to conduct the data analysis concerning the dependent and independent variables. To examine the strength of the dependent and independent variable relationship, correlation and multiple regressions were done to estimate the relationships among the dependent and the six independent variables.

The independent variables contain 36 questions that asked respondents to state their perception of each variable. Each of the independent variables such as Emotional intelligence, Job engagement, Work overload, Technological advancement, Organizational support, Family role overload and the dependent variable work life balance scale has 6 items each that measure the work-life balance of the participants.

Table 4.2: Mean Scores and Standard Deviations for descriptive statistics

variables	N	Mean	Std. Deviation
Emotional intelligence	154	4.0227	0.51944
Job engagement	154	3.6721	0.61257
Work overload	154	3.4142	0.42187
Technology advancement	154	3.2846	0.75814
Organizational support	154	3.8097	0.64965
Family role overload	154	3.3387	0.79313
Work life balance	154	3.4254	0.75578
Valid N (listwise)	154		

Source: survey result

The descriptive statistics of the variables in Table 3 show the mean score, standard deviation and number of respondents for the variables of the study under the specific dimensions. To describe the mean score of the participants, mean score measurement used by Pihie (2009) was applied where mean score of <3.39 considered as low, mean score of 3.4-3.79 as moderate and mean score of >3.8 as high.

The descriptive analysis result of emotional intelligence was found to be high (M=4.02, SD=0.51) implying the respondents were having high level of emotional intelligence. Result of the descriptive analysis of job engagement was found to be moderate (M=3.67, SD=0.61) which implies the respondents perceived moderate level of job engagement in their organization. Regarding the descriptive analysis result of work over load, it was found to be moderate (M=3.41, SD= 0.42) implying moderate level of work over load was perceived by employees.

Descriptive analysis result of technology advancement was found to be low (M=3.28, SD=0.76) implying low level of technological advancement was perceived. Result of the descriptive analysis of organizational support was found to be high (M=3.81, SD=0.65) implying high level of organizational support was perceived.

The result of the descriptive analysis on Family role overload was low (M=3.34, SD=0.79) that showed low level of Family role overload was perceived by the employees.

The mean response of the respondents about work life balance was moderate (M=3.43, SD=0.76) which showed that respondents perceived work life balance level as moderate.

4.4 Correlation Analysis

Correlation analysis was conducted to identify if there are possible relations between the variables. The correlation can either be positive or negative, positive correlation exists if one variable increases simultaneously with the other and negative correlation exists if one variable decreases when the other increases. Pearson correlation coefficient (r) was used to indicate the strength and direction of the relationship using the guide that Evans (1996) suggested for absolute value of (r). Pearson correlation is the most widely used correlation statistic to measure the degree of the relationship between linearly related variables.

Table 4.3: Correlations between factors affecting WLB & WLB

		Emotional intelligence	Job engagement	Work overload	Technology advancement	Organization support	Family role overload	work life balance
Emotional intelligence	Pearson Correlation	1						
	Sig. (2-tailed)							
	N	154						
Job engagement	Pearson Correlation	.321**	1					

	Sig. (2-tailed)	0						
	N	154	154					
Work overload	Pearson Correlation	.194	0.073	1				
	Sig. (2-tailed)	0.016	0.37					
	N	154	154	154				
Technology advancement	Pearson Correlation	.196	0.061	.361**	1			
	Sig. (2-tailed)	0.015	0.45	0				
	N	154	154	154	154			
Organization support	Pearson Correlation	-0.046	0.084	0.13	.218	1		
	Sig. (2-tailed)	0.575	0.299	0.107	0.007			
	N	154	154	154	154	154		
Family role overload	Pearson Correlation	-0.129	-0.053	0.104	0.052	-0.103	1	
	Sig. (2-tailed)	0.11	0.516	0.197	0.522	0.204		
	N	154	154	154	154	154	154	
work life balance	Pearson Correlation	-.364**	0.043	.601**	0.126	.279*	-.484**	1
	Sig. (2-tailed)	0.006	0.596	.000	0.12	0.038	.000	
	N	154	154	154	154	154	154	154
**. Correlation is significant at the 0.01 level (2-tailed).								
*. Correlation is significant at the 0.05 level (2-tailed).								

Source: Survey result

Pearson's correlation ranges between +1 and -1, +1 indicating the strongest positive correlation possible, and -1 indicates the strongest negative correlation possible. Using the guide that Evans (1996) suggested describing the strength of the correlation when the absolute value of r is 0.00-0.19 "very weak", 0.20-0.39 "weak", 0.40-0.59 "moderate", 0.60-0.79 "strong" and 0.80-1.0 "very strong". In addition, the p-value is used to indicate the significance of the relationship.

Correlation between Emotional Intelligence and Work life balance

The results of the correlation between Emotional Intelligence and work life balance was found out to be weak but negative and statistically significant ($r=-0.364$, $p=0.006$).

Correlation between Job Engagement and Work life balance

The results of the correlation between Job Engagement and work life balance was found out to be very weak and it is not statistically significant ($r=0.043$, $p=0.596$).

Correlation between Work Overload and Work life balance

According to the above table work over load was found to have a positive strong relationship with work life balance and statistically significant ($r=0.601$, $p = 0.000$).

Correlation between Technological Advancement and Work life balance

The results of the correlation between technological advancement was found to have positive very weak relationship with work life balance but was not found to be statistically significant ($r=0.126$, $p=0.120$).

Correlation between Organizational Support and Work life balance

The results of the correlation between Organizational support and work life balance was found to be weak positive correlation and it is statistically significant ($r=0.279$, $p =0.038$).

Correlation between Family Role Overload and Work life balance

Moderate and negative relationships were found between Family role overload and work life balance and it is statistically significant ($r= -0.484$, $p= 0.000$).

4.5 Regression Analysis

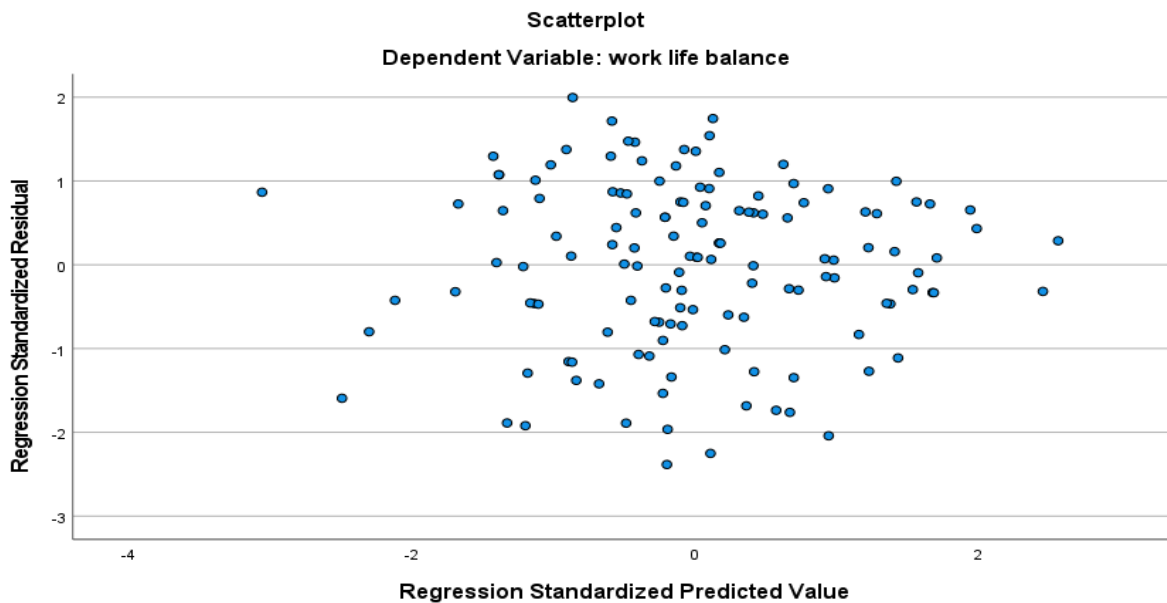
Regression analysis is a statistical measurement used to estimate the relationships among the dependent and independent variables. It enables to determine the strength of the relationship between variables and the predictive power of the independent variables on the dependent variable. In short, regression helps a researcher understand to what extent the change of the value of the dependent variable causes the change in the value of the independent variables, while other independent variables are held unchanged. Regression analysis is a way of statistically sorting out the variables that have indeed an impact on dependent variable.

4.5.1 Diagnostic tests of Assumptions of Classical Linear Regression Model (CLRM)

The Classical Linear Regression Model assumptions such as Homoschedasticity, autocorrelation, normality & multicollinearity tests were conducted and are discussed below.

4.5.1.1 Homoscedasticity Test

This assumption of homoscedasticity is central to the linear regression model. It describes a situation in which the error term (that is, random disturbance in the relationship between the independent variables and the dependent variables) is the same across all values of the independent variables. Assumptions can be checked by a scatter plot diagram. The result plots the values the model would predict, against the residuals obtained. As the predicted values increase, the variation in the residuals should be roughly similar. The graph looks like a random array of dots. So, the model is homoscedasticity.



Source: SPSS output result

Figure 4.1 Homoscedasticity test graph

4.5.1.2 Autocorrelation Test

Durbin-Watson statistic is used to test for the presence of serial correlation among the Residuals. It is a statistical test used to detect the presence of autocorrelation in the residuals of a regression analysis. Autocorrelation means the correlation between the error terms in a regression model. The test statistic ranges from 0 to 4, with values close to 2 indicating no autocorrelation, values below 2 indicating positive autocorrelation, and values above 2 indicating negative autocorrelation. Regarding to the model table result of Durbin Watson test 2.187 suggest that

there is no significant autocorrelation present in the residuals of the regression analysis. Since this value is close to 2, it indicates that there is no positive or negative autocorrelation.

Table 4.4: Model summary (autocorrelation test)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.719 ^a	0.518	0.505	0.78274	2.187

Source: survey result (SPSS output)

4.5.1.3 Normality Test

Multiple regressions require the residuals to be normally distributed that help to check whether the data fits for regression analysis or not & used histogram (graphical method) and the result showed the largest data seems distributed normally (or bell-shaped). So the data fits for regression analysis. Therefore the researcher concludes the dependent and independent variables in the research are normally distributed.

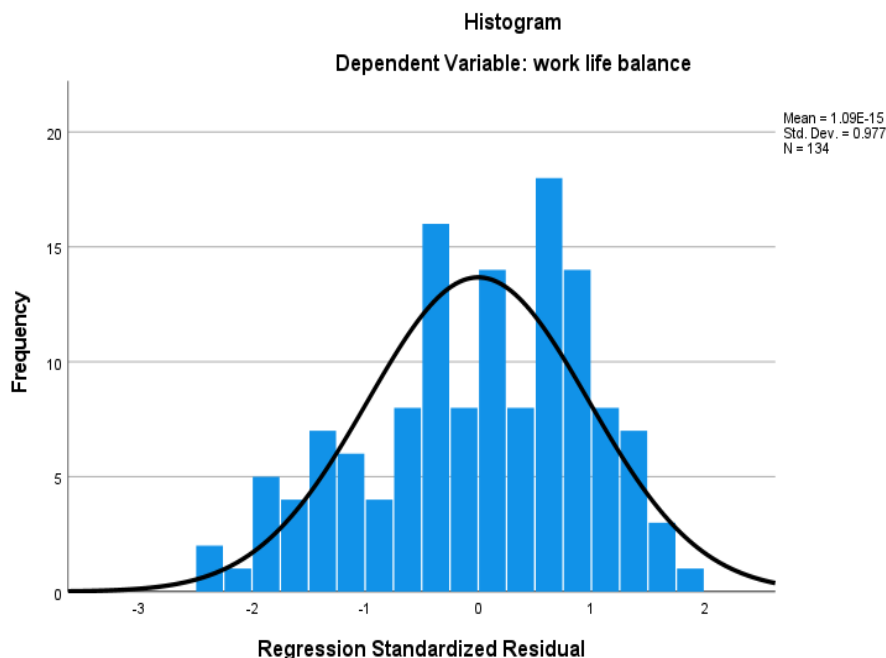


Figure 4.2 test of normality (histogram) SPSS result

4.5.1.4 Multicollinearity Test

Multicollinearity is the situation in which the independent variables are highly correlated each other. When independent variables are correlated, there is an “overlap” or sharing of predictive power. This may lead to the paradoxical effect, whereby the regression model fits the data well, but none of the predictor variables has a significant impact in predicting the dependent variable. This is because when the predictor variables are highly correlated, they share essentially the same information. Thus, together, they may explain a great deal of the dependent variable, but may not individually contribute significantly to the model. The existence of multicollinearity can be checked using “Tolerance” and “VIF” values for each predictor variable. Tolerance values less than 0.10 and VIF (variance inflation factor) greater than 10 indicates the existence of multicollinearity (Robert, 2006). The VIF is a measure of the reciprocal of the complement of the inter-correlation among the predictors. The decision rule is a variable whose VIF value is greater than 10 indicates the possible existence of a multicollinearity problem. Tolerance (TOL) defined as $1/VIF$, it also used by many researchers to check on the degree of collinearity. The decision rule for tolerance is a variable whose TOL value is less than 0.1 shows the possible existence of a multicollinearity problem (Gujarati, 2004).

Based on the test result below all the variance inflated factor (VIF) values are less than 10 and also all the tolerance value greater than 0.1 therefore, in this model there is no high multicollinearity problem. Multicollinearity problem it is not a matter of existence rather it is a matter of degree.

Table 4.5: multi collinearity test result

Model	Collinearity	
	Tolerance	VIF
(Constant)		
Emotional Intelligence	.816	1.226
Job Engagement	.887	1.128
Work Overload	.836	1.196
Technology Advancement	.816	1.225
Organizational Support	.911	1.098
Family Role Overload	.945	1.058

Source- survey result (SPSS output)

4.5.2 Regression Result Analysis

Overall, the entire model passed the diagnostic tests in accordance with Classical Linear Regression Assumptions (CLRM). The next part will present the results of the regression output to analyze the factors that affecting job satisfaction. With the help of multiple linear regression analysis, model summary, ANOVA, and Beta coefficient were determined, and the regression model was developed.

Table 4.6: Model summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.719 ^a	0.518	0.505	0.78274	2.187

Source: survey result (SPSS output)

Model summary: The coefficient of determination from the regression model shown in table 7 above, a value of $R=0.719$, indicates a positive prediction of the independent variables on the dependent variable. The R^2 represents the proportion of the variance in the dependent variables in the model. The adjusted R^2 is the modified version of R^2 that takes into account the number of predictors and sample size. It penalizes the inclusion of unnecessary predictors in the model. Regarding to the result R^2 values 0.518 and adjusted R^2 value is 0.505 which is lower than R^2 value that means the six independent variables in the model explain 50.5% of the variations in work life balance.

Table 4.7: ANOVAa table

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	97.976	4	24.494	39.979	.000 ^b
	Residual	91.289	149	0.613		
	Total	189.265	153			

Source: survey result (SPSS output)

ANOVA model shows us the goodness of fit test and the model is more likely to compare one group mean is different from another group mean from the ANOVA table the independent variables statistically significant to predict the dependent variable, $F(4,149) = 39.979$, $p = 0.000$

which means the regression model is a good fit of the data that independent variables taken together have a significant relationship with dependent variable.

Table 4.8: Coefficients of alpha result

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	.958	.243		3.943	.000	.478	1.438
	emotional intelligence	.424	.104	.425	4.089	.000	.219	.628
	job engagement	.001	.121	.001	.009	.993	-.238	.241
	work overload	.429	.077	.370	5.554	.000	.276	.581
	technology advancement	.126	.114	.104	1.108	.270	-.099	.351
	organizational support	.283	.127	.277	2.224	.028	.032	.535
	Family role overload	-.268	.130	-.259	-2.055	.042	-.525	-.010

Source: survey result (SPSS output)

4.5.3 Regression result Discussion

Regarding to table 9 of coefficient; unstandardized coefficient value of the independent variables except job engagement & technological advancement all the variables have statistically significant impact on balancing employees work & personal life.

Emotional Intelligence

Emotional intelligence is the most important factors which is an ability to understand and manage one's own and other emotions to act wisely in human relations (Thorndike, 1920)

The coefficient result shows a positive relation (.424) and is statistically significant (0.000) at 1% significance level. This indicates that as the emotional intelligence increased by 1 unit, the work life balance expected to increase by 42.4%. This implies that a one unit increase in emotional intelligence leads to 42.4 % unit increase in work life balance being other variables are constant. Based on this fact, the researcher failed to reject the first hypothesis (H1) which says “Emotional intelligence has statistically significant effect on WLB”. Therefore, the researcher infers that there is strong and direct relationship between emotional intelligence and WLB.

Job Engagement

It is the level of enthusiasm and commitment an individual has towards their job. Having high job engagement can lead to increased satisfaction & fulfillment, contributing to a better work life balance: but excessive job engagement can result in neglecting personal life and boundaries, leads poor work life balance.

As a result of coefficient of alpha shows there is no meaningful relationship (0.001) between job engagement & WLB and is not statistically significant (0.993) at 5% significance level. Based on this fact, the researcher should reject the second hypothesis (H2) which says “job engagement has statistically significant effect on work life balance” and failed to reject the null hypothesis. Thus, the researcher concludes that job engagement doesn’t have meaningful impact on WLB.

Work Overload

Work overload means having too much work or responsibilities to handle within a given timeframe. When one observes unstandardized value of the variable **work over load**, it is positive (0.429) and is statistically significant (0.000) at 1% level of significance. This implies that a one unit increase in work overload leads to 42.9 % unit increase in work life balance being other variables are constant. Based on this fact, the researcher failed to reject the third hypothesis (H3) which says “Work over load has statistically significant effect on WLB” or failed to reject the null hypothesis. Therefore, the result supports significant direct relationship between work over load and WLB.

Technology Advancement

Technology advancement is a continuous improvement and development of technology in the workplace.

Regarding to the result, it is positive (0.126) and is not statistically significant (0.270) at 5% significance level. Based on this fact, the researcher reject the forth hypothesis (H4) which says “technology advancement has statistically significant effect on work life balance”. Therefore, the researcher concludes that there is weak but positive relationship between technology advancement and WLB.

Organizational Support

Organizational support is the level of support provided by an organization to its employees in terms of resources, policies, and culture.

We can see the value of **organizational support**, there is positive relationship (.283) and is statistically significant (0.028) at 5% significance level. This implies that a one unit increase in organizational support leads to 28.3 % unit increase in work life balance being other variables are constant. Based on this fact, the researcher failed to reject the fifth hypothesis (H5) which says “Organizational support has statistically significant effect on work life balance”. Thus, the researcher concludes that there is strong and direct relationship between organizational support and WLB.

Family Role Overload

It is a feeling overwhelmed by the demands of family responsibilities such as care giving, household chores, or parenting duties.

When we see **family role overload unstandardized value**, it is negative (-0.268) and the relationship is statistically significant (0.042) at 5% significance level. This indicates that a one unit increase in family role overload leads to 26.8 % unit decreased in work life balance being other variables are constant. Based on this fact, the researcher failed to reject the sixth hypothesis (H6) which says “Family role overload has statistically significant effect on WLB”. Therefore, the researcher can conclude there is strong and negative relationship between family role overload and work life balance.

5 CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the summary, conclusions and recommendations of the study. The first section gives a summary of; the purpose of the study, research design and major findings during the study. The second section discusses the findings of the research questions based on the literature review. The consequent section gives conclusions drawn from the discussions and in conclusion, the section concludes by giving recommendations guided by the research questions.

5.2 Summary

The general objective of this study was to investigate the factors affecting work life balance in Wegagen bank South AA district branch offices. The study took work life balance as dependent variables and the factors that affect WLB; Emotional intelligence, Job engagement, Work over load, Technological advancement, Organizational support, And Family role over load as independent variables. And also the study was guided by the following research objectives: To establish the effect of the stated independent variables on work life balance.

The study adopted a descriptive research design. The population of the study was 361 employees from the selected organization data. A census sampling of 190 employees was done for the study and 154 responded which was a rate of 81.1%. The sampling frame comprised all of the employees in the selected branches. The study implemented primary data collection which was gathered by the use of questionnaires to solicit information from the respondents. Data was collected using a structured questionnaire which was analyzed using SPSS and Excel to obtain descriptive statistics through frequencies, mean, percentages and Pearson correlation tests.

This study has provided empirical evidence on the relationship between emotional intelligence, job engagement, work overload, technology advancement, organizational support, family role over load, and work-life balance. Although there are different studies on the associations between emotional intelligence, job engagement, work overload, technology advancement, organizational support, and work-life balance, this study try to addressed the gap by adding family role over load in the model

According to background and general information of the respondents; Majority (60.4%) of the respondents were males with the age group of 35-45years (48.7%). Regarding the educational background, majority (62.3%) of them were having Bachelor's degree. Married respondents were the larger (59.1%) and majority of them (60.4%) have one & above children. 51.3 % of employees have one and above dependent family. Majority of the respondent (63%) experienced in between 5- 10 years.

Prior to the main analysis of the study, a reliability test was administered to check whether the questionnaire was reliable or not. With this regard Table 3.1 illustrates all the variables except technology advancement had good reliability or consistency for questions.

The result from Pearson correlation coefficient implies that the four factors were positively related to employee work life balance the other two were negatively related with dependent variable.

Findings from the multiple regression analysis depict, 51.8 % variation in work life balance that is explained by the independent variables (where by R^2 is 0.518). Furthermore, the significance value of F statistics shows a value 0.00, which is less than $p < 0.05$, implies the model is significant or in good fit.

The unstandardized coefficient of factor family role overload has a negative effect but the other factors positively influence work life balance. From which work overload is the largest value that means it have higher effect on balancing work and personal life of the employees. Emotional intelligence, work overload, organization support and family role overload have a significant effect on work life balance rather job engagement and technology advancement haven't significant effect on the dependent variable.

5.3 Conclusion

To realize the objectives of the study, six research questions were generated, descriptive, correlation and multiple regression method were employed to answer the research objective: To address the problem the study aim to find answers to the following basic research questions.

1. What is the relationship between emotional intelligence and work life balance?
2. What is the relationship between job engagement and work life balance?

3. What is the relationship between work overload and work life balance?
4. What is the relationship between technology advancement and work life balance?
5. What is the relationship between organization support and work life balance?
6. What is the relationship between family role overload and work life balance?

Regarding to descriptive statistics of variables; the respondents were asked to answer questions related to the influence of emotional intelligence & Organization support on work life balance resulted in high mean score 4.02 & 3.81 responses respectively. Therefore respondents perceive emotional intelligence to understand and manage own and others emotion and getting organization support from supervisors & colleagues by open communication highly influence balancing work & personal activities. Question related to the effect of job engagement & work overload moderately affect work life balance that have a mean score 3.67 & 3.41 responses respectively. Thus Engagement on job with a feeling of motivation and work meaningfulness and work overload that leads to working long hour and filling overwhelmed that may suffer personal life have moderate effect to balance work & personal doing as perceived respondents. Questions related to the effects of technology advancement & family role overload have a low mean score of 3.28 & 3.34 respectively that Advancing technology to provide work flexibility and better time management and having lot responsibilities at family role that may leads to miss important work related opportunity have lower impact on WLB as respondents perception.

The multiple regression assumptions like multicollinearity, autocorrelation, normality & heteroscedasticity tests were met accordingly in the model. The ANOVA test result in model also showed that, the value of R and R² obtained under the model summary part was statistically significant and overall significant. The multiple linear regression analysis of the independent variables and dependent variables shows that in the model out of six independent variables five variables are positively affect the dependent variable which in fact emotional intelligence, work overload, organizational support, & family role over load have significant effect on work life balance.

According to the coefficient result the researcher failed to reject the hypothesis which says emotional intelligence or work overload or organizational support or family role overload individually has Significant effect on WLB, that they have significant effect on WLB rather should not reject null hypothesis of job engagement & technology advancement that they have insignificant effect on WLB.

5.4 Recommendations

Accordingly the following recommendations and suggestions have been given for the better work life balance based on the findings and conclusions of the study.

- It is recommended for the management is that it is important to lead by example and encourage a culture of work life balance within the organization. This can be done by promoting flexible working hours, encouraging employees to take breaks between work times, and providing resources for managing stress.
- It is recommended that management must constantly provide good work life balance practices in the organization by participating staffs when developing policies for WLB what & how should it be practiced.
- The organizations should take into account that most employees have family role over load so as to ensure work life balance. It is recommended that for organizations should place other WLB practices on employees so as to ensure work life balance such as Day care for employee's young children, facilities for old parents' care, workable employee welfare to support employees in times of need, physical fitness facilities and financial assistance services.
- Employees and the organization should work on work life balance practice and procedures together to minimize work over load by segregate job responsibilities and increase man power and to create organizational support by offering employee assistance programs or wellness initiatives can support overall well being to balance on work and personal life.
- The employees must understand their and other subordinate level of emotion to improve good communication manner that have a direct impact to balance work & personal life.
- Employees should communicate openly with their managers about their work overload and seek support when needed. Setting boundaries around work hours and technology use can also help prevent burnout.
- Organization should provide training on emotional intelligence and stress management can help employee's better cope with the demands of their job.
- For individual juggling family responsibilities alongside their career, it is important to prioritize self care and seek support from relatives or loved ones, Setting boundaries

around work commitments and making time for activities outside of work can help maintain a healthy balance between professional and personal life

- Lastly but not least, in Wegagen bank sc generally speaking tend to be less aware of the importance of quality of work life. For companies to attain comfortable work environment and for achieving organization success by their employees, they must first restructure their businesses in way that satisfies standardized criteria of quality if work life.

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 Wegagen bank, while maintaining a committed work force.

5.5 Suggestions for Future Studies

Work life balance is one of the HR areas not studied a lot though it is a critical factor for employee well-being in the organization. Organizations of all types are facing the challenge of how to develop and manage their employees in order to achieve more with less and make optimum use of their potential. The study explored how emotional intelligence, job engagement, work overload, technological advancement, organization support, & family role over load affect work life balance in the banking sector. This is an area understudied and in future, researchers can carry out the same study in private and public sector.

Future researchers should also consider the following areas which previous researchers have not concentrated on effects of organization internal policies on work life balance and how work life balance affects labor turnover.

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.

Accordance with technology, one potential suggestion for future researchers studying work life balance is to focus on using technology advancement as a moderator factor because technology is increasing integrated into our daily lives, blurring the boundaries between work & personal time and have a positive and negative effect on WLB rather than an independent variable factor. This approach would involve examining how technology can influence the relationship between work demands and personal life, technology as a moderator can help identify specific strategies and interventions, researcher can also contribute to a more nuanced understanding of the complex interactions between individual characteristics, organization factors and technological influence on WLB by providing valuable insights into how individuals and organizations can leverage technology advancements to promote better balance between work & personal life.

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Appendix



Addis Ababa University
Faculty of Business and Economics

MBA management program

Research topic: FACTORS AFFECTING WORK-LIFE BALANCE: THE CASE OF
WEGAGEN BANK SC

Dear Participant,

Thank you for agreeing to participate in this research.

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 of Business Administration at Addis Ababa University.

Therefore, your participation is entirely voluntary, and your responses will be kept confidential and the information collected will be used fully and with due attention for academic purpose only and will not be misused or shared with any third parties in any ways.

Please answer all questions honestly and to the best of your ability by **ticking (✓)** the answer in the appropriate box. But if you feel uncomfortable answering any question, you may skip it.

If you have any questions or concerns about the study, please feel free to contact the researcher by using the address specified below.

Thank you for your kind support and the time taken in answering this questionnaire.

Yours Sincerely,

Researcher: Hiwot Zenebe Begashaw

Phone number: +251913416817

Email: hiwotzenebe022@gmail.com

Part I: Background/ Demographic Information

- Sex_____ 1. Male 2. Female
- Age_____ 1. <25 years 2. 25-35 years 3. 35-45 4. >45 years
- Educational status_____ 1. College diploma 2. Bachelor’s degree 3. MA degree & above
- Marital status_____ 1. Single 2. Married 3. Divorce 4. others
- Number of children_____ 1. Zero 2. One 3. Two 4. Three and above
- Number of dependent family_____ 1. Zero 2. One 3. Two 4. Three and above
- Work experience_____ 1. <5years 2. 5-10 years 3. 10-20 years 4. > 20 years
- Current position (Job grade)_____

Part II: Factors affecting work life balance

In this part factors that affect work life balance are covered. Therefore, please read each of the following items and indicate whether you agree or disagree with each of the statement.

Please indicate your choice by ticking (√) on the number in the box by using the following scale:

- 1 for Strongly Disagree, 4 for Agree, and
- 2 for Disagree, 5 for Strongly Agree
- 3 for Neutral,

2.1. Emotional intelligence

no	Measuring Emotional intelligence	1	2	3	4	5
1	I am aware of my own emotions and can manage them effectively at work.					
2	I can understand and empathize with the emotions of my colleagues or team member.					
3	I am sensitive to the feelings and emotions of others					
4	Emotional intelligence plays a significant role in building positive relationships at work.					
5	Emotional intelligence positively impacts my overall job performance.					
6	I always tell myself I am a competent and motivated person.					

2.2. Job engagement

no	Measuring Job engagement	1	2	3	4	5
1	I feel motivated and enthusiastic about my job.					
2	I find my work meaningful and fulfilling.					
3	My job allows me to utilize my skills and abilities effectively.					
4	My work is challenging & difficult.					
5	I am actively involved in decision making processes related to my work.					
6	I have opportunities for personal growth and development in my role.					

2.3. Work overload

no	Measuring Work overload	1	2	3	4	5
1	I often feel overwhelmed by the amount of work assigned to me.					
2	I frequently have to work long hours.					
3	My workload negatively affects my ability to maintain a healthy work life balance.					
4	I am unable to meet out the demands of my job because of work load.					
5	My personal life suffers because of work.					
6	There is inappropriate distribution of workload among team members in my organization.					

2.4. Technology advancement

no	Measuring Technology advancement	1	2	3	4	5
1	My work needs technology.					
2	There is any technological development in my organization.					
3	The use of technology has provided more flexibility in terms of where and when you can complete your work task.					

4	Technological advancements have positively impacted my ability to achieve work life balance.					
5	I think the organization technology allows for better time management & organization, contributing to a more balanced work life schedule					
6	I feel comfortable adapting to new technologies introduced in the workplace.					

2.5. Organizational support

no	Measuring Organizational Support	1	2	3	4	5
1	I feel supported by my company in maintaining comfortable work place.					
2	My organization values my contribution to its goal achievement.					
3	My organization cares about my general satisfaction at work.					
4	My organization value work life balance and actively promotes it.					
5	I received support from my supervisors and colleagues in managing work life balance.					
6	There is open communication within the organization regarding work life balance.					

2.6. Family role overload

no	Measuring Family role overload	1	2	3	4	5
1	I feel I have a lot of responsibility in my home life.					
2	My work responsibilities often interfere with my personal/ family life.					
3	I often feel overwhelmed by the demands of my personal/ family life and work responsibilities.					
4	I find it challenging to balance my personal/family life with my work responsibilities.					

5	I frequently experience guilt due to neglecting personal/family obligations for work.					
6	I missed important work related opportunities or events due to family obligation.					

Part III. Work life balance

no	Measuring Work life balance	1	2	3	4	5
1	I feel that my job allows me to have a good work life balance.					
2	I am able to effectively manage my time between work & personal life.					
3	I feel stressed and overwhelmed by the demands of my job, impacting my work life balance.					
4	I am able to disconnect from work during non working hours.					
5	I have flexibility to adjust my work schedule to accommodate personal commitments.					
6	My workplace culture promotes and values work life balance.					

Thank you for participating in this questionnaire which is greatly appreciated!