

**ADDIS ABABA UNIVERSITY**  
**SCHOOL OF GRADUATE STUDIES**  
**COLLEGE OF BUSINESS AND ECONOMICS**



**THE IMPACT OF WORK LIFE CONFLICT ON JOB**  
**SATISFACTION IN THE BANKING INDUSTRY**  
**FOCUSING ON TEN SELECTED BANKS IN ADDIS ABABA**

**Advisor: Dr.D. Saravanan**

**A Thesis Submitted in Partial Fulfillment of the**  
**Requirements for the Degree of Master of Arts in Business**  
**Administration (Management)**

**BY**

**Filimon Rezene**

**June, 2015**

### **Declaration/Confirmation**

I, Filimon Rezene, hereby declare that the thesis work entitled, “the impact of work life conflict on job satisfaction in the Bank Industry in Addis Ababa: focusing on selected banks in Addis Ababa”, is outcome of my own effort and study and that all sources of materials used for the study have been duly acknowledged. I have produced it independently except for the guidance and suggestions of the research advisor.

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

By: Filimon Rezene

Signature: \_\_\_\_\_

Date: June, 2015

Confirmed by:

Advisor Dr.D. Saravanan

Signature \_\_\_\_\_ Date \_\_\_\_\_

**Addis Ababa University**  
**School of Graduate Studies**

This is to certify that the thesis prepared by Filimon Rezene, “The Impact of Work Life Conflict on Job Satisfaction of Employees in the Banking Industry focusing on Selected Banks in Addis Ababa” and submitted in partial fulfillment of the requirement for the Degree of Master of Business Administration (MBA in Management) complies with the regulations of the university and meets the accepted standard with respect to originality and quality.

**Approved by Board of Examiners:**

Internal Examiner: **Dr. ZEWDIE SHIBRIE (PhD)**

Signature\_\_\_\_\_

Date\_\_\_\_\_

External Examiner: **Dr. TEMESGEN**

Signature \_\_\_\_\_

Date\_\_\_\_\_

\_\_\_\_\_  
Chair of Department or Graduate Program Coordinator

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### **List of Acronyms/Abbreviations**

WLC: Work Life Conflict

WLB: Work Life Balance

WLI: Work to Family (Personal life) Interference

FIW: Family to Work Interference

WLCQ: Work Life Conflict Questionnaire

JSQ: Job Satisfaction Questionnaire

### **Abstract**

*Work life conflict is defined as a form of inter-related conflict in expectation between both work and life roles. Job satisfaction has been defined as “a pleasurable or positive emotional state resulting from the appraisal of one’s job or job experiences”. The study aimed at exploring the impact of work life conflict on job satisfaction in ten selected Banks in Addis Ababa. To achieve this purpose, explanatory study design were used to analyze the data collected through cross-sectional survey questionnaire from a sample of 370 bank employees. These respondents were selected using simple random sampling method and were stratified on the basis of banks employees’ size. The data collected from the questionnaire were analyzed using Statistical measures such as correlation and multiple regression analysis. The major findings of the study include low level overall job satisfaction in the organizations under study, three work life conflict dimensions i.e., work to personal life interference, work overload and personal life to work interference and job satisfaction found to be inversely and significantly related. And also indicate that job autonomy is the most important factor to have a strong, positive and significant relationship with job satisfaction. In addition to this, four work life conflict dimensions of this research significantly explain the variations in job satisfaction. However, except job autonomy, which statistically and positively predicts the variation in job satisfaction, the three work life conflict dimensions i.e. work to personal life interference, work overload and personal life to work interference statistically and negatively predict the variation in job satisfaction. Based on the findings of the study, it is recommended that Top management should realize the effect of work life conflict on job satisfaction and should implement work life balance programs, practices and policies, and also it is essential that HR departments are responsive to the needs and constantly changing requirements of workforce and the effect of environmental issues in order to improve programs and policies of work life balance like locally attainable flexible work time arrangements.*

**Key words:** *Work life conflict, Job Satisfaction, Work Overload, Job Autonomy*

## **1. Chapter One: Introduction**

### **1.1. Background/Rationale of the Study**

Throughout the years, the role of work has been evolved and the composition of the workforce has changed. Today, work still is a necessity but it should be a source of personal satisfaction as well (Grant-Vallone & Donaldson, 2001). One of the vehicles to help provide attainment of personal and professional goals is work-life benefits and programs. Nowadays, with the aid of organizational resources, managers attempt to increase the productivity of their organizations as well as their employees. It is important to note that, among organizational resources, human resource is known as one of the most important one. Thus, taking into consideration the importance of human resources, it is urgent to pay attention to factors improving human resources' performance.

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

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

According to Aarti, Seema, Bhawna, and Jyoti (2013) suggested to increase the efficiency of the employee's bank should timely appraise their employees and encourage them to work because satisfied employees are reason for the success of the organization. When employees are satisfied with their jobs they become loyal and committed to the organization. Saleem, Saba. Majeed, Sadia. Aziz, Tariq and Usman, (2013) say that organization should make strategies and policies that will help employees to have clear understanding regarding their job tasks and objectives and if employees are not satisfied with their job they will not pay attention to their work and will not make customers happy and satisfied.

Work-life conflict (WLC) arises when the cumulative demands of work and non work roles are incompatible in some way, such that fulfillment of the obligations of one role make the satisfaction of the requirements of another role more difficult (Duxbury & Higgins 2006). They identified three components to WLC. The first is role overload, which exists when the cumulative demands of multiple roles on the individual's time and energy are excessive, such that the performance of one or more of the roles suffers. A second component of WLC is interference from work to family, when demands from the work role make the fulfillment of family obligations more difficult. The third component of WLC is interference from family to work, when family demands inhibit performance of work requirements.

According to Robbins S. P and Judge (2012) employees are increasingly complaining that the line between work and non work time has become blurred, creating personal conflicts and stress. At the same time, today's workplace presents opportunities for workers to create and structure their own roles. How do work-life conflicts come about? First, the creation of global organizations makes the world never sleeps. That means due to stiff competition, at any time on any day, employees are being forced to work somewhere. Second, communication technology

allows many technical and professional employees to do their work at home, in their cars, or on the beach—but it also means many feel like they never really get away from the office. Third, organizations are asking employees to put in longer hours. Finally, the rise of the dual-career couple makes it difficult for married employees to find time to fulfill commitments to home, spouse, children, parents, and friends.

Studies in the area of work-life interaction have so far concentrated on the imbalance between people's work and personal life. Employees have an increased concern about balancing their work and personal lives. This is the result of a world of work characterized by change and increased demands on time, and work commitment (Grant-Vallone & Donaldson, 2001; Burke, 2000). Furthermore, the concern is not limited to a specific group of employees as research in many countries has shown that employees across different organizational levels and with different family structures are concerned with achieving a better balance between working life, family obligations, leisure and socializing (Papalexandris & Kramar, 1997). An inability to create a balance between work and private life could influence employees' effectiveness and productivity in the workplace (Elloy & Smith, 2003).

In terms of job attitudes, employees reporting high levels of work life conflict tend to exhibit lower levels of job satisfaction and organizational commitment (Burke & Greenglass, 1999; Kossek & Ozeki, 1998). This view proposes that work-life balance practices will assist employees in balancing their work and family/private demands, which can in turn lead to enhanced employee productivity and significant organizational improvements. By enabling employees to schedule their time in order to better balance competing demands from work and from home, by helping employees to get third-party assistance with care giving responsibilities,

such practices are intended to reduce or eliminate levels of work-life conflict, and thereby boost employee performance and organizational effectiveness.

Authors say that achieving "work-life balance" is not as simple as it sounds. This is because work life and personal life are inter-connected and interdependent. Spending more time in office, dealing with clients and the pressures of job can affect the personal life, sometimes making it impossible to even complete the private responsibilities. On the other hand, personal life can also be demanding if employees have a kid or aging parents, financial problems or even problems in the life of a dear relative. It can lead to Absenteeism from work, creating stress and lack of concentration at work (Elloy& Smith, 2003). Work life conflict occurs when the burden, obligations and responsibilities of work and private roles become incompatible. Effectiveness of any organizational services is, therefore, determined partly by the satisfied employees that the organizations maintain.

This study, therefore, investigated the state, relationship and impact of work life imbalance (conflict) and job satisfaction among employees of the banking industry in Addis Ababa.

### **1.2.Statement of the Problem**

Rapidly changing global scene is increasing the pressure of workforce to perform maximum output and enhance competitiveness. Indeed, to perform better to their job, there is a requirement for workers to perform multiple tasks in the workplace to keep abreast (well-informed) of changing technologies.

Balancing a successful career with a personal or family life can be challenging and has impact on job satisfaction. In addition, it is important for every organization to take necessary steps to maintain a healthy balance between work and private lives so that both employees and the

company can be benefited in the long term. Employees want jobs that give them flexibility in their work schedules so they can better manage work–life conflicts. Organizations that don't help their people achieve work–life balance will find it increasingly difficult to attract and retain the most capable and motivated employees.

Accordingly, work-life facilitation was found to be associated with positive feelings about work such that to the extent that activities and responsibilities at work were perceived to enhance activities and responsibilities at home, employees experienced greater job satisfaction and organizational commitment (Aryee, Srinivas & Tan, 2005). Thus, key to successful work-life integration and resolution of work-life conflict is supposed to be that control over work scheduling and/or a work environment supportive to the work-life needs of employees, which includes a supportive supervisor and/or formalized workplace policies that provide for and make accessible, flexible work scheduling options.

Although many of earlier studies have made to add their own contribution to the concept of work life conflict, work-life balance and its programs and stated their own policy implication, they were inclined towards the developed countries, and less developed countries received little attention in various writings on the issue. Particularly, our country Ethiopia has not received direct attention regarding the impact of work-life imbalance on job satisfaction in the service sector in general and the banking sector in particular. The finding of the study in one country may not serve to another. Accordingly, since no previous researches conducted in Ethiopia in general and specifically in Addis Ababa on the same issue, the researcher interested to conduct empirical study to know about the impact of work life conflict on job satisfaction in detail.

The current study examined the relationship between job satisfaction and work-life conflict practices among banking sector employees in Addis Ababa.

The government of Ethiopia increased deregulation, in order to encourage the investors to participate in the banking sectors, as a result the number of bank has been increased which further raises the competition and difficulty among the banks. Due to this, banks are asking their employees to stay for long working hours and to work for Monday through Saturday.

The conducted preliminary survey through personal observation and unstructured interview on two banks before beginning the actual study indicates that the problem of work life imbalance is high in this sector. So, there is requirement for each bank to have healthier and more productive employees which can be maintained through effective work life balance management practices, programs and policies. In turn, balance in work-life and personal life enhances the performance of an employee, and productivity is positively correlated with performance and increases employee satisfaction levels. As such, this research investigated the state and relationship of work life conflict (WLC) and job satisfaction in banking industry in Ethiopian context, specifically in Addis Ababa. To this end, this study tried to answer the following research questions:

- A. What is the relationship between job satisfaction and work to personal life interference in the Banking industry?
- B. What is the relationship between job satisfaction and personal life to work interference in the Banking industry?
- C. Does any relationship exist between work overload and job satisfaction in the Banking industry?
- D. What is the relationship between job autonomy and job satisfaction in the Banking industry?

### **1.3.Objectives of the Study**

#### **1.3.1 General Objective of the Study**

The general objective of the study is to examine the state and analyze the impact of work life imbalance/conflict on job satisfaction among employees of banking industry in Addis Ababa.

#### **1.3.2 Specific Objectives of the Study**

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

- To examine the relationship between work to personal life interference and job satisfaction in the Banking industry
- To identify the effect of personal life to work interference on job satisfaction in the Banking industry
- To determine the existence of relationship between work overload and job satisfaction in the Banking industry
- To examine the effect of job autonomy on job satisfaction in the Banking industry
- To analyze the impact of work life conflict dimensions on job satisfaction in the Banking industry
- Based on the findings, to suggest strategies to maintain a healthy work life balance in the Banking industry

### **1.4.Hypothesis of the Study**

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

#### ***Hypothesis 1***

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

### ***Hypothesis 2***

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

### ***Hypothesis 3***

Ho3: Workload will not have a positive and significant relationship with job satisfaction.

### ***Hypothesis 4***

Ho4: Job autonomy will not have a positive and significant relationship with job satisfaction.

## **1.5.Scope of the Study**

The study was delimited to a section of the impacts of work life imbalance on job satisfaction among employees of banking sector in Addis Ababa in ten (10) banks. The findings of this study would have had paramount importance if all banks in the country included. In this connection, the study was shared delimitation in the sampling frame which only considered banks in Addis Ababa.

## **1.6.Limitations of the Study**

To the successful completion of the project, the researcher faced problems like lack of up-to-date and sufficient reference material, and to some extent lack of getting full support from and willingness of participants, i.e., being busy.

## **1.7.Significance of the Study**

In addition to fulfilling the academic requirement of the researcher, the result of the study will have the following benefits. Primarily, the results of this study will be of benefit to the selected

organizations in particular and Banking Industry in general; by understanding the state of work life imbalance and its effect on job satisfaction as it will help the organizations to take corrective measures. This study will intend to help the organizational management to straight their attention to this highly essential and contemporary function of human resource management.

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

- The findings of this research will help banks to understand the role of work life balance practices on job satisfaction.
- It will provide literature for the bank industry under work life conflict.
- It will provide solution for bank industry work and life problems and it may give them an idea of where they are presently in terms of their work and life quality and what they should do in the future.
- It will help to other researchers who want to conduct further study on the subject in the future.
- Further, this research study may be of interest to those exploring work life balance dimensions and theory in Ethiopian context in general, and service organizations in particular.

### **1.8.Organization of the Paper**

The study is organized in to five chapters. Accordingly, the first chapter commences with the introduction part of the study; the second chapter discusses the details of related literature of the study; the third chapter focuses on research methodology and the fourth chapter discusses data presentation, analysis and finally in chapter five conclusion were drawn based on analysis and possible recommendations were forwarded by the researcher based on the investigation.

## **Chapter Two**

### **Review of Related Literature**

#### **2.1.Introduction**

This chapter is based on the introduction and the research problem presented in the introduction and the previous studies that have been done within these constructs. It provides the reader with a literature review concerning the research area. In a case, current study is concerned with the investigation of impacts of work life conflict (WLC) on job satisfaction. In this light, large number of studies has been conducted in the field of work life conflict and job satisfaction.

Thus, dimensions of work life conflict, job satisfaction, and relationship between work life imbalance dimensions and job satisfaction literature has been discussed. At the end, the previous studies on the area are presented. In this study, the contribution is reviewed to show the effect of work life imbalance on job satisfaction in a banking industry in Addis Ababa.

#### **2.2.Conceptualizing the Work-Life Relationship**

According to Lewis (2002) there has been an evolution in the way in which work and personal life are conceptualized in the scientific literature. The focus initially was, and continues to be, on the conflict between work and family.

According to Greenhaus et al. (2003) work-family balance refers to a 50/50 balance between work and family with respect to amount of time, involvement, and satisfaction. Time balance refers to spending an equal amount of time on work and family roles. Involvement balance involves being psychologically involved in work and family roles to the same extent. Satisfaction balance occurs when an individual is equally satisfied with their work and family

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

### **2.3. Definition and Concept of Work life Balance**

According to Clark (2000) Work life balance is the phenomenon of striking an ideal balance between the professional life of an individual and their personal life with all of their respective associations. The level of importance being given to this phenomenon these days is because of the harmful results brought about because of the severe lack of this phenomenon.

The concept of work-life balance deals with finding the ways of balance that an individual creates between competing demands of work and home, i.e., how individuals do or should fulfill their employment related and personal responsibilities in such a way that an overlapping situation is not created.

According to the research paper, “*Is Happiness Relative?*” an effective work life balance makes a person happier and more content (satisfied) (Veenhoven, 1991). This contentment leads people to maintain the level of hard work they put in their respective careers and remain satisfied. While the researcher does not suggest that working harder to achieve more milestones or the thirst to advance is harmful, through careful observations it has been revealed that in their higher ambitions to achieve more, people put forth extreme efforts which reduces the level of

satisfaction they used to experience before; because their working time has increased and they have lost a health work life balance.

Although work/life balance has traditionally been assumed to involve the devotion of equal amounts of time to paid work and non-work roles, more recently the concept has been recognized as more complex and has been developed to incorporate additional components.

A recent study explored and measured three aspects of work/life balance (Greenhaus et al 2003).

- 1) Time balance, which concerns the amount of time given to work and non-work roles.
- 2) Involvement balance, meaning the level of psychological involvement in, or commitment to, work and non-work roles.
- 3) Satisfaction balance or the level of satisfaction with work and non work roles.

### **2.3.1 Work Life Balance Programs and Practices**

Work-life balance practices are deliberate organizational changes in programs or organizational culture that are designed to reduce work-life conflict and enable employees to be more effective at work and in other roles. The transition from viewing work-life balance practices solely as a means of accommodating individual employees with care giving responsibilities to recognizing their contribution to organizational performance and employee engagement is an important paradigm shift that is still very much 'in process.' From the very beginning it is important to understand that work-life balance does not mean to devote an equal amounts of time to paid work and non-paid roles; in its broadest sense, is defined as a satisfactory level of involvement or 'fit' between the multiple roles in a person's life. Although definitions and explanations may vary, work-life balance is generally associated with equilibrium between the amount of time

and effort somebody devotes to work and personal activities, in order to maintain an overall sense of harmony in life (Clarke, et al 2004).

According to Fisher (2010), many organizations have begun to offer flexible work arrangements to help employees balance work and life demands. Most organizations are left to decide how they will offer flexibility, and decisions are largely based on how they perceive such arrangements will affect their ability to be responsive to organizational needs. By creating a Flexible Work Arrangements (FWAs), organizations can keep good employees and not force them to sacrifice personal life. Flexible work arrangements will help employees benefit personally and professionally, and the result will make people who are more loyal, committed and productive (Smith, 2002).

According to Fisher (2010), the term flexible working covers flexibility in terms of the hours that are worked and the location and includes the following: Part-time, Flexi-time, Compressed working, Job sharing, Time off in lieu, Term-time working, Annual hours, Home working/telecommuting, Sabbatical/career break, and others.

Organizations can implement various work-life balance initiatives that may assist employees to better balance their work and family responsibilities, gain improvements in well-being and provide organizational benefits. There are a large variety of family friendly policies which include but are not limited to the following: flexible working hours, job sharing, part-time work, compressed work weeks, parental leave, telecommuting, on-site child care facility, (Heraty et al 2008). In addition, organizations may provide a range of benefits related to employees' health and well-being, including extended health insurance for the employee and dependents, personal days, and access to programs or services to encourage fitness and physical and mental health.

Still, other practices may support children's education, employees' participation in volunteer work, or facilitate phased retirement.

According to Gottlieb et al (1998) and Dessler (2008) the definitions of the five popular types of alternative work arrangements and additional practices can be viewed as supporting employees' health, well-being, and work-life balance.

**i. Flextime**

According to Dessler (2008), flextime is a work schedule in which employees' workdays are built around a core of mid-day hours when all workers are required to be present. The most prevalent alternative work arrangement, flextime or flexible work hours, typically consists of flexible workday start and finish times. Most organizations that offer flextime require all employees to be on the job during a set of core hours, but allow employees more choice over their work schedules on either side of these core hours (Ridgley et al., 2005). It allows employees, to determine (or be involved in determining) the start and end times of their working day, provided a certain number of hours is worked. This can allow them to meet family or personal commitments/emergencies (enable employees to respond to both predictable and unpredictable circumstances), during the day or to reduce their commuting time by starting and ending work before or after the rush hour.

**ii. Telecommuting**

It is becoming more and more common for people to do at least some of their regular work from home instead of going into the office. This type of arrangement is often called 'telework' or 'telecommuting' and can be advantageous for employees by allowing them: to organize their work day around their personal and family needs; to decrease work-related expenses; to reduce

commuting time; and to work in a less stressful and disruptive environment. It may also help to accommodate employees who, because of particular disabilities, are unable to leave home.

### **iii. Compressed Work Weeks**

A compressed work week is an arrangement whereby employees work longer shifts in exchange for a reduction in the number of working days in their work cycle (e.g. on a weekly or biweekly basis). This is an arrangement whereby a standard work week is compacted into fewer than five days by extending the length of the work days. According to Dessler (2008), compressed workweek is a work schedule in which employee works fewer but longer days each week.

### **iv. Part-Time Work**

Part-time 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. According to Tarrant (2007) part-time work is a work schedule that is less than full-time but is at least half of the regularly scheduled full time workweek, or work less than 30 hours a week.

### **v. Job sharing**

Job sharing is an arrangement which allows two (or sometimes more) employees to jointly fill one fulltime job, with responsibilities and working time shared or divided between them. It may be appropriate where opportunities for part-time jobs or other arrangements are limited.

According to Perrine (2009) job sharing is an arrangement in which two people voluntarily share the responsibilities, salary, and benefits of one full-time position, each working part-time on a conventional basis.

## **2.3.2 Work-Life Policies As Strategic Human Resource Management Decisions**

There are some motives for applying work-life practices by organizations: to increase participation of employees and make use of their capacities, to keep employee motivated and well performing, to make the organization more attractive to employees, to have a better corporate social responsibility.

The focus has been broadened from the micro level to more macro- or strategic perspective, known as strategic human resource management. The basic promise of this perspective is that organizations that achieve congruence between their human resource practices and their strategies should enjoy superior performance (Delery and Doty, 1996). The strategic human resource management perspective emphasizes that a workforce strategy should fit an organization's business goals, culture and environmental circumstances and that human resource management practices should be interrelated and internally consistent (Dreher, 2003).

#### **2.4. Definition and Concept of Work Life Conflict**

Although most research focuses on family life, recent evidence (e.g., Galinsky et al. (1996)) suggest that even employees without traditional families (e.g., non-parents and single employees) experience conflict between their roles and should be included in research. Thus, rather than focusing on general work–family conflict, it seems beneficial to consider the broader aspects of both work–personal life conflict as well as personal–work life conflict. There are real costs related to work and family conflict for employees and organizations.

According to Burke (1988) Thomas & Ganster (1995), there is evidence that the conflict related to work and personal demands can lead to negative health outcomes for employees and may decrease organizational commitment and job satisfaction, and increase burnout. Detrimental health outcomes encompass both physical health (e.g., somatic complaints, blood cholesterol) and mental well being (e.g., stress, depression, vitality/energy, and life satisfaction).

### **2.4.1. Work Life Conflict**

According to Greenhaus & Beutell (1985) work/life conflict is a form of inter-role conflict in which the role that pressures from work and family domain is mutually incompatible in some respect. The working world has changed dramatically over the years. More people in the workforce are more educated; workers are left with higher expectations and about gaining fulfillment at work, and people are working longer hours.

According to Stebbins (2001) points out that the employees' responsibilities and duties are changed in the workplace and at non workplace and also the changing face of the workforce has increased the amount of research looking at how people manage the demands of both work and personal life/family.

According to Lockwood (2003) the term Work Life Conflict (WLC) used contradictory with Work Life Balance (WLB). Work life balance (WLB) is defined as a state of equilibrium in which the demands of both a person's job and personal life are equal. However, when the demand of job or personal life increases it creates an unbalance situation and resulted in work life conflict. Creating a balance with job responsibilities and family responsibilities is a dilemma for the employees and almost impossible due to turbulent work environment, and fast moving economic development across the globe which resulted in demanding jobs and long working hours. Organizations were structured and employee loyalty based on the efforts to make the organization profitable. The period of industrialization served as a fore runner to the work/family conflict that intensified in the subsequent year (Duxbury & Higgins 2006).

### **2.4.2. Dimensions / Determinants of Work-Life Conflict**

The origin of work-life conflict is a legitimate issue. Authors have various explanations for the determinants of this kind of conflict.

According to Fu and Shaffer (2001) distinguish between two different directions of role interference, namely family-to-work and work-to-family interference. The determinants for the first type arise from the family domain whilst work-to-family interference arises from the work domain. They suggest that the determinants are unique to the six dimensions of work family conflict (namely, work-to-family time-, strain- and behavior-based conflict and family-to-work, time-, strain- and behavior-based conflict). They found that determinants arising from the work domain have much stronger effects and are significant contributors to time- and strain-based work-to family conflict. Supervisor social support was found to reduce strain- and behavior-based work-to-family conflict. The only significant determinants arising from the family domain are parental demands and hours spent on household work and these are correlated with time-based conflict solely.

#### **A. Work to Family Interference (WLI)**

According to Googins (1991) the relationships, struggles, and conflicts between workers and employers and between families and the workplace grew in this era. The time to perform one task (related job or family) does not left sufficient time to take up with other task related to family (personal life) or work. When work takes priority over personal life it is Work to personal life Interference (WLI). This type of conflict is mostly seen in male employees as they are more committed toward their work responsibilities in relation to the family responsibilities. However, women are not fully exempted with this type of conflict.

#### **B. Family to Work Interference (FIW)**

When family responsibilities become a hindrance to perform the work effectively it becomes Family to Work Interference (FIW). Many factors contribute to intensify family to work interference which mainly includes family responsibilities such as child and elderly care. The

conflict between work and family is now become a crisis for the organizations. With the increase in dual family parents, more job demand and long working hours made it almost impossible to create a balance between work and family.

According to Frone (2003) Hammer & Thompson (2003) Collectively, a manifestation of stress due to competing role demands, conflict is considered a bi-directional construct, in that work can interfere with family (i.e., *work-to-family conflict [WFC]*) and family can interfere with work (i.e., *family-to-work conflict [FWC]*). WFC and FWC are a reflection of the three primary stressors (i.e., causes of conflict), which serve as manifest variables according to Greenhaus & Beutell (1985, pg 77-82):

1. **Time-based conflict:** Time-based conflict is defined as stress resulting when “time devoted to one role makes it difficult to fulfill requirements of another role”.
2. **Strain-based conflict:** Strain-based conflict is defined as stress resulting when “strain produced by one role makes it difficult to fulfill requirements of another role”.
3. **Behavior-based conflict:** Behavior-based conflict is defined as stress resulting when “behavior required in one role makes it difficult to fulfill requirements of another role”.

Other international research on the determinants of work-life conflict includes an early study conducted by Pleck et al (1989) who concluded that certain job characteristics were strongly correlated with work-life conflict. These included the number of hours worked, irregular starting times, frequent and uncontrollable overtime work, an inflexible work schedule and physically or psychologically demanding work. Burke (1997) on the other hand, found that organizational values, associated with high performance and involvement, created an environment that can make it more difficult for employees to achieve or even wish to achieve balance in their work and life roles. Apart from the job characteristics and organizational values

mentioned above, Papalexandris and Kramar (1997) stated that individual variables could also influence work-life balance. These included age, sex, qualifications, pay, professional aspirations and family status as well as attitudes, expectations and priorities assigned to the various roles by both partners. Finally, Duxbury and Higgins' (2001) found that the greater number of roles that individuals have, the more likely that they will experience high work overload. Amongst these, married individuals with children or eldercare experienced the highest conflict.

### **Demands and Resource Model/Theory**

As can be seen in the definition, many studies that deal with work-life conflicts make use of the demands and resources approach. Voydanoff (2005) defines demands and resources as follows, "Demands are structural or psychological claims associated with role requirements, expectations, and norms to which individuals must respond or adapt by exerting physical or mental effort. Resources are structural or psychological assets that may be used to facilitate performance, reduce demands, or generate additional resources." (Voydanoff, 2005, pg 710)

According to Bakker & Geurts (2004) in work-life conflicts the most important demands and resources come from the job and the life domain. Job demands are "physical, psychosocial, or organizational aspects of the job that require sustained physical and/or mental effort and are, therefore, associated with certain physiological and/or psychological costs". Job resources on the other hand, are aspects of the job that may be functional in meeting task requirements (i.e., job demands) and may thus reduce the associated costs -and at the same time stimulate personal growth and development (Bakker & Demerouti (2007) Bakker & Geurts (2004).

Job demands include interpersonal conflicts, job noxiousness, job insecurity, and boring work, job pressures –such as demanding work or tight deadlines, and long work hours. Job resources

on the other hand, are schedule control, control over pace of work, job autonomy, decision-making latitude, job skill, social support and personal earnings (Schieman et al., 2009). As we can see from the list of possible demands and resources, it is not only characteristics at the individual level, but also organization and country level policies/characteristics that can be important in buffering or worsening work-family conflict. The availability of various family policies at the firm or country level, including leave provisions, flexible working time schemes, and a supportive working culture, may buffer some of the work-family conflict (Major et al., (2002) Stier et al (2012).

#### **2.4.3. Definition and Concept of Work Overload**

According to Rizzo et al (1970), work overload is defined as incompatibility between the work requirements and the amount of time and resources available to comply with these requirements. Work overload occurs when an individual's work role is characterized by too much work, time pressures, deadlines, and lack of necessary resources needed to fulfill duties, commitments, and responsibilities associated with work role (Beehr & Glazer, 2005). Work overload happens when job demands exceed the time and resources available (Frank & Gryna, 2004).

Overload occurs where multiple demands exceed resources, and may be either qualitative or quantitative. Qualitative overload refers to a situation where a task is too difficult to complete, while quantitative overload is experienced when there are too many tasks that need to be done. Most authors discuss overload in terms of the latter. A consequence of dual-career couples undertaking multiple roles is that they may become more susceptible to overload in the home and work environment. While the two sets of overload may be independent, there may also be

reciprocal relationships between them, as a combination of tensions between career and domestic demands (David et al., 2003).

According to Linda (2004) quantitative work overload occurs when an employee is assigned too great a volume of work to accomplish in a specified timeframe. It is very prevalent in our achievement oriented society and is associated with job tension, job dissatisfaction and various physical and psychological strain symptoms. Linda also described that qualitative work overload occurs when the work requires skills, abilities, and knowledge beyond what the person has. It occurs when employees feel that they lack the ability to do the job regardless of the amount of time available to them to complete the job. It may also result when performance standards are set so high as to appear unattainable.

Overloading employees with unreasonable work expectations (e.g. undue pressure, impossible deadlines, and unnecessary disruptions) is a form of workplace bullying or abusive supervision. It commonly involves placing undue pressure on employees, setting impossible deadlines for the completion of work, or excessive unnecessary disruptions.

According to Derek et al. (2009) the potential costs of treating employees in this manner are considerable. For instance, overloaded employees are more likely to make mistakes, feel anger or resentment toward their employers or coworkers, experience high levels of stress, have poorer health and work-family balance, and seek employment elsewhere.

## **2.5. Definition and Concept of Job Satisfaction**

Organizations are striving for better performance to compete with their competitors. For this reason they are trying to retain their valued employees and are considering the issues relating to work and life. To take care of their employees organizations are facilitating the employee even

at work to maximize the level of job satisfaction and to reduce turnover rate. Improving the quality of work life balance facilities not only helps in improving the productivity but also helps in increasing employee loyalty and job satisfaction. Researching literature, a variety of very similar definitions describing job satisfaction has been found.

The most popular is the one by Loche (1976), which describes job satisfaction as a pleasurable or positive emotional reaction to a person's job experiences. Job satisfaction can be defined as the collection of feelings and beliefs about a current job according to Jones, George, & Hill (2000), as a positive attitude that is believed leads to high performance Daft & Marcic (2001), or as a reflection of an employee's feelings about various aspects of work (Stone, 2005). Observing job satisfaction, it is very important to note two different expressions which are equally used in literature, i.e. job satisfaction regarding solely the task itself or the crucial activity of one's regular work, and job satisfaction in general which includes a range of different elements, such as satisfaction with pay, co-workers, supervision or working conditions.

According to Spector (1997) job satisfaction can better be understood as the degree to which people like their jobs. According to him, factors affecting job satisfaction can be classified into two major categories. The first category, the job environment, includes factors such as how people are treated, the nature of job tasks, administrative requirements, job autonomy, workload, work/private life conflict, community (customers) satisfaction and rewards (pay). The second category includes characteristics of the individual, personality, and experience. Being satisfied with the work place is one of the most important constituents of organizational behavior reflected from the employee's side. Generally, job satisfaction describes how content (happy) employees are with their current job. One of the primary independent variables in this

study is employees' satisfaction with work life. Essentially, job satisfaction is of great importance to organizations as a whole, but the conception is complex and difficult and as a result has not been explored in depth in the research. Therefore, exploring employees' job satisfaction is a relevant for private service organizations with important implications for Ethiopian banks in general, Addis Ababa in particular.

Job satisfaction depends on many factors like work environment, compensation packages, job autonomy and supervisor support but the researcher's goal will be to study the effect of factors associated with work life conflict on job satisfaction.

## **2.6.The Relationship Between Work/Life Conflict and Life Satisfaction**

Allen et al. (2000) note that work/life conflict has “dysfunctional and socially costly effects on individual work life, home life and general well-being and health”. As previously discussed, by definition, life satisfaction is a cognitive, global evaluation of an individual's life as a whole (Pavot & Diener, 1993). Therefore, the relationship between work/life conflict and life satisfaction has received a considerable amount of attention in the research literature. Not only is life satisfaction considered the non-work variable most associated with work/life conflict, it is also the one most strongly statistically related to work/life conflict (Allen et al., 2000). With the exception of two studies in the early 1980s that is Beutell & Greenhaus (1982), Cooke & Rousseau (1984), individuals who report increasingly higher levels of work/life conflict also report lower levels of overall life satisfaction.

## **2.7.The Relationship Between Work Life Conflict and Job Satisfaction**

### **2.7.1. Relationship Between Job Satisfaction and Work to Private Life Interference**

An employee faces different family problems along with their job responsibilities. The child care or elderly care responsibilities some time interfere in the job and create a situation of

family to work interference. Work life balance is a major component of employee's job satisfaction (Ezra & Deckman, 1996). Long working hours and priority of work role expectation over family role increase the employee's family to work interference (Beauregard, 2006). The use of family friendly policies such as flexible time and onsite childcare appears to help employees particularly working mothers, who have dual demand of better work and family life (Ezra & Deckman, 1996).

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

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

#### **2.7.2. Relationship Between Job Satisfaction and Private Life to Work Interference**

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

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

### **2.7.3. The Relationship Between Work Overload and Job Satisfaction**

In this section, some studies related to work overload and job satisfaction are evaluated chronologically, starting from the earlier studies. Several Studies have tried to determine the link between work overload and job satisfaction.

According to Vinokur-Kaplan (1991), organizational factors such as work overload and working conditions were negatively related with job satisfaction. Gryna (2004) also stated that work overload is one of the several factors that have an impact on job satisfaction. Work overload is negatively associated with job satisfaction according to Rita and Stephanie (2008). There is significant negative relationship between work-overload and job satisfaction (Nufar et al., 2009). As described by Nurit et al. (2008), dissatisfaction at work is caused by burnout,

work overload and poor health. Further, work overload is insignificantly positively correlated with job satisfaction (Nadeem & Abbas, 2009). An organization's performance and outcome depends on the employees' performance. In turn, the satisfied employees perform more and more. Based on this scenario, Saira et al (2013) revealed that the work overload and employee performance are positively correlated, and it has very weak relationship with employees' performance.

A study conducted by Ahmed et al. (2011), examined the relationship between work overload and job involvement with the two dimensions of work-family conflict [work interference with family and family interference with work]. Results of the study indicated that work overload was positively related to both work interference with family and family interference with work. On the other hand, job involvement was found to have no significant impact on the two forms of work-family conflict.

#### **2.7.4. Relationship Between Job Autonomy and Job Satisfaction**

Fewer studies exist that examine the relationship between job satisfaction and job autonomy. Job autonomy emerged as having a strong and clear correlation with job satisfaction, more autonomy in a job leads to higher job satisfaction among employees (Cabrita and Perista 2006).

According to Nadeem & Abbas (2009) Gronlund (2007) job autonomy is found to be a strong predictor of job satisfaction, jobs with high demands and high control, experience less job satisfaction. Kim (2001) also concluded in the research that autonomy has a significant positive effect on job satisfaction, her research further added that the higher the degree to which the job provides substantial freedom, independence and discretion of the worker in scheduling the work and determining the procedures to be used in carrying out, the higher the level of the worker's job satisfaction.

## 2.8. Conceptual Framework

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

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

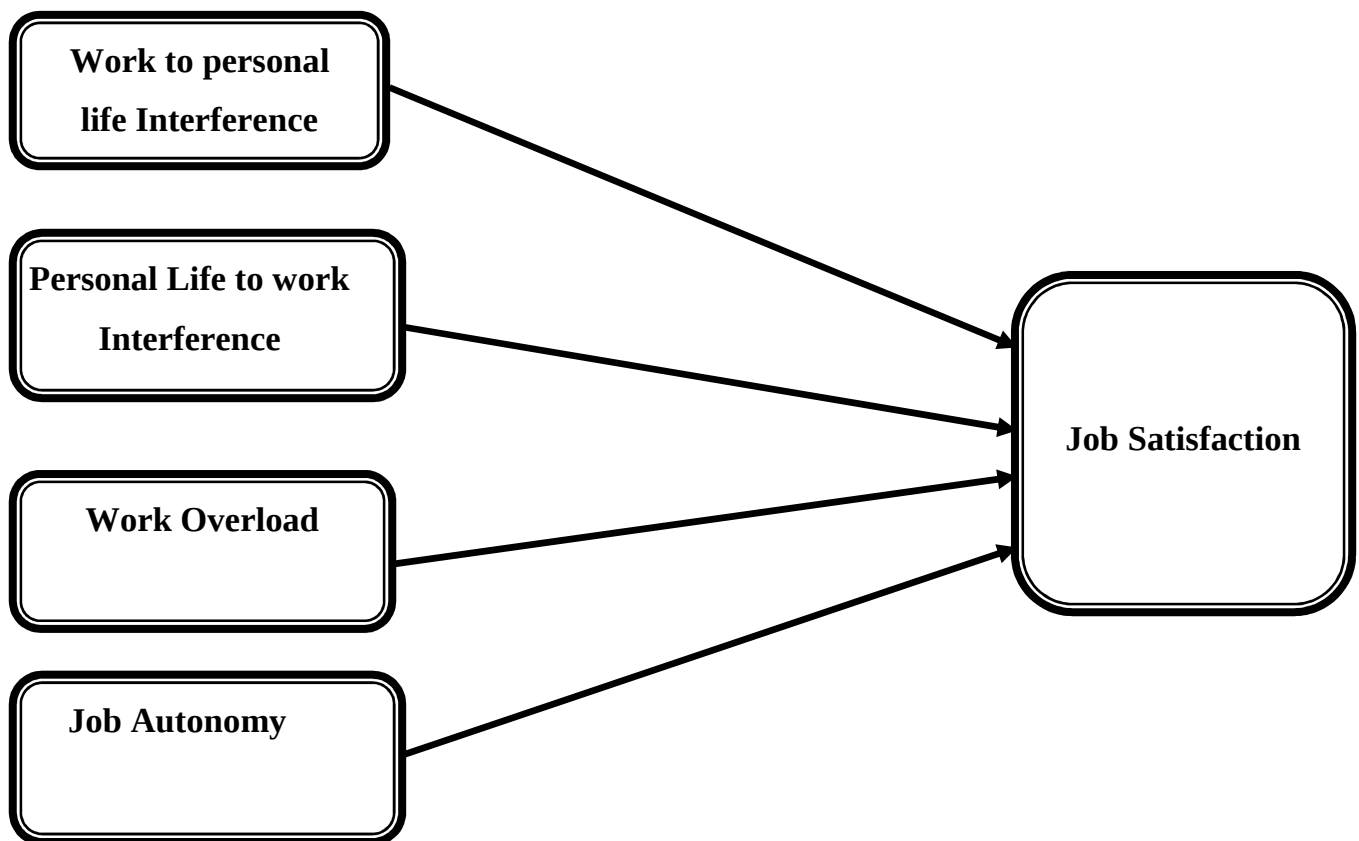


Figure 2.1, Theoretical framework of the effect of work life conflict on job satisfaction

Source: Self-extracted from review of literature

In a most recent study conducted in our country Ethiopia by Mulu Miesho (2012) on the relationship between work overload and job satisfaction in public service organizations, and

found that statistically significant relationship was found between facets of job satisfaction (pay, working conditions, policy and administration, supervision, opportunity for advancement, recognition, the work itself, co-workers and responsibility) and job satisfaction; and these facets of job satisfaction could significantly explain the variation in job satisfaction.

Moreover, work overload and job satisfaction found to be inversely and significantly related. Work overload also statistically and negatively predicts the variation in job satisfaction. In this case, my intention is, in addition to work overload, to know direct effects of the remaining three variables of work life conflict, *via*, work to life interference, life to work interference, and job autonomy on job satisfaction of employees in the banking sector.

Moreover, (Nadeem & Abbas, 2009) attempted to investigate the relationship between work life conflict and job satisfaction on both male and female employees in Pakistan. They conducted the relationship of work life conflict (as an independent variable) in five dimensions viz. work to family interference, family to work interference, work overload, job stress and job autonomy and job satisfaction (as a dependent variable). The source of data for this study was primary data acquired through questionnaire and personal interviews from the employees at three different management levels (top, middle and lower level management). The data for the research obtained from respondents of one public sector organization and one private sector organization. The study used close-ended questionnaire and personal interviews for collecting from a total 200 respondents, among the two organizations selected, 162 questionnaires were returned. The response rate was 81%. Finally, sample size of 157 managers was used for the final analysis as 5 questionnaires were rejected as they do not provide the sufficient information to conduct the analysis. They found that job satisfaction is significantly negatively correlated with work to family interference and family to work interference. However, the correlation of

workload is positive and insignificant which shows that workload does not affect the job satisfaction of the employees in Pakistan. Job autonomy emerged as having a strong and clear correlation with job satisfaction, more autonomy in a job leads to higher job satisfaction among employees. Although the study was conducted on service sector employees including both male and female, it was delimited to the managers.

Further, Perrewe et al (1999) investigated the relationship between work/life conflict and job and work satisfaction. It was hypothesized that work/family conflict would be negatively related to job and life satisfaction. Participants included 267 hotel managers, all of whom completed a series of questionnaires assessing work/life conflict, value attainment, job satisfaction, and life satisfaction. Results suggested that work/life conflict is negatively related to job and life satisfaction.

In general, it can be concluded that even though there have been studies on the relationship between work life conflict and job satisfaction in developed and some developing nations, as per the knowledge of the researcher, there appear to be no studies that examine the relationship between work life conflict and job satisfaction of employees in the banking sector in Ethiopia. It is, therefore, not known whether work life conflict affects job satisfaction among employees of the Ethiopian banks. Since satisfaction has an effect on performance, this study will be focused on the relationship between work life imbalance and job satisfaction instead of emotional exhaustion and performance.

In this context, the purpose of this study will be to investigate the impacts of work life conflict on job satisfaction of employees in the banking sector in Ethiopian context in general, in Addis Ababa in particular.

## **Chapter Three**

### **Research Methodology**

#### **3.1.Introduction**

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

#### **3.2.Research Design**

Explanatory study designs using quantitative method were used to analyze the data collected from employees. This study used explanatory study design to explain, understand and predict the cause and effect relationship between variables that is work life conflict dimensions independent variables and job satisfaction dependent variable.

#### **3.3.Research Type**

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

process, allowing for the collection of numerical data, the prediction, the measurement of variables, and the use of statistical procedures to analyze and develop inferences from that data.

### **3.4.Sampling Design**

The primary purpose of sampling is that by selecting some elements of a population, the researcher can draw conclusions about the entire population. The following section examines the target population, sampling frame and location, sampling elements, sampling method that was used for this study, and the motivation for selecting the sampling method. It also examines the sample size and sampling technique that was used for this study.

#### **3.4.1. Target Population**

The population of this study, as organizations, consists of all public and private banks there are 20 banks including the Central Bank of Ethiopia in Addis Ababa. Among these banks, ten were selected using multi stage sampling.

Therefore, the populations of this study are all permanent employees of the ten (10) selected public and private banks. The target population is 19,911 employees and also large enough to allow for precision, confidence and generalisability of the research findings.

#### **3.4.2. Sampling Frame and Sampling Location**

The preliminary survey undertaken before the questionnaire distribution indicates that there are 19,911 employees in the ten (10) banks under which the study was undertaken, based on this the sample has drawn from this total population.

As sampling location is where study being conducted, this research was conducted in the Addis Ababa. The ten (10) banks that were included in the study were Commercial Bank of Ethiopia

(with three Branches, included in the study), Awash International Bank, Construction and Business Bank, Nib International Bank, Wegagen Bank, Lion International Bank, Oromia International Bank, Berhan International Bank, Debub Global Bank and National Bank of Ethiopia.

**Table 3.1.Data Collected From Each Bank Regarding The Population Size, Who Are Currently Working In Addis Ababa.**

| <b>No.</b> | <b>Name of Banks</b>           | <b>Total Number of Employees</b> |
|------------|--------------------------------|----------------------------------|
| 1.         | Commercial Bank of Ethiopia    | 10,500                           |
| 2.         | Awash International Bank       | 2,458                            |
| 3.         | Wegagen Bank                   | 1,573                            |
| 4.         | Nib International Bank         | 1,320                            |
| 5.         | Construction and Business Bank | 987                              |
| 6.         | Oromia International Bank      | 914                              |
| 7.         | National Bank of Ethiopia      | 701                              |
| 8.         | Berhan International Bank      | 600                              |
| 9.         | Lion International Bank        | 520,                             |
| 10.        | Debub Global Bank              | 338                              |
|            | <b>Total</b>                   | <b>19,911</b>                    |

(Source: Developed for this research from National Bank of Ethiopia and All the sample Banks, 2015)

### **3.4.3. Sampling Elements**

The respondents were employees from the ten (10) banks. The same questionnaire was distributed to different ranges of respondents which are based on age, gender, marital status, education level, working experience and job type. As a result, it could help to generate different perception among the respondent to obtain the accurate result in the research.

### **3.4.4. Sampling Technique**

Multi stage sampling was applied to select the ten banks out of the twenty banks currently operating in Addis Ababa. From probability sampling design, stratified and systematic random

sampling method used to select the target banks for the study. From the total of 20 banks, ten banks were selected on the assumption to represent all public and private banks by grouping in to three strata that is small, medium and big banks based on their employees' size according to national bank of Ethiopia and selected through systematic random sampling proportionally..

It is obviously difficult to undertake all banks which are currently operating in Addis Ababa because it requires adequate time, financial resource and other study related resources. Due to these reasons, the researcher was forced so as to select ten (10) banks using systematic random sampling from each stratum as a sample. Other rational for selecting ten banks was employees' size of the Banks, so that the selected banks have more employees than the remaining ten (10) banks, and assumption that they can represent the 20 banks which are functional in Addis Ababa.

The sampling technique that was employed in this study is stratified random sampling in stratifying the total population into stratum and used systematic random sampling in selecting the representatives following the method of proportional allocation under which the sizes of the samples from different stratum were relatively kept proportional to the sizes of the stratum. The sample of total population was stratified on the basis of banks employees' size only. To prepare for stratified random sampling, researchers can randomize the sample selection process using several different techniques. Hence, the organizations were selected using systematic random sampling and head offices from each enterprise were selected as representatives of each organization. After selecting the head offices, respondents from each office were selected by using simple random sampling technique because each member of the population will have equal chance of being selected.

### 3.4.5. Sample size

This study used probability sampling design technique, employs simple random sampling method to select the target employees for the study. The rationale behind using simple random sampling method is because each member of the population will have equal chance of being selected.

To determine the sample size this research employs, from among different methods, the one which was developed by Jeff Watson (2001), ac cited by Mulu Miesho (2012) used as sample size determination formula to determine the sample size of the population. The research used sample size determination formula developed at University Park by Jeff Watson, Research Assistant, and Cooperative Extension & Outreach for calculating the sample size required.

$$n = \frac{\left( \frac{P[1-P]}{\frac{A^2}{Z^2} + \frac{P[1-P]}{N}} \right)}{R}$$

Source: Watson, Jeff: 2001

**Where:**

**n:** sample size required-385

**N:** number of people on the population-19,911

**P:** estimated variance in population - 50%

**A:** precision desired – 5%

**Z:** Based on confidence level – 95%

**R:** Estimated response rate- 98%

By using the above formula, then selected 385 respondents from the total population of 19,911 employees of the selected banks in order to collect relevant information. And the sampling

technique of this study will use proportional stratified sampling. The 385 respondents were selected from each Banks on proportion basis. The researcher makes the size of each stratum proportional to the size of the population.

Since the number of employees in each bank is not the same, the number of samples for each bank will be calculated by the following way:

**Table 3.2 Proportionate sampling determination**

| No. | Population size                | Sample Size     |                                     |
|-----|--------------------------------|-----------------|-------------------------------------|
|     |                                | No of Employees | Proportion of sample size           |
| 1.  | Commercial bank of Ethiopia    | 10,500          | $[(10,500/19,911) \times 385]= 203$ |
| 2.  | Awash international bank       | 2458            | $[(2,458/19,911) \times 385]=47$    |
| 3.  | Wegagen bank                   | 1573            | $[(1,573/19,911) \times 385]=30$    |
| 4.  | Nib international bank         | 1320            | $[(1,320/19,911) \times 385]=25$    |
| 5.  | Construction and business bank | 987             | $[(987/19,911) \times 385]=19$      |
| 6.  | Oromia international bank      | 914             | $[(914/19,911) \times 385]=18$      |
| 7.  | National bank of Ethiopia      | 701             | $[(701/19,911) \times 385]=14$      |
| 8.  | Berhan international bank      | 600             | $[(600/19,911) \times 385]=12$      |
| 9.  | Lion international bank        | 520             | $[(520/19,911) \times 385]=10$      |
| 10. | Debub global bank              | 338             | $[(338/19,911) \times 385]=7$       |
|     | Total                          | 19,911          | 385                                 |

(Source: Developed for this research, 2015)

### **3.5.Data Source and Collection Method**

#### **3.5.1. Data Source**

According to Kothari (1990) the task of data collection begins after a research problem has been defined and research design/ plan chalked out. While deciding about the method of data collection to be used for the study, the researcher should keep in mind two types of data viz., primary and secondary. Thus, data collected from both primary and secondary sources.

#### **3.5.1.1. Secondary Sources**

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

#### **3.5.1.2. Primary Sources**

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

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

The main reason for appearance and layout of questionnaire is to encourage respondent to complete the questionnaire so, in this study the questions will be kept as concise as possible with the actual wording and phrasing of the questions. The questionnaires included dichotomous, multiple-choice response and scaled-response. Moreover, the variables were

attitudinal and measured using Likert scale with five response categories (strongly disagrees, disagree, neutral, agree, and strongly agree).

### **3.5.2. Procedure of Data Collection**

The researcher sought permission from all targeted banks in Addis Ababa, permission for the survey was granted by 10 bank managers. After permission granted, the questionnaires were distributed to the respondents. The survey pack included a copy of the cover letter, and the questionnaire. Collection of responded questionnaire was started after a week from date of administration and continued for a month.

### **3.6.Questionnaire Design**

The questionnaire has three parts. These are: - Background Information (BIQ), Work Life Conflict Questionnaire (WLCQ) and Job Satisfaction Questionnaire (JSQ)

#### **3.6.1. Background Information**

Self administered questions were used to obtain background information of respondents relevant to the study. Participants were asked to furnish information with regard to their sex, age, marital status, educational level, ownership structure, occupation, work experience and type of work.

#### **3.6.2. Work Life Conflict Questionnaires (WLCQ)**

The first part of the questionnaire was to measure the banks' work life conflict by using a five – point Likert response scale developed by (Frone, M. Russell & M. L. Cooper., 1992

&Voydanoff, P., 2004) includes strongly disagree (1), disagree (2), neutral (3), agree (4) and strongly agree (5).

### **3.6.3. Job Satisfaction Questionnaires (JSQ)**

The second part of the questionnaire was to measure job satisfaction level by using a five -point Likert response scale developed by ( Frone, et al, 1992 & Voydanoff, P., 2004) includes strongly disagree(1), disagree(2), neutral(3), agree (4) and strongly agree (5).

## **3.7.Data Processing and Analysis**

### **3.7.1. Data processing**

In this activity the first task is editing, coding, classification and tabulation of collected data.

This data processing procedure has two consecutive phases:

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

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

### **3.7.2. Data Analysis**

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

### **3.8.2.1. Inferential Analysis**

According to Sekaran (2000:401), “inferential statistics allow researchers to infer from the data through analysis the relationship between two variables; differences in a variable among different subgroups; and how several independent variables might explain the variance in a dependent variable.” The following inferential statistical methods are used on this research.

#### **The Pearson Product Moment Correlation Analysis**

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

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

| <b>Correlation coefficient</b> | <b>Interpretation</b> |
|--------------------------------|-----------------------|
| (-1.00 to -0.8]                | High                  |
| (-0.8 to -0.6]                 | Substantial           |

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

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

- The relationship between work to personal life interference and job satisfaction
- The relationship between personal life to work interference and job satisfaction
- The relationships between work overload and job satisfaction
- The relationship between job autonomy and job satisfaction

### **Multiple Regression Analysis**

Multiple regression analysis takes into account the inter-correlations among all variables involved. This method also takes into account the correlations among the predictor scores. Multiple regression analysis more than one predictor is jointly regressed against the criterion variable (Cohen & Swerdlik, 2002). This method is used to investigate the effect of work life conflict (imbalance) dimensions (work to personal life interference, personal life to work interference, work load and job autonomy) and job satisfaction.

### **Regression functions**

The equation of multiple regressions on this study is generally built around two sets of variable, namely dependent variables (job satisfaction) and independent variables (work to personal life interference, personal life to work interference, work overload and job autonomy). The basic

objective of using regression equation on this study is to make the researcher more effective at describing, understanding, predicting, and controlling the stated variables.

| Independent Variables              | Dependent Variables |
|------------------------------------|---------------------|
| Work to personal life interference | Job Satisfaction    |
| Personal life to work interference |                     |
| Work load                          |                     |
| Job autonomy                       |                     |

#### **Regress Job Satisfaction on the Work Life Conflict (Imbalance) Dimensions**

Job Satisfaction = f (work to personal life interference, personal life to work interference, work overload and job autonomy)

$$JS = \alpha + \beta_1 WIP + \beta_2 PWI + \beta_3 W_{load} + \beta_4 JA + e$$

Where

JS = job satisfaction

WIP= work to personal life interference

PWI = personal life to work interference

WOLD = Work Overload

JA = Job Autonomy

e = model error term

Mathematically,

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

Where Y is the dependent variable- Job Satisfaction

X<sub>2</sub>, X<sub>3</sub>, X<sub>4</sub>, and X<sub>5</sub> are the explanatory variables (or the regressors)

$\beta_1$  is the intercept term- it gives the mean or average effect on Y of all the variables excluded from the equation, although its mechanical interpretation is the average value of Y when the stated independent variables are set equal to zero.

$\beta_2$ ,  $\beta_3$ ,  $\beta_4$  and  $\beta_5$  refer to the coefficient of their respective independent variable which measures the change in the mean value of Y, per unit change in their respective independent variables.

### **3.8.Ethical Consideration**

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

## **Chapter Four**

### **Data Presentation, Analysis and Interpretation**

#### **4.1. Introduction**

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

#### **4.2.Data Analysis and Interpretation**

To facilitate ease in conducting the empirical analysis, the results of the descriptive analysis are presented first, followed by the inferential analysis. The first phase involved editing, coding and the tabulation of data. This assisted in identifying any anomalies in the responses and the assignment of numerical values to the responses in order to continue with the analysis. The data was then checked for possible erroneous entries and corrections made appropriately. The

statistical program used for the analyses and presentation of data in this study is the Statistical Package for the Social Sciences (SPSS) version 20.

The descriptive statistics utilized are based on frequency tables to provide information on the demographic variables. Through tables, summary statistics such as means, standard deviations, minimum and maximum are computed for each work life conflict dimensions and job satisfaction in this study. This is followed by presentation of inferential statistics based on each hypothesis formulated for the study. All statistical test results were computed at the 2-tailed level of significance. The alpha levels of .05 and .01 selected a priori for test of significance for correlations, multiple regression analysis, and simple linear regression.

Three hundred eighty five questionnaires were distributed to the respondents and out of the whole 385 questionnaires, 370 of them were collected that accounts 96.1% response rate. Accordingly, the analysis of this study is based on the number of questionnaires collected.

#### **4.2.1. Descriptive Statistics**

##### **4.2.1.1. Background Information of Respondents**

**Table 4.1: Background Information of Respondents**

| No. | Item                  |                | Frequency | Percent | Valid percent | Cumulative percent |
|-----|-----------------------|----------------|-----------|---------|---------------|--------------------|
| 1.  | Gender of Respondents | Male           | 215       | 58.1    | 58.1          | 58.1               |
|     |                       | Female         | 155       | 41.9    | 41.9          | 100.0              |
|     |                       | Total          | 370       | 100.0   | 100.0         |                    |
| 2.  | Age of Respondents    | Under 25 years | 130       | 35.1    | 35.1          | 35.1               |
|     |                       | 26-35 years    | 196       | 53.0    | 53.0          | 88.1               |
|     |                       | 36-45 years    | 27        | 7.3     | 7.3           | 95.4               |
|     |                       | 46 and above   | 17        | 4.6     | 4.6           | 100.0              |
|     |                       | Total          | 370       | 100.0   | 100.0         |                    |
| 3.  | Marital status        | single         | 229       | 61.9    | 61.9          | 61.9               |
|     |                       | married        | 141       | 38.1    | 38.1          | 100.0              |
|     |                       | Divorced       | -         | -       | -             |                    |
|     |                       | Widowed        | -         | -       | -             |                    |
|     |                       | Total          | 370       | 100.0   | 100.0         |                    |
| 4.  | Educational level     | Diploma        | 34        | 9.2     | 9.2           | 9.2                |
|     |                       | Degree         | 320       | 86.5    | 86.5          | 95.7               |

|    |                                 |                          |     |       |       |       |
|----|---------------------------------|--------------------------|-----|-------|-------|-------|
|    |                                 | Master & Above           | 16  | 4.3   | 4.3   | 100.0 |
|    |                                 | Total                    | 370 | 100.0 | 100.0 |       |
| 5. | Ownership structure of the Bank | Government owned         | 224 | 60.5  | 60.5  | 60.5  |
|    |                                 | Private owned            | 146 | 39.5  | 39.5  | 100.0 |
|    |                                 | Total                    | 370 | 100.0 | 100.0 |       |
| 6. | Job position                    | Managerial position      | 16  | 4.3   | 4.3   | 4.3   |
|    |                                 | Professional             | 339 | 91.6  | 91.6  | 95.9  |
|    |                                 | Clerical and Secretarial | 15  | 4.1   | 4.1   | 100.0 |
|    |                                 | Total                    | 370 | 100.0 | 100.0 |       |
| 7. | Work experience                 | Less than 1 year         | 45  | 12.2  | 12.2  | 12.2  |
|    |                                 | 1 to 5 years             | 172 | 46.5  | 46.5  | 58.6  |
|    |                                 | 5 to 10 years            | 128 | 34.6  | 34.6  | 93.2  |
|    |                                 | 10 and above years       | 25  | 6.8   | 6.8   | 100.0 |
|    |                                 | Total                    | 370 | 100.0 | 100.0 |       |
| 8. | Type of work                    | part-time                | -   | -     | -     | -     |
|    |                                 | Full time                | 370 | 100.0 | 100.0 | 100.0 |
|    |                                 | Total                    | 370 | 100.0 | 100.0 |       |

Source: Own survey, 2015

Table 4.1 above indicates background information of respondents participated in the study. Gender, age, marital status, educational level, ownership structure, job positions, work experience and type of work of the sample respondents are displayed in the table.

As shown from the table item number 1 gender distribution of the sample, 215 (58.1%) of the total respondents are male, 155 (41.9%) are female. This implies that the proportion of male employees is slightly larger than that of female employees in the sampled ten Public and private owned banks.

As far as age of respondents is concerned, 130 (35.1%) of the respondents are in the range of under 25 years, 196 (53.0%) of the respondents are in the range of 26-35 years, 27 (7.3%) are in the range of 36-45 years and 17 (4.6%) are 46-55 years, as revealed from item number 2 of the table. From this, it can be understood that the public and private banks under study consist of all age groups with majority of 26-35 years.

The above table indicates that the percentage of the total participants, who married are 38.1% and those unmarried (single) are 61.9%.

Item number 4 of the table further indicates educational level of respondents. From the table, 34 (9.2%) of the respondents are diploma holders, 320(86.5%) of the respondents are degree holders and 16 (4.3%) of the respondents are Masters and above holders.

From this one can understand that most of the respondents are Degree and above holders, therefore, they would have the ability to fill the questionnaire by having know-how about work life conflict and job satisfaction of the organizations.

According to the table 4.1, 60.5 %( 224) of the respondents work on government owned banks while the remaining 39.5 %( 146) respondents works in privately owned banks. In line with this, 16(4.3%) of the respondents are working on managerial position while the remaining 339(91.6) and 15(4.1) respondents are working on professional and clerical and secretarial positions respectively.

Further, the above table gives information concerning the number of years an employee has been serving his/her organization concerned; accordingly 45(12.2%) of the respondents served their bank less than one year, 172(46.5%) of the respondents served their bank 1-5 years while 128(34.6%) and 25(6.8%) of the respondents have 5-10years and 10 and above years' work experience respectively.

Finally, according to the table above, as far as type of work respondents is concerned, all respondents are full time basis employees in the bank.

#### **4.2.2. Results of Inferential Statistics**

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

#### 4.2.2.1. Pearson's Product Moment Correlation Coefficient

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

- The relationship between work to personal life interference and job satisfaction
- The relationship between personal life to work interference and job satisfaction
- The relationships between work overload and job satisfaction
- The relationship between job autonomy and job satisfaction

So as to determine whether there are significant relationships between the dimensions of work life conflict and job satisfaction, Pearson's Product Moment Correlation was computed.

Hence, Table 4.2 below presents the results of Pearson correlation on the relationship between work life conflict dimensions and job satisfaction.

**Table 4.2. The relationship between work life conflict dimensions and job Satisfaction of employees**

|               |                     | Correlations    |                  |                                          |                                          |                     |
|---------------|---------------------|-----------------|------------------|------------------------------------------|------------------------------------------|---------------------|
|               |                     | Job<br>Autonomy | Work<br>overload | Work to<br>personal life<br>interference | Personal life to<br>work<br>interference | Job<br>Satisfaction |
| Job Autonomy  | Pearson Correlation | 1               | -.523**          | -.494**                                  | -.319**                                  | .574**              |
|               | Sig. (2-tailed)     |                 | .000             | .000                                     | .000                                     | .000                |
|               | N                   | 370             | 370              | 370                                      | 370                                      | 370                 |
| Work overload | Pearson Correlation | -.523**         | 1                | .573**                                   | .333**                                   | -.616**             |
|               | Sig. (2-tailed)     | .000            |                  | .000                                     | .000                                     | .000                |
|               | N                   | 370             | 370              | 370                                      | 370                                      | 370                 |

|                  |                     |         |         |         |         |         |
|------------------|---------------------|---------|---------|---------|---------|---------|
| Work to          | Pearson Correlation | -.494** | .573**  | 1       | .376**  | -.637** |
| personal life    | Sig. (2-tailed)     | .000    | .000    |         | .000    | .000    |
| interference     | N                   | 370     | 370     | 370     | 370     | 370     |
| Personal life to | Pearson Correlation | -.319** | .333**  | .376**  | 1       | -.460** |
| work             | Sig. (2-tailed)     | .000    | .000    | .000    |         | .000    |
| interference     | N                   | 370     | 370     | 370     | 370     | 370     |
|                  | Pearson Correlation | .574**  | -.616** | -.637** | -.460** | 1       |
| Job Satisfaction | Sig. (2-tailed)     | .000    | .000    | .000    | .000    |         |
|                  | N                   | 370     | 370     | 370     | 370     | 370     |

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

Table 4.2 above demonstrates the results of Pearson's Product Moment Correlation on the relationship between work life conflict dimensions(Personal life to work interference, work to personal life interference, work over load and job autonomy) and job satisfaction for the sample respondents. It shows that, the correlation coefficients for the relationship between work-life conflict dimensions and job satisfaction are linear, and positive and negative ranging from low to medium correlation coefficients.

The results in table 4.2 indicate that, there is negative and significant relationship between work to life interference and job satisfaction ( $r = -0.637$ ,  $p < 0.01$ ), private life to work interference and job satisfaction ( $r = -0.460$ ,  $P < 0.01$ ), work overload and job satisfaction ( $r = -0.616$ ,  $P < 0.01$ ).

Unlike three work life conflict dimensions (work to personal life interference, work overload and personal life to work interference), job autonomy has a positive and significant relationship with job satisfaction( $r = 0.574$ ,  $p < 0.01$ ). The finding on table 4.2 above further indicates that the highest relationship is found between work to personal life interference and job satisfaction.

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

#### 4.2.2.2. The Impact of Work Life Conflict Dimensions on Job Satisfaction

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

##### 4.2.2.2.1. Multiple Regression

In order to determine the extent to which the explanatory variables explain the variance in the explained variable, multiple regression analysis was performed.

**Multicollinearity Test:** in multiple regression analysis, multicollinearity refers to the correlation among the independent variables. According to the rule of thumb test, multicollinearity is a potential problem if the absolute value of the sample correlation coefficient exceeds 0.7 for any two of the independent variable, (Anderson et al., 2011). Before conducting the multiple regression analysis, the researcher examined the result of multiple correlations among the independent variables and found that, the pair wise correlation between the independent variables is below 0.7, as shown in appendices A and B.

Table 4.3 Regress work life conflict (imbalance) dimensions (work to life interference, personal life to work interference, work overload and job autonomy) as independent variable on the job satisfaction as dependent variable.

**Model Summary<sup>b</sup>**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|---|----------|-------------------|----------------------------|
|-------|---|----------|-------------------|----------------------------|

|   |                   |      |      |      |
|---|-------------------|------|------|------|
| 1 | .756 <sup>a</sup> | .571 | .566 | .765 |
|---|-------------------|------|------|------|

a. Predictors: (Constant), Job Autonomy, Personal life to work interference, Work to personal life interference, Work overload

b. Dependent Variable: Job Satisfaction

**ANOVA<sup>a</sup>**

| Model |            | Sum of Squares | df  | Mean Square | F       | Sig.              |
|-------|------------|----------------|-----|-------------|---------|-------------------|
| 1     | Regression | 284.165        | 4   | 71.041      | 121.371 | .000 <sup>b</sup> |
|       | Residual   | 213.643        | 365 | .585        |         |                   |
|       | Total      | 497.808        | 369 |             |         |                   |

a. Dependent Variable: Job Satisfaction

b. Predictors: (Constant), Job Autonomy, Personal life to work interference, Work to personal life interference, Work overload

**Coefficients<sup>a</sup>**

| Model                                | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig. | Collinearity Statistics |       |
|--------------------------------------|-----------------------------|------------|---------------------------|--------|------|-------------------------|-------|
|                                      | B                           | Std. Error | Beta                      |        |      | Tolerance               | VIF   |
| (Constant)                           | 4.348                       | .275       |                           | 15.825 | .000 |                         |       |
| 1 Work to personal life interference | -.299                       | .043       | -.305                     | -6.867 | .000 | .595                    | 1.681 |
| Personal life to work interference   | -.203                       | .041       | -.186                     | -4.935 | .000 | .826                    | 1.211 |
| Work overload                        | -.246                       | .042       | -.259                     | -5.795 | .000 | .589                    | 1.699 |
| Job Autonomy                         | .237                        | .044       | .229                      | 5.419  | .000 | .660                    | 1.515 |

a. Dependent Variable: Job Satisfaction

Result of this multiple regression analysis shows that the value of F statistics 121.371 at 4 and 365 degrees of freedom is statistically significant at 99% confidence which means that model is statistically significant. The  $R^2$  of the model is 0.571, which shows that approximately 57.1% of variance in dependent variable (job satisfaction) can be explained by the linear combination of the independent variables work life conflict (work to personal life interference, personal life to work interference, work overload and job autonomy).

## Hypothesis 1

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

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

The results of Pearson correlation analysis, as presented in table 4.3 above, revealed that work to personal life interference has a negative and significant relationship with job satisfaction ( $r = -0.637$ ,  $p < 0.01$ , at 99% confidence). Correlation analysis indicates that, there is a negative, substantially strong, though statistically significant, relationship between work to personal life interference with job satisfaction. The result supports Ho1. Therefore, the researcher may fail to reject the null hypothesis and it is accepted that, work to personal life interference has a negative and significant relationship with job satisfaction.

## **Hypothesis 2**

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

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

The results in table 4.3 above, revealed that personal life to work interference has a negative and significant relationship with job satisfaction ( $r = -0.460$ ,  $P < 0.01$ , at 99% confidence). This proves Ho2, which stated that a negative relationship exists between personal life to work interference and job satisfaction. Hence, the researcher may fail to reject the null hypothesis and it is accepted that, personal life to work interference has a negative, medium and significant relationship with job satisfaction.

## **Hypothesis 3**

Ho3: Workload will not have a positive and significant relationship with job satisfaction.

Ha3: Workload will have a positive and significant relationship with job satisfaction.

As shown in table 4.3 above, work overload has a negative and significant relationship with job satisfaction ( $r = -0.616$ ,  $P < 0.01$ , at 99% confidence). The study result supports Ho3. So, the results of the correlation rejected our Alternative hypothesis 3(Ha3), which stated that a positive and substantially strong and significant relationship exist between workload and job satisfaction. Hence, the researcher may fail to reject the null hypothesis and it is accepted that, work overload has a negative and significant relationship with job satisfaction.

#### **Hypothesis 4**

Ho4: Job autonomy will not have a positive and significant relationship with job satisfaction.

Ha4: Job autonomy will have a positive and significant relationship with job satisfaction.

Table 4.3 further shows that, job autonomy has a positive, strong and statistically significant relationship with job satisfaction ( $r = 0.574$ ,  $p < 0.01$ , at 99% confidence level). This disproves null hypothesis which stated that a positive correlation does not exist between job autonomy and job satisfaction. Hence, the researcher may fail to accept the null hypothesis and rather it is accepted the hypothesis that supports the increase in job autonomy increases the job satisfaction for the employees in the banking sector in Addis Ababa, and vice versa.

#### **4.3.Discussion of Results**

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

According to table 4.2, the correlation result ( $r = -0.637$ ,  $p < 0.01$ ) shows that work to personal life interference has a negative and significant relationship with job satisfaction. Correlation

analysis indicates that, there is a moderately strong, though statistically significant, relationship between work to personal life interference with job satisfaction. The result in this study was in line with previous studies of [(Nadeem and Abbas (2009); Cabrita and Perista (2006); Jayaweera (2005); Janasz and Behson (2007); Perrewe et al (1999) and Ezra and Deckman 1996) who stated work to personal life interference was negatively associated with levels of job satisfaction.

Current study shows that low level of work to personal life conflict more likely result higher level of job satisfaction. This indicates that the employees remain loyal to their organization, even if that job demands and practices produce work to personal life interference, and thus, they do not have negative feelings about the job as the cause of work to private life interference.

As table 4.2 indicates, ( $r = -0.460$ ,  $P < 0.01$ , at 99% confidence) personal life to work interference has a negative and significant relationship with job satisfaction. This study also confirms with the study of [(Nadeem and Abbas (2009); Perrewe et al (1999); Beauregard (2006) and Ezra and Deckman (1996)] who stated that personal life to work interference/conflict and job satisfaction are negatively correlated. This shows that if employees are not feeling burden from the family works as well as personal life interests so their overall satisfaction towards job is not being affected. Thus, an employee faces different non-working time problems along with their job responsibilities which decrease job satisfaction. Success at work requires that organizations must maintain the ways that minimize the interference of personal life with job of their employees. In this context, employees' part of the employment contract could be to arrive at work every scheduled workday, on time, and ready to focus on their work.

Further, correlation result ( $r = -0.616$ ,  $P < 0.01$ , at 99% confidence) in table 4.2 shows that work overload has a negative and significant relationship with job satisfaction. This study supported by findings of [(Mulu Miesho (2012); Nufar et al (2009); Nurit et al. (2008); Rita and Stephanie (2008); Duxbury and Higgins (2001); and Vinokur-Kaplan (1991)] who indicated that work overload is negatively correlated with job satisfaction. However, current study is not free from inconsistency with the previous research. Therefore, this study is inconsistent with studies of Nadeem and Abbas(2009), who revealed that positive and insignificant relationship exists between job satisfaction and workload, and Saira et al (2013), who revealed that the work overload and employee performance (here employee performance as a predictor of job satisfaction) are positively correlated. They pointed out that people who work more hours are more satisfied in their work. Consequently, they also pointed out in the research that income mediates the relationship between workload and job satisfaction as higher income is positively correlated with longer working hours.

Contrarily, according to current study finding supports that work life balance and personal happiness do not necessarily depend on earning more money and being successful at work or in business. Rather, other things can have a much bigger impact on employees' well-being.

Finally, table 4.2 indicates that job autonomy ( $r = 0.574$ ,  $p < 0.01$ , at 99% confidence level) has a positive, substantially strong and statistically significant relationship with job satisfaction. The result of this study is supported by the findings of the research that was conducted by [(Nadeem and Abbas (2009); Gronlund (2007); Cabrita and Perista (2006) and Kim (2001)]. Employees in the service sector both in public and private organizations felt highly satisfied if they have freedom to take the decision regarding their job. Employees of the banks reported that when they are given the freedom associated with job, job satisfaction gets raised.

Additionally, current study finding asserts that banking sector must consider the important dimensions on which a job can be assessed in order to determine the degree to which a job is pleasant to the performer. However, in the banking sector job provides average or moderate freedom, independence, and discretion to the employees in scheduling the work and in determining the procedures to be used in carrying it out. Therefore, it is right direction for banks to have the dominant framework for defining task characteristic and understanding its relationship to employee motivation, performance, and satisfaction.

## **Chapter Five**

### **Summary, Conclusions and Recommendations**

#### **5.1.Summary**

This study was aimed at investigating the impact of work life conflict on job satisfaction of employees in selected banks in Addis Ababa. Depending on the questionnaire consisting of 370 randomly selected employees of ten (10) banks, specifically this study designed to examine the relationship of job satisfaction with work to personal life interference, personal life to work interference, job overload and job autonomy.

Results from Pearson's Product Moment Correlation Coefficient revealed that, there is moderately strong and statistically significant relationship between work to life interference and job satisfaction, personal life to work interference and job satisfaction, work overload and job satisfaction, and job autonomy and job satisfaction which are statistically significant at 99% confidence level

In terms of the stated research hypotheses, the following specific empirical findings emerged from the investigation: The three work life conflict dimensions (work to life interference, work overload and private life to work interference) and job satisfaction found to be inversely and

significantly related whereas job autonomy is the only remaining factor to have a strong, positive and significant relationship with job satisfaction.

In addition to this, four work life conflict dimensions significantly explain the variations in job satisfaction. However, except job autonomy, which statistically and positively predicts the variation in job satisfaction, the three work life conflict dimensions (work to personal life interference, work overload and personal life to work interference) statistically and negatively predict the variation in job satisfaction.

The model summary of multiple regression analysis revealed that the proportion of the variation in job satisfaction explained by the liner combination of work life conflict dimensions jointly is 57.1% (from  $R^2$  value) which is statistically significant at 99% confidence level, as indicated from F-statistic. Moreover, when the other variables are controlled, all of the explanatory variables are statistically significant at 99% confidence level, and work to personal life interference is the best predictor of job satisfaction with Beta-value of -0.305. This is followed by work overload, job autonomy and personal life to work interference with Beta-values of -0.259, 0.229, and -0.186, respectively.

Finally, it was found out that, Job autonomy is directly related to job satisfaction or clear correlation with job satisfaction indicates that, more autonomy in a job leads to higher job satisfaction among employees

## **5.2.Conclusion**

The study was conducted to examine the state and impact of work life conflict on job satisfaction among employees of banking industry in Addis Ababa among which ten banks were selected, namely: Commercial Bank of Ethiopia, Awash international bank, construction and Business bank, National Bank of Ethiopia, Wegagen bank, Nib international bank, Debub global bank, Oromia international bank, Berhan international bank and Lion international bank.

- In this specific study work to personal life interference found to be negatively affect job satisfaction. From this, it can be concluded that the more the work demand interference in private live will result in less satisfaction.
- The more work overload observed in the banking industry will causes in less job satisfaction and vice versa.
- The relationship between job autonym and job satisfaction found to positive, moderate and statistically significant. Thus, it can be concluded that the more autonomy in a job leads to higher job satisfaction among employees.
- As can be seen from the summary, the relationship between personal life to work interference and job satisfaction is negative, moderately strong and statistically

significant. Thus, the less the personal life demand interferes with work demand will result in high job satisfaction and vice versa.

- Finally, the four work life conflict dimensions that are work to personal life interference, work overload, personal life to work interference and job autonomy was found to be significantly explaining the variation in job satisfaction. Therefore, we can conclude that the four work life conflict dimensions are statistically explaining the variation in job satisfaction.

### **5.3.Recommendations**

Based on the findings, summary and conclusions of the study, the following recommendations are forwards to the management of the banks and suggestion for other researchers.

- A supportive management is required to minimize the conflict between work and non-work life. To do so, management must recognize the employees` productivity.
- Top management should realize the effect of work life conflict on job satisfaction and should implement work life balance programs, practices and policies such as time balance, involvement balance and satisfaction balance with work and non work roles.
- Higher job pressure was found to be one of the most important factors causing in low level job satisfaction. Thus, top management should avoid higher job pressure (work overload) by prioritization of activities, having consistent schedule, defining the work space and avoiding multi-tasking.
- It is essential that HR departments are responsive to the needs and constantly changing requirements of workforce and the effect of environmental issues in order to improve programs and policies of work life balance like locally attainable flexible work time arrangements.

- Job autonomy was found to be a positive strong predictor of job satisfaction. Therefore, organizations should be interested in providing jobs with schedule control, control over pace of work and decision-making latitude, which collectively reduce the job dissatisfaction level.
- Finally, Work life conflict dimensions found to be the most important factors affecting employees' job satisfaction. Therefore Organizations should be interested in promoting a mechanism, such as, hours worked, amount and peace of work, management support and family-friendly culture, perceived control, flexible hours and domestic factors/personal support that allows for the reduction of work/life conflict and the resultant increases in life satisfaction and organizational performance.

#### **5.4. Direction for Future Research**

This study was conducted to examine the impact of work life imbalance on job satisfaction of employees in selected banks in Addis Ababa. The sample was drawn from only ten (10) banks in Addis Ababa, thus this study may be limited in its generalizability of the findings to others banks in the whole country. So, future research should have to draw sample of respondents on more number of banks for the sake generalizing the results of the study.

This study included only four dimensions of work life conflict, there could be some other relevant dimensions that may be perceived as important by organizations and employees, but those were excluded from this study. Future researches, therefore, may consider more dimensions of work life conflict like job characteristics (job demands, job resources, job stress), organizational values (associated with high performance and involvement), individual variables (age, sex, qualifications, pay, professional aspirations, marital status, etc.), and other variables which can influence job satisfaction.

Furthermore, conducting a replication study in other service industries is also needed; for example in the hotel service, telecommunication service, post office service, educational institutions, hospitals and so on.

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