

Factor Affecting Work Life Balance of married Working Women in Nepal Sbi Bank Ltd

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Abstract

This study attempted to examine the relationship between the perceived work life balance of working women and the affecting factors like support system, dependent care and working hours in the banks. The study also focused on identifying the impact of different demographic variables like age, income level, parental status, family size on the relationship between the chosen dependent and independent variables. The study was conducted within branches of Nepal SBI Bank Ltd and the target population is the set of all married female staffs working for NSBL.

Keywords: Work life balance, satisfaction, working hours, facilities, child care, elder care

Introduction

Background of the study

‘Work life balance’ as stated by the phrase itself, can simply be understood as a balance between professional and personal life choices. It is the division of one’s time and resources into work and personal life in such manner that the individual is able to gain optimum satisfaction from the combination so chosen. Female participation in workforce has dramatically increased in our societies over past few decades (Fernando & Gaffoor, 2016). The number and percentage of females in the workforce has increased enormously, driven by three factors: the need for couples to meet the demands of high mortgages and lifestyle, to make use of a higher level of education for women and the modern tendency for women to express themselves (Mitchell, 2006). The increased participation of women in sectors like manufacturing, service, health, education and management has given a new face to the world economies. Their potentiality and working attitude has been appreciated with no doubts and hence it is very important to provide them the kind of environment where they can achieve balanced personal and professional lives. In absence of such environment they will not be able to give their best performance on either of the sides i.e. Work and home. Certain changes in the traditional mindset of our societies are required where the burden of household works do not fall entirely on the women. If both men and women earn the bread then both of them should also share the responsibility to cook and feed that bread to their families. Several studies indicate that majority of women feel difficult to achieve a positive work-life balance in absence of such shared responsibilities and therefore work life balance should be given special attention by the human resource department of

organizations to help them achieve a good balance of work and family responsibilities without hampering the either side.

This study attempted to examine the relationship between the perceived work life balance of working women and the affecting factors like support system, dependent care and working hours in the banks. The study also focused on identifying the impact of different demographic variables like age, income level, parental status, family size on the relationship between the chosen dependent and independent variables. The study was conducted within branches of Nepal SBI Bank Ltd and the target population is the set of all married female staffs working for NSBL.

Profile of Institution

Nepal SBI Bank Ltd (NSBL)

Nepal SBI Bank Ltd was established on April 1993 as the first Indo-Nepal joint venture in the financial sector sponsored by three institutional promoters, namely State Bank of India (SBI), Employees Provident Fund and Agricultural Development Bank of Nepal. Later run as a subsidiary with 55 percent stake holding by SBI, Nepal SBI Bank Ltd is an “A” class licensed financial institution with the management team consisting of Managing Director & CEO, Deputy CEO, Chief financial officer, Chief Technology Officer and Chief Operating Officer from SBI (They are deputed by SBI for management support as per the Technical Services Agreement). With more than 950 employees serving from throughout the country, the bank itself is a clear example of diverse workforce and management inter- compatibility for smooth operation. From over 130 branches the bank has been providing its services for the customers throughout the nation.

There is a significant proportion of the female staffs in the bank where a larger pie has been occupied by the married female staffs. Out of total 962 staffs at NSBL, there are 298 female staffs who covers 30.97% of the total pie. Similarly, out of the total female staffs there are 195 married female staffs covering 65% of the population of total female staffs at NSBL. Working from several branches all over the country and in various departments, the female staffs are generating a great contribution for the overall operations of the bank.

Statement of problem

While work life balance has been given special attention by many researchers, organizations and companies today, still a very little effort is seen in the field of women’s work life balance issues. Much research has been carried out on Work-Life Balance but little has been done on women only, for whom the balance is more critical than for men. (Mitchell, 2006) Confirms in her dissertation that there is a mountain of literature and considerable research about work-life balance, in Ireland as well as elsewhere, but very little of it refers to the problems of working women. Where for men work-life balance is between work and play, for women it is between work and work.

Research questions

This study deals with following research questions:

1. What are the main factors that have significant impact on work life balance of married working women in banking industry?
2. What is the intensity of impact of various factors that play significant role in streamlining the work life balance of married female employees in Nepal SBI Bank Limited?

Objectives of the study

The general objective of the research is to find out the relationship between factors affecting WLB and perceived work life balance of married women working in Nepal SBI Bank Ltd. The specific objectives of the study include:

- 1) To identify the factors affecting work life balance of married working women.
- 2) To examine the relationship between support system and work life balance of married working women in NSBL
- 3) To examine the relationship between dependent care and work life balance of married working women
- 4) To examine the relationship between working hours and work life balance of married working women

Hypothesis of the study

In order to analyze the impact of independent variables on dependent variables, following hypothesis has been set:

- **H1:** There is a positive relationship between support system and level of work life balance of married female employees
- **H2:** There is a positive relationship between dependent care and level of work life balance of married female employees.
- **H3:** There is a positive relationship between working hours and level of work life balance of married female employees.

Review of Literature

This chapter represents different theories and reviews of past studies related to work life balance and its determinants. For the study, related literatures on determinants of WLB, policies of WLB, importance and significance of WLB in firm's productivity etc. published by various scholars in their articles, journals and books have been reviewed and presented.

Conceptual Background

Work life Balance of women employees has become an important subject in today's world since the time has changed from men being the single wage earner in the family to both men and women sharing the responsibility of earning for the betterment of their family life. Since the percentage of female employees is growing in many organizations, helping women to balance their family and professional life is very essential and important for obtaining maximum contribution from female employees towards organizational goals (Fernando & Gaffoor, 2016).

An increasing number of articles have promoted the importance of work life balance. The majority of WLB studies are done in relation to organizational policies, HR management, employee engagement or absenteeism. This highlights the current concern within society and organizations about the impact of multiple roles on the health and well-being of professional women and its implications regarding work and family performance, and women's role in society. While trying to balance work-life, women feel the pressure not only from their work place but also from their family. Since women need to play different roles in society, it is particularly harder for women to keep balance between work-life. Hence, it is very necessary for the families as well as organizations today to understand this role conflicting situations in women's life and provide support to them in every way possible. Family members should extend more support in terms of domestic help to the working women and on the other side organizations should also help their employees attain WLB with several training programs and suitable policies to support WLB.

From the review of past literatures some major factors that affect WLB of married working women in different countries have been identified. With the objective to conduct a study that identifies major factors having significant impact on WLB of married women in Nepalese context, some variables and determinants have been selected based on which the

entire study is conducted. In this study, support system, dependent care and working hours have been taken as independent variables whereas work life balance of married working women has been taken as dependent variable. Also income of the respondents has been taken as a moderating variable to examine whether or not different income group women possess different level of work life balance experience in presence of other independent variables taken in this study.

Research Methods

In this chapter, the research methodology used while conducting this study has been presented. Research methodology provides the guidance for conducting the research. This chapter also deals with the procedures that have been used to collect data and analyze the data for achieving the objectives of the study. It explains the research design, population and sample used, the sampling technique, data analysis tools, software used for data entry and analysis and respondents profile. This section also explains the descriptive statistics of all the variables and validity of data.

Research design

The study is based on the descriptive and quantitative research design, in which associations between the variables are established and the relationship between the variables is analyzed. The methodology was adopted on the basis of the available literature and practices of past research scholars. Here, the pre- tested questionnaires are used to collect the data through self- administered form. The research finding is based on quantitative data collected by disseminating the questionnaires through emails, google docs, social media platforms and even manually based upon the suitability of respondents.

Population and sample size

There are altogether 21 commercial banks in Nepal. Among them, samples are chosen from Nepal SBI Bank Ltd representing one of the finest commercial banks with astonishing business volume and staff diversity. The population of this study includes all married female employees of Nepal SBI Bank Ltd. The selected sample size for this study included 195 married female employees working in different job positions in various branches of Nepal SBI Bank Ltd.

Test of reliability

Variables	Cronbach's alpha	Number of items
Personal life satisfaction	0.926	5
Work satisfaction	0.914	4
Spouse and family support	0.764	3
Division of family work	0.637	5
Superior and co-worker support	0.903	4
Dependent care	0.710	7
Work load	0.895	4
Leave facilities at work	0.825	3

Results and Discussion

In this chapter, the information obtained from respondents has been analyzed using the descriptive and inferential statistical tools. SPSS version 20.0 has been used for analysis of respondent's opinion and test of hypothesis.

Age groups

Table presents age groups of the respondents. Out of total respondents, 49.4 percentage respondents belonged to age group 20-30, comprising the majority group. No respondents were reported from age group below 20 years whereas only 6 percent respondents were reported from age group above 50. Majority of female staffs gets married at the age of 20- 30 and some of them even have children to look after. Further, the stress handling capacity which grows along with age also delivers an impact upon the WLB of female staffs. Age factor has been considered important in this analysis as it may deviate the trend of response when overlooked from the age factor of the female staffs.

Respondents as per age group test of reliability

Age	Number	Percentage
Below 20	0	0
20-30	82	49.4
31-40	48	28.9
41-50	26	15.7
Above 50	10	6
Total	166	100

Respondents as per designation

Designation	Number	Percentage
Sub-ordinate Level	2	1.2
Assistant Level	99	59.7
Officer Level	58	34.9
Manager level	7	4.2
Total	166	100

According to table percent of the respondents belonged to the job category of assistant level, which is the maximum respondent figure. Respondents from officer level comprised second highest volume of 34.9 percentage followed by manager level of 4.2 percentage and finally sub-ordinate level to the least of 1.2 percentage of total respondents. Generally most of the routine and clerical works are handled by the staffs at assistant level and this gives a rise to a different segment of stress and time management challenge for them. It is obvious that there is a difference in WLB when we perceive them with respect to the designation of the female staffs.

Years of service in current organization

There may be different perceptions to the WLB in case to case basis as more experienced staffs may take the issues revolving around the periphery of their personal and professional lives differently than the less experienced ones. Further there may be factors of advantages coming of various facilities and fringe benefits to more experienced staffs which may differ the balance of work and personal life of different female staffs with different range of length of service.

Respondents as per length of service at NSBL

Years of service	Number	Percentage
Less than 1	29	17.5
1-5	61	36.7
6-10	32	19.3
11-15	21	12.7
Above 15	23	13.9
Total	166	100

Table presents the length of service of respondents in their current organization. Out of total respondents, 36.7 percent respondents were involved in their current organization for 1-5 years. 19.3 percent respondents were involved for 6-10 years, 17.5 percent for less than a year and 12.7 percent for 11-15 years.

Number of children

According to table percent respondents reported having single child, being the majority. 22.9 percent respondents had no child, 33.7 percent had two children and only 1.8 percent

respondents had more than two children. More children brings more challenges as it requires more time and attention. The expense factor may rise along with increase in number of children.

Respondents as per the number of children

Children	Number	Percentage
0	38	22.9
1	69	41.6
2	56	33.7
2+	3	1.8
Total	166	100

Age of children (in years)

According to table percent respondents had children between age group 0-2 years, 33.1 percent had children between age group 3-10 years, 15.1 percent between 11-15 years and 14.5 percent between age group of above 15 years. The level of attention and care is much higher in children at lower age group which ultimately increases a pressure of rearing the child especially for working mothers. This account for the fact that the age group is also a crucial determinant of the WLB of married female working staffs.

Respondents as per the age of their children

Age of children (years)	Number	Percentage
0-2	62	37.3
3-10	55	33.1
11-15	25	15.1
Above 15	24	14.5
Total	166	100

Respondents as per the size of family

Family size	Number	Percentage
1-3	15	9
4-5	87	52.4
6-7	49	29.5
Above 7	15	9
Total	166	100

According to table majority of respondents i.e. 52.4 percent reported having family size of 4-5 people followed by size of 6-7 people reported by 29.5 percent of respondents. Nine percent respondents had small family of 1-3 people and remaining nine percent had large families of size above seven. Higher number of family members may ease and share the burden of married working women or it may create an extra burden for the married woman to handle even more voluminous issues of the family.

Monthly income (in thousands, NRS)

According to table maximum of the respondents (53.6 percent) earned monthly income between Rs 40 to 50 thousands. 21.7 percent respondents earned in the range of 51-70 thousands, 19.9 percent earned in range of 71-100 thousands, 4.2 percent respondents earned above 100 thousands and only 0.6 percent earned less than 40 thousand. Higher income may allow the working female staffs in becoming more financially independent and arrange for other issues like paid assistance which can lower the impact of resistance caused during the management of WLB of married female staffs.

Respondents as per their monthly income

Monthly income (in thousands)	Number	Percentage
Less than 40	1	0.6
40-50	89	53.6
51-70	36	21.7
71-100	33	19.9
Above 100	7	4.2
Total	166	100

Descriptive analysis of independent and dependent variables

This section presents the examination of magnitude of employees' perceived WLB through descriptive analysis. In this study, there are six independent variables which are spouse and family support, division of family work, superior and co-worker support, dependent care, work load and leave facilities at work. The dependent variable is perceived work life balance of employees. Each of these variables is analyzed as follows:

Spouse and family support

In this study, the magnitude of spouse and family support includes three different statements that are measured in 5 pointed likert scale where 1 denote strongly disagree and 5 denote strongly agree. This test is done to examine the level of spouse and family support the respondents get from their home, in order to achieve a balanced work and family life. The results are presented in the table below:

Magnitude of spouse and family support

Statements	Min	Max	Mean	S.D	C.V
My family encourages me to focus on my career Advancements	2	5	4.38	0.718	16.393
My family celebrates my workplace promotions with me	2	5	4.46	0.547	12.265
I can give attention to my maternal family issues Immediately with the help of my in-law family members	2	5	4.06	0.752	18.522
Overall average			4.3	0.672	15.726

Table shows the descriptive statistics of individual opinions towards spouse and family support level of respondents. Among the 3 statements, the statement “my family celebrates my workplace promotions with me” has the highest mean of 4.46, standard deviation of 0.547 with the coefficient of variation of 12.265% which is least among all. Similarly, the statement “I can give attention to my maternal family issues immediately with the help of my in-law family members” has the least mean 4.06, standard deviation of 0.752 and coefficient of variation of 18.522% which is the highest among all showing least precision of the data. The overall mean of magnitude of spouse and family support is 4.3 with standard deviation 0.67. The magnitude of overall coefficient of variation is 15.726 %. The result of mean score of the statements indicates that respondents receive high level of family support regarding their career decisions. The standard deviation score depicts that data spread out rate from mean is quite low i.e. 0.68 out of five points which means that maximum of the responses are close to the mean score. Similarly, the outcome of coefficient of variance also depicts the higher level of family support as it is tilted towards the lower segment which increases the ultimate precision of the primary data.

Division of family work

In this study, the magnitude of division of family work includes five different statements that are measured in 5 pointed Likert scale where 1 denote strongly disagree and 5 denote strongly agree. This test is done to measure the satisfaction level of respondents from the amount of help they receive from their spouse, family and paid assistance in managing household chores. The results are presented in the table 4.9 below. Table 4.9 shows the descriptive statistics of individual opinions towards division of family work. Among the six statements, the statement “paying utilities like electricity, water, telephone bills, children's school fees etc. are done easily with the help of my family members” has the highest mean of 4.28 with the standard deviation of 0.601 and coefficient of variation of 14.042% and the statement “my workload in home is reduced due to the help of paid assistance” has the least mean of 2.88 with the standard deviation of 1.568 and coefficient of variation of 54.444%.

Magnitude of division of family work

Statements	Min	Max	Mean	S.d	C.V.
My spouse equally shares household responsibilities with me	1	5	3.66	1.094	29.891
I can give more attention for cleanliness of house with the help of my family members	2	5	4.02	0.709	17.637
My husband prepares food and takes care of the kitchen when I'm tired	1	5	3.49	1.127	32.292
My workload in home is reduced due to the help of paid assistance	1	5	2.88	1.568	54.444
Paying utilities like electricity, water, telephone bills, Children's school fees etc. Are done easily with the help of my family members	2	5	4.28	0.601	14.042
Overall average			3.666	1.0198	29.661

Superior and co-worker support

In this study, the magnitude of superior and co-worker support includes four different statements that are measured in 5 pointed likert scale where 1 denote strongly disagree and 5 denote strongly agree. This test is done to measure the satisfaction level of respondents from the amount of support they receive from their superior and co-workers in their organizations. The results are presented in the table below:

Table shows the descriptive statistics of individual opinions towards superior and co-worker support. Among the four statements, the statement “all the employees are treated equally if they request assistance with work and family related matters” has the highest mean of 3.49 with the standard deviation of 0.958 and coefficient of variation of 37.490%, which is however closer to the neutral scale. The statement “my organization has good work life balance policies and practices” has the least mean of 3.27 with the standard deviation of 1.124. The overall mean of magnitude of division of family work is 3.4 and standard deviation is 1.03. The result of mean score of the statements indicates that compared to family support, respondents feel less satisfied with their superior and co- worker support in achieving proper work life balance. A relatively higher coefficient of variation also depicts the lower level of satisfaction with superior and co-worker support in achieving the proper work life balance.

Magnitude of superior and co-worker support

Statements	Min	Max	Mean	S.d	C.V.
My organization has good work life balance policies and practices	1	5	3.27	1.124	34.373
I can openly discuss issues relating to work life balance with my superior	1	5	3.39	1.002	29.558
My co-workers assist me for successfully completing my work and leaving early whenever necessary	1	5	3.48	1.049	30.144
All the employees are treated equally if they request Assistance with work and family related matters	2	5	3.49	0.958	27.450
Overall average			3.4075	1.03325	30.381

Dependent care

In this study, the magnitude of dependent care includes seven different statements that are measured in 5 pointed likert scale where 1 denote strongly disagree and 5 denote strongly agree. This test is done to examine whether the respondents face difficulties in providing dependent care to their children and elders or not. The results are presented in the table below:

Statements	Min	Max	Mean	S.d	C.V.
my family members when my child is ill	1	5	3.66	1.195	32.650
I can manage time to sit, chat and play with my child	1	5	2.84	1.021	35.951

I seldom miss my child's school programs	1	5	2.62	1.059	40.420
the help of my spouse	1	5	3.96	0.834	21.061
me with some household chores	1	5	3.43	1.318	38.426
me and my spouse	1	5	4.28	0.907	21.192
Overall average			3.44	1.08	32.411

Table shows the descriptive statistics of individual opinions towards dependent care. Among the seven statements, the statement “medical expenses of my in-laws are easily manageable due to dual income source of me and my spouse” has the highest mean of 4.28 with the standard deviation of 0.907 and the statement “I seldom miss my child's school programs” has the least mean of 2.62 followed by the statement “I can manage time to sit, chat and play with my child” with second least mean of 2.84. the average mean score of this variable is 3.44 which is more inclined towards the neutral point. The results of mean scores of the statements indicate that majority of the respondents face difficulty in managing time to spend with their children and take care of their aged parents. However the results also depict that respondents do not feel financial difficulty in managing medical expenses for their aged parents. A significant support from the part of coefficient of variation can be observed from the table above for the given statements.

Work load

In this study, the magnitude of work load includes four different statements that are measured in 5 pointed likert scale where 1 denote strongly disagree and 5 denote strongly agree. This test is done to examine the level of satisfaction respondents gain from the amount of work assigned to them in their respective organizations. The results are presented in the table below:

Magnitude of work load

Statements	Min	Max	Mean	S.d	C.V.
My job allows me to complete my pending work at my flexible hours	1	5	2.89	1.09	37.716
I rarely miss my family functions or get together due to					
my work responsibilities	1	5	2.91	1.12	38.488
I am assigned only the amount of work I can					
handle comfortably	1	5	2.63	1.19	45.247
I always leave my office in time after completing my work	1	5	2.63	1.48	56.274
Overall average			2.76	1.22	44.431

Table shows the descriptive statistics of individual opinions towards work load. Among the four statements, the statement “I rarely miss my family functions or get together due to my work responsibilities” has the highest mean of 2.91 with the standard deviation of 1.12 and coefficient of variation of 38.488%. The average mean score of this variable is only 2.76 with standard deviation of 1.22 and coefficient of variation of 44.431% which depicts the result that

majority of the respondents are not satisfied with their working arrangements and amount of task assigned to them in their organizations.

Leave facilities at work

In this study, the magnitude of leave facilities at work is examined which includes three different statements that are measured in 5 pointed Likert scale where 1 denote strongly disagree and 5 denote strongly agree. This test is done to examine the level of satisfaction respondent’s gain from the leave facilities available in their respective organizations. The results are presented in the table below:

Magnitude of leave facilities at work

Statements	Min	Max	Mean	S.D	C.V.
I am satisfied with the leave facilities of my organization	1	5	2.96	1.439	48.615
My superior allows me to take leaves without any difficulties	1	5	3.01	1.321	43.887
There is facility for working in shifts or flexible time as preferred by employees	1	5	2.23	1.037	46.502
Overall average			2.73	1.26	46.335

Table shows the descriptive statistics of individual opinions towards leave facilities at work. Among the three statements, the statement “my superior allows me to take leaves without any difficulties” has the highest mean of 3.01 with the standard deviation of 1.32. The average mean score of this variable is only 2.73 with standard deviation of 1.26 which depicts the result that majority of the respondents are not satisfied with the leave facilities of their organizations. The aggregate coefficient of variation of 46.335% resembles the lower relationship and greater dispersion of overall staff satisfaction with respect to various aspects of leave facilities.

Descriptive analysis of perceived WLB of employees in NSBL

In this study, the magnitude perceived work life balance of employees is examined which includes nine different statements that are measured in 5 pointed Likert scale where 1 denote strongly disagree and 5 denote strongly agree. This test is done to examine the level of work life balance employees are able to achieve in their family and work life. The results are presented in the table below:

Magnitude of work life balance of female staffs at NSBL

Statements	Min	Max	Mean	S.d	C.V.
I feel satisfied with my free/leisure hours which I can give for my personal grooming and development	1	5	3.19	1.02	31.975
I am satisfied with the time I am spending with my spouse and children	1	5	3.17	1.084	34.196
My regular contacts with my relatives and friends are satisfactory	1	5	3.1	1.069	34.484
I am able to spend some quality time with my family for at least a certain time in a day	1	5	3.38	0.898	26.568
I am able to plan a healthy and happy life for					

myself and my family built by right work life balance	1	5	3.31	0.893	26.979
I feel satisfied with my working hours and flexibility of targets	1	5	2.87	1.14	39.721
I feel satisfied with my relationship at work	1	5	3.36	1.073	31.935
I am satisfied with my ability to grab career opportunities in my workplace due to the implementation of effective WLB policies	1	5	3.1	0.968	31.226
I am satisfied with the separation of both my professional and personal life without any conflicts	1	5	2.99	1.033	34.548
Overall average			3.16	1.01	32.403

Table shows the descriptive statistics of individual opinions towards perceived work life balance of employees. Among the nine statements, the statement “I am able to spend some quality time with my family for at least a certain time in a day” has the highest mean of 3.38 with the standard deviation of 0.898 with lowest coefficient of variation of 26.568% and the statement “I feel satisfied with my working hours and flexibility of targets” has the least mean score of 2.87 with standard deviation of 1.14 and highest coefficient of variation of 39.721%. The average mean score of this variable is only 3.16, which is more inclined towards negative scale or the ‘dissatisfaction’ scale deriving to the conclusion that majority of the respondents of this study perceive a lower level of work life balance in their lives. A higher level of variation can be seen in the data in totality which also makes it more dispersed from the overall average.

Summary of all independent and dependent variables

This section presents the scenario of all the variables of the study that are dependent variable (employees’ work life balance) and independent variables (spouse and family support, division of family work, superior and co-worker support, dependent care, work load and leave facilities at work) through descriptive study.

Overall mean and standard deviation of variables

Variables	Min	Max	Mean	S.D	C.V.
Spouse and family support	7	15	12.903	1.677	12.997
Division of family work	11	25	18.331	3.436	18.744
Superior and co-worker support	5	20	13.626	3.643	26.736
Dependent care	11	35	24.08	4.619	19.182
Work load	4	20	11.054	4.30	38.900
Leave facilities at work	3	15	8.204	3.29	40.102
Work life balance	9	44	28.469	7.687	27.001

Table depicts summary of all the variables of the study through descriptive statistical analysis. The mean score of spouse and family support is 12.9 which is closer to the maximum possible value of 15 indicating that majority of the respondents highly agree with the statements within this variable. The lower level of coefficient of variation of 12.997% also supports the

acceptability of this agreement. Similarly, as per the data so derived, division of family work has mean score above the neutral point indicating above moderate agreement with the statements. Mean and standard deviations and coefficient of variation of superior support and dependent care depict a neutral level of agreement with the statements. Finally, results of work load and leave facilities depict a high level of disagreement with the given statements. Employees' perceived work life balance has a final mean score of 28.46 with standard deviation of 7.68 which depicts a lower level of satisfaction among the respondents. A relatively low acceptability can be seen from the coefficient of variation of 27 % from the above table.

Relationship of different factors of work life balance with employees' perceived work life balance

Pearson's correlation analysis is used to analyze the data and relationship between dependent and independent variables. The result in table shows the relationship of work life balance of employees with independent variables: spouse and family support, division of family work, superior and co-worker support, dependent care, work load and leave facilities at work. There are various aspects of the predictors or the independent variable that have different proportion of impact upon the overall WLB of the married female staffs. This analysis helps in analyzing the strength of the relationships between each independent variables with that of the perceived WLB of the married female staffs in case of NSBL. The data depicted below have a clear statement regarding the relationship and association between each of the independent variables with work life balance of married female staffs in NSBL as per the response collected.

Correlation analysis of independent variables of WLB with the employees' perceived Work life balance

Work life balance	Pearson correlation Sig. (2-tailed)	1
Family support	Family support Pearson correlation	Family support Pearson correlation 364** Sig. (2-tailed) .000
Work division	Pearson correlation	321** Sig. (2-tailed) .000
Superior coworker support	Pearson correlation Sig. (2-tailed)	.817** .000
Dependent care	Pearson correlation	.494** Sig. (2-tailed).000
Work load	Pearson correlation	.789** Sig. (2-tailed).000
Leave facilities	Pearson correlation	782** Sig. (2-tailed).000

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

Table helps to establish the relationship and significance level of each of the independent variables of WLB with the dependent variable i.e. Perceived WLB of employees.

The r- value of independent variable 'spouse and family support' is 0.364 which is positive. Its p- value is 0.000 which is less than the level of significance of 0.01. Positive correlation denotes that increase in value of one variable increases the value of other variable. Thus it is evident that family support has a moderately positive and statistically significant relationship with the perceived WLB of the respondents i.e. increase in level of spouse and

family support will result in increased work life balance of respondents. Similarly, the correlation coefficient value of work division is 0.321 at a significance level of 0.000 and that of superior and co-worker support is 0.817 at significance level of 0.000. Thus all of the above three variables which come under the ‘support systems’ heading have positive and statistically significant relationship with the dependent variable- WLB of employees. It thus provides evidence to support the first hypothesis of this study i.e. There is a positive relationship between support system and employees’ perceived work life balance.

Pearson’s correlation value of another independent variable ‘Dependent Care’ is 0.494 at a significance level of 0.000. This variable is also positively and significantly related to the dependent variable- WLB. This supports the second hypothesis of this study i.e. There is a positive relationship between dependent care and employees’ perceived work life balance.

Finally, the r value of ‘work load’ is 0.789 and that of ‘leave facilities’ is 0.782 both at a significance level of 0.000. Work load and leave facilities come under the independent variable ‘Working Hours’ which is thus positively and significantly related to the dependent variable WLB. This supports the third hypothesis of this study i.e. There is a positive relationship between working hours and employees’ perceived work life balance.

The Pearson correlation coefficient indicates that the WLB of employees is positively related to all the independent variables like spouse and family support, division of family work, superior and co-worker support, dependent care, work load and leave facilities at work. However the degree of their relationship with the dependent variable is different. Family support, family work division and dependent care have r values lie between 0.30 and 0.49 indicating that they are moderately correlated with the WLB of employees. But superior and co-worker support, work load and leave facilities have r values greater than 0.7 indicating a stronger correlation with the dependent variable.

Regression analysis

Regression analysis is done to identify the combined as well as unique impact of each of the independent variables on a dependent variable. Here a linear multiple regression model is used to examine the combined impact of six independent variables i.e. family support, division of family work, superior and co-worker support, dependent care, work load and leave facilities at work on the result of dependent variable- work life balance. Results are shown in the table below:

Model summary

Model	R	R square	Adjusted r Square	Std. Error of The estimate
1	.864 ^a	0.746	0.737	3.94387

Predictors: family support, work division, superior/co worker support, dependent care, work load, leave facilities

Anova

	Sum of squares	df	Mean square	F	Sig.
Regression	7278.25	6	1213.042	77.989	.000 ^b
Residual	2473.1	159	15.554		
Total	9751.349	165			

- a. Dependent variable: work life balance
- b. Predictors: family support, work division, superior/co worker support, dependent care, work load, leave facilities

Table depicts R square value of 0.746. This result shows that when taken as a set or a group, the predictors- family support, work division, superior/co worker support, dependent care, work load and leave facilities account for 74.6 percent of the variance in level of work life balance of the employees. Table 4.18 is the Anova test of this model which is used to check the significance level of R square derived from table. As we can observe that the p value is 0.000 which is less than the level of significance of 0.05. This means that R squared is significantly greater than 0 which leads to the conclusion that the regression test is significant and that the predictors are able to account for significant amount of variance in perceived WLB of employees i.e. There is a significantly high joint impact from the six independent variables on the level of work life balance of the marriedfemale employees of NSBL.

Following table depicts impact of each of the predictors individually or uniquely on the level of work life balance of the respondents.

Coefficients table for independent variables

Model	Unstandardized coefficients		Standardized coefficients		Sig.
	B	Std. Error	Beta	T	
(constant)	2.373	2.673		0.888	0.376
Family support	0.398	0.258	0.087	1.543	0.125
Work division	-0.207	0.124	-0.093	-1.675	0.096
Superior /co					
Worker support	0.773	0.179	0.366	4.322	0.000
Dependent care	0.19	0.076	0.114	2.495	0.014
Work load	0.534	0.165	0.299	3.244	0.001
Leave facilities	0.455	0.194	0.195	2.347	0.02

Dependent variable: work life balance

The above table depicts that the two predictors-family support and work division have a p value greater than the level of significance of 0.05 which shows that they do not have any unique impact on the level of work life balance of the respondents. However, p values of other predictors like superior/co worker support, dependent care, work load and leave facilities are less than the significance level of 0.05 which concludes that these variables account for significant amount of unique variance in the level of work life balance of the respondents. It means that these variables individually have some kind of unique impact on the dependent variable which the other remaining variables do not have.

Summary of hypotheses testing

Hypotheses	Testing Method	Results
H1: There is a positive relationship between support system and level of work life balance of married female employees	Correlation	Accepted
H2: There is a positive relationship between dependent care and level of work life balance of married female employees	Correlation	Accepted
H3: There is a positive relationship between working hours and level of work life balance of married female employees	Correlation	Accepted

Major Findings

1. The study has collected responses from total of 166 respondents, out of which 49.4 percent (majority) belonged to age group 20-30 years. Maximum respondents (41.6 percent) had a single child and maximum respondents (52.4 percent) belonged to the family size of 4-5 people.
2. Maximum respondents (45.2 percent) earned monthly income from between 31-50 thousand. 46.4 percent respondents had a support of paid assistance in their house, whereas 53.6 percent of them did not have paid assistance support.
3. The mean scores of the descriptive statistics analysis of independent variables indicate that respondents receive high level of family support regarding their career decisions and receive high level of assistance from their spouse and family in managing the household works.
4. The mean of magnitude of division of family work is 3.4 which indicates that compared to family support, respondents feel less satisfied with their superior and co-worker support in achieving proper work life balance
5. Respondents have neutral level of satisfaction regarding their dependent care issues with mean score of 3.44. Similarly, they have high level of dissatisfaction regarding their work load and leave facilities in their organizations with lowest mean scores of 2.76 and 2.73 respectively.
6. The mean score of overall level of work life balance of the respondents is 3.16 which depict a significantly low level of work life satisfaction among the married female employees working at NSBL.
7. Correlation analysis between independent and dependent variables indicates that all the independent variables i.e. support system, dependent care and working hours have a positive and statistically significant association with the dependent variable i.e. level of work life balance.
8. Result of linear multiple regression analysis depict that when taken as a set or a group, the predictors- family support, work division, superior/coworker support, dependent care, work load and leave facilities account for 74.6 percent of the variance in level of work life balance of the employees.
9. As per the regression test result, there is a statistically significantly high joint impact from the six independent variables on the level of work life balance of the married female employees of NSBL.
10. The two predictors-family support and work division have a p value greater than the level of significance of 0.05 which shows that they do not have any unique impact on the level of work life balance of the respondents
11. The predictors-superior/coworker support, dependent care, work load and leave facilities

have p value less than the significance level of 0.05 which concludes that these variables individually have some kind of unique impact on the dependent variable which the other remaining variables do not have.

12. One way Anova test result present a statistically significant difference in the means of at least two groups of the demographic variables- number of children and age of children, in relation to the level of work life balance of married female employees.
13. Anova result also indicate that means of demographic categories like age, designation, years of service, family size and income level are not significantly different between three or more independent groups .

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