

**THE EFFECT OF WORK LIFE BALANCE ON WOMEN'S WORK
PERFORMANCE IN COMMERCIAL BANK OF ETHIOPIA**



**A THESIS SUBMITTED TO OFFICE OF GRADUATE STUDIES OF ADDIS
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OF THE REQUIREMENTS FOR THE DEGREE OF MASTER OF ARTS IN
HUMAN RESOURCE MANAGEMENT**

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Declaration

I, the undersigned, declare that this study entitled “The Effect of Work Life Balance on women’s work performance in Commercial Bank of Ethiopia” is my original work and has not been presented for a degree in any other university, and that all sources of materials used for the study have been duly acknowledged.

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CERTIFICATE

This is to certify that this study, “The Effect of Work Life Balance on women’s work performance in Commercial Bank of Ethiopia”, undertaken by Tansaye Aynalem for the partial fulfillment of the requirements for the Degree of Master of Arts in Human Resource Management at Addis Ababa University School of Commerce, is an original work and not submitted earlier for any degree either at this University or any other University.

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List of Abbreviations/Acronyms

CBE = Commercial Bank of Ethiopia

WLB = Work Life Balance

IFB = Interest Free Banking

HR = Human Resources

HRD = Human Resources Development

Gym = Gymnasium

ATM= Automatic Teller Machine

POS= Point of Sales

Op. Mang = Operational Manager

Cr. Admin = Credit Administrator

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Abstract

The main objective of the study is to examine the effect of work life balance on women's work performance in Commercial Bank of Ethiopia. To conduct the study a pure qualitative research approach and exploratory research designed were used. A total number of eight respondents nominated for the study by using a nonprobability sampling technique of purposive sampling. Interview was used as instrument to collect primary data from respondents secondary data also used for the study. The data collected from the primary sources analyzed and interpreted. The result of the study revealed that WLB practice affects women's performance. The practice of WLB in the bank exhibited at a low level. The result also indicates that there is a positive integration of WLB and work performance of women employees. The study suggested that to improve performance different WLB programs must adopted by the bank and to make WLB practice compressive and inclusive demographical difference need to consider. The study also recommended that WLB practice such as work related child care facilities, breast feeding center and parental leave are helpful in CBE.

Keywords: *Work life balance, performance, Demographic Variables*

CHAPTER ONE

INTRODUCTION

This chapter introduces the research problems and the associated research questions to be answered and objectives to be achieved. It includes the background of the study, statement of the problem, research objectives and questions, significance of the study, scope and delimitation of the study, definitions of terms and finally organization of the paper.

1.1. Background of the Study

As many researchers argue organization have many key resources for their competitive advantage in the dynamic business environment. Some mentioned financial resources others entrepreneurs some consider their technological advancement but all agreed that the existence of all resources is meaningless without skilled and maintained manpower. Perhaps of all the resources used for productivity in the organization, the ones often most closely scrutinized are the human resources (Mathis and Jackson 2009). Hence the success of any organization is determined a set of value, skill and principles of the organization employees. Sources of competitive advantage address through their commitment, adaptability and high quality. This set of value is a core competency of the organization. Core competency is unique capability that creates high value and differentiates an organization from its competition (Mathis and Jackson 2009).

Organizations adopt different HR strategies to maintain its core competency; the strategies include both financial and nonfinancial rewards. The financial reward system helps to improve the economic empowerment and living standard of an employee. The nonfinancial reward system helps to have a progress on employee's educational, carrier and skill gap which can be enhanced through performance and talent. The emphases of nonfinancial rewards include training and development, work- life programs employee recognition and career management (Mathis and Jackson 2009).

An increase in economic empowerment both in men and women leads involvement in work or business and increase in the individuals' working hours in parallel with family responsibilities. Generally take caring family responsibility is duty of both man and women unlike to be a woman's first duty. Changing demographic makes –up of our potential work forces, changing social roles, increase in women in the workforce create pressure in combining family and

work responsibility (Torrington, Hall & Taylor, 1988). The involvement is not as such an easy for women it is a dual responsibility; hence traditional take caring home and family is mostly considered as women responsibility. The dual responsibility of women in home and work place create a great burden. The burden creates the imbalance between work and life the existence of a need in involvement of paid work with dual responsibility in individuals and a need to maintain organizational competency required a miracle HR strategy. The miracle is the concept of WLB; individual's ability to meet their work and family commitments, as well as other non-work responsibilities and activities'' (Delecta, 2011).

All the strategies are involving in meeting the organizational vision; through this the contribution of employees is a paramount. According to Melese (2017), practicing modern banking service by enhancing the traditional banking service requires a great deal of its employees in its past history lengthen working time in service out of official working time and dates. The bank recognized the contribution of the work forces; due to this reason may adjustment and improvements are under taken in relation with employee's compensation and benefit polices. The adjustment taken is believed that it has significant on employee's performance.

CBE contemplate the importance of WLB concept this is clearly indicated on its HR policy and procedure state that the bank shall create a positive work environment that enhances the team-based processes staffed with professional performers, programs and procedures as well as professionalism and decorum. Furthermore the bank start the practice of WLB in certain areas such as the wellness program (gymnasium service and health care facility), cafeteria service and library service. The service are provides in some specific centers i.e. Center of Excellence building which is located in Addis Abeba around Megenagen, Zaguye building around Lideta and Paulos branch building which is located around Addis Ketema.

In considering the fact that work life balance is significant management aspect in resent back years for all types of organization different researchers conducted studies about WLB in relation with different variables in CBE. Based on their findings researchers concluded the importance of WLB for organizational growth Melese (2017) who study the effect of WLB on organizational commitment find out there is a low level of WLB practice in CBE and the research find out there is a positive relation of WLB and organizational commitment. Alemu (2018) studies the effect of WLB on employees engagements in CBE based on the findings the

researcher concluded that WLB is an important aspect to enhance employee's engagement. Researches also indicate the topic for further studies in relation with different variables.

In this paper different work-life balance and performance theories are presented and also the benefits of work-life balance programs to the performance are discussed. Finally detail analysis are given based on the prevailing WLB status of the CBE female employees to justify further promotion of work-life balance programs in the organization.

1.2. Organizational Background

The banking service in Ethiopia categorized in government and private; according to the national bank of Ethiopia report as of May, 2012 there are three governments owned and sixteen private owned banks exist at the moment. The increase in private bank in number and other related financial institution in banking industry in recent years create a variety in service for customers. Beside to the service delivery it also creates a challenging computation among them specifically for commercial bank of Ethiopia (CBE).

Commercial bank of Ethiopia is one of the largest banks in Ethiopia which was established as of the state bank of Ethiopia in 1942. The bank has vision to become a world-class commercial bank by the year 2025. CBE provide a fully-fledged banking service based on 2019/2020 half year report currently CBE has a total number of 37,845 permanent employees. The total assets of the bank is 747,195 million Birr in the budget half year. The bank plays a catalytic role in the introduce ATM service for local users and pioneer to introduce western union money transfer services in Ethiopia early 1990s. Currently the bank has more than 1558 branches across the country and two outside the country in south Sudan and Djibouti. The bank has a total number of 2,755 ATM machine and 3,399 POS machine.

1.3. Statement of the Problem

The banking industries in few recent years grow fast in number in Ethiopia because of the existence of many banks in the industry; the banks compute each other to increase customer satisfaction by providing quality service. Granting service excellences, providing unique product or service, which is complex to copy than rivalries is challenging. The banks compute against their service and product, applicability of technology and employee's skill and performance.

CBE is a bank which operates in this challenging industry to address its vision and increase its customer's satisfaction. The bank undertake different enterprises to win the computation this includes modernizing the banking service by linking the service to advanced

technological application such as introduction of ATM, Mobile banking, internet banking, CBE birr and POS machines. Introducing different banking products for different target groups; for women, youth, muday, educational and IFB. The other way is awareness creation about saving, promoting the benefit of saving, creating cashless society and advancing electronic purchase and payment habit in the society are included.

All the above initiatives required a great deal of employees; the initiatives taking some portion of time that was to be used for non-work activity hence employees expected to have time and emotion devotion in work place than personal activities. This results shortage of time and emotional stability in personal activities like family responsibility, education and other personal activities.

Time is scarce resources to address all the domains in work and non-work; addressing family responsibilities traditionally considered majorly as women first duties unlike to be men responsibilities. CBE has significant number of female employees and the contribution of them in meeting organizational vision and customer satisfaction is significant. Due to this reason family responsibility, occupational duty, and time constraints affect women more than men in an organization.

CBE consider its staffs as a valuable asset of the organization the commitment of the work forces help to modernize the banking service. CBE adopt different compensation and benefit strategies to increase performance, motivation and retain the work forces. The strategies include salary increment and granting different allowance, health and medical coverage, paid time off, and educational assistance.

Even though organizations implement different strategies to increase performance, motivation and retain the workforces on the other side difficulty faces on performance of employees at a general level. This is clearly indicated on 2019/20 Fiscal half year corporate performance and way forward report. On its nonfinancial report section of human resources management HRD strategy indicated that trainings, organizational design and development finalized, salary revision made and optimal workforce establishment designed. Even though the above HRD strategies are designed and implemented gaps are countered on report i.e. Gaps in quality of customers services, performance disparity among districts and branches and lack of balanced focus;

The study of this research take in to consideration of previous research studies about WLB in CBE as a point of initiation and as an input for the study. In this regards the existence of employee performance problem at a general level in CBE as an issue and since female's employee in the bank has significant role in the realization of organizational vision and the existence of WLB practice in CBE which helps to improve performance this research aimed to examine the effect of work life balance on women's work performance.

1.4. Research Objectives

The general objective of the study was to examine the effect of work life balance on women's work performance. The specific research objectives includes;

1. To examine female employees' experiences of work life balance in CBE.
2. To examine types of WLB program or practice existed in CBE.
3. To study the outcome of WLB program on performance of female employees.
4. To study way of balancing female employees work and non-work activities.

1.5. Research Question

The main research question that was answered on this study is, "What is the effect of work life balance on women's work performance of CBE employees?" and the specific research questions are:

1. What experience dose female employees have about WLB in CBE?
2. What type of WLB program or practice existed in CBE?
3. What is the outcome of WLB programs on performance of female employees?
4. How female employees balance work and non-work activities?

1.6. Significance of the Study

The findings of the study help to know whether or not the female bank employees are experiencing balancing in their work and personal life. The finding shows the specific effects of the corresponding levels of work life balance on performance of women employees. Thus, the company can decide to reassess, adjust and improve the different interventions they are currently doing. The employees of the bank also beneficial from this study since the findings of the study create a common understanding among staff regarding the WLB issue prevailing in CBE. These in turn it also help to put in place the appropriate WLB policies that help both the employees and the bank.

The conclusions that was drawn from the findings may likewise be beneficial or be utilized in other organizations in the same industry as the nature of work is the same. Finally, the study used as an input and reference document for other researchers who would like to conduct further researches in the area.

1.7. Scope of the Study

The research was constrained by different factors such as time, finance, and other resources. Because of these factors, the scope of the research was defined demographically, geographically, conceptually, methodologically and timely.

Demographically the study was examined the dependent variable performance based on gender; i.e. women's only in isolation. Geographically the study was conducted at commercial bank of Ethiopia Addis Ababa area so that, this paper did not consider other branches of the bank found outside Addis Ababa area. The study was focus on employees in head office under credit management office employees. The credit management office specifically the consumer office were selected due to the nature of the office setting and the nature of work similar these helped to focus and make a deep study with the available resource.

Conceptually the study was focused on the effect of work-life balance and women work performance in CBE. The dependent variable performance studied based on the independent variable WLB on the basis of concept of three dimensional measurement scale of Hayman, (2005). The three dimensions are: work involvement with personal life, personal life involvement with work, and work/personal life enhancement.

Finally methodologically to achieve the stated objectives, the study adopted qualitative research approach only. This study also adopted an exploratory research design which is suitable for the qualitative approaches. Due to qualitative approach and time constraints to collect and analyze the data a small number of sample drawn the study was methodologically delimited. Since this is an academic research, the time the research should be finalized was based on the academic calendar of the university. Therefore, the research was delimited in time with the academic calendar.

1.8. Limitation of the Study

In the process conducting this research, the researcher encountered some challenges interview was a data collection instrument to collect data for the research study. The major challenges faced were the presence of pandemic COVID 19 in a globally and country wide

respondents were not willing to give face to face interview feedback as planned. The other challenge is due to the former research conducted and request of researchers from different colleges and universities and also internal surveys made by the bank, the employees lose their curiosity to give feedback and refuse to accept interview for the question raised by the researcher. However the researcher at most effort tried to overcome these challenges by adopting other mode to conduct interview through telephone and by explaining the purpose of the research to persuade the respondents so that they give response for the raised question by taking some minutes.

1.9. Definition of terms

Work life balance: is individual's ability to meet their work and family commitments, as well as other non-work responsibilities and activities'' (Delecta, 2011).

Personal life Involvement with Work: refers to the extent to which one's personal life interferes with work (Fisher, 2001).

Work Involvement with Personal life: refers to the extent to which work interferes with personal life (Fisher, 2001).

Work/Personal life Enhancement: refers to the extent to which one's personal life enhances work (Fisher, 2001).

Work Performance: quantifiable outcomes of work behaviors (Hersen 2004),

1.10. Organization of the Study

The study has five chapters. Chapter one the introduction part which is contained the back ground, the statement of the problem, objectives of the study, research question, significance of the study, scope of the study, limitation of the study and definition of key terms. Chapter two is all about the review of related literature that includes the theoretical, empirical and conceptual framework reviews. The third chapter is research methodology involving the research design, source of data and data collection methods, sampling techniques and size, data analysis method and ethical consideration. The fourth chapter is the discussion, presentation, and data analysis and interpretation parts. The last chapter, chapter five, is about the summary, conclusion and recommendation part.

CHAPTER TWO

LITERATURE REVIEW

This part of the study providing the most important concepts in work life balance and its effects on performance of employees. It provides an insight in to these concepts as well as their relationships by focusing on previous literatures relevant to this study.

2.1. Theoretical Literatures

2.1.1. The Concept of Work Life Balance

Work-life balance refers to achieving a positive relationship between those activities that occur within the work and non-work domains (Gervais, 2016). WLB is positive integration of work/non-work activities to allow individuals to fulfill those personal, work, family, and community duties (Grzywacz & Carlson, 2007; Morris & Madsen, 2007). From the definition it is possible to understand the concept of work life balance is emerging from two extreme individual activities work and personal. The major point of these definition is creating or achieving a positive relation between the activities and balancing it. Hence Work-life balance is used to describe the equilibrium between responsibilities at work (paid) and responsibilities outside work (none paid).

WLB is an individual's ability to meet their work and family commitments, as well as other non-work responsibilities and activities (Delecta, 2011). The amount of time spend doing a job compared with the amount of time spend with family and doing things enjoy" (Cambridge Advanced Learner's Dictionary & Thesaurus, 2013 sited Gulbahar, Ali, Kundi & Qureshi 2014). Both the definitions explain the time commitments which are allocate for both work and non-work related activity that affect the willingness and capabilities of an individual.

Another definition is work-life balance is a concept which includes proper prioritizing between "work (career and ambition) and "lifestyle"(health, pleasure, leisure, family and spiritual development/ meditation) (Goyal, 2015). Similar definition is given by Greenhaus and colleagues (2003), work-life balance as the "extent to which an individual is equally engaged in and equally satisfied with his or her work role and family role". The definition states the concept of WLB is penetrating around personal or non-work and work related roles. The importance of the concept of WLB is how to equalize thus roles and how sequencing all activities of an individual without any problem or confusion between the roles.

According to Greenhaus (2003), Work-life balance consists of three components: time

balance, psychological involvement balance and satisfaction balance. Time balance refers to equal time being given to both work and family roles; involvement balance refers to equal levels of psychological involvement in both work and family roles; and finally, satisfaction balance refers to equal levels of satisfaction in both work and family roles. According to Delecta (2011), determinants of WLB are individuals, family, work –organization and social environments are mentioned.

Balancing the components into their multiple roles protects the person against negative experiences in anyone role and thus contributes to WLB, satisfaction balance and individual wellbeing by reducing work-life conflict and stress (Greenhaus, 2003). In opposition, significant differences of time investment into work time and family time, or work involvement and family involvement leads to work-life conflict, stress, work-life imbalance, satisfaction imbalance and a poorer quality of life (Greenhaus, 2003). The above definitions elaborate that one must proportional divide time, involvement and satisfaction to make a balance in life and work activities. On the other side if the components are not adjusted equally a result imbalance of work and life activities. The result of both sides has an effect on both work and personal life. Due to this reason organization now a day's perceived that the importance of the WLB life practice.

The great run to increase productivity, satisfaction and success in work require a great time commitment in work rather than personal life, which result in pressure on personal or non-work related activity which is called imbalance of WLB. Hence the practice of WLB provide work force with better opportunities in achieving a balance between their work and personal life domains, as a results increased morale, higher productivity, greater investment on return, greater commitment to organizational objectives and clients' needs as well as a reduction in health care costs(Bird, 2006).

2.1.2. Approach to Construct WLB

Work life balances policies involve all actions that improve the congruence of work and personal life demands. To improve balance of domains, employers need to focus on strategies like providing flexibility around work increasing employees sense of control and creating a more supportive work environment. Employers should improve human resources development within their organization and promote greater autonomy by enabling workers to make decisions about how to respond to demands (Duxbury & Higgins, 2003 cited on Sharma,

Anupama, (2010).

According to Evans (2002) cited on Melese (2017) four types of family friendly measures can be differentiated: support of a gap in employment due to family commitments; flexible working arrangements; support of child care or care for family members in need of care; and, information and qualification.

A gap of employment can be due to maternity, child care, or care for family member in need of care or emergency leave (e.g., to deal with a sick child, or when there has been a problem with child care or dependent family). Support can be given by job-protected maternity leave, parental leave for women and men, paid or unpaid special leave, time to be made up later or reduction in working hours (Evans, 2002).

Flexible working time this is a method of enhancing family friendly policies; it emphasizes on the option that individual adjust the position and length of working time. Flexible working time models allow employees to, or at least partially, individually tailor their own work schedule. Through flexible working time it is possible to address the interests of employees with family obligations. There are different mode of flexible time arrangements this can be done through job sharing, compressed work week and telecommuting (Beauregard & Henry, 2009).

Job sharing a technique in which involves two or more than two employees working together by sharing a single job. In this method, the employees not only share the job but they also share their responsibilities and their working time.

Compressed work week Ronen, Simcha; Primps, Sophia B (2001), describe compressed work weeks as a substitute work schedule where there is a transaction between number of hours worked in a day and the number of hours worked in a week.

Telecommuting this is also another way of using flexi time individual willingness and ability to perform their work virtually. This includes Via Mobile, video conference and different technological based instruments. This method also help individual to maintain a balance in personal and work activity difference.

Part-Time Work: arrangements can also allow people with health problems, disabilities or limited disposable time (e.g. students) to participate in the labor force, develop their skills and obtain work experience.

Support of child care or care for family members an increase involvement of parents in work requires having some facilities that will reduce their confused schedule among those

facilities the most considerable one is child care facilities. According to Ezra and Deckman (2006), the employees having on-site child care facilities tend to work more efficiently and they were the ones working overtime. The child care facilities includes workplace or linked nursery; financial help or subsidies to parents for child care; child-care provisions in holidays; breast-feeding facilities; workplace parent support group; and assistance with costs of eldercare (Evans, 2002).

Information and qualification is an important aspect employers should consider when aiming to promote work life balance; especially for working women. Less well educated mothers are more likely to be absent from the labor force for extended periods of time, and this is likely to reduce their, already limited, occupational choice and lower their relative earnings.

The other measure for promoting work life balance is the availability of supportive managers and work environment. Supportive managers at a levels should be given the skills they need (e.g. communication, conflict management, time management and organizational skills, or how to give and receive feedback), as well as the tools they need to manage people(e.g. appropriate policies or training on how to implement alternative work arrangements) (MacDonald, Brown & Bradley,2005).

2.1.3. Mechanisms of Linking Work and Life

Edward and Rothbard (2000) cited on Melese (2017), mentioned in research mechanisms to link work and life in different sub topics first on *Spillover specifically* refers to a way of matching the effects of work and family demand. These similarities usually are described in terms of work and family. Secondly related to

Compensation it is the way of helping to equalizer dissatisfaction in one domain by seeking satisfaction in another domain. It considers that shortfalls in one area (work or private life) are compensated in the other area. In addition to this *Segmentation* is a method of medicating work and family the two domains are going in parallel one does not affect another. People overpower work related thoughts, feelings and behavior while in the family domain, and vice versa.

Resource drain is in fourth place to deal with the involvements of movement of resources form personal to work and reversal way. The resources included time, attention, and energy. Resource drain is similar to compensation that involves shift resources between

domains. Edward puts *Congruence to refer* comparison between work and family, owing to a third variable that acts as a common cause. These common causes include personality traits, genetic factors, general behavioral styles, and social and cultural forces. Lastly the author put the *Work family conflict mechanism* in the form of mismatch between work and personal roles of individual.

2.1.4. Effect of Poor Practice of WLB on Employees'

The result which arises from work life imbalance has an impact on both organizational and individual aspect some of the common costs result in are absenteeism, and poor job performance are included.

Absenteeism from work is said to take place, especially when unplanned incidents occur, such as when a family member becomes ill (Chan, 2009). Absenteeism from work can also take place when individuals use up time that is meant to be spent at work in order to see to non-work demands so that they can try achieving a state of balance between their work and life roles (Koslowsky, 2000). This is done by either arriving late for work, leaving early from work or not pitching for work at all (Boyar, Maertz-Jr & Pearson, 2005). Thus it results in less self-organization, stress, anxiety, low performance.

Another result is poor job performance; performance can be defined as the extent of which episodes of employee behavior improve the organization's effectiveness (Byington & Felps, 2010). Several studies highlight that work-life conflict detriment of employee's job performance Aryee, 1992; Frone, Russell & Cooper, (1997); Netemeyer, Brashear-Alejandro & Boles, (2004). Therefore, if work-life conflict is reduced, job performance may increase and improve in the work place (Madsen, 2006).

2.1.5. WLB and Gender

The work life balance is a broad concept which can be seen in different aspects like demographically (age, gender marital status, and service year). The concept works for both genders, women still do the majority of household work (Risman,2011) and are considered still as the person 'responsible' for this task, even when engaged in paid work and despite social class (Risman,2011). In this respect, work-life balance becomes even more significant in women's on this study the research aim at examining the effect of WLB on women work performance. Therefore let consider the relation between the concepts with women.

In a global sense the involvement of women in work (paid-activity) is increased but their contribution in all aspect did not recognize as well. According to Gervais (2016), women constitute half of the population, in 2014, 50% of global working age women were actively employed International Labor Organization (ILO, 2014a). As, now women are in the corporate world and still do most of the housework, regardless of working part-time or full-time, even when married (EU-OSHA, 2013 cited Gervais 2016) which is a dual care roles. So work life balance has taken hold of more attention this is because for women, it's quite difficult and important that they need to balance both their professional and the personal life.

The effects of work life balance can be different, and they may be different for both men and women. Traditionally, labor has been divided according to gender. Women occupied the specific roles of being a housewife, seeing to domestic responsibilities and being a mother, whilst men were considered the breadwinners, who worked to supply the income for the family (Giddens, 2004). The dual care of woman increase in number of professional working hours or the increase in non-paid work activities, create a conflict; the conflict leads to imbalance on WLB. According to Delecta (2011), conflict occurs when one of the roles of the individual at work or in the family causes stress on the individual and this stress affects the other roles of the individual.

To sum up; all the definitions listed above explain the meaning, importance and effect of WLB concept by different writers in different ways. The common ground of all definition is the idea of balancing work and life aspect. The definition also indicates the result of good and bad practice of WLB in a general term and specific (women).

The WLB definition that was used as an operational definition of this research paper is a concept which includes proper prioritizing between "work (career and ambition) and "lifestyle" (health, pleasure, leisure, family and spiritual development/ meditation) (Goyal, 2015). This definition is selected because it incorporates the broad life aspects of an individual and work. Hence according to this definition a person's WLB is achieved when it is successful in meeting his/her work family and other social roles.

2.1.6. The Concept of Performance

Performance of the employee is considered as what an employee does and what he does not do. Employee performance involves quality and quantity of output, presence at work, obliging and helpful nature and timeliness of output (Yang 2008). In the same way, Armstrong

(2006), define employee performance as the achievement of specific tasks measured against predetermined or identified standards of accuracy, completeness, cost and speed.

According to June & Mahmood (2013), workers performance is one of the important elements of organizational success. It has been described in many ways; ability to achieve targets, realize goals, attain bench marks. Most people define worker performance as what a person did at work.

Campbell & McHenry (1990), define job performance as a collection of behavior employees engaged in at work, as long as that behavior contributed to the attainment of organizational goals. It was intuitive to draw a link between behavior and performance. Linking behavior and performance means trying to predict as to what type of behavior led to what type of performance.

According to Borman and Motowidlo (1993), workers performance is one of the most important dependent variables and has been studied for along decade. They identified two types of employee behavior that are necessary for organizational effectiveness: task performance and contextual performance. Task performance refers to behaviors that are directly involved in producing goods or service, or activities that provide indirect support for the organization's core technical processes.

As per Werner (2000), these behaviors directly relate to the formal organization reward system. On the other hand, contextual performance is defined as individual efforts that are not directly related to the task functions. However, these behaviors are important because they shape the organizational, social, and psychological contexts serving as the critical catalyst for task activities and processes.

2.1.7. Dimensions of Workers Performance

According to Armstrong (2010), job performance is the quality and quantity expected to be achieved in a particular job from an employee. To do so, job performance has the following dimensions (Pal, 2011).

Quantity of work: the amount of produced or the volume of work completed by employees based on the given time.

Timeliness of work timely delivery of work in terms of schedules, meeting deadlines.

Quality of work: the quality of work produced in terms of standards, errors, waste and rework.

Use of resource/efficiency: produces work in an efficient way in terms of using time, money

and materials.

Customer impact /value added: a condition on which a work produced meets or exceeds the expectations of internal and external customers.

Self-reliance: recognition of employees who produced work without any supervision.

Productive working habits: the employee has an overall work style which is effective and productive in terms of time management, setting priorities, and following up on commitments.

Alignment and compliance: the employee behaves in a way that is aligned with the values, culture and missions of organizations as well as common organizational practical procedures.

Competence: individual performance is also affected by his competence to perform the job.

Competence means the extent to which a person regards himself capable of performing the job. It indicates that a person has control of events occurring within and outside the organization rather than the events have control over him.

2.1.8. Factors Affecting Employee Performance

Different factors affect employees' job performance which constrains an employee to go in line with dimensions of job performance. There are bundles of factors that may nurture or lower employees' performance in their workplace (Armstrong, 2008). The bundles include;

Motivation is a way of increasing ability and willingness to work. Motivation helps goal-directed behavior which helps in satisfying needs (Robbins, 1997). It is, therefore, the prime force that promotes job performance. Individual effectiveness reflects his knowledge, abilities, skills and characteristics. In order to achieve goals of the organization, employees must be highly motivated.

Ability and knowledge: ability is the perception of a person about his knowledge and skill to perform the job. Knowledge represents technical attributes of a specific field. It indicates gaining expert information about the chosen field which the person has to perform. Skill is the practical ability of doing something. Theoretical information (knowledge) and practical exposure (skill) together make a person able and excel in job performance.

Role Perception is defined by the functions one performs in response to the expectations of the significant members of a system, and one's own expectations from that position. Role is important for integration of individual with the organization. Role is a central concept in work motivation as it is only through the role that individual and the organization interact with each other.

Resources organizational resources can be physical (infrastructure, plant layout etc.) or psychological (training, development, compensation, labor-management relationships, leadership, motivation, communication etc.). Resources at the work place affect performance of a person on the job.

Working Environment is a concept which has been operated by analyzing the extent to which employees perceive the immediate surroundings as fulfilling their intrinsic, extrinsic and social needs and their reason of staying with the organization (Pal, 2011). The benefits of creating and maintaining a positive working environment are huge that enables greater productivity, happier people, employee stability, business advantage, higher profits, greater security, and better health (Robbins, 1997).

The working environment includes the physical, psychological and behavioral aspects. The physical environment includes components of the tangible workplace environment that comprise spatial layout and functionality of the surroundings. According to Pal (2011) on the one hand, the psychosocial factor of working environment refers to the interactions between the environment and working conditions, organizational conditions, functions and content of the work, workers individual characteristics and to those of members of their families. On the other hand, the behavioral factors that may affect the performance of bank employees at work place are the exclusive nature and function of job satisfaction change, or systematic development or weakening in job satisfaction over spell.

The physical environment consists of elements that relate to the office occupiers' ability to physically connect with their office environment. The behavioral environment consists of components that relate to how well the office occupiers connect with each other, and the impact the office environment can have on the behavior of the individual. Pal (2011) in his study states that quality of the physical workplace environment may also have a strong influence on a company's ability to recruit and retain talented people. People working under inconvenient conditions may end up with low performance and face occupational health diseases causing high absenteeism and turnover (Robbins, 1997). The work places environment affects employee confidence, output and commitment both positively and negatively. Therefore it is not just a coincidence that new incentive programs which focus on lifestyle changes, work/life balance, health and fitness issues were previously not considered as significant payback tactics, but are now common practices amongst well-reputed corporations

(Khan & Jabbar, 2013).

2.1.9. Relationship Between WLB and Employee Performance

A relation between WLB and employee performance is clear based on the review of literature. According to Himani, S & Neha, G (June 2014) cited on Selvakumar, Manicka, Mahesh, Sathyalakshmi³ and Iswarya, (2016) stated that work-life balance increases the productivity, reduces the absenteeism and also increases the job satisfaction. Further work-life balance also supports the women to get success and happy family life. If good WLB practice existed in the organization, individual performance became better. In turn, better performance lead to a sense of achievement and result in greater productivity.

Thus the relationship between WLB and performance explained on the bases of dependent and independent. Performance is depend on WLB hence the better practice in WLB result in less absentees', less turnover and higher performance of an individual. On the contrary if WLB practice is poor a decrease in performance an increase in absenteeism, turnover and conflict result. Better performance result in productivity satisfaction, increase in employee engagement, organizational vision and values, management acknowledgment and appreciation of work. Conversely, it is incumbent upon the employer to provider sources, opportunities, recognition and a cohesive work environment.

2.2. Empirical Review

Different studies have been made regarding to work life balance in different aspect like its effect on, performance, organizational commitment, employee engagement, employee job satisfaction and so on. These studies have been made indifferent work setting such as banks and insurances, hospitals, educational centers and other. The studies also focused on variation of work life balance in different demographics such as age, gender, educational level, service year and marital status.

Sathya and Devi¹ (2016), made a study which aimed at examine WLB on women employees in India Mannarkkad Municipality. The finding show that working women finding that it difficult to balance their work and personal life irrespective of the sector they are into.

The study conducted by Chimani, Bukhari, Baloch, Ansari (2015), examine the impact of WLB on employee's productivity Banking Sector of Pakistan. The study concludes that work life balance has great association with employee productivity. The study revealed that there is a positive relationship between work life balance and employee productivity.

Narayana and Neelima (2017), a study conducted on Work life balance on women employees in banking sector in India examines WLB of women employees, and factors that affect WLB. The study indicates that women employees who are working in public banking are more satisfied than private employees. The finding also indicates work and personal life conflict occur when the burden, obligations and responsibilities of work and family roles become incompatible, it is very difficult to balance home life and work life. In other words women employees of public sector banks are performing well on job knowledge, interpersonal relationship, while women employees of private sector banks are having an edge over their public sector counterparts in parameters like attitude towards work and ambition for career growth. The study concluded that the work life balance has become a quest for professionals of banking industry both in private and public sector.

In similar way the study conducted by Hafiz (2017), about WLB of women employees in banking sector- kota city in India examine factors affecting WLB of women employees. Findings indicate that the working environment of bank and the nature of work in the sector is participative than individualism. About the organization plans and program in WLB aspect findings indicate the practice is not as such supportive. Furthermore majority of public sector employees were dissatisfied with the policies/facilities regarding time off for family engagements than the private sector bank employees.

Selvakumar, Mahesh, Sathyalakshmi and Iswarya (2016), the research has indicated that missing the family/ friends because of work pressure which result in depression and stress related disease. The researches show the banks are not offering separate policy for work- life balance. The factors affecting the work-life balance of women workers in banks; the personal factor influence has been examined and it indicates significant relationship with the level of work-life balance. From the analysis, the researcher found that there is no significant relationship between age, educational qualification, place of residence, mode of appointment, monthly income, family type and employment position of the respondents and their the level work-life balance of women workers.

The study conducted by Mungania (2017), the influence of work life balance on performance in the banking industry. The study examines the WLB aspects family responsibilities, flexible work arrangements, wellness programs, work life conflict on performance of the banking industry in Kenya.

The study findings indicates flexible work arrangements had a significant effect and positive relation on the performance; performance determined in terms of customer satisfaction, target standards and employee satisfaction. The other findings of the study indicated that there was a significant change in performance when wellness programs were provided to employees. The study also reveals that the banking industry was concerned about family responsibilities of its employees and this increases performance and therefore family aspects can significantly increase work performance when they are carefully incorporated organizational policies and if employees are supported on them.

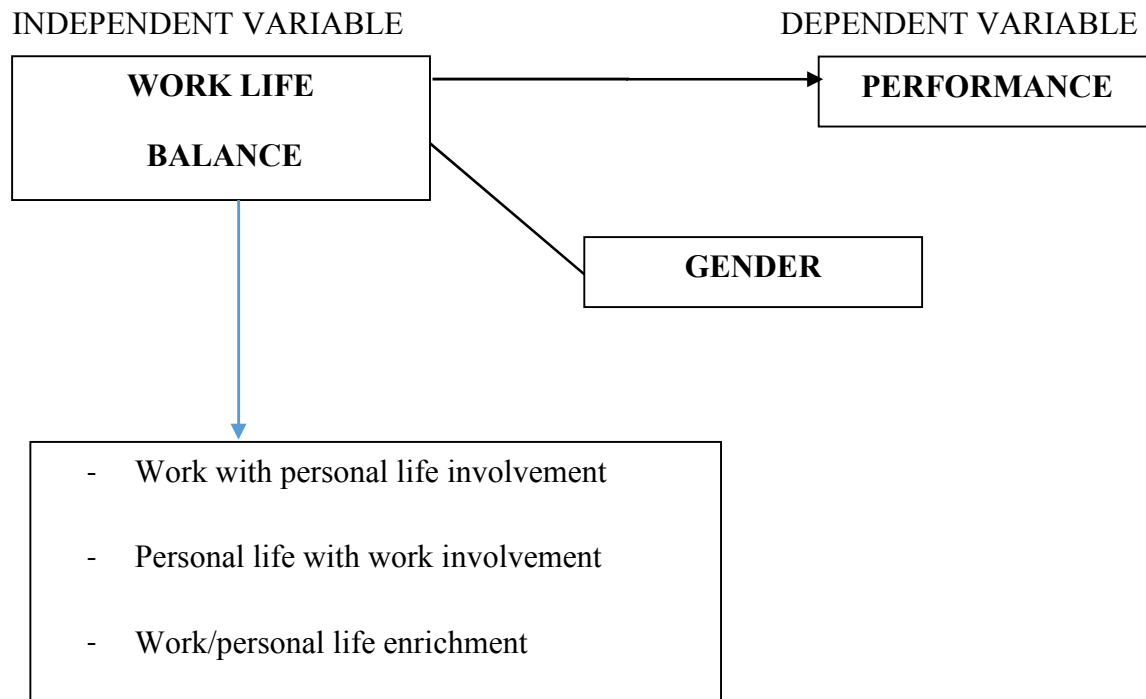
Another finding of the study was work life conflict; had no significant influence on performance of the banking industry in Kenya. Too much work, long working hours, job being involving (hence having not enough time for personal and family matters), too many responsibilities outside work, would result to work life conflict hence making employees unable to balance between work and family that implies work life conflict has a significant negative influence on performance.

Based on the review of the theoretical reviews and the finding of the empirical studies the WLB has a significant contribution for job performance, productivity and employee job satisfaction. There is a significant difference within a demographic variable, specifically gender regarding WLB.

2.3. Conceptual Framework

Based on the overall review of the related literatures, the following conceptual frame work in which this specific study is developed. In this study performance is taken as a dependent variable while work life balance as an independent variable. The independent variable, WLB, has three interactions: Work with personal life, Personal life with work and work/Personal life enhancement. The aim of this study is to investigate effect of WLB on women's work performance the demographic variable gender is also affect the WLB.

Figure 2.1 Conceptual framework



Source: Adopt Melese M. (2017)

CHAPTER THREE

RESEARCH METHODOLOGY

The method used for the research study is discussed below it includes the type of research approach, the composition of the sample and size of the sample, the type of data collection techniques and data analysis to be used.

3.1. Description of the Study Area

This study was carried out at Commercial Bank of Ethiopia. According to 2019/20 FY half year corporate performance and way forward report there are 114 (one hundred fourteen) new branches (36 IFB, 1 Diaspora Br) are opened in the period. Currently the total number of branches leads to 1,558 (one thousand five hundred fifty eight). The research was conducted on selected employees of credit management section offices i.e. consumer loan offices. The consumer loan offices are 6 (six) in number thus are south consumer loan, north consumer loan, east consumer loan, west consumer loan, central consumer loan and residential consumer loan.

3.1.1. Organizational context

Work-life balance is an issue of strategic importance to organizations and significance to employees especially for women employees. Organizational awareness and action with respect to implementing work life balance strategies hinges on an organization's need to attract and retain valued employees in a highly competitive labor market.

A good work life balance is central to employee effectiveness and satisfaction, and apprentice learning work life balance is about helping staffs combine work with their personal interests and commitments. The objective of this research is to study the work life balance effect on women's performance. CBE is one of the governmental bank in the country enrolling a huge number of employees in the industry compared to other banks. The presence of large amount of employee in the bank and the concern of HRM in maintaining the work forces by taking into consideration the concept of WLB this study conducted in commercial bank of Ethiopia.

3.2. Research Approach

The research approach were adopted was a qualitative study. A qualitative research approach is a design that is directed towards discovering and uncovering new insights, meanings and understandings (Ulin, Robinson, Tolley & McNeill, 2002). The purpose of

qualitative research is to generate rich knowledge of social events and processes by understanding what they mean to people, exploring and documenting how people interact with the world around them (Ulinetal., 2002). Thus the research participants' subjective understanding of WLB was studied, which is in keeping with the approached used. The qualitative research approach aimed at discovering the primary theme including human motivations and documentation of activities is usually very completed (Zikmund, J.Babin, C.Carr& Griffin, 2013).

3.3. Research Design

In light of the above qualitative research approach used suitable for exploring phenomena that the researcher knows little about, and such exploratory research design findings can emphasize further learning's in quantitative research (Zikmund, 2013). A reason for having using this type of design is because this study sought to gain an in depth understanding of the practice of WLB and its effect on female bank employees' work performance. These female bank employees are active participants in the research process whom provided a rich, thick description of knowledge from their workgroup context.

3.4. Target Population, Sample Size and Sampling Techniques

3.4.1. Population

Employees working in CBE categorized in to managerial and non-managerial, managerial positions divided into executive managerial, senior managers, medial level manager, and lower level managers. On the other hand non managerial employees categorized as experienced professional (job grades above 11 i.e. loan officers and quality assurance officer), professional (job grades of 9 and 10 i.e. credit administrator and quality assurance), clerical (secretaries) and non-clerical (drivers, file cleric messengers and genitors).

The target population for the study was consists of managerial, experienced professional and professional women workers of the bank working in six consumer loan under credit management in Addis Ababa area. The reason why for the target population is consumer loan office is due to the offices were selected as the natures of their work are similar and perform their duties only in the office setting. Currently, there are 10,406 (Ten Thousand Four hundred six) women employees across all branches and other process where 938 (Nine Hundred Thirty Eight) are in the managerial positions. Hence the total number of population for this study was 127 (one hundred twenty seven).

TABLE 3.1: Population of employees in target study areas

No	Target population	No of Employees		
		Female	Male	Total
1	South consumer loan	17	26	43
2	North consumer loan	23	32	55
3	East consumer loan	21	24	45
4	West consumer loan	26	22	48
5	Central consumer loan	27	20	47
6	Residential and housing consumer loan	13	13	26
Total		127	137	264

Source: CBE, Human Resource Management, December 30, 2019

3.1.1. Sampling

Due to time and resource constraints it was difficult to study all the population of the study and selecting a sample was necessary. Sampling is the process of selecting units such as people or organizations from a population of interest so that by studying the sample we may fairly generalize our results back to the population from which they were chosen (Henning, 2004). However with qualitative research, sample sizes are small and not representative of the general population, there by having little ability to generalize results (Zikmund, 2003). In light of this, the current study did not aim to generalize its finding back to the general population of women.

Hence this sampling method is relevant to this particular research study, because the research participants are workers of CBE in the credit management division. The sample size of this study were eight to ten respondents because the researcher wanted a rich, detailed, description of live experiences of WLB from the participants. In this light, the researcher can think that this could be obtained by using a smaller sample size (which is in line with the qualitative nature of the research study) rather than a larger sample size given the time frames for this study. The reason behind selecting research participants with these particular characteristics is the assumption that these participants provide meaningful insights and understandings into their experiences of WLB or a lack thereof.

Once the sample size was determined the next step is determining the number of respondents that were going to be selected from the six consumer loans. In order to do that proportionate stratified sampling technique was used. In this technique the number of sampling unit drawn from each stratum is in proportion to the population size of that section. Due to time and resource constraints it was difficult to study all the population of the study and selecting a sample was necessary.

Table 3.2 Proportionate Stratified Sample Size

No	Target population	Female	Proportionate Sample
1	South consumer loan	17	1
2	North consumer loan	23	1
3	East consumer loan	21	1
4	West consumer loan	26	2
5	Central consumer loan	27	2
6	Residential and housing consumer loan	13	1
Total		127	8

Based on the size of each stratum respondents were selected upon nonprobability method of purposive sampling technique were used. This sample design helps the researcher to select true sources of respondent from the total population further it is less time and cost consuming. Purposive sampling method This sampling method is strategic in nature, as it seeks to sample people who are relevant to the research questions (Bryman, 2004). “Purposive sampling means selecting participants for their ability to provide rich information”(Ulinet al., 2002). The selected respondents are drawn into consideration of the nature of the work similarity.

3.2. Data Collection

In this study both primary and secondary data sources were used. Primary data were semi structured interview. Through the interview data's were collected on the demographic characteristic of the respondents, the independent variable which is the WLB and the dependent variables women performance. The Secondary data sources were mainly used to review the related literature on the topic under study and to get the human resource related data of the CBE. These include: books, publications, research studies, referred journal articles and company documents. Selection criteria for respondents were permanent women employees who have in the position of managerial and professionals of CBE.

3.2.1. Data Collection Instrument

The data collection tools were used for the study was interview. The interview guide questions consisted of two parts. In the first section, there were six questions about demographic characteristic of the respondents (age, Job position, service year in CBE, marital status, number of children, and number of dependent family). These questions helped to describe the relationship between demographic characteristic and the WLB of the respondents. The second part contained the work life balance and performance. There were Fourteen (14) questions which answers how work involves in personal life, personal life involvement with work, enhancement of work and how WLB practice affects performance.

3.1.1. Validity and Reliability

Validity and reliability of the research instrument were tested through pilot test. A pilot test is conducted through interview to test the instrument validity. The pilot test findings dose not incorporated in the final findings of the study.

3.1.1. Data Distribution and Collection Procedure

The primary data were collected through interview; due to the presence of a pandemic corona virus (COVED 19) in the city to avoid social gathering and to practice social distancing the interview was conducted through telephone conversation. The telephone conversation undertaken with respondents were recorded. The recorded conversation transcribed then it was coded finally the coded data prepared in meaningful manner for data analysis and presentation.

3.2. Data Collection Procedures

To collect relevant information for the study purpose a letter of cooperation was issued

from AAU school of commerce distance education coordination office. The letter helps to notify the human resources department of CBE and respondents for their goodwill in the process of data gathering. After the request approved by the concerned organs a plan to conduct interview was communicated to individuals.

3.3. Data Analysis Method

According to Creswell (2003), data analysis in qualitative studies is not a separate step in the research process; rather it is done simultaneously with data gathering and report writing. Therefore, the data analysis phase was ongoing process. During the interviews data were collected through the audio records and it translated in to written format. After transcribing of the audio the data were coded then data synthesized with the intention of making order and sense of the data.

According to Creswell (2007), the data gathered through interviews organized into six steps: organize and prepare the data, reading the data thoroughly, begin detailed analysis with coding process, consider some remarks that provides detailed guidance for the coding process, advance how the description and themes was represented in the qualitative narrative and a final step in data analysis involves making an interpretation or deriving meaning from the data this study utilized common data analysis steps.

3.4. Ethical Considerations

The ethical consideration of the research was indicated for respondents and CBE. The researcher use the collected data only for the purpose of the research and the confidentiality and privacy through the process is kept under consideration; respondents were not mentioned their name during the interview. Moreover, the respondents were verbally communicated and consent was obtained before the interview conducted. Participation in the study was made only voluntarily.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS, AND INTERPRETATION

This chapter presents and analyzes the data collected from the respondents. The findings about the demographic characteristics, WLB involvements and performance were presented and interpreted. A total of eight (8) respondents interviewed all respondents were answered all questions asked by the interviewer.

4.1. Demographic Characteristics of the Participants

In this section, job related and personal profile of the respondent is presented. As it is presented in the following tables the age, job position, number of service years in CBE, marital status, number of children and number of dependents family of the respondent where presented.

Table 4.1 Demographic Characteristics of respondents

Respondent	Age					Job position	Service Year				Marital status	No children	No of dependent
	Below 20	21-30	31-40	41 – 50	Above 50		Below 1	1 – 10	11-20	Above 20			
R1			X			Loan officer			X		Married	0	0
R2			X			"		X			"	1	2
R3			X			"		X			"	2	4
R4			X			"		X			"	2	1
R5				X		"			X		"	3	1
R6			X			Op. Mang.		X			"	1	1
R7				X		Cr. Admin			X		"	2	2
R8			X			"			X		"	3	0

As indicated in Table 4.1 among the eight respondents six of them are age's ranged from 31 tzo 40 and two respondent ages with the range of 41 – 50. Five respondents are experienced professionals, one respondent is managerial position and two respondents are professionals. From the respondents four of them have a range of experience of 1 – 10 years the remaining four respondents have an experience of 11 – 20 years. All respondents are married and except one respondent all have child and dependent family. Two respondents have only one child each and one have one dependent family and the other one has two dependents. Three respondents have two children the one has four dependent family, the other one has two dependent family the remaining one has only one dependent. Two respondents have three children; one has one dependent family.

4.2. Result from Data Collection and Presentation

The following section describes the seven themes drawn from the interview. The theme describes different ideas from the data collected. Include how work involves in personal life, how personal life involves in work, how work and personal life enhanced and how performance is affected by WLB.

4.2.1. Thematic Areas

Meaning of WLB and Organizational Practices

As a researcher at a general level to examine how much the concept is familiar to respondents and what meaning is given by respondents was examined. In doing so, awareness and understanding about WLB has assured. All respondent define WLB in different ways but in the same premise. According to the respondents WLB is a balancing issue of personal life and work activities without interference or confusion of one on the other. All respondents agree that the organization have a practice of WLB; even though respondents agree on the presence of the practice majority of them mentioned that the practice is not yet inclusive to all staff members and they questioned the reachability and accessibility. Only one respondent answered the practice is in a good condition and enough.

Respondent answered that a cafeteria service give in the center of excellence, paulos branch and zagoye, a library service in center of excellence and a gymnasium service in center of excellence and zagoy considered by them as program of WLB in the bank. The other programs

that respondents mentioned are a medical coverage, awareness creation information dissemination about health on portal and a maternity leave.

Work Life Balance Practice and Performance

All respondents conform that at a general level the practices of work life balance help to improve performance of an individual. Respondent elaborate that even if programs which is practiced in CBE is not compressive and inclusive if improvement is done all agreed that good performance record. Few respondents elaborate how performance increase due to the practice of WLB they state that the more balancing acts done the lesser instability, lower stress, a higher motivation, less turnover rate, less absenteeism which result in an increase in performance.

Respondents also agreed that the practice of WLB affects women performances. All Respondents are married and have a dual responsibility of home and work. Five respondent state that when practice is existed performance increase whereas the remaining respondents state in the absences of WLB practice or the practice is poor as an instructional obligation performance dose not affected. Two respondents also explain it further according to them performance is a key for promotion in CBE hence weather the practice existed or not they were working for their performances. One respondent state about how it helps to increase a performance she elaborates it as follow;

“Currently I earn enough money to administer all demands in my life; I am in a good financial position and in a good position in the bank while I know that I do have performance gap to accomplish duties. I am a mother with two kids and one dependent family I have a responsibility to take care of my family specifically my kid. To cover my home assignment at home I will be late while entering to office and back to home early without respecting entering/exit time of the office. This reputed action affects my performance. She further explain that; if a day care center and breast feeding center existed near to her office all her fears and burden will decreased and she can have better performance.

Type of Program and Effectiveness Successfulness in Performance

Respondents were asked about which type of program would help to improve performance; all stated that if possible all types of programs helps to improve performance each respondents mentioned the different WLB programs. The listed program includes;

- Child care and breast feeding center all respondents.
- Gymnasium and wellness programs all respondents.
- Library and reading center two respondents
- Education subsidization three respondents
- Medical coverage for their dependents or subsidizing costs few respondents.
- Education and counseling about health all respondents.
- Flexi time arrangement one respondent

One respondents explain that a child care center program fascinate a mother which makes her emotionally stable and comfortable while accomplishing her duties. As they mentioned the reverse is true in real practice of CBE the respondent is a mother who left her kids in home most of the time she got emotional instability. Therefore she recommended that a child care is more helpful for performance improvement. Other two respondent explain the importance of gymnasium both respondent are mothers and two of them said that biologically a women appearance after pregnancy and delivery totally differ to fit physical appearance and further more for health and survival gym and other wellness program are important. All respondents agreed gymnasium programs keep individual health, fresh and make energetic in work places all this helps to increase and improve performance.

Respondents have a positive answer for effectiveness and successfulness of performance. One respondent exemplified and elaborate it most of the time the bank adopt different strategies to increase performance and motivation while gaps existed on performance. According to the respondent she was attending a gymnasium program for some times previously

“While I attend the gym program I can able to cop up a health problems; always when I get to office I was fresh energetic and full confident. The progress on my health avoids absenteeism which results in sick leave and unnecessary medication cost. Thus it helps me to improve performance.

Importance of WLB and Wellness Programs

About the importance of WLB in CBE all respondents agree that it vary vital for the organizations. Five respondents answered the only wellness program are medical coverage and gym programs. The medical coverage addressed to all staff but the gym is not address for all staff. If the practice expand and addressed to all staff it helps enhance individual working habits.

Personal Concerns and Working Hours

Respondents asked about personal concern address whether they perform better or not. All respondents agreed that some have a concern related to family caring (child and dependent), some have health, some educational (self-development). According to the respondents if personal concern properly addressed absentees reduced and wastage of time avoided hence the more present on the job the more perform on duties.

About working hours all respondents except one respond that the time of working hour is comfortable and covenant all respondents conform they are working in a normal working hour settings (8:00 am – 4:30) local time form Monday to Saturday. Few respondents also mention the time arrangement also helps employees to engaged in other activities i.e. education. Further few respondents also notice as the nature of the organization and the service delivered flexi time and other modes of working including teleworking is not covenant. One respondent do not agree with others because the entering and exit time is arranged with similar to other organization which are existed in the city this makes the transportation very difficult she opt to the time arrangement of branch which consider a shift time arrangements.

How Challenges Balancing Work and Personal and How it Balanced

Four respondents agreed that it is very difficult to balance demand of work and personal life. As respondents explain most of the time rather balance the imbalance out weight in life. One of the respondents explains that the imbalance is started when the moment she was a women. As she explain whether a women is single or married responsibility of family fall on her the work activity which is a sources of income and personal life (family and carrier development) aligning all this activities challenges.

“The challenge is sometimes personal life activities go beyond the boundary and involves in work in a similar fashion work responsibility (duties)

completely impose on personal activities. She elaborate it with examples I am a mother with two kids while I was in office most of the time I mentally plan what things to do in home for family further most of the time I do have a telephone conversation with home helpers while I was in office . Further I always need to update myself with short term courses but the stretched activities of work and home hampered me.

Four respondents disagreed with the former ideas the level of balancing is at moderate; according to them rather it is in the two extremes. Two respondents explain that easiness or difficulties determined based on individual habit of programming and way of managing responsibilities at home and work. According to the respondents one must programed all personal activities in a manner that will not go beyond the boarder. The other point they mentioned to make balancing at a moderate in personal life activities is job sharing with in family member and equal contribution is mandatory. The reaming two respondents agree on a moderate level and mentioned that sometimes balancing get difficult when personal activities many in number or occupational duties extend to home. She exampled herself; her baby sitter attend evening class, she left her two kid in home, her office location a little far away this situation was challenging until her kid start school then after it was not as such challenging. They agreed that difficulties or easiness is situational and not always constant.

Respondents also asked about how they balance work and personal activities; few respondents answered that most of the time they programed their all activities to avoid imbalance. According to respondent imbalance create anxiety, stress and other health related problems to avoid such consequences as much as possible they try to programmed activities. The other point they mentioned using maximum effort to accomplish occupational duties in office is that not take assignments to their home to avoid involvement of work in personal life. Although majority of the respondent balance using annual leaves, few informally take some time for their personal activities form the official working hours, day care centers, assigning baby sitters, bringing dependent family near to their home are other option they are using to balance.

Further respondents also asked whether they do have enough time for their families; only three respondents said that they do have time for their family. The remaining respondent

elaborate that they don't have enough time because of other related personal life activities in life (social responsibility and education) they did not get enough time.

Individual Initiative and Other Comments

Majority of respondents agreed that to balance work and personal life; initiative must started from individual decision in all aspect they also underlined that organization also help its employee to balance by facilitating the necessary aspects. One respondent explain in the following way;

“In practical case most of the time organizations take different initiatives to increase performance, motivation of employees at the end plan do not meet the preceding aim as needed. This is because that individual initiative is not incorporated. The same is true for balancing acts the existence of facilities or programs in an organization only dose not lead to balancing rather it incorporated with individual initiative.

Few respondents also give emphases that individual plan or initiative is not only supportive for balancing rather than it aligns with the organizational program and facilities. They also elaborate sometimes personal activities dose not lead with program or plan as an example breast feeding for child is not arranged by individual plan rather the organization maintain the center for the needed result. Hence a four month maternity leave is granted for a mother while it is suggested by physician it is better a mother to feed her breast for six month on a contrary this practice gets difficulty to implement. The respondent also recognized the co-workers and manager's support even if in CBE the practice of day care and breast feeding center yet not existed co-workers and managers helps her to balance her activities by maintaining the necessary support.

All respondents have replay that the bank has positive beginning practice on WLB but they also recommended that more work and effort is expected to move this beginning forward. They also mentioned the program centers for the practice are not enough for all employees; therefor to make participatory of the program considering the existence branches and number of employees in CBE is mandatory. Few respondents also mentioned they do have informal

information about day care and breast feeding center construction on a new building of CBE. They also recognized that it is one step movement for the practice of WLB practice in the bank.

CHAPTER FIVE

SUMMARY CONCLUSIONS AND RECOMMENDATIONS

In the previous section, each respondent response across the cases was presented. These responses were treated under each thematic area. In this section, the story provided under each thematic category is examined. To maintain consistency and precision, this discussion is organized based on the findings presented in the previous chapter.

5.1. Summary of Findings

- Respondents indicate there is awareness of the concepts of WLB.
- From the interview it is possible to know some WLB practices existed in CBE.
- The practice existed in the bank are not enough and exhaustive further work and expansion required.
- Respondent also show that the existence WLB practice help to improve performance.
- Answers also indicate that the practice of WLB has a positive effect on women performance.
- Responses indicate priority is given for day care and breast feeding programs to improve women performance while such practice is not yet started.
- Responses show that all types of WLB program are helpful and mandatory of performance improvement.
- When personal concern addressed properly effectiveness in performance increases.
- Current working hour of employee is convent.
- Organizational practice and individual initiative help to balance work and personal life.

5.2. Conclusions

Based on the findings of this study the following conclusions are drawn.

- The practice of WLB affects women's work performance of CBE employees.
- WLB and performance has positive relationship
- The practice of WLB in CBE is at the beginning stage.
- The practice of WLB of respondents are at low level.
- Dual responsibility and the absences of suitable WLB program affect the performance.

- Women who have children and families administered under them required balancing acts.
- To make performance successful and effective organizational balancing program is required.
- To make the practice of WLB effective the designing and implementation of the practice must consider demographical difference. Hence a program implemented for wellness is not always supportive for a woman who suffer child care problem.
- Job position has no significant difference for balancing work and personal life.
- Poor practice of WLB leads to interference of work in life and personal life in work. The result of this involvement is less satisfaction in work and life, reduction in motivation and finally poor performance in the performer. Hence there is no a possibility of enhancement in work and personal life. On the contrary to reduce involvement and result in successful and effective in performance personal life activities must be addressed.
- The more experienced in WLB practice result in an increase in motivation, reduction in absenteeism, reduction in resource wastage which lead to stability, happens, confidence of individual and a final output of good performance.
- All types of program is helpful and significant for employee performance; however child care center, breast feeding center more helpful for female employees performance.
- From flex time arrangement mode tele/ mobile/ conference working or work at home is not supportive due to the nature of the work in bank.
- Balancing personal life and work is not an easy task it requires an effort of two parties i.e. (individual and organizational). Balancing is not a one party activity; hence it is not always expected from individuals or organization rather it is mutually performed by both parties.
- Organizations expected to fulfill the necessary campaign, programs, police and practices thus this are not only mandatory individual initiatives for the practical applicability and successful implementation individual initiatives is paramount.

5.3. Recommendations

Based on the major findings and the conclusions made, the following suggestions are promote to the bank to improve the WLB and performance of women employees in CBE.

- To make the practices of WLB available in CBE extensive enough the bank must adopt different WLB programs and policies.
- To make the WLB program effective in designing the demands of the differences specifically demographical need to consideration. This means different programs must be designed to the target employees. As an example woman employees who are get birth required lengthen maternity leave or a breast feeding center near to her office. In a similar fashion she also required a gymnasium facility to keep her fitness and healthy.
- The banks WLB practice must help personal life of the female employees because it directly effect on performance. This can be done by introducing family friendly policies and program as demanded such as nursery facilities, paid parental leave and also elder care facilities.
- The bank must recognized the importance of WLB practice for the improvement of performance furthermore improving the practice other aspects also further must studied i.e. reachable, accessibility, and practicability of the WLB practices. Furthermore other factors affecting the practice must also investigate for the successful implementation of programs.
- Participatory designing required to make the practice of WLB effective and successful implementation. The participation of both organizational and individuals help to increase initiatives from both sides.
- The bank must also verify its current status of WLB and compared to others which are existed in the industry for a better improvement in the sector. The bank should do more to create awareness of WLB concept for all employees to test the fruitfulness of the practice in the organization.

5.4. Implication for Future Researches

This study is conducted to examine the effect of WLB on women work performance of the CBE employees. For the purpose, only qualitative analysis was executed. To further examine the study, broadening of the analysis by including both qualitative and quantitative (mixed)

analysis and increasing the sample size is suggested. In addition to that for the purpose of this study WLB was considered as independent variable. Further researches can be done by incorporating it with other factors that determines the performance of the employees.

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Annex

ADDIS ABABA UNIVERSITY SCHOOL OF COMMERCE MASTER'S OF ARTS IN HUMAN RESOURCE MANAGEMENT INTERVIEW GUIDE QUESTION FOR WORK-LIFE BALANCE PRACTICE AND ITS EFFECT ON WOMEN WORK PERFORMANCE IN CBE

Dear Respondents

I am graduating class of Human Resource Management at Addis Ababa University, School of commerce. This questionnaire is prepared for research purpose entitled- The Effect of Work Life Balance on Women's work performance in Commercial Bank of Ethiopia. As a member of your organization, your participation in this study was valuable and greatly appreciated. Information gathered was treated with confidentiality and were not be used for any other purpose.

SECTION ONE: Demographic profile:

Age: Below 20 _____ 21-30 _____ 31-40 _____ above 50 _____

Designation: _____

Years of service (year): less than 1 ____ 1-10 ____ 11-20 ____ above 20 _____

Marital status: Single _____ Married _____ Divorced _____

Number of children: 0 _____ 1 _____ 2 _____ 2+ _____

Number of dependent family _____

SECTION ONE: WLB and Performance:

1. What does WLB mean to you?
2. Does your organization have work life balance practice? If you say "yes" what are the major practices that are applied currently?
3. Do you think the practice of work Life balance helps to increase performance of employees? How?
4. What do you think about the effect work-life balance on women employee's performance?
5. From your opinion, which type of programs would improve Performance e.g. Child care facility, gym facilities, subsidized gym outside place of work, health and fitness education, counseling on health matters. e.t.c

6. Do you think that if employees have good work-life balance performance will be more effective and successful?
7. What is your perception about the importance of WLB in CBE?
8. How does your bank's wellness programs provision make you satisfied with your work?
9. When your personal concerns are addressed do you perform better or not? Explain
10. Are you satisfied with the working hours of the organization? If not why and what are the possible solution?
11. How easy or difficult is it for you to balance the demands of your work and your personal and family life?
12. How do you balance your work and personal activates? Do you get enough time for your family?
13. What initiatives you suggest for individual to manage his work-life?
14. . Kindly give any comments about your work life balance, in other words how happy are you with the way you divide your life between work families, caring for others, chores, leisure, workouts.