



**THE IMPACT OF WORK-LIFE BALANCE FACTORS
ON JOB PERFORMANCE: A STUDY OF WOMEN IN
LEADERSHIP ROLES IN ETHIOPIA'S INSURANCE
SECTOR**

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Declarations

I Friehiwot Abebe, I.D. Number GSD/1926/15, do hereby declare that this Thesis is my original work and that it has not been submitted partially; or in full, by any other person for an award of a degree in any other university/institution.

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This Thesis has been submitted for examination with my approval as University supervisor.

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APPROVAL

The undersigned certify that they have read and here by recommend to Addis Ababa University School of Commerce, Department of Business Leadership to accept the Thesis submitted by Friehiwot Abebe, entitled “The Impact of Work-Life Balance Factors on Job Performance: A Study of Women in Leadership Roles in Ethiopia’s Insurance Sector” in partial fulfillment of the requirements for the award of a Masters in Business Leadership (MBL).

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Abstract

This study examines the influence of work-life balance (WLB) elements on the job performance of women in senior positions within Ethiopia's insurance industry. This research examines how five particular factors—leave rules, flexible working hours, employee assistance programs, marital status, and career level—impact job performance amid increasing demands on female leaders to reconcile professional and domestic responsibilities. A quantitative methodology was employed to gather data from 104 female leaders within five prominent insurance firms in Addis Ababa. The analysis utilised descriptive statistics, correlation, and multiple regression methods. Research indicates that leave policies and flexible work schedules significantly enhance job performance, underscoring the significance of organisational support systems. Nonetheless, a notable and unforeseen finding is the adverse and statistically meaningful impact of marital status on job performance, suggesting that married women in leadership positions encounter greater challenges in managing obligations than predicted. Moreover, employee assistance programs—despite being deemed essential—exhibited no statistically significant effect, indicating potential implementation deficiencies or restricted accessibility. The model explained 72% of the variance in job performance, demonstrating substantial explanatory power. These findings underscore the pressing necessity for customised and inclusive work-life balance solutions in Ethiopia's insurance sector to improve female leadership efficacy and career advancement.

Keywords: Work-life balance, job performance, women leadership, insurance sector, Ethiopia.

Chapter 1: Introduction

1.1 Background of the Study

Obtaining a healthy balance between work and personal life has emerged as a major problem for both individuals and businesses, particularly for women who hold positions of authority. A person's work-life balance (WLB) is the degree to which they are able to effectively manage their professional responsibilities in addition to their personal and family obligations. If these problems aren't fixed, they could have a big effect on both job performance and the productivity of the whole organisation (Akanji, Mordi, & Ajonbadi, 2020). These problems have gotten worse because of the changing societal norms and the growing demands of modern organisations.

Research from these jobs shows that the mix of career responsibilities and personal duties may make it harder for women in leadership posts to keep their personal and professional lives in harmony. The spillover hypothesis says that stress in one area, such work or family, can affect the other area, making both people less healthy and less productive at work (Akanji et al., 2020; Al Demerdash, 2012). The two-research listed above looked into this notion in more depth. Researchers have found that emotional intelligence and good coping skills have a big effect on how women deal with this conflict, especially in high-stress jobs like healthcare and business leadership (Al Demerdash, 2012).

Organisations need to put in place family-friendly policies and other programs to help their employees and make their operations more successful. According to Borregana (2018), policies like wellness programs, flexible work hours, and paid time off are linked to higher workplace satisfaction and productivity. Still, the usefulness and impact of these rules in fields like insurance, especially in poor countries, are still not fully understood. It is important for employees' physical and mental health to keep a good balance between work and personal life.

For example, Chenji and Satyanarayana (2019) discovered that employees in India's business process outsourcing (BPO) sector who were able to find a better balance between their work and personal lives reported higher levels of pleasure, productivity, and overall well-being. However, the capacity to maintain a healthy balance between one's personal and professional lives is contingent upon factors such as the amount of work one has to do, the culture of the

organization, and the individual's level of resilience.

It is becoming increasingly difficult to successfully balance work and family life as the dynamics of families continue to evolve, particularly with the rise of transnational families. Because of these complications, different policy responses are required (Cho & Allen, 2019). These answers should be based on the family structure, cultural background, and employee demographics. This perspective is supported by Clark's (2000) Work-Family Border Theory, which proposes that individuals actively regulate the boundaries between their private lives and their professional lives, and that the degree of integration or separation that they achieve has an effect on their overall well-being.

Changes in the demography of the workforce are also occurring on a worldwide scale, with an increase in the number of women, older workers, and skilled migrants gaining leadership posts. According to Earl et al. (2017), in order for firms to keep such talented individuals on staff, they need to implement work-life balance policies that are inclusive and that cater to the specific requirements of diverse personnel. There is a strong correlation between this and psychological well-being: according to Gropel and Kuhl (2009), when employees believe they have sufficient time and energy for both their personal and professional lives, their job performance tends to increase significantly.

The importance of organizational assistance in achieving a healthy balance between work and personal life cannot be emphasized. According to research conducted by Hamidi (2005), structured work-life balance rules, when backed by management, have the advantage of improving employee performance. Harasim (2018) also talks about how reaching personal and professional objectives gives people a sense of purpose and makes them feel better mentally, both of which are important for doing good job.

These days, the idea of work-life balance includes not just family responsibilities but also mental health, social interactions, and career growth. Kelliher, Richardson, and Boiarintseva (2019) say that organisations that think about this bigger picture are better able to make rules that make workplaces more welcoming and productive. On the other hand, having access to flexible work schedules is still unfair. Kossek and Lautsch (2018) say that people in higher-level jobs usually have more alternatives for flexibility, but people in lower-level jobs often don't have these options. This makes it harder for people to combine work and life. To make sure that the organization's culture is fair and effective, the gap needs to be fixed.

Women in positions of power have an even harder time with this problem. Madsen (2011)

says that women have a harder time because of the obligations of leadership, the traditional gender roles they have to play, and the responsibilities that come with caring for others. To help them succeed, they need things like mentoring, leadership training, and flexible schedule.

There is also a link between Corporate Social Responsibility (CSR) and better results for employees. Mai et al. (2023) say that companies who make work-life balance a part of their corporate social responsibility (CSR) programs see more loyal employees, more productive employees, and a better public image. Morris and McMillan (2014) also say that HR policies that promote work-life balance can considerably improve employee retention, engagement, and organisational success from the point of view of human resource development (HRD).

To sum up, work-life balance is a complex idea that affects both how well people do their jobs and how well businesses do. Women in leadership positions, especially in the Ethiopian insurance sector, need to identify the problems and come up with policies that address them in order to boost productivity, lower burnout, and promote gender equality in the workplace.

1.2 Statement of the problem

Work-life balance (WLB) is a vital part of both employee health and job success, which is especially critical for women in positions of power. Even though there is a rising focus on gender equality in the workplace, many women still have a hard time managing their work and family responsibilities. Women in leadership roles have a hard time understanding how work-life balance (WLB) affects employees. There is proof that men and women react and feel differently about the challenges of work-life balance. This is why it is important to employ gender-sensitive methods while making and carrying out policies (Wong, Chan, & Teh, 2020).

Also, the effects of not having enough WLB go beyond the individual level and throughout the organisation as a whole. Research that has been done on a regular basis shows that companies with good WLB policies tend to keep their employees longer, motivate them more, and increase their overall performance (Sigroha, 2014). This study's results show that keeping a healthy balance between work and personal life is vital not only for employees' health but also for a business's ability to stay ahead of the competition.

Despite increasing global awareness of the significance of work-life balance (WLB), there

exists a substantial deficiency in context-specific comprehension about the impact of WLB elements on the job performance of women in leadership positions within Ethiopia's insurance sector. Female leaders in this sector encounter distinct problems, including restricted access to flexible work policies, societal expectations around domestic responsibilities, and insufficient organisational support, which are frequently neglected in both study and practice. The absence of localised research results in inadequately formulated workplace policies that do not enhance women's productivity, well-being, or career progression. Ethiopian insurance organisations risk losing high-potential female executives to burnout, disengagement, or attrition without a thorough grasp of how various work-life balance characteristics affect performance. This study investigates the impact of organisational and personal work-life balance elements on job performance within the unique socio-cultural and professional setting of Ethiopia.

1.3 Research questions

1. What impact do existing leave policies in your organization have on your ability to balance work and personal life while maintaining job performance?
2. What role does flexible working time play in influencing your productivity and ability to manage both professional and personal responsibilities?
3. What level of effectiveness do employee assistance programs have in helping you manage work-related stress and personal commitments while maintaining high job performance?
4. What influence does your marital status have on your work-life balance and job performance within your leadership role?
5. What effect does your job level have on your ability to achieve work-life balance and maintain optimal job performance?

1.4 Objective of the study

1.4.1 General objective

The primary objective of this study is to investigate the influence that elements related to work-life balance have on the performance of female management and leadership staff members who are employed in insurance businesses in Ethiopia and hold top and middle-level leadership roles.

1.4.2 Specific objectives

- 1) To investigate the influence that work-life balance policies, also known as leave policies, have on the capacity of women in leadership posts to sustain job performance while balancing their personal and professional lives.
- 2) To investigate the impact that flexible working hours have on the level of production and the ability of female leaders in Ethiopia's insurance industry to maintain a healthy work-life balance.
- 3) To determine whether or not employee assistance programs are successful in assisting female leaders in managing the stress associated with their jobs and the personal responsibilities they have while still maintaining their job performance.
- 4) To investigate the impact that marital status has on the work-life balance and job performance of women who hold senior positions in the insurance industry.
- 5) To analyze the ways in which the level of a female leader's job affects her ability to maintain excellent job performance and establish a healthy work-life balance.

1.5 Hypothesis of the study

1. Work-Life Balance Policies (Leave Policy) and Job Performance

H₀ (Null Hypothesis): Work-life balance policies (leave policy) have no significant impact on the job performance of women in leadership roles in Ethiopia's insurance sector.

H₁ (Alternative Hypothesis): Work-life balance policies (leave policy) significantly impact the job performance of women in leadership roles in Ethiopia's insurance sector.

2. Work-Time Arrangement (Flexible Working Time) and Job Performance

H₀: Flexible working time does not significantly influence job performance among female leaders in Ethiopia's insurance sector.

H₁: Flexible working time significantly influences job performance among female leaders in Ethiopia's insurance sector.

3. Organizational Support (Employee Assistance Program) and Job Performance

H₀: Employee assistance programs do not significantly impact job performance among women in leadership roles in Ethiopia's insurance sector.

H₁: Employee assistance programs significantly impact job performance among women in leadership roles in Ethiopia's insurance sector.

4. Marital Status and Job Performance

H₀: Marital status has no significant effect on the job performance of women in leadership roles in Ethiopia's insurance sector.

H₁: Marital status significantly affects the job performance of women in leadership roles in Ethiopia's insurance sector.

5. Job Level and Job Performance

H₀: Job level does not significantly influence the job performance of female leaders in Ethiopia's insurance sector.

H₁: Job level significantly influences the job performance of female leaders in Ethiopia's insurance sector.

These hypotheses ensure clarity and testability, allowing for acceptance or rejection based on data analysis.

1.6 Significance of the Study

This study offers critical insights into the impact of work-life balance (WLB) aspects on the job performance of women in leadership positions within Ethiopia's insurance industry. The results will provide tangible advantages to various parties.

For businesses and HR managers: The project will provide actionable data for organisations and HR managers to amend or implement evidence-based work-life balance policies, including flexible scheduling, leave structures, and support systems designed for female leaders. This may immediately result in diminished burnout, increased retention of premier talent, and heightened productivity across leadership teams.

For government and policymakers: The research will furnish government and policymakers with localised empirical information to guide national labour and gender equity policies. It can specifically inform the design of inclusive human resource frameworks that facilitate female leadership participation, enhance employee well-being, and foster economic success through gender-balanced leadership.

For academics and researchers: This study addresses a significant gap in the Ethiopian work-life balance literature and establishes a foundation for future research. It provides original data and context-specific analysis that will facilitate further research on gender, leadership, and organisational effectiveness in developing economies.

For women professionals and community stakeholders: The study highlights the genuine obstacles encountered by women professionals and community stakeholders in reconciling

leadership responsibilities with cultural and familial expectations. By emphasising these pressures, it promotes increased advocacy for organisational transformation and stimulates collaborative endeavours towards more inclusive workplace environments. This study serves as a diagnostic and strategic instrument, evaluating current work-life balance deficiencies and proposing actionable solutions to enhance individual performance and institutional efficacy.

1.7 Scope of the Study

This study investigates the difficulties that female management and leadership personnel in Ethiopia's insurance sector face in maintaining a healthy work-life balance. The research focuses on the employees' general well-being as well as their performance on the job. Specifically, the research is being carried out inside the following five insurance companies: Nile Insurance, Hibret Insurance, Nib Insurance, Ethiopian Insurance Corporation and Lucy Insurance.

The research explicitly studies workplace elements such as working hours, corporate regulations, and managerial assistance, as well as personal aspects such as marital status and employment level, in order to assess the impact that these factors have on work-life balance. Due to the fact that female employees in management and leadership roles frequently face unique obstacles when attempting to balance their professional responsibilities with their personal and family lives, the scope of the study is restricted to only include these individuals. The research makes use of a mixed-methods technique, which includes questionnaires in order to accomplish its predetermined goals. A complete investigation of the elements that influence work-life balance is made possible by the fact that female managers and executives inside the selected insurance firms share first-hand reports of their experiences. The survey did not include male employees, staff members who are not in management, or companies that are not in the insurance industry, though, to keep the analysis focused.

The goal of this study is to give companies useful information that will help them create and put into action better work-life balance policies. The focus of this study has changed to only include female leaders in Ethiopia's insurance industry. These results will help the business do better overall, as well as improve the health and happiness of its employees, their job satisfaction, and their total job satisfaction.

1.8 Limitations of the Study

This study offers significant insights into the influence of work-life balance aspects on job performance, although certain limitations must be noted. The research exclusively examines women in leadership positions within five chosen insurance businesses in Ethiopia. This restricted scope constrains the applicability of the findings to other sectors, male personnel, or non-leadership employees. Consequently, the findings may not comprehensively represent the wider workforce trends across various sectors or demographic categories.

Secondly, the research depends on self-reported data collected via standardised questionnaires. Such reactions are intrinsically subjective and may be affected by social desirability bias or individual views. This may compromise the internal validity of the findings by adding potential biases in participants' reporting of their work-life experiences and job performance.

Moreover, resource limitations constrained the sample size and the thoroughness of data gathering, thus diminishing the diversity and depth of insights. A larger and more heterogeneous sample may have revealed wider trends or outliers that this study failed to identify. Notwithstanding these constraints, the study significantly contributes to the sparse literature on work-life balance among female leaders in Ethiopia's insurance industry. It provides a robust basis for additional research and contributes to policy dialogues focused on promoting inclusive and supportive workplace settings.

1.9 Organization of the Study

There are five chapters in this study, and each one will look at a different part of the investigation. The first chapter of the study gives background information, describes the research problem, and lists the study's goals, research questions, scope, and importance. It also gives definitions of essential words and ideas that are related to the topic.

The second chapter is a thorough review of the research that has already been done on the relationship between work-life balance and job performance. This part talks about relevant theories, past empirical findings, and the conceptual framework that this research is based on. This chapter sets the stage for women in leadership roles to see how a good work-life balance can help them do their jobs better.

Chapter Three talks about how the research was done. This comprises the study's design, the

people who will be studied, the ways that samples will be taken, and the equipment that will be utilised to gather information. It talks about the categories of data, the sources of that data, and the tools that were used to acquire the data. It also talks about the analysis methods that were used to make sense of the results. This chapter also talks about moral issues that need to be thought about to make sure that the study follows the rules for research integrity and privacy.

Chapter Four shows the outcomes of the research and explains and analyses the data that was collected. The data have been organised in a very precise way so that they can answer the study questions and show important information about the difficulties that female management and leadership professionals in Ethiopia's insurance sector experience while trying to keep a healthy work-life balance.

Chapter Five wraps' things up by giving a summary of the most important research results, what they mean, and a discussion of the problems that came up during the research process. It also gives recommendations to businesses, lawmakers, and future academics who want to support policies that help people balance their work and personal lives and boost the performance of women in leadership posts.

Chapter 2: Literature review

2.1. Theoretical Literature Review

Individuals are able to successfully manage the demands of both their personal lives and their work lives in a variety of various ways, which can be described by a number of distinct ideas. These theoretical frameworks serve as the theoretical basis for work-life balance, often known as WLB. In the context of women who hold leadership positions, these theories contribute to the conceptualisation of work-life balance (WLB) and the influence that it has on job performance. In this section, we will examine some of the most significant hypotheses that have made significant contributions to our level of comprehension of WLB.

2.1.1. Spillover Theory

According to the concept of spillover, the occurrences that take place in one aspect of one's life, such as one's professional life, have the potential to have an impact on another aspect of one's life, such as one's personal life, and this impact could be either positive or negative. When the benefits, abilities, or good feelings gained from one area enhance the other, this is an example of positive spillover. On the other hand, negative spillover can result in stress or conflict when the demands of work interfere with the personal or family life of an individual. There is a distinction between positive spillover and negative spillover, which is an essential point to keep in mind. This theory is particularly pertinent in understanding the challenges that female professionals face when attempting to strike a balance between their professional and personal lives outside of work. Due to the fact that stress that originates in the workplace frequently extends into their personal domains, thereby diminishing overall well-being and job performance (Akanji, Mordi, & Ajonbadi, 2020), this theory is particularly relevant in this regard. As a result of the high demands of their jobs, the expectations of society, and the limited support they receive from institutions, women who hold leadership positions are particularly susceptible to negative spillover, according to the findings of additional research (Al Demerdash, 2012; Borregana, 2018). This negative spillover can have a significant impact on the lives of women who hold leadership positions.

2.1.2. Work-Family Border Theory

According to the work-family border theory, an individual's personal life and professional life are two distinct but interconnected spheres. The theory also indicates that it is the individual's job to control the boundaries between the two spheres in order to achieve a state of

equilibrium. According to Clark (2000), the accomplishment of this equilibrium is essentially based on the permeability (in other words, the ease with which constituents move across domains) and flexibility (in other words, the adaption of boundaries) of these borders. When an individual is able to transition between their responsibilities at work and with their responsibilities at home in a fluid manner, there is a reduction in conflict and an improvement in job performance. Due to the fact that women in leadership positions are regularly required to manage demanding responsibilities in both professions, it is especially important to keep this particular issue in mind. The research conducted by Cho and Allen (2019) highlights the fact that the complexity of current family arrangements, such as transnational families, demands a greater degree of adaptability in order to maintain equilibrium. This research provides additional evidence in support of this position. In a similar vein, evidence from the business process outsourcing (BPO) sector in India suggests that flexible work arrangements and family-friendly organisational policies significantly contribute to the maintenance of work-life harmony and the enhancement of job results (Chenji & Satyanarayana, 2019). This is in line with the previous statement.

2.1.3. Role Theory

The theory of roles provides an explanation for how individuals handle various roles in their personal and professional life. The theory places a focus on the fact that conflicts usually develop when the demands of these roles become incompatible with one another. This kind of conflict between positions can lead to stress, a decline in well-being, and a decrease in performance at work. All of these things can be considered negative outcomes. The changing demographics of the workforce and the evolving structures of the workplace have amplified these demands, particularly for women who are juggling the duties of their careers and their families, as Earl et al. (2017) note out. This is especially true for women who are juggling the responsibilities of their careers and their families. According to Gropel and Kuhl (2009), women who hold leadership positions frequently experience role overload as a result of the fact that they are forced to simultaneously satisfy the high demands of their managerial obligations and fulfil their household responsibilities. This can be a challenging situation for women. They may experience a decline in their ability to operate effectively at work as a consequence of their continued capacity to strike a balance between their many responsibilities. In contrast, research indicates that when companies provide structural supports to their employees, such as childcare facilities, flexible leave policies, and employee assistance programs, role conflict can be significantly reduced, which ultimately results in

greater employee engagement and performance (Hamidi, 2005). This is beneficial for both the company and its employees.

2.1.4. Conservation of Resources Theory

In accordance with the Conservation of Resources (COR) theory, which postulates that resources are conserved, individuals are motivated to acquire, defend, and safeguard valuable resources like as time, energy, and emotional well-being. This is because the COR theory posits that resources are conserved. According to Harasim (2018), individuals may experience increased stress, emotional fatigue, and ultimately burnout, all of which result in a negative impact on their performance on the job. This is especially true in situations where these resources seem threatened or have been depleted, particularly as a result of conflicts between work and personal life. In high-pressure work circumstances, such as those that are associated with leadership positions in the insurance industry, there is a significant possibility of resource loss occurring. Implementing organisational interventions such as wellness initiatives, employee support programs, and positive policies can provide employees with assistance in saving and refilling their resources. This can be accomplished by the deployment of these treatments. According to Kelliher, Richardson, and Boiarintseva (2019), these programs not only reduce the negative impacts of stress, but they also stimulate greater levels of productivity, job satisfaction, and engagement. All of these factors are extremely crucial for ensuring that leadership continues to be effective.

2.1.5. Psychological Contract Theory

Within the framework of the Psychological Contract Theory, the implicit and unwritten expectations that exist between employers and employees are considered to be the most fundamental. A particular emphasis is placed on aspects such as maintaining a healthy balance between work and personal life. Employees frequently have the expectation that their employers will provide them with fair treatment, flexibility, and assistance in balancing their personal responsibilities with their professional obligations. This is a widespread expectation. According to Kossek and Lautsch (2018), when these expectations are not realised, it might result in emotions of betrayal, unhappiness with one's work, and an elevated level of intention to leave the position. This dynamic is especially prevalent among women who occupy leadership posts because they frequently have larger job duties in addition to the demands of society and their responsibilities to their families. This dynamic is especially prevalent among women who hold leadership roles. The findings of a study that was carried out by Madsen (2011) indicate that companies that uphold strong commitments to work-life balance have a

tendency to create greater levels of employee loyalty, engagement, and productivity. The aforementioned statement is particularly true for female leaders who are striving to achieve success in tough work environments.

2.1.6. Human Capital Theory

The Human Capital Theory asserts that investments in employee well-being, such as programs that encourage work-life balance, result in returns in the form of greater organisational productivity, increased staff retention, and enhanced job performance (Mai et al., 2023). These returns are a direct result of the investments made in employee well-being. There is no possible way to overestimate the significance of these investments, particularly for women who are in positions of authority and who regularly have to juggle the demands of their career and family lives. According to Morris and McMillan (2014), organisations that offer opportunities for leadership development, mentorship programs, and flexible work arrangements not only promote the progress of people's careers but also foster an environment that is more inclusive and resilient in the workplace. This is because these organisations provide these opportunities. In addition, Mushfiqur et al. (2018) underline the fact that when such support mechanisms are in place, women are more equipped to manage the challenges that come with seeking a balance between their home lives and their professional lives. Because of this, the efficacy of the leadership is increased, and the company's potential to be profitable over the long term is improved.

2.1.7. Gender Role Theory

The study of gender roles studies the ways in which culturally established expectations regarding gender influence the behaviours and experiences of individuals, particularly in the context of the workplace. Specifically, the study focusses on how these expectations influence the working environment. When women are negotiating professional jobs, particularly leadership positions, it is usual for society to demand them to prioritise caregiving and family duties. This can rise to friction and conflict when women are negotiating professional jobs (Owarewah, 2020). These rules that have been in place for a long time might be a barrier to the professional success of women and contribute to an imbalance between their personal lives and their professional lives. In the essay that they published in 2016, Parakandi and Behery emphasise the significance of gender-sensitive organisational strategies that recognise and accept the restrictions that are imposed by society. In order to enable women to flourish in both their professional and personal lives without jeopardising their capacity to develop in their jobs, it is very necessary to implement policies

of this nature. Some examples of such policies are flexible work schedules, maternity leave, and leadership support networks.

2.1.8. Work-Life Enrichment Theory

The Work-Life Enrichment Theory is based on the concept that positive experiences in one domain, such as one's personal life or one's professional life, can improve one's quality of life and performance in the other domain. This is the hypothesis that underpins the framework of the theory. According to Poulouse and Sudarsan (2017), some examples of professional talents that may help to improved family interactions include leadership, the ability to manage time effectively, and the ability to creatively solve problems. On the other hand, using professional abilities may also be beneficial when it comes to interactions within the family. In addition to contributing to an overall improvement in well-being, this mutual reinforcement between the personal and professional worlds also helps to improve wellness. Organisations that actively develop a culture of work-life enrichment—by recognising the interplay between the two spheres and giving supportive programs—create an environment in which employees are able to improve their performance, feel more fulfilled, and achieve a greater sense of balance in their lives, as stated by Soomro, Breiteneker, and Shah (2018). This environment allows employees to feel more in control of their lives.

2.1.9. Job-Demand Resource Model

In the context of the workplace, the Job Demands-Resources (JD-R) model offers an explanation for how the interaction between job demands, which include things like workload, time pressure, and emotional strain, and job resources, which include things like social support, autonomy, and flexible work arrangements, shapes the outcomes. Such an explanation is provided by the JD-R model. Employees are more likely to experience burnout and poor job performance, as stated by Sunil and Rooprai (2009), when the demands that are placed on them and the resources that are available to them are not sufficient to meet those expectations. Due to the fact that they are regularly required to cope with substantial levels of responsibility and time constraints, it is especially crucial for women who hold leadership responsibilities to adhere to this paradigm. According to Warren (2021), it is vital for these women to have access to supportive services, such as flexible scheduling and emotional support, in order to effectively manage stress, maintain a healthy work-life balance, and continue to perform well in their employment. Flexible scheduling and emotional support are two examples of the kind of services that are essential.

2.1.10. Organizational Support Theory

When employees believe that their organisation values their contributions and well-being, particularly in relation to work-life balance, they experience an increase in their level of job satisfaction, a strengthening of their loyalty to the organisation, and an improvement in their performance, as stated by the Organisational Support Theory (Zaman et al., 2021). In the case of women who hold leadership roles and who regularly have to juggle the needs of their work lives with the demands of their family lives, the significance of organisational assistance becomes even more apparent. Sahay, Lall, and Principal (2020) highlight the fact that supportive policies, such as parental leave, wellness initiatives, and alternative work arrangements that allow for remote work, make it possible for female leaders to effectively manage both domains, thereby reducing stress and cultivating a workforce that is more engaged and productive.

2.1.11 Equity Theory

Equity Theory shows how important fairness is in shaping how employees think and act. It means that employees compare their own situations to those of their coworkers by weighing the support they get against the job they do. Employees who notice differences in work-life balance, including having fewer flexible work options or not being able to take leave, may feel unhappy, stressed, and less motivated (Kurniasari & Dewi, 2023). This is especially critical for women in leadership roles, who often have trouble getting fair work-life rules that help them. Tharsiny and Sareena Umma (2015) say that these kinds of unfairness could hurt women's work performance and career growth. This shows how important it is to have more fair, gender-sensitive workplace regulations.

The theoretical frameworks we looked at, from Spillover Theory to Equity Theory, provide us a full picture of how to look at the complicated issue of work-life balance and how it affects job performance. These theories focus on crucial things like emotional intelligence, setting boundaries, saving resources, feeling supported by the organisation, and fairness. Research shows that flexible work hours, inclusive policies, and targeted organisational support can not only make employees happier, but they can also boost performance and retention (Wong, Chan, & Teh, 2020; Sigroha, 2014). If women want to create an environment where people can be happy and successful at work, they need to include these theoretical ideas in their organisational policies.

2.2. Empirical Literature Review

2.2.1. Work-Life Balance Policies (Leave Policy) and Job Performance

It has been shown that policies that encourage a balance between work and life, especially rules on taking time off, make people much happier, more productive, and more satisfied with their jobs. According to Sumarno et al. (2024), research shows that family leave alternatives make it easier to balance work and personal responsibilities. This, in turn, leads to stronger employee engagement and loyalty, which eventually leads to better job performance. According to a survey of women in leadership roles in Addis Ababa, Ethiopia, the capacity to successfully balance work and home life is still a major problem for women in those positions. This imbalance was caused by a number of things, such as stress at work, societal standards, and domestic chores. Researchers have asked families, organisations, and society as a whole to work together to get more women into leadership roles (Bahiru & Mengistu, 2018). A study done in the Kilinochchi District found a strong link between work-life balance and how well employees do their jobs. The correlation value was found to be 0.538, which means that a better work-life balance leads to better employment results (Tharsiny & Sareena Umma, 2015). The insurance industry was the focus of the investigation. In a similar vein, research conducted in Ethiopia's banking sector found that although constitutional and labor regulations guarantee generous leave policies, the implementation of these policies is inconsistent. In spite of the absence of institutional childcare support or flexible arrangements, a significant number of workers continue to rely on yearly leave in order to make preparations for their families. According to the findings of the study, legislators and HR leaders should establish more employee perks that are focused on the needs of employees in order to promote both balance and performance (Mengistu, 2023).

These findings are further supported by the findings of a study conducted in Morogoro Municipality, Tanzania, which involved two hundred employees from a variety of departments. The study discovered that well-structured leave practices reduce stress and burnout. According to Kitwange and Habi (n.d.), businesses that have employee leave policies that are effective report greater levels of employee happiness and productivity. On the other hand, businesses that do not have proper leave policies see increased presenteeism, job dissatisfaction, and turnover.

2.2.2. Work-Time Arrangement (Flexible Working Time) and Job Performance

Widely acknowledged for their part in improving job performance by allowing workers to control their work and personal obligations more efficiently, flexible work arrangements—FWAs—such as flextime, telecommuting, and reduced workweeks have been A study based on data from the German Socio-Economic Panel indicated that women greatly gain from flexible working time arrangements (FWTA). The results showed that women with FWTA tend to raise their overtime hours and childcare time without greatly increasing their household duties—allowing them to better match their work schedules with those of male counterparts while preserving family obligations (Maraziotis, 2024). A research in Singapore underlined how FWAs enable women with caregiving duties to maintain and progress their professions. On the other hand, it also revealed that people who adopt such agreements may suffer unspoken consequences like delayed job advancement. The study underlined the need of management support and job redesign in enabling FWAs to really improve job performance and work-life balance (Yeo, 2024).

With an effect size of 0.35 ($p = 0.000$), a meta-analysis of 21 research revealed a substantial positive relationship between FWAs and employee performance ($r = 0.596$, $p < 0.05$), indicating a moderate but statistically significant impact. FWAs were shown to increase organizational commitment, job happiness, and lower work stress, hence supporting its relevance in contemporary workplace practices (Çivilidağ & Durmaz, 2024).

A cross-cultural study between Australia and India also revealed gender-based variations in how flexible work affects output. Flextime lowered male output more than female output in Australia's individualistic society. On the other hand, in India's paternalistic society, vacation time and telecommuting were more helpful for male production. These results imply that for FWAs to be successful, they have to be modified to fit cultural settings and gender dynamics (Misra, 2024).

2.2.3. Organizational Support (Employee Assistance Program) and Job Performance

Enabling staff members to handle work-life issues, strengthen well-being, and increase job performance depends much on organizational support, especially via Employee Assistance Programs (EAPs). Studies show that combining work/family initiatives with EAPs gives employees essential tools to manage personal and professional issues, hence increasing job satisfaction and efficiency (Herlihy, 2000). In a study done inside public sector companies,

EAPs were found to greatly affect the quality of work life, particularly in relation to stress-related problems, mentorship, and personal concerns. Directly improving job performance, employees having access to well-organized EAPs reported less stress and more work satisfaction (Bophela & Govender, 2015).

Research done in Australia revealed, likewise, that workplace counselling via EAPs helps to avoid and fix personal problems and stress by means of mental health care. These programs boost efficiency and staff involvement. The same research, meanwhile, highlighted worries that EAPs can concentrate too much on individual-level problems, therefore ignoring more general company difficulties (Kirk & Brown, 2003). A cost-benefit study of EAPs showed that companies funding such initiatives gain from better production and less absenteeism. On the other hand, people without efficient EAPs suffer greater turnover and lower staff morale from unaddressed work-related stress (Munchus III, 1987). Research in South Africa revealed that workers especially see EAPs as necessary for preserving work-life balance, especially in relation to stress, substance misuse, and career progression. Well-organized EAPs really helped to create a better and more efficient workplace (Bophela & Govender, 2015).

Moreover, a study in Ethiopia's public health sector indicated that employees show better work-life balance and job efficiency when transformational leadership is combined with robust organizational support via EAPs. Particularly in balancing conflicting work-life responsibilities, the research found that women gained more than males from such interventions (Abdullahi et al., 2017).

2.2.4. Marital Status and Job Performance

A major personal element affecting both work-life balance and job performance has been marital status. Research indicates that married workers, especially women in positions of authority, experience unique difficulties balancing family commitments with professional duties. Societal conventions and cultural expectations in Ethiopia frequently place women as main carers, hence adding more burden for female leaders trying to juggle personal and professional life (Bahiru & Mengistu, 2018).

Not all research, therefore, support the relevance of marital status. For example, a study on Ethiopian women entrepreneurs found that marital status was not a major predictor of work performance. Rather, educational background, business skills, and financial availability were more important variables influencing entrepreneurial success (Alene, 2020). Still, some

studies show that married women feel more stressed trying to juggle family obligations and employment and that this may affect their productivity and professional happiness, especially if companies lack sufficient support mechanisms (Haerani et al., 2022).

Results indicate that married female employees in Ethiopia's private sector feel more organizational role stress than their single counterparts. Often, these women battle time management, family obligations, and rigorous job hours, all of which cause ongoing work-life problems. Organizations that adopt family-friendly policies—including flexible working hours and organized assistance programs—can help to reduce these problems and, thus, improve performance results (Srivastava & Verma, 2008). A study done inside the Indian insurance industry underlined, likewise, the negative consequences of work-life imbalance on married female workers. Often, long work hours, tough client contacts, and household duties cause more absenteeism, more stress, and less production. The report promotes better organizational interventions—such as childcare services and telecommuting choices—to help this group more successfully (Employees' Satisfaction and Attitude, 2023).

2.2.5. Job Level and Job Performance

An employee's work-life balance and job performance are greatly influenced by their hierarchical position inside the company. Studies have indicated that women in higher career levels often experience more severe work-life conflicts as a result of greater responsibilities, longer hours, and higher performance standards (Arsil et al., 2022). Improper management of these factors could lead to increased stress and a decline in output. A study conducted in Ethiopia's insurance industry revealed that women in top roles suffer more work-life conflict. Compared to their colleagues in lower employment levels, these women said they were less productive and more stressed. Women at lower hierarchical levels experienced less work-life conflict but had less chances for professional growth, implying a trade-off between balance and development (Gudeta et al., 2025).

Additional results from Ethiopia's corporate setting show that HR performance management systems have a substantial correlation with job performance. Although those in higher positions have more access to incentives and development initiatives, they also bear more responsibilities and performance stress. Without strong organizational support, such expectations can compromise their work-life balance and cause burnout (Shibeshe, 2008).

A study on women executives in Addis Ababa also indicated that individuals in high management positions struggle greatly to strike a balance between family obligations and job.

Major obstacles for these leaders were typically noted as work overload, strict workplace policies, and lack of organizational support. The study advised integrated work-life policies and leadership development initiatives to help women executives maintain high job performance without compromising personal well-being (Bahiru & Mengistu, 2018). Notwithstanding these contributions, significant gaps in the literature still exist—especially with regard to women in leadership positions in Ethiopia's insurance sector.

Although many studies have confirmed the beneficial effects of leave policies, flexible work arrangements, and employee assistance programs on employee well-being and performance, a significant gap exists in the literature specifically addressing women in leadership positions, especially in the African or Ethiopian insurance sector. Current research frequently examines organisational and human factors—such as policy frameworks and individual demographics—independently, neglecting the interplay of these variables in influencing job performance. Furthermore, findings across various contexts are inconsistent: some studies underscore the importance of organisational support, while others prioritise personal factors such as marital status or job level, indicating that context-specific dynamics—such as gender norms, organisational culture, and leadership expectations in Ethiopia—may influence these relationships.

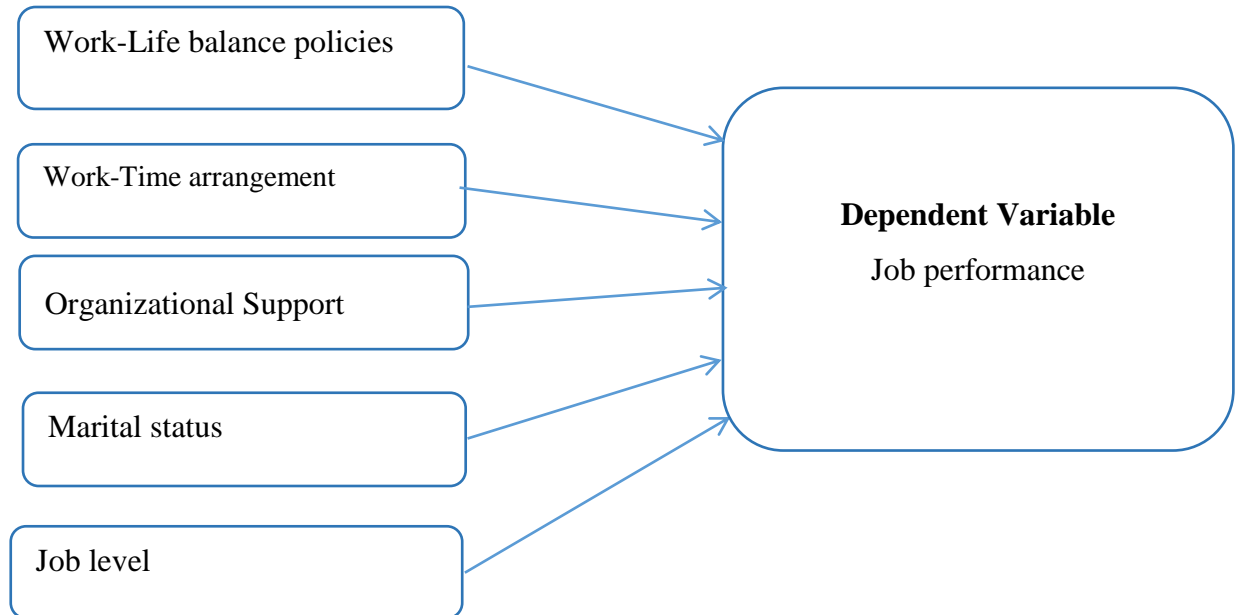
This study aims to address these gaps by examining the interplay between organisational factors (such as work-life balance policies and support programs) and personal characteristics (including marital status and job level) in relation to the work-life balance and job performance of female leaders in Ethiopia's insurance sector. This research evaluates established work-life theories within a novel socio-cultural and professional framework, elucidates the multifaceted pressures encountered by women in leadership, and enhances a more cohesive and context-specific comprehension of the work-life balance dialogue.

2.3. Conceptual framework

For the purpose of this investigation, a conceptual framework has been established, as shown in figure 1 below. It is founded on the objectives of the study as well as the insights obtained from the review of the relevant literature.

Figure 1 shows the framework of concepts related to work-life balance elements affecting employees' performance

Independent Variables



Source: Drawn by the researcher (Friehiwot Abebe)

1. Work-Life Balance Policies (Leave Policy)

Leave policies are explicit organisational regulations that encompass maternity leave, annual leave, and family-related absences. These policies aim to mitigate work-family conflict and foster employee well-being, hence potentially improving job performance among women in leadership positions.

2. Work Time Arrangement (Flexible Working Hours)

Flexible working hours denote the capacity of employees to adjust their schedules or work from a remote location. Such agreements assist female leaders in balancing professional and personal obligations, perhaps alleviating stress and enhancing productivity.

3. Organizational Support (Employee Assistance Programs)

Employee Assistance Programs (EAPs) provide tools such as counselling, stress management, and family support services. When executed proficiently, they assist women in leadership positions in managing personal issues without undermining their performance.

4. Marital Status

Marital status is a personal demographic variable that may affect the interaction between work and family obligations. Married women frequently encounter increased caring

obligations, which can hinder their ability to achieve work-life balance and uphold superior job performance.

5. Job Level

Job level denotes the hierarchical status of a female leader within the organisation (e.g., entry, middle, or senior management). Elevated occupational positions may entail increased duties and time commitments, potentially exacerbating work-life imbalance in the absence of supportive flexible policies.

Chapter 3: Research Methodology

The goal of this chapter is to give an outline of the research methods that were used to look into how work-life balance affects job performance among women who are leaders in the Ethiopian insurance industry. This paragraph talks about the study's methodology, research design, demographics and sample procedures, data sources, data gathering tools, and data analysis methods, among other things. The researchers adopted a method that they hope will make sure the study is done in an orderly way, which will lead to results that are reliable, legitimate, and can be applied to other situations. Because the research topic includes both quantitative trends and in-depth experiences, it was decided that a mixed-method approach would be the best way to cover a lot of ground in the study.

3.1 Research Approach

For the goal of this analysis, a quantitative research approach was utilised, and a structured questionnaire was distributed to women who hold senior jobs in the insurance industry in Ethiopia from the country of Ethiopia. The application of this methodology made it possible to collect numerical data for the aim of conducting an investigation into the relationship between a number of different dimensions of work-life balance and job performance. The evaluation of these relationships was carried out using statistical methods, which resulted in the presentation of clear and measurable insights into the influence that attaining a healthy work-life balance has on the success of female leaders in their respective professions.

3.2 Research Design

In the course of this investigation, a mix of descriptive and explanatory research designs was utilised. The descriptive design was utilised for the objective of characterising the existing status and characteristics of work-life balance practices, as well as their presence among women in leadership roles in the Ethiopian insurance sector. This was conducted in order to accomplish the aforementioned purpose. It was feasible to demonstrate patterns, frequencies, and perceptions in a methodical manner thanks to this design, which was based on the responses to the questionnaire that were related to demographics and characteristics.

For the purpose of investigating and explaining the causal linkages that exist between the independent factors, which include work-life balance policies, flexible working hours, organisational support, marital status, and job level, and the dependent variable, which is job performance, the explanatory design was utilised. This was done in order to investigate and explain the causal linkages that exist. It was of the utmost importance to have a thorough

understanding of the extent to which each component influences work performance, and the explanatory component was especially significant in this regard. This comprehension was supported by statistical correlations and regression analysis both of which were conducted.

The integrated design framework offers a comprehensive understanding of both the "what" and the "why" about the impact of work-life balance factors on job performance among women leaders in Ethiopia's insurance sector. This understanding is supplied by how the framework was designed. This framework was developed in conjunction with the combined design framework that was before mentioned.

3.3 Population and Sampling Techniques

3.3.2 Target Population

For the purpose of this study, the population of interest is comprised of female employees that are employed in insurance businesses in Ethiopia and hold leadership and managerial positions. Ethiopian Insurance Corporation, Hibret Insurance, Nib Insurance, Nile Insurance, and Lucy Insurance are the five insurance companies that are the focus of this particular investigation. The focus is specifically on women who hold top-level and middle-level management roles within these companies. A total of 104 possible participants from these companies have been identified as being interested in participating.

3.3.2 Sampling Technique

As a result of the restricted number of women who hold leadership positions in Ethiopian insurance companies, this study utilised a technique known as purposive sampling. A random sampling approach was not viable due to the fact that the population of interest, which consists of female leaders in senior and middle management, is a rather small and specific subgroup that is not fairly distributed across organisations. Even while it improves relevance, purposive sampling restricts both the external validity and the generalisability of the findings outside the organisations that were chosen. It is possible that the findings do not accurately represent all industries or leadership responsibilities that are not related to the insurance industry.

Table 1 shows the number of women in leadership roles in five insurance companies.

Insurance company	Number of women in leadership roles
Ethiopian Insurnace Corporation	32
Hibret Insurance	17
Nib Insurance	22
Nile Insurance	29
Lucy Insurance	14
Total	104

3.4 Sources and Instruments of Data Collection

For the purpose of this study, both primary and secondary data sources were utilized in order to collect data that was both relevant and credible. The use of these sources contributed to the provision of a complete view of the ways in which issues related to work-life balance influence job performance among women who hold leadership positions in the insurance industry.

3.4.1 Primary Data Sources

These two primary instruments were used to acquire the primary data, which was collected directly from respondents:

Structured Questionnaire: A close-ended questionnaire using a five-point Likert scale (ranging from "Strongly Disagree" to "Strongly Agree") was developed and sent out to 104 female leaders from the various insurance businesses that were chosen. The purpose of the questionnaire was to evaluate the five independent factors—work-life balance policies, work-time arrangement, organizational support, marital status, and job level—and the impact that these variables have on job performance. Questions pertaining to demographics were also included.

3.4.2 Secondary Data Sources

Secondary data was obtained from relevant literature, including:

- i. Journals and academic articles related to work-life balance and job performance
- ii. Organizational reports and policies from insurance companies
- iii. Previously published theses and research studies in related fields

These sources were used to strengthen the theoretical foundation of the study and inform the development of the research instruments.

3.5 Data Collection Procedures

The purpose of this study was to determine the influence that elements related to work-life balance have on job performance. The research utilised a quantitative data collection strategy that involved the use of a structured questionnaire. Ethiopian Insurance Corporation, Hibret Insurance, Nib Insurance, Nile Insurance, and Lucy Insurance were among the selected insurance businesses in Ethiopia that contributed to the distribution of the questionnaire. The questionnaire was sent out electronically through Google Forms to women who held senior positions in the respective insurance companies. Based on the objectives of the research, the questions were meticulously prepared, and the responses were evaluated using a Likert scale with five points. Before taking part in the study, participants were educated on the objectives of the research, given assurances that their responses would be kept anonymous, and asked for their agreement. In order to account for the restricted number of women who hold high leadership roles, responses were collected from the total population that was targeted, which resulted in a response rate of one hundred percent.

3.6 Data Analysis Methods

The quantitative statistical methods were utilised in order to conduct an analysis on the data that was gathered through the use of structured questionnaires. Following the completion of the data cleaning and coding processes, the replies were then entered into the Statistical Package for Social Sciences (SPSS) version 25 for the purpose of analysis. The questionnaire was meticulously modified to guarantee cultural relevance and linguistic precision for participants in the Ethiopian environment. The initial framework, while informed by established Western work-life balance and job performance measures, underwent significant revisions. Items were refined and rephrased to conform to local vernacular, professional standards, and cultural sensitivity. Technical terminology was eschewed, and expressions were modified to align with local work-life circumstances, especially for women managing conventional familial responsibilities alongside professional demands.

For the purpose of summarising demographic variables and responses to specific items, descriptive statistics such as frequencies, percentages, and means were utilised. Inferential statistics, more specifically correlation and regression analysis, were utilised in order to investigate the link between the independent factors, which included work-life balance policies, work-time arrangement, organisational assistance, marital status, and job level, and the dependent variable, which was job performance. The purpose of this study was to assess

the relevance and strength of these associations, with the end goal of offering empirical insights into the ways in which each component influences the job performance of women who hold leadership posts within Ethiopia's insurance sector.

3.7 Model Specification

An application of a multiple linear regression model is carried out in order to investigate the connection that exists between the independent factors and the dependent variable, which involves job performance. Work-life balance policies (leave policy), flexible working time, organisational support (employee assistance programs), marital status, and job level are some of the factors that are used to determine how each of these work-life balance factors individually and collectively influence the job performance of women who are in leadership roles in Ethiopia's insurance sector.

The provided regression model is represented as:

$$y_1 = \alpha_0 + \beta_1x_1 + \beta_2x_2 + \beta_3x_3 + \beta_4x_4 + \beta_5x_5 + e$$

Where:

y_1 = Job Performance (Dependent Variable)

α_0 = Intercept (constant term)

$\beta_1, \beta_2, \beta_3, \beta_4, \beta_5$ = Coefficients of the independent variables

x_1 = Work - Life balance policies (Leave policy)

x_2 = Work time arrangement (Flexible working time)

x_3 = Organizational Support (Employee Assistance Programs)

x_4 = Marital Status

x_5 = Job Level

e = Error term (residual) representing unexplained variance

In order to evaluate the strength, direction, and statistical significance of the association

between each independent variable and job performance, this model is estimated with the help of the SPSS program. The coefficients that are obtained from this estimation are then evaluated accordingly. In addition to providing insights into which elements have the most significant impact on the performance of female leaders, the analysis also offers practical implications for the improvement of policies and the provision of organisational support within the insurance business.

3.8 Reliability and Validity

3.8.1 Reliability

Reliability is the extent to which measurement instruments are consistent and stable over a given time frame. To measure the internal consistency of the questionnaire items, Cronbach's Alpha coefficient was computed using SPSS software. A Cronbach's Alpha score of 0.70 and above is considered acceptable, indicating that items related to a variable consistently measure the same thing.

A pilot test was performed with 10 female leaders from non-participating insurance companies to assess the clarity, relevance, and cultural appropriateness of the questionnaire items. Feedback indicated that two items about employee aid and marital obligations were unclear or overly vague. Consequently, these items were reworded to enhance specificity and minimise misinterpretation. The pilot also ensured that the Likert-scale structure was user-friendly and that the survey duration was feasible, hence enhancing the instrument's validity and reliability.

Table 2 shows the Cronbach's alpha values for the overall questionnaire

Variables	Number of items	Cronbach alpha (reliability coefficient)
Work - Life balance policy	5	0.80
Working Time arrangement	5	0.81
Organizational Support	5	0.88
Marital Status	5	0.91
Job Level	5	0.87
Job Performance	5	0.79
Overall	30	0.97

Source: Authors computation based on respondents using SPSS 25 (2025)

Based on the Cronbach's alpha value (0.97) for the overall questionnaire, it is evident that the reliability of the data is high.

3.8.2 Validity

The questionnaire was painstakingly created in order to guarantee the trustworthiness of the findings. This was accomplished by gathering information from previously published research and making certain that it was in accordance with the specific objectives of the study. A pilot test was used to enhance the items in order to improve their clarity and relevancy. This was done in order to facilitate the process. Expert review was utilised in order to evaluate the content, which verified that the questions accurately measured the variables that were intended to be measured. This was done in order to validate the validity of the material.

3.9 Ethical Considerations

In addition to being provided with information outlining the purpose of the study, participants were assured that their anonymity and confidentiality would be protected during the duration of the research. There was a request for informed consent from the participants before to the beginning of the data gathering process, and participation was fully voluntary. The research was able to guarantee respect, privacy, and the preservation of data during the entirety of the study because it adhered to the ethical guidelines that were set by Addis Ababa University.

Chapter 4: Result, Analysis and Discussion

4.1 Introduction

The findings of the study are addressed in this chapter. These conclusions are based on the information that was acquired via the use of questionnaires with women who hold leadership positions in the insurance sector in Ethiopia. The information was gathered from female employees in Ethiopia. The goal of this study is to investigate the influence that main work-life balance factors have on job performance. Some of the characteristics that will be investigated include leave policy, flexible working hours, employee assistance programs, marital status, and job level on the job performance. It is the purpose of this debate to merge the empirical findings with the current body of literature in order to create a more in-depth understanding of the connection between work-life balance and job success among female leaders.

4.2 Non-Response bias and Response Rate respondents

All of the targeted respondents from the selected insurance firms filled out and returned the questionnaires, which resulted in a response rate of one hundred percent for this particular study. A complete response rate was attained through proactive collaboration with HR departments in every participating insurance firm. Due to the limited and specific sample size (women in leadership positions), management actively promoted participation, positioning the research as a significant contribution to gender parity and leadership advancement. Data collection was done either in person or through direct follow-up, so ensuring complete involvement. Although participation was voluntary, the involvement of firm leadership and the researcher's continuous communication facilitated a high completion rate.

In light of the fact that there are just a few women holding high-level leadership roles in Ethiopia's insurance industry, the researcher made sure to include every single member of the population in order to guarantee complete representation. A total of 104 individuals were included in the final sample, with 32 coming from the Ethiopian Insurance Corporation, 17 coming from Hibret Insurance, 22 coming from Nib Insurance, 19 coming from Nile Insurance, and 14 contributing from Lucy Insurance. Because of this comprehensive response, the possibility of bias caused by non-response is eliminated, and the dependability of the findings is increased.

4.3 Individual Demographic data

The demographic profile of the individuals who participated in this study reveals that the majority of the participants, 63 out of 104 (60.6%), are within the age range of 36 to 45 years. This is followed by 30 respondents (28.8%) who are between the ages of 26 and 35. On the other hand, only 2 respondents (1.9%) were between the ages of 18 and 25 years, and 9 respondents (8.7%) were aged 46 and older. In terms of work experience, 73 of the respondents (70.2%) stated that they had more than ten years of experience working in the insurance industry. This was followed by 17 respondents (16.3%) who had seven to ten years of experience, 9 (8.7%) who had four to six years of experience, and 5 (4.8%) who had one to three years of experience. According to the statistics, the majority of respondents (18.3%) were in mid-level management positions, while 18 (17.3%) were in senior management roles, and 17 (16.3%) were in entry-level management roles. This indicates that the majority of respondents were in mid-level management positions. The majority of respondents, 79 (76%) were married, followed by 20 (19.2%) who were single, three (2.9%) who were divorced, and two (1.9%) who were widowed. In terms of marital status, the majority of respondents were married. Taking into account these demographics, it can be deduced that the majority of the respondents are married women who are in senior positions within the Ethiopian insurance sector. They are also in the middle of their careers.

Table 3 shows the demographic data of respondents

Age					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18 – 25	2	1.9	1.9	1.9
	26 – 35	30	28.8	28.8	30.8
	36 – 45	63	60.6	60.6	91.3
	46 and above	9	8.7	8.7	100.0
	Total	104	100.0	100.0	
Experience					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 -3 years	5	4.8	4.8	4.8
	4 - 6 years	9	8.7	8.7	13.5

	7 -10 years	17	16.3	16.3	29.8
	More than 10 years	73	70.2	70.2	100.0
	Total	104	100.0	100.0	
Current job					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Entry - level management	17	16.3	16.3	16.3
	Mid - level management	69	66.3	66.3	82.7
	Senior management	18	17.3	17.3	100.0
	Total	104	100.0	100.0	
Marital status					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	20	19.2	19.2	19.2
	Married	79	76.0	76.0	95.2
	Divorced	3	2.9	2.9	98.1
	Widowed	2	1.9	1.9	100.0
	Total	104	100.0	100.0	

Source: Authors computation based on respondents using SPSS 25 (2025)

4.4 Descriptive Statistics of Variables

4.4.1 Work - Life Balance Policies (Leave Policy)

The standard deviation of the Likert scale for Work-Life Balance Policies (Leave Policy) is 0.7304, and the mean score for this category is 4.2096. According to this, the vast majority of respondents are in agreement that leave regulations positively contribute to their ability to maintain a healthy work-life balance. The relatively low standard deviation indicates that responses are consistent, which reflects a common perspective among women who hold senior positions in the insurance business in Ethiopia regarding the significance of structured leave policies in supporting their job performance.

Table 4 shows the descriptive statistics of work-life balance policies

Descriptive Statistics			
	N	Mean	Std. Deviation
The leave policies in my organization help me effectively balance my personal and professional responsibilities.	104	4.1250	.83244
Access to paid leave (e.g., maternity, sick leave) reduces work-related stress and enhances my job performance.	104	3.9712	.45060
The availability of leave policies positively impacts my job satisfaction and commitment to the organization.	104	4.3942	.70254
Inadequate leave policies make it difficult for me to manage work and personal life without affecting my productivity.	104	4.5673	.96305
My organization's leave policies are sufficient in supporting women in leadership roles to perform effectively.	104	3.9904	.70360
Mean	104	4.20962	0.7304
Valid N (listwise)	104		

Source: Authors computation based on respondents using SPSS 25 (2025)

4.4.2 Work-Time Arrangement (Flexible Working Time)

The standard deviation of the Likert scale for the Work-Time Arrangement (Flexible Working Time) is 0.7783, and the mean score for this category is 4.5519. The fact that this mean score is so high implies that the majority of respondents are in complete agreement that having flexible working hours considerably improves their capacity to balance their personal and professional duties. The moderately low standard deviation indicates that there is a significant agreement and a relatively consistent perception across the participants. This

suggests that flexible work schedules are highly valued and are seen as useful in enhancing productivity and job satisfaction among women who hold leadership positions.

Table 5 shows the descriptive statistics of work time arrangement

Descriptive Statistics			
	N	Mean	Std. Deviation
Flexible working hours would allow me to maintain a better balance between work and personal responsibilities	104	4.7500	.67909
The lack of flexible working arrangements negatively impacts my job performance and overall productivity.	104	4.6538	.80976
Having control over my work schedule would enable me to be more efficient and productive in my leadership role.	104	4.7115	.69216
My organization provides flexible working time options that accommodate my personal and professional needs.	104	4.4423	1.11326
If flexible working hours were introduced, my ability to manage work-life balance and perform well at work would improve.	104	4.2019	.59740
Mean	104	4.5519	0.7783
Valid N (listwise)	104		

Source: Authors computation based on respondents using SPSS 25 (2025)

4.4.3 Organizational Support (Employee Assistance Program)

The Employee Assistance Program was used to measure organisational support, and the results showed that the mean score for this category was 4.4923, with a standard deviation of

0.8678. In light of this, it is clear that respondents are in complete agreement regarding the significance and efficiency of organisational assistance in assisting people in managing stress related to their work and personal commitments. The somewhat greater standard deviation suggests that there is some variety in experiences, which may be the result of differences in the accessibility of the program or the implementation strategies employed by different organisations; however, the perception continues to be highly good overall.

Table 6 shows the descriptive statistics of organizational support

Descriptive Statistics			
	N	Mean	Std. Deviation
The employee assistance programs in my organization help me manage stress and work-related challenges effectively.	104	4.5481	.97423
Access to counseling or mental health support improves my ability to focus on my job responsibilities.	104	4.6635	.79575
My organization offers sufficient support (e.g., childcare services, wellness programs) to help women in leadership balance work and personal life.	104	4.4231	1.18807
Without employee assistance programs, I would struggle more with managing my professional and personal commitments.	104	4.1346	.66912
Strengthening employee assistance programs would improve my job performance and work-life balance.	104	4.6923	.71158
Mean	104	4.49232	0.86775
Valid N (listwise)	104		

Source: Authors computation based on respondents using SPSS 25 (2025)

4.4.4 Marital Status

The standard deviation for the Marital Status question is 0.9361, while the mean score for this question is 4.3346. It is clear that the majority of respondents are in agreement that their marital status has an impact on their ability to maintain a healthy work-life balance and their overall effectiveness at work. Because of the higher standard deviation, it appears that the experiences of the respondents are more diverse than one another. This is most likely owing to the fact that their personal circumstances and family duties are different.

Table 7 shows the descriptive statistics of marital status

Descriptive Statistics			
	N	Mean	Std. Deviation
My marital status affects my ability to balance work and personal responsibilities.	104	4.4615	1.11410
Married women in leadership roles face more challenges in maintaining work-life balance than their unmarried counterparts.	104	4.2308	.89476
Family responsibilities (e.g., childcare, household duties) impact my productivity at work.	104	4.0962	.90863
I feel that my employer considers the work-life balance needs of women based on their marital status.	104	4.4904	1.03338
Additional organizational support would help married female leaders improve their work-life balance and job performance.	104	4.3942	.72965
Mean	104	4.33462	0.93610
Valid N (listwise)	104		

Source: Authors computation based on respondents using SPSS 25 (2025)

4.4.5 Job Level

The arithmetic mean score for the Job Level variable is 4.3904, and the standard deviation for this variable is 0.8402. In general, respondents are in agreement that their position within the

organisational hierarchy has an effect on their ability to maintain a healthy work-life balance and performing well. A moderate standard deviation indicates that impressions are typically good; nevertheless, these perceptions may vary based on the precise responsibilities that are played and the expectations that are placed at various management levels.

Table 8 shows the descriptive statistics of job level

Descriptive Statistics			
	N	Mean	Std. Deviation
My job level (e.g., middle or top management) affects my ability to balance work and personal life.	104	4.4712	1.06084
Higher leadership responsibilities make it more challenging to maintain work-life balance.	104	4.6635	.71883
My workload increases as I move up in the company, making it harder to balance work and life.	104	4.4038	.89789
Women in top leadership roles experience more work-life balance difficulties compared to those in middle management.	104	4.5481	.86888
If job expectations were more flexible at my level, my ability to perform effectively while maintaining work-life balance would improve.	104	3.8654	.65445
Mean	104	4.3904	0.84017
Valid N (listwise)	104		

Source: Authors computation based on respondents using SPSS 25 (2025)

4.4.6 Job Performance (Dependent Variable)

The mean score for the dependent variable, Job Performance, is 4.1077, and the standard deviation for this variable is 0.6831. It appears from this those respondents had a positive

perception of their job performance, which is very constant among the participants in the sample. An agreement in responses is indicated by the relatively low standard deviation, which demonstrates that women leaders continue to maintain high performance in their roles despite the fact that they face a variety of problems in managing their professional and personal lives.

Table 9 shows the descriptive statistics of job performance

Descriptive Statistics			
	N	Mean	Std. Deviation
My ability to perform well in my leadership role is positively influenced by having access to supportive leave policies.	104	4.3558	.69559
Flexible working hours help me maintain high productivity and effectiveness in my leadership responsibilities.	104	4.0865	.57641
Organizational support services, such as employee assistance programs, enhance my job focus and performance.	104	3.9712	.40523
Balancing marital and family responsibilities affects my efficiency and overall job performance.	104	4.2692	1.03559
The expectations and demands at my job level impact how well I perform in my leadership role.	104	3.8558	.70254
Mean	104	4.1077	0.68307
Valid N (listwise)	104		

Source: Authors computation based on respondents using SPSS 25 (2025)

4.5 Correlation Analysis

The correlation analysis was conducted to examine the relationship that exists between each independent variable and the dependent variable, which was the job performance of women who held leadership positions in the insurance business in Ethiopia. Statistical analysis found that each of the five independent variables had positive correlations with work performance that ranged from strong to very strong. These correlations were statistically significant. It was shown that Work-Life Balance Policies (Leave Policy) had the strongest association with job performance ($r = 0.812$, $p = 0.000$), which indicates that there is a very strong positive relationship regarding this topic. Additionally, there was a very high positive correlation ($r = 0.723$, $p = 0.000$) between Organisational Support (Employee Assistance Program) and Job Level ($r = 0.704$, $p = 0.000$), along with Marital Status ($r = 0.754$, $p = 0.000$), all of which reflected extensive associations. In addition, there was a significant link between work-time arrangement (also known as flexible working time) and the outcome ($r = 0.653$, $p = 0.000$). Based on these findings, it appears that enhancements in any of these areas, particularly in terms of leave policies and organisational support, have the potential to considerably improve the work performance of female leaders in Ethiopia's insurance industry.

It is possible to interpret the absolute values of the coefficient (r) in the following manner: the coefficient can vary from -1 (perfect negative correlation) to +1 (perfect positive correlation).

- i. From 0.00 to 0.19: Extremely weak
- ii. (0.20-0.39): Weak
- iii. 0.40-0.59: Moderately high
- iv. 0.60–0.79: Extensiveness
- v. Between 0.80 and 1.00: Really powerful

Table 10 shows correlation of variables

		Correlations					
		WLBP	WTA	OS	MS	JL	JP
WLBP	Pearson Correlation	1	.813**	.851**	.774**	.729**	.812**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	104	104	104	104	104	104
WTA	Pearson Correlation	.813**	1	.908**	.833**	.824**	.653**
	Sig. (2-tailed)	.000		.000	.000	.000	.000

	N	104	104	104	104	104	104
OS	Pearson Correlation	.851 ^{**}	.908 ^{**}	1	.869 ^{**}	.851 ^{**}	.723 ^{**}
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	104	104	104	104	104	104
MS	Pearson Correlation	.774 ^{**}	.833 ^{**}	.869 ^{**}	1	.908 ^{**}	.754 ^{**}
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	104	104	104	104	104	104
JL	Pearson Correlation	.729 ^{**}	.824 ^{**}	.851 ^{**}	.908 ^{**}	1	.704 ^{**}
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	104	104	104	104	104	104
JP	Pearson Correlation	.812 ^{**}	.653 ^{**}	.723 ^{**}	.754 ^{**}	.704 ^{**}	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	104	104	104	104	104	104
**. Correlation is significant at the 0.01 level (2-tailed).							

Source: Authors computation based on respondents using SPSS 25 (2025)

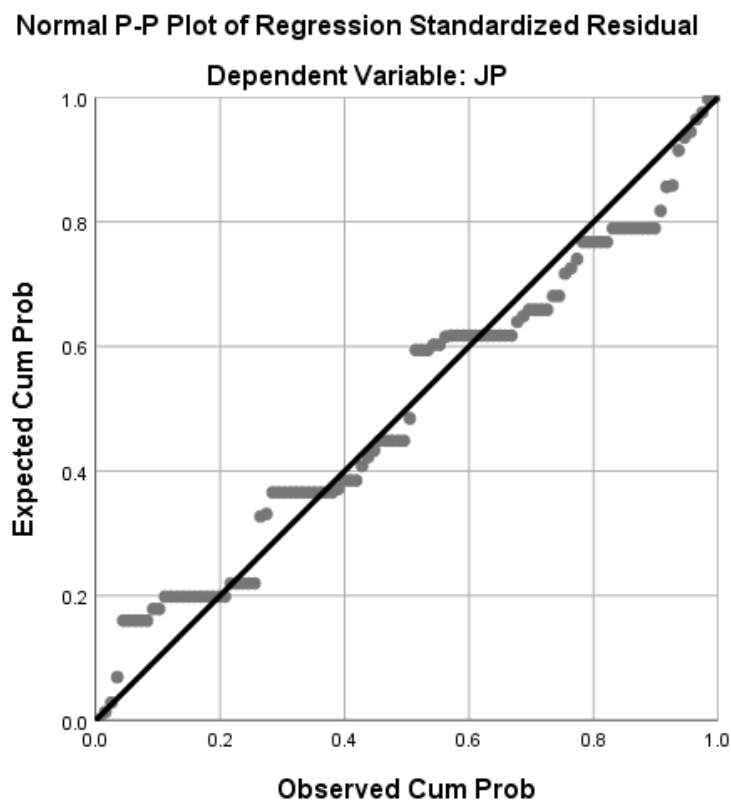
4.6 Regression Analysis

A regression analysis was carried out in order to ascertain the degree to which the five independent variables—Work-Life Balance Policies (Leave Policy), Work-Time Arrangement (Flexible Working Time), Organisational Support (Employee Assistance Program), Marital Status, and Job Level—predict the dependent variable, which is the job performance of women who hold leadership positions in Ethiopia's insurance sector-related organisations. Through the utilisation of SPSS and multiple linear regression, the study was conducted to evaluate the individual as well as the combined effects of these elements. The model offers a better knowledge of the factors that contribute most significantly to improving performance among female leaders in this context by providing insight into the direction, strength, and statistical significance of each variable's impact on work performance. This allows for a better understanding of which factors impact job performance the most significantly.

4.6.1 Linearity Test

In this study, which investigates the impact of Work-Life Balance Policies, Flexible Working Time, Organisational Support, Marital Status, and Job Level on Job Performance among women leaders in Ethiopia's insurance sector, a P-P (probability-probability) plot of standardised residuals was utilised in order to evaluate the linearity assumption of the regression model. The study was conducted in Ethiopia. It may be deduced from the fact that the dots on the plot closely adhere to the diagonal reference line that the residuals are approximately dispersed around the normal distribution. The fact that this is the case shows that the assumption of a linear relationship between the independent factors and job performance is correct. The conclusion that may be drawn from this is that the regression model is thought to be accurate, and the computed coefficients are statistically reliable for interpretation.

Figure 2 shows the linearity test graph

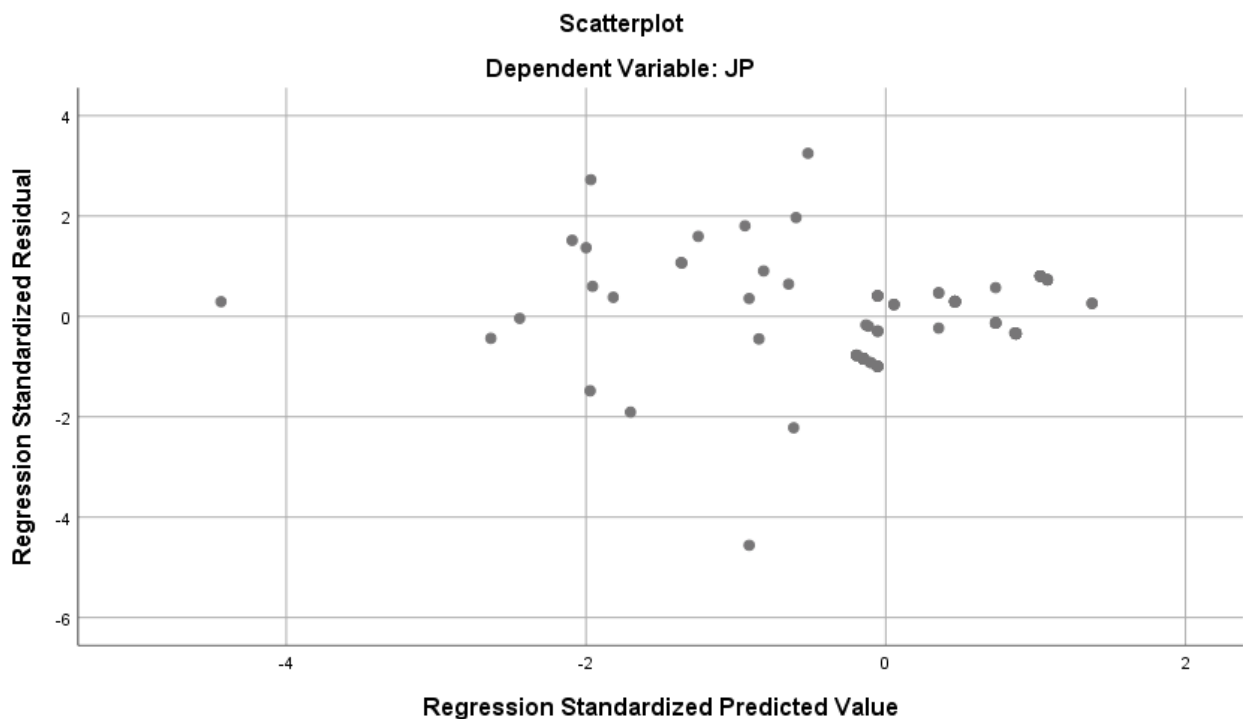


Source: Authors computation based on respondents using SPSS 25 (2025)

4.6.2 Homoscedasticity Test

A scatterplot of standardised residuals against predicted values was used to evaluate the assumption of homoscedasticity in this study, which investigates the effects of Work-Life Balance Policies, Flexible Working Time, Organisational Support, Marital Status, and Job Level on the Job Performance of women in leadership roles within Ethiopia's insurance sector. The study was conducted in Ethiopia. The figure showed that the residuals were distributed in a random and even manner along the horizontal axis. There were no discernible patterns or funnel shapes, which indicates that the variance of the residuals is consistent across all levels of anticipated job performance. This provides more evidence that the premise of homoscedasticity is met, which in turn lends credence to the reliability of the regression coefficients. The robustness and trustworthiness of the regression model that was utilised in the study are further validated by this discovery, which, when combined with the earlier validation of residual normality from the P-P plot, further substantiates the findings.

Figure 3 shows the homoscedasticity test graph



Source: Authors computation based on respondents using SPSS 25 (2025)

4.6.3 Serial Correlation Test

The Durbin-Watson statistic, which indicates whether or not the residuals are independent from one another, was utilised in order to carry out a study of the serial correlation that was

present in the residuals of the regression model. The Durbin-Watson value for this study was found to be 1.42, which is a little lower than the best range of 1.5 to 2.5. This result shows that there is a small positive autocorrelation in the residuals. This means that the values of these residuals that are near to each other may depend on each other to a small extent. The cross-sectional form of the data, on the other hand, which generally involves one-time reactions rather than time-series measurements, suggests that the influence of this modest autocorrelation is likely to be minimal. Despite the fact that the marginal departure from the optimum range calls for careful interpretation, the validity of the regression results is not seriously jeopardised by this divergence. For hypothesis testing, you can still be pretty sure of standard errors and p-values, and the general model keeps working as it should.

Table 11 shows the model summary

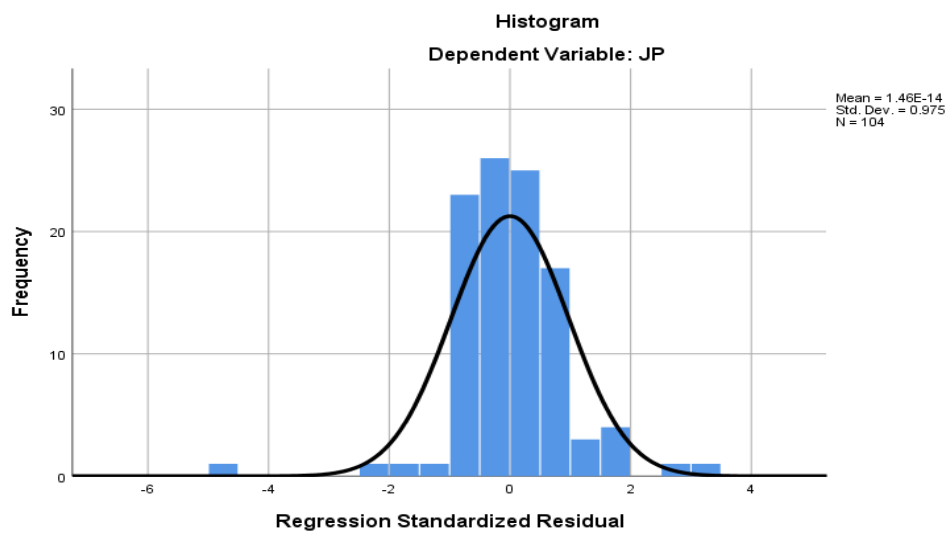
Model Summary^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.850 ^a	.723	.709	.28480	1.418
a. Predictors: (Constant), JL, WLBP, WTA, MS, OS					
b. Dependent Variable: JP					

Source: Authors computation based on respondents using SPSS 25 (2025)

4.6.4 Normality Test

The assumption of normality is an important aspect of regression analysis since it makes sure that the residuals, or errors, are spread out normally. This, in turn, helps to ensure that hypothesis testing is accurate and that p-values and confidence intervals are reliable. This study used a histogram to find out if the residuals were normal or not. A bell-shaped curve was displayed on the plot that was produced as a result, with residuals clustering together in a symmetrical cluster around the mean value of zero. This picture shows that the distribution of residuals is in line with the normality assumption. As a result, the adequacy of the regression model is validated, and the trustworthiness of the statistical inferences obtained from the study is strengthened.

Figure 4 shows the normality test graph



Source: Authors computation based on respondents using SPSS 25 (2025)

4.7 Multicollinearity Test

Variance Inflation Factor (VIF) and Tolerance values were analysed in this study in order to determine whether or not the independent variables in this investigation exhibited multicollinearity. The VIF values varied from 3.8 to 8.9, and the Tolerance values that corresponded to those values ranged from 0.111 to 0.261. Although there are some VIF values that are somewhat higher than the usually quoted threshold of 5, they continue to be lower than the crucial value of 10, which is generally believed to be an indication of substantial multicollinearity at this point. To a similar extent, all of the tolerance values are greater than 0.1, which indicates that the multicollinearity is not severe enough to cause the regression model to be distorted. In light of this, the level of multicollinearity that was seen in this analysis is considered to be acceptable, and it does not provide a serious danger to the validity or interpretability of the regression coefficients.

Table 12 shows the multicollinearity of variables

Collinearity Statistics	
Tolerance	VIF
.261	3.832
.160	6.265
.111	8.982
.138	7.230
.156	6.423

Source: Authors computation based on respondents using SPSS 25 (2025)

4.8 Multiple Regression

The results of the multiple regression analysis that was conducted in this study reveal that there is a substantial positive link between the independent factors, which include Work-Life Balance Policies, Flexible Working Time, Organisational Support, Marital Status, and Job Level, and the dependent variable, which is Job Performance. The R value for the model was 0.85, which indicated that it displayed a very strong overall correlation. According to the findings, the coefficient of determination (R^2) was found to be 0.72, which indicates that these five work-life balance characteristics are responsible for explaining 72% of the variation in job performance among women who hold leadership posts in the insurance sector operating in Ethiopia. There are a number of other unmeasured variables that could be responsible for the remaining 28% of the variation. Some examples of these variables include organisational culture, interpersonal dynamics, and individual career objectives.

Table 13 shows the model summary of the study

Model Summary^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.850 ^a	.723	.709	.28480	1.418
a. Predictors: (Constant), JL, WLBP, WTA, MS, OS					
b. Dependent Variable: JP					

Source: Authors computation based on respondents using SPSS 25 (2025)

4.8.1 Significance of the model

Because the value is significantly lower than the traditional threshold of 0.05, the ANOVA test result for the regression model demonstrates that the model is statistically significant. The significance level (p-value) for the model is 0.000, which indicates that the model is statistically significant. The fact that this is the case suggests that the combined influence of the independent variables—Work-Life Balance Policies, Flexible Working Time, Organisational Support, Marital Status, and Job Level—provides a robust and significant prediction of Job Performance. To put it another way, the entire model provides a reliable explanation for the variations that have been seen in the job performance of women who hold senior posts within the insurance sector in Ethiopia.

Table 14 shows the ANOVA test result

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	20.765	5	4.153	51.199	.000 ^b
	Residual	7.949	98	.081		
	Total	28.714	103			
a. Dependent Variable: JP						
b. Predictors: (Constant), JL, WLBP, WTA, MS, OS						

Source: Authors computation based on respondents using SPSS 25 (2025)

4.8.2 Significant and Non-Significant Predictors

The multiple regression study indicated both significant and non-significant effects of work-life balance parameters on the job performance of women in leadership positions within Ethiopia's insurance sector. Of the five independent variables, work-life balance policies ($\beta = .709$, $p = .000$) and work-time arrangement ($\beta = .325$, $p = .017$) demonstrated a robust and statistically significant favourable impact on job performance. The results underscore that organised leave policies and adaptable work schedules are essential for women leaders to balance professional and family obligations, hence enhancing performance. Marital status significantly negatively impacted job performance ($\beta = -0.374$, $p = .010$), indicating that married women encounter additional constraints from familial responsibilities and societal expectations that may impede their workplace success. Conversely, organisational support ($\beta = .027$, $p = .864$) and job level ($\beta = .138$, $p = .309$) were not statistically significant, suggesting that, despite their theoretical relevance, these elements may not presently be regarded as influential in practice. This may result from discrepancies between the formal provision of support systems and their actual accessibility or efficacy, alongside consistent expectations and pressures across various employment levels. These findings provide critical insights into areas where organisations should focus efforts to enhance female leadership performance.

Table 15 shows the beta and p-values of each variable

Coefficients^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.156	.254		4.553	.000		
	WLBP	.670	.098	.709	6.812	.000	.261	3.832
	WTA	.285	.117	.325	2.439	.017	.160	6.265
	OS	.020	.116	.027	.172	.864	.111	8.982
	MS	-.244	.093	-.374	-2.619	.010	.138	7.230
	JL	.105	.103	.138	1.023	.309	.156	6.423

a. Dependent Variable: JP

Source: Authors computation based on respondents using SPSS 25 (2025)

4.9 Results and Discussions of Multiple Regression Models

The results of the multiple regression analysis to assess the influence of work-life balance elements on job performance among women in leadership posts in Ethiopia's insurance sector are shown and discussed in this part. The analysis was conducted to determine the effect of these factors. Work-Life Balance Policies, Working Time Arrangement, Organisational Support, Marital Status, and Job Level were the five independent factors that were examined in this study. The purpose of the analysis was to determine the individual and collective level of impact that these variables had on the dependent variable, Job Performance. With the use of the standardised beta coefficients and p-values, one can gain an understanding of the importance and strength of each predictor that is included in the model.

4.9.1 The effect of Work-Life Balance Policies on Job Performance

There was a considerable and statistically significant favourable influence on job performance that was shown to be associated with work-life balance rules, particularly leave regulations. It was determined that there was a highly significant link based on the fact that the standardised beta coefficient was 0.709 and the p-value was 0.000. On the other hand, this indicates that the implementation of effective leave policies results in a significant improvement in the job performance of female leaders. This result is consistent with the

findings of prior research, which demonstrated that such policies help employees effectively manage both their personal and professional duties, hence reducing stress levels.

4.9.2 The effect of Working Time Arrangement on Job Performance

With a beta coefficient of 0.325 and a p-value of 0.017, work-time arrangement, commonly known as flexible working time, was found to have a substantial positive influence on job performance. The evidence presented here suggests that allowing for flexible working hours makes a significant contribution to enhanced job performance, despite the fact that the magnitude of the benefit is rather weak in comparison to leave policies. The findings lend credence to the idea that flexibility in the workplace facilitates improved work-life integration and lowers the risk of burnout.

4.9.3 The effect of Organizational Support on Job Performance

Due to the fact that the beta coefficient for this study was 0.027 and the p-value was 0.864, it was determined that organisational support, which includes employee assistance programs, did not demonstrate a statistically significant effect on job performance. Based on this, it can be inferred that the programs in question, as they are now being implemented in the selected insurance companies, may not provide adequate assistance for female leaders or may be underutilised. Because of this, support programs need to be evaluated and improved so that they can better meet the requirements of employees.

4.9.4 The effect of Marital Status on Job Performance

The beta coefficient for the link between marital status and job performance was -0.374, and the p-value was 0.010. This indicates that there was a statistically significant negative relationship between the two. According to this, it appears that getting married, potentially as a result of greater responsibilities to one's family, may have a negative impact on the job performance of women who are in leadership posts. The findings are illustrative of the significance of providing specialised support networks for married workers in order to lessen the impact of work-life conflicts.

4.9.5 The effect of Job Level on Job Performance

A beta value of 0.138 and a p-value of 0.309 indicated that there was a positive association between job level and job performance; however, this relationship was not statistically significant. Our findings indicate that although leadership position may play a role in performance, it

is not a strong or consistent predictor in our model. This is because of the circumstances described above. This may be the result of performance goals that are consistent across all job levels or the presence of other elements that cannot be quantified, such as the dynamics of the team or the culture of the organisation.

In a nutshell, the results of the regression analysis demonstrate that Work-Life Balance Policies, Working Time Arrangements, and Marital Status are the most significant determinants of job performance among women who hold senior positions in the insurance business in Ethiopia. Organisational Support and Job Level, on the other hand, did not have any substantial benefits, which indicates that there are areas that may require additional examination or perhaps even development inside the organisation.

4.9.6 Hypothesis Testing

In order to assess the influence that each independent variable has on occupational performance, the hypotheses were put to the test through the use of regression analysis. As a result of the rejection of the null hypothesis, variables that had p-values that were lower than 0.05 were considered to be significant. The hypotheses for the variables that had p-values that were greater than 0.05 were not accepted since they were deemed to be not significant. This approach guarantees that the conclusions drawn from the data are very clear.

Table 16 shows the hypothesis testing result

Hypothesis	Result	Justification
H₁ : Work-life balance policies (leave policy) significantly impact the job performance of women in leadership roles in Ethiopia’s insurance sector.	Accepted	$\beta = 0.709, p < 0.05$
H₂ : Flexible working time significantly influences job performance among female leaders in Ethiopia’s insurance sector.	Accepted	$\beta = 0.325, p < 0.05$
H₃ : Employee assistance programs significantly impact job performance among women in leadership roles in Ethiopia’s insurance sector.	Rejected	$\beta = 0.027, p > 0.05$
H₄ : Marital status significantly affects the job performance of women in leadership roles in Ethiopia’s insurance sector.	Accepted	$\beta = -0.374, p < 0.05$
H₅ : Job level significantly influences the job performance of female leaders in Ethiopia’s insurance sector.	Rejected	$\beta = 0.138, p > 0.05$

Chapter 5: Conclusion and Recommendations

5.1 Summary of the Finding

This study analysed the influence of work-life balance (WLB) factors—namely Work-Life Balance Policies (Leave Policy), Work-Time Arrangement (Flexible Working Time), Organisational Support (Employee Assistance Program), Marital Status, and Job Level—on the job performance of women in leadership positions within Ethiopia’s insurance sector. Descriptive statistics indicated elevated perceptions across all independent variables, with Work-Life Balance Policies attaining the highest mean score ($M = 4.55$), signifying respondents' consensus that leave policies were effectively implemented and beneficial. This was succeeded by elevated evaluations for Work-Time Arrangements and Organisational Support, although Marital Status and Job Level exhibited more varied experiences for job performance. Correlation analysis demonstrated statistically significant positive correlations between all five independent factors and work performance, with coefficients varying from $r = 0.653$ to $r = 0.812$. These indicate that improvements in work-life balance aspects are typically correlated with enhanced job performance. The multiple regression analysis elucidated the distinct influence of each element. The regression model was statistically significant ($F = [ANOVA \text{ Sig.} = 0.000]$), with an R-value of 0.85, signifying a robust positive connection between the variables and job performance. The R^2 value of 0.72 and modified R^2 of 0.71 suggest that almost 71% of the variance in job performance can be attributed to the five work-life balance variables included in the model.

Three out of the five predictors were identified as statistically significant.

- i. Work-Life Balance Policies had the most significant beneficial influence ($\beta = 0.709$, $p = 0.000$), affirming that comprehensive and accessible leave policies are a crucial determinant in improving the work performance of female executives. This corresponds with previous research indicating that scheduled leave policies mitigate burnout and enhance organisational commitment.
- ii. The Work-Time Arrangement was a notable positive predictor ($\beta = 0.325$, $p = 0.017$). Flexible working hours enable women leaders to balance domestic and professional duties, underscoring the importance of scheduling autonomy in maintaining productivity.
- iii. Marital status was surprisingly determined to have a substantial adverse effect on job performance ($\beta = -0.374$, $p = 0.010$). This study may indicate the heightened mental and physical responsibilities that several married women in Ethiopia endure, attributable to cultural conventions that designate them as the major carers for their families.

Conversely, Organisational Support ($\beta = 0.027$, $p = 0.864$) and Job Level ($\beta = 0.138$, $p = 0.309$) exhibited no statistical significance. Despite both variables exhibiting positive beta coefficients, their absence of statistical significance indicates that Employee Assistance Programs (EAPs) may be underutilised, inadequately conveyed, or misaligned with genuine requirements. Likewise, occupying a higher job level did not ensure enhanced work-life balance or job performance, potentially attributable to augmented obligations and inadequate institutional assistance.

5.2 Conclusion

This study elucidates that work-life balance is not a marginal concern, but a fundamental factor influencing job performance among women in leadership positions. The findings indicate that organisational policies such as leave structures and flexible working arrangements are crucial in enabling women to adeptly balance their dual responsibilities, thus enhancing their concentration, contentment, and productivity at work. These findings are especially pertinent to Ethiopia's insurance business, where the representation of women in leadership is increasing yet remains hindered by cultural and institutional constraints. The substantial overall model fit ($R = 0.85$; Adjusted $R^2 = 0.71$) indicates that these five factors—three organisational and two personal—collectively offer a comprehensive framework for analysing the performance of female leaders. The adverse impact of marital status was among the most notable discoveries. It highlights the impact of ingrained gender norms and disproportionate family responsibilities, which impede numerous married women from achieving their professional potential, even in the presence of organisational assistance. The negligible impact of organisational assistance may indicate a disparity between the existence of support services and employees' awareness, trust, or accessibility to those resources. Furthermore, the lack of importance of job level indicates that heightened seniority does not inherently lead to enhanced balance or performance improvements unless accompanied by purposeful work-life balance interventions.

This research enhances both academic and practical comprehension of how effectively implemented work-life balance methods can empower women in leadership roles and enhance performance outcomes within Ethiopia's business sector.

5.3 Recommendations

To improve job performance among women in leadership positions, insurance companies in Ethiopia should use the following specific measures:

- 1) **Enhance Leave Policy Flexibility:** Expand beyond conventional annual leave by implementing personalised choices such as parental leave, family care leave, or short-term sabbaticals, specifically designed to assist caregiving responsibilities prevalent among women.
- 2) **Institutionalise Flexible Work Arrangements:** Implement structured flextime, reduced workweeks, and telecommuting regulations, bolstered by managerial training and digital technologies to guarantee accountability and performance monitoring.
- 3) **Support for Married Women:** Implement family-oriented HR policies, like on-site daycare, family days, or spouse engagement sessions, recognising the dual responsibilities often undertaken by female executives.
- 4) **Monitoring and Evaluation:** Consistently evaluate employee satisfaction with work-life balance programs using anonymous feedback systems and modify policies according to changing requirements.

5.4 Research Direction

This study provides significant insights into the impact of work-life balance factors on the job performance of women in senior positions within Ethiopia's insurance sector; nevertheless, future research should seek to expand the scope in numerous critical aspects. Initially, integrating qualitative methodologies, such as comprehensive interviews or focus groups, may give a deeper insight into individual experiences and contextual difficulties that surveys may not adequately capture. Secondly, subsequent research should investigate other sectors beyond insurance—such as banking, education, or healthcare—to assess the applicability of these findings across other organisational cultures and job requirements. Furthermore, incorporating male leaders or non-managerial personnel in comparison analyses may elucidate gender-specific dynamics and organisational hierarchies that affect work-life balance. Finally, researchers could examine particular aspects of organisational support (e.g., efficacy of EAP implementation, trust in HR systems) to elucidate why certain programs may be ineffectively impacting performance, despite their availability. These directives will not only broaden the empirical foundation but also facilitate more focused policy formulation in Ethiopian workplaces.

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Appendix

Dear Participant,

I am **Frihiwot Abebe**, a master's student at **Addis Ababa University, School of Commerce, Masters of Business Leadership Program**. I am conducting a study titled:

"The Impact of Work-Life Balance Factors on Job Performance: A Study of Women in Leadership Roles in Ethiopia's Insurance Sector."

This questionnaire aims to assess how various work-life balance factors affect job performance among women in leadership roles. Your responses will remain **confidential** and used solely for academic purposes. Kindly answer honestly, as your insights are invaluable to this research.

Thank you for your time and participation!

Frihiwot Abebe

Section 1: Demographic Information

1. Age Group

18–25

26–35

36–45

46 and above

2. Educational Qualification

Diploma

Bachelor's Degree

Master's Degree and above

3. Years of Work Experience in the Insurance Sector

Less than 1 year

1–3 years

4–6 years

7–10 years

More than 10 years

4. Current job position

Entry-level Management

Mid-level Management

Senior Management

5. Marital Status

Single

Married

Divorced

Widowed

Section 2: Factors related questions

I. Work-Life Balance Policies (Leave Policy)

1. The leave policies in my organization help me effectively balance my personal and professional responsibilities.

Strongly disagree

Disagree

Neutral

Agree

Strongly agree

2. Access to paid leave (e.g., maternity, sick leave) reduces work-related stress and enhances my job performance.

Strongly disagree

Disagree

Neutral

Agree

Strongly agree

3. The availability of leave policies positively impacts my job satisfaction and commitment to the organization.

Strongly disagree

Disagree

Neutral

Agree

Strongly agree

4. Inadequate leave policies make it difficult for me to manage work and personal life without affecting my productivity.

Strongly disagree

Disagree

Neutral

Agree

Strongly agree

5. My organization's leave policies are sufficient in supporting women in leadership roles to perform effectively.

Strongly disagree

Disagree

Neutral

Agree

Strongly agree

II. Work-Time Arrangement (Flexible Working Time)

1. Flexible working hours would allow me to maintain a better balance between work and personal responsibilities.

Strongly disagree

Disagree

Neutral

Agree

Strongly agree

2. The lack of flexible working arrangements negatively impacts my job performance and overall productivity.

Strongly disagree

Disagree

Neutral

Agree

Strongly agree

3. Having control over my work schedule would enable me to be more efficient and productive in my leadership role.

Strongly disagree

Disagree

Neutral

Agree

Strongly agree

4. My organization provides flexible working time options that accommodate my personal and professional needs.

Strongly disagree

Disagree

Neutral

Agree

Strongly agree

5. If flexible working hours were introduced, my ability to manage work-life balance and perform well at work would improve.

Strongly disagree

Disagree

Neutral

Agree

Strongly agree

III. Organizational Support (Employee Assistance Program - EAP)

1. The employee assistance programs in my organization help me manage stress and work-related challenges effectively.

Strongly disagree

Disagree

Neutral

Agree

Strongly agree

2. Access to counseling or mental health support improves my ability to focus on my job responsibilities.

Strongly disagree

Disagree

Neutral

Agree

Strongly agree

3. My organization offers sufficient support (e.g., childcare services, wellness programs) to help women in leadership balance work and personal life.

Strongly disagree

Disagree

Neutral

Agree

Strongly agree

4. Without employee assistance programs, I would struggle more with managing my professional and personal commitments.

Strongly disagree

Disagree

Neutral

Agree

Strongly agree

5. Strengthening employee assistance programs would improve my job performance and work-life balance.

Strongly disagree

Disagree

Neutral

Agree

Strongly agree

IV. Marital Status and Work-Life Balance

1. My marital status affects my ability to balance work and personal responsibilities.

Strongly disagree

Disagree

Neutral

Agree

Strongly agree

2. Married women in leadership roles face more challenges in maintaining work-life balance than their unmarried counterparts.

Strongly disagree

Disagree

Neutral

Agree

Strongly agree

3. Family responsibilities (e.g., childcare, household duties) impact my productivity at work.

Strongly disagree

Disagree

Neutral

Agree

Strongly agree

4. I feel that my employer considers the work-life balance needs of women based on their marital status.

Strongly disagree

Disagree

Neutral

Agree

Strongly agree

5. Additional organizational support would help married female leaders improve their work-life balance and job performance.

Strongly disagree

Disagree

Neutral

Agree

Strongly agree

V. Job Level

1. My job level (e.g., middle or top management) affects my ability to balance work and personal life.

Strongly disagree

Disagree

Neutral

Agree

Strongly agree

2. Higher leadership responsibilities make it more challenging to maintain work-life balance.

Strongly disagree

Disagree

Neutral

Agree

Strongly agree

3. My workload increases as I move up in the company, making it harder to balance work and life.

Strongly disagree

Disagree

Neutral

Agree

Strongly agree

4. Women in top leadership roles experience more work-life balance difficulties compared to those in middle management.

Strongly disagree

Disagree

Neutral

Agree

Strongly agree

5. If job expectations were more flexible at my level, my ability to perform effectively while maintaining work-life balance would improve.

Strongly disagree

Disagree

Neutral

Agree

Strongly agree

VI. Independent variable: Job performance

1. My ability to perform well in my leadership role is positively influenced by having access to supportive leave policies.

Strongly disagree

Disagree

Neutral

Agree

Strongly Agree

2. Flexible working hours help me maintain high productivity and effectiveness in my leadership responsibilities.

Strongly disagree

Disagree

Neutral

Agree

Strongly agree

3. Organizational support services, such as employee assistance programs, enhance my job focus and performance.

Strongly disagree

Disagree

Neutral

Agree

Strongly agree

4. Balancing marital and family responsibilities affects my efficiency and overall job performance.

Strongly disagreeDisagree

Neutral

Agree

Strongly agree

5. The expectations and demands at my job level impact how well I perform in my leadership role.

Strongly disagree

Disagree

Neutral

Agree

Strongly Agree