

## **Factors Affecting Work-Study-Life Balance among MBA Job Holder Students at Pokhara University**

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### **ABSTRACT**

The increasing role of students as both earners and learners has heightened the significance of achieving Work-Study-Life Balance (WSLB), particularly in Nepal, where the rising cost of education, limited skills, and time constraints pose unique challenges. This study investigates the factors influencing WSLB among MBA jobholder students at Pokhara University. Following a quantitative approach, this study employed descriptive as well as causal comparative research design. Data were collected from 125 respondents purposively through a structured questionnaire. The analysis utilized descriptive statistics to measure the perception of students towards WSLB and Partial Least Squares-Structural Equation Modeling (PLS-SEM) to examine relationships among the four independent variables—organizational support, family support, academic life, and personal life at work—and the dependent variable, WSLB. Mean score analysis indicates positive perceptions of organizational support, family support, manageable academic life, and personal effectiveness among the students. Further, the study found organizational support and personal life at work significantly and positively affect WSLB. The study underscores the importance of fostering supportive organizational cultures, offering flexible academic programs, and encouraging family involvement to enhance WSLB. This research contributes to the limited literature on WSLB in Nepal, offering actionable insights for organizations, educational institutions, and families to create environments that support students' academic, work, and personal success.

**Keywords:** Nepal, organizational support, personal life, university students, work-study-life balance

## Introduction

Work-life balance (WLB) is drawing concern of the employers and employees in the present world. This issue has got more validity now as the work scenario is changing dramatically in various terms such as workplace, communication technology and working style (Budhiraja & Kant, 2020). Due to this reason, as per ILO (2018), contemporary organizations are now more focused on maintaining healthy workplace by preserving employee's physical as well as mental well-being. WLB has been a crucial topic these days since it has substantial impact on stress management, time management and job satisfaction in daily life of people (Pathak, 2015).

Hossen et al. (2018) put forward the fact that WLB has been very important tool to attract and retain the best human resources in the companies. So, the modern companies are promoting it not only for individual's physical and mental well-beings but also for organization's sustainability (Wong et al., 2020).

Many scholars have defined work-life balance in various ways. Clark (2000) has defined Work-life Balance as "The state of less role conflict with better satisfaction and good functioning at work and home". This multidimensional concept is in fact "lack the conflict or interference between work and family roles" (Frone, 2003) and cutting off the working hours in order to spend time with family too. On the other hand, Khallash and Kruse (2012) defined this issue as achieving 'balance' by equal division between the private life and work life. On a concluding remark, it can be defined as a multidimensional concept to keep a balance between the work life with private life e.g. Social life, family life etc.

The traditional view believes that work and family are separate domains

with no connection between them. Blood and Wolfe (1960), believed that home and work are separate entities and should be separated. Segmentation theories were adopted on the same basis which considered that work and family are distinct entities and one experience shouldn't affect or influence the other (Young and Kleiner, 1992).

The term WLB came into the literatures from 1930s as on the implementation of the six-hours shifts changing traditional eight hours shifts in W.K. Kellogg Company (Swathi & Mohapatra, 2015). Later, the issues came into use in the 1970s and 80s, to solve the problems of baby boomer female employees and workers who have to balance job, family and life (Verma et al., 2018). The evolution of adding some attributes on the life of employees has now been a reality of management.

Various studies concluded that dis-balance in work-life condition leads to physical as well as mental health effects and harms the well-being of the individual; which may even impact to social well-being in next step. Such effects can be caused due to sleep deprivation and less time for caring own health (Lallukka et al., 2010), overwork and non-job duties (Fan & Smith, 2018), multiple roles of duties of women in home and work (Rothbard, 2001) etc. This may lead the individual towards various behavioural impacts such as anger, helplessness, hatred (Ahmed, 2011), increased cholesterol, depression as well as impact in physical health (Thomas & Ganster, 1995), stress, decreased productivity and burnout (Clark, 2000) etc.

In the present context, the increasing number of students are changing their role towards 'earner' and 'learner' students (McNall & Michel, 2017). Since student life is very delicate on term of immature age, rising cost of education, less or no skills and less income. The limited time have to be di

vided into study, work pressure as well as family & friend life.

These all has coined a new discussion toward Work-Study-Life Balance (WSLB) by various researchers such as Butler (2007), McNall and Michel (2017), Vokic et al., (2021) etc. Some other researchers have discussed this tendency as Study-Work-Life Balance such as Ong and Ramina (2013), Nicola et al. (2021), Sharma et. al (2023) whereas Balroo and Duwaile, (2020) has used Work Life & Learning Balance as interchanging term of the same. This phenomenon is defined as balance of maintained by students in their study, work and personal life who are working to fulfil their social or familial responsibilities (O'Mahony & Jeske, 2019). So, WSLB has been a very needful issue in the countries like Nepal where cost of education has been increasing every year but education has changed into full time approach.

According to a study by Shakya (2023), the pressure to balance these dual roles is further exacerbated by cultural expectations, such as familial obligations and societal norms. Furthermore, job-holding students in Nepal frequently experience time management issues and high stress levels, which can adversely affect their academic performance and overall well-being (Vaidya et al., 2023). Balroo and Duwaile, (2020) found that balance between family life, work life and learning can lead towards higher productivity in job & study performance, higher satisfaction in work & education, less stress and higher happiness. For job-holding students, the demands of managing academic deadlines, work schedules, and personal commitments often result in competing priorities, leaving little time for rest and leisure (Bakker & Demerouti, 2007).

Sharma et. al. (2023) summarized various factors related to work-life-study

balance from various literatures that included individual factors, organizational factors, social factors, job related factors, external environment factors and family related factors. Another study from USA done by Schwoerer et al. (2021) with concluded that various social support system such as emotional support, academic mentor support, academic program support, and professional support has role on maintaining work-life balance on the PhD students.

Similarly, O'Mahony and Jeske (2019) reviled that various social support mostly family support along with friends support as well as institutional support is responsible for maintaining study-work-life balance for the international students in temporal boundaries. Kumar and Chaturvedi (2018) found that perceived social support (such as family support, friend support, teacher's support etc.) has positive effect with engineering students' work life balance and overall life satisfaction in India. These literatures on WSLB signifies that various support systems have contributing role in helping students maintain balance among their academic, personal, and work responsibilities.

Despite of global recognition of this tendency around the world from few decades earlier, it has been new domain for Nepal. Most of the literatures in Nepal generalizes the findings on work-life balance among employees across various sectors including banking, teaching, ICT, health sector, hospitality industry, security personnel, transportation industry etc. So, the study attempts to fill the gap of studying on WSLB in case of Nepalese students. This research has objective to investigate the various factors affecting work-study-life balance among job-holder MBA students in Pokhara University, Nepal.

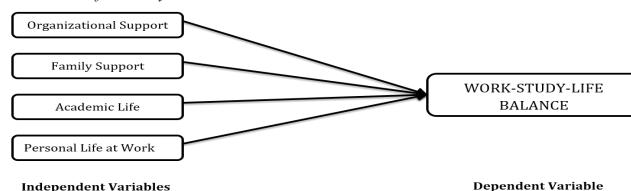
## **DATA AND METHODS**

This research employed a quantitative

design to examine the factors affecting the work-study-life balance of MBA jobholder students at Pokhara University. The study utilized both descriptive and causal-comparative research designs. The population included all jobholder MBA students at the university, encompassing diverse demographics characteristics. A purposive sampling technique was used to select a representative sample of 125 respondents working in various sectors. A structured, close-ended questionnaire served as the primary data collection instrument. The questionnaire, divided into demographic and Likert-scale-based statements to measure the different constructs. This study used four independent variables, including organizational support, family support, academic life, and personal life at work and one dependent variable, namely Work-Study-Life balance. Figure 1 illustrates the conceptual framework developed for this study.

Data collection was conducted through direct visits to the respondents. Data analysis includes both descriptive and inferential statistical tools. Descriptive methods included percentage analysis, and mean score analysis, while partial least square – structural equation modelling (PLS – SEM) was used to test hypotheses and examine relationships among variables. Reliability was confirmed using Cronbach's alpha and composite reliability, with all constructs achieving scores above 0.70, confirming good internal consistency. Construct validity was ensured using average variance extracted (AVE) value above 0.50 and discriminant validity was confirmed using both Fornell Lacker's criteria and HTMT ratio.

Figure 1  
Conceptual Framework of the Study



## RESULTS AND DISCUSSION

### Demographic Profile

This study was conducted with the MBA jobholder study of Pokhara University of various age group, gender, marital status and employment status, as shown in Table 1.

Table 1  
Demographic Profile

Variables	Category	Frequency	Percent
Age Group	26-28	102	82
	Above 28	23	18
Gender	Male	80	64
	Female	45	36
Marital Status	Married	28	22
	Unmarried	97	78
Employment Status	Full Time	79	63
	Part Time	10	8
	Business	15	12
	Internship	21	17
<b>Total</b>		<b>125</b>	<b>100</b>

Table 1 shows that largest proportion of respondents (82 percent) are of the age group 26-28. Male respondents are found to be more than the female respondents by 28 percent. Majority of the respondents are unmarried. In the terms of employment status most of the respondents (63 percent) are full time job holders.

### Descriptive Analysis

The perceptions of respondents toward various factors related to work life balance were measured using a five-point Likert scale, where 1 indicates 'strongly disagree' and 5 indicates 'strongly agree'. Table 2 presents the mean scores and standard deviations for all the indicators used in this study.

Table 2

*Descriptive Statistics*

Code	Items	Mean	SD
WSLB1	I easily balance my professional, academic and personal life.	3.08	1.05
WSLB2	I have enough free time to manage professional, academic and personal life.	3.06	1.06
WSLB3	I can fully disconnect from work during vacations.	3.72	1.11
WSLB4	I successfully balance work, academics, and personal life.	3.12	1.07
WSLB5	My organization culture supports to balance work and family responsibilities	3.31	1.12
OS1	My organization helps me with personal issues.	3.84	0.93
OS2	My employer accommodates my personal needs.	3.75	1.00
OS3	My workplace understands my personal concerns.	3.50	1.01
OS4	My company cares about how work affects my personal life.	3.72	0.88
OS5	My organization is friendly towards me.	3.83	0.97
FS1	My family supports me when needed.	4.37	0.69
FS2	I receive emotional support from my family.	4.05	0.81
FS3	I can discuss my problems with my family.	4.22	0.77
FS4	My family helps me make decisions.	4.23	0.85
AL1	My academic workload is manageable	3.61	0.94
AL2	The flexibility of the MBA program helps me maintain a WSLB	3.52	0.94
AL3	I can balance my coursework effectively with my job and personal life	3.46	1.03
AL4	I do not feel stressed due to the academic demands of my MBA program	3.38	1.11
AL5	The academic workload does not adversely affect my personal life and well-being	3.42	1.03
PLW1	I perform my job efficiently.	3.80	0.88
PLW2	I am satisfied with my work quality.	3.61	0.91
PLW3	I go out of my way to ensure that the work is done well.	4.07	0.87
PLW4	I have appropriate resources to accomplish job	4.12	0.86
PLW5	I meet my work expectations.	3.55	1.12

Table 2 reveals that the mean value of work life balance is all more than 3(ranges from 3.06 to 3.72) which means the respondents agree that it is easy to balance, have sufficient time, take vacation and balance work and life and also have a good organizational culture. The mean value of organizational structure is also greater than 3 (ranges from 3.50 to 3.84), so the respondents agree that their organization is supportive during life problems, accommodating, caring and friendly towards the respondents. The mean value of family support is also greater than 4 (ranges from 4.05 to 4.37) which means the respondents also strongly agree that their family is helpful, provide emotional support good listener and helpful in making decisions as well. The mean value of the academic life is also more than 3 (ranges

from 3.38 to 3.61) which means that the respondents agree that their academic workload is manageable, MBA programs is flexible, the coursework is balanceable. The respondents also agree that they feel unstressed, and the workload is not adversely affecting their personal life and wellbeing. The mean value of the personal life wellbeing of the respondents is also more than 3 (ranges from 3.55 to 4.07) which means the respondents agree that they are an effective employee, they are satisfied with their work quality, they have appropriate work resources and go out of their way to meet their work expectations.

### Structural Equation Modelling

This research employed Partial Least Squares Structural Equation Modeling

(PLS-SEM), comprising both a measurement model and a structural model. The measurement model evaluates the reliability and validity of the constructs through Cronbach's alpha, composite reliability, and average variance extracted (AVE), Fornell and Lacker's criteria and HTMT ratio. Structural model examined the impact of independent variables on work-study-life balance.

### Measurement Model

In this study, 24 different indicators were used to measure the dependent variable and independent variables. Model fitness was established with 22 different indicators after removing two indicators (AL4 and AL5) which have loadings less than 0.50. The measurement model is given by Figure 1. The results of reliability and validity test are presented below.

Figure 1 demonstrates the measurement model, which shows the associations between the four constructs and their observable indicators. Most loadings are above 0.70, indicating good construct reliability. Though a few, such as OS4 (0.641) and PLW1 (0.642), are slightly weaker all the loadings are more than 0.50 and significant, which indicates that the indicators are good enough to measure the respective constructs.

Table 3 outlines the reliability and validity analysis results for the study constructs. All the loadings are more than 0.50 and significant, indicating that the indicators reliably measure their respective constructs. The Cronbach's alpha values and composite reliability values measure the construct reliability and Average Variance Extracted (AVE) measures the convergent validity. Academic Life has high loadings ranging from 0.812 to 0.885, Cronbach's  $\alpha$  (0.807), CR (0.886), and AVE (0.722), confirming robust internal consistency and convergent validity. Family Support shows similar reliability with loadings between 0.740 and 0.867, a Cronbach's Alpha of 0.824, CR (0.880), and AVE (0.647). Organizational Support has slightly varied loadings (0.641 to 0.863) but remains reliable with a Cronbach's Alpha of 0.831, CR (0.881), and AVE (0.600). Personal Life at Work, while having a few lower loadings such as PLW1 (0.642), maintains acceptable reliability metrics with a Cronbach's Alpha of 0.800, CR (0.857), and AVE (0.546). Work-study-life Balance is measured by five indicators with loadings ranging from 0.679 to 0.848, achieving a Cronbach's Alpha of 0.831, CR (0.880), and AVE (0.597). Overall, all constructs demonstrate acceptable reliability and validity, as indicated by Cronbach's Alpha values and CR values above 0.70, and AVE values above 0.5, affirming that the indicators sufficiently explain their respective constructs.

Figure 1  
Measurement Model

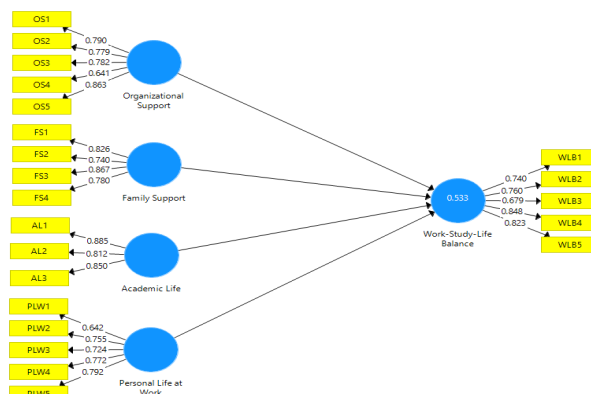


Table 3

*Construct Reliability and Convergent Validity*

Constructs	Items	Loadings	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Academic Life	AL1	0.885	0.807	0.886	0.722
	AL2	0.812			
	AL3	0.850			
Family Support	FS1	0.826	0.824	0.880	0.647
	FS2	0.740			
	FS3	0.867			
	FS4	0.780			
Organizational Support	OS1	0.790	0.831	0.881	0.600
	OS2	0.779			
	OS3	0.782			
	OS4	0.641			
	OS5	0.863			
Personal Life at Work	PLW1	0.642	0.800	0.857	0.546
	PLW2	0.755			
	PLW3	0.724			
	PLW4	0.772			
	PLW5	0.792			
Work-study-life Balance	WSLB1	0.740	0.831	0.88	0.597
	WSLB2	0.760			
	WSLB3	0.679			
	WSLB4	0.848			
	WSLB5	0.823			

Table 4 displays the Fornell-Larcker Criterion results for assessing discriminant validity. The model demonstrates adequate discriminant validity as the square roots of AVEs (Academic Life=0.849; Family Support=0.805; Organizational Support=0.774; Personal Life at Work=0.739; Work-study-life Balance=0.773) exceed all inter-construct correlations.

Table 4

*Discriminant Validity – Fornell Lacker's Criteria*

	Life	Support	al Support	Life at Work	life Balance
Academic Life	0.849				
Family Support	0.238	0.805			
Organizational Support	0.562	0.281	0.774		
Personal Life at Work	0.611	0.332	0.615	0.739	
Work-study-life Balance	0.564	0.303	0.647	0.64	0.773

Table 5 presents the results of Heterotrait-Monotrait (HTMT) ratio, another method to assess discriminant validity in a measurement model. HTMT values below the 0.85 threshold (or 0.90 in some cases) indicate acceptable discriminant validity. In this model, the HTMT ratios between all constructs (ranges from 0.268 to 0.746) are below the recommended threshold, confirming that the constructs are empirically distinct.

Table 5

*Discriminant Validity – HTMT Ratio*

	Academic Life	Family Support	Organizational Support	Personal Life at Work	Work-study-life Balance
Academic Life					
Family Support	0.268				
Organizational Support	0.681	0.33			
Personal Life at Work	0.703	0.393	0.746		
Work-study-life Balance	0.682	0.336	0.744	0.716	

Table 6 presents Variance Inflation Factor (VIF) analysis results, which assesses whether the constructs in the model are highly correlated. In this model, all constructs have VIF values below the threshold of 5, with Academic Life (1.751), Family Support (1.136), Organizational Support (1.782), and Personal Life at Work (1.996) showing acceptable levels of multicollinearity. These results confirm that the constructs are not excessively correlated, ensuring the reliability and stability of the regression estimates in the model.

Table 6

Multicollinearity Test

Constructs	VIF
Academic Life	1.751
Family Support	1.136
Organizational Support	1.782
Personal Life at Work	1.996

Structural Model

Structural model examines the impact of independent variables (organizational support, family support, academic life, and personal life at work) on dependent variable (work-study-life balance). The path diagram of structural model is given by Figure 2.

Figure 2  
Path Analysis

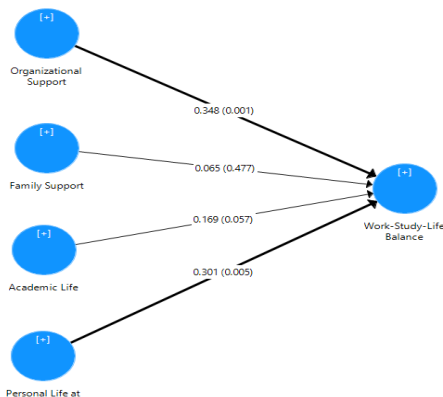


Table 7 shows the results of the path analysis which reveals the relationships between the exogenous constructs and work-study-life balance. Among them, organizational support (coefficient = 0.348, T = 3.475, p = 0.001) and personal life at work (coefficient = 0.301, T = 2.801, p = 0.005) have significant positive effects on work-study-life balance, as their p-values are below 0.05. Conversely, academic life (coefficient = 0.169, T = 1.905, p = 0.057) shows a positive but marginally insignificant effect, as its p-value slightly exceeds 0.05. family support (coefficient = 0.065, T = 0.711, p = 0.477) has the weakest relationship, with a non-significant effect on Work-study-life Balance. These findings highlight that organizational support and personal life at work are the most influential predictors of work-study-life balance in this model. Furthermore, the R-square value of 0.533, indicating that four constructs explain 53.3% of the variance in work-study-life balance.

Table 7

Results of Path Analysis

Relationship	Coefficient	T Statistics	P Values	R-Square
Academic Life -> Work-study-life Balance	0.169	1.905	0.057	0.533
Family Support -> Work-study-life Balance	0.065	0.711	0.477	
Organizational Support -> Work-study-life Balance	0.348	3.475	0.001	
Personal Life at Work -> Work-study-life Balance	0.301	2.801	0.005	

This finding aligns with the conclusions of Balroo and Duwaile (2020), who reported that a supportive organizational environment enhances productivity and satisfaction in both work and education. Additionally, Schworer et al. (2021) found that institutional support, including professional and academic mentoring, plays a pivotal role in maintaining balance among PhD students. The current study strengthens the argument that organizational culture, policies, and support mechanisms are critical for individuals balancing multiple roles, including employment and education. Further

ther, the results consistent with the findings of O'Mahony and Jeske (2019), who highlighted the importance of temporal boundaries and social support from family and friends in maintaining balance. Thomas and Ganster (1995) also emphasized that maintaining a harmonious personal life reduces stress and enhances productivity. The present study reaffirms that individuals who feel valued and supported in their personal lives are better equipped to manage competing priorities effectively.

This study found no significant impact of academic life, and family support on work-study-life Balance. This finding contrasts with Kumar and Chaturvedi (2018), who noted that academic support significantly influences students' life satisfaction and balance. It may reflect contextual differences in the academic rigor or structural support available to MBA students in Nepal compared to engineering students in India or international students in developed nations. Further, the result diverges from previous studies such as those by Kumar and Chaturvedi (2018) and O'Mahony and Jeske (2019), which emphasized the critical role of family support in achieving balance. The divergence may stem from cultural or contextual differences.

## CONCLUSION

This study measured the perception of respondent towards different indicators of work-study-life balance and examined the role of academic life, family support, organizational support, and personal life at work on work-study-life balance among MBA jobholder students in Pokhara University. The study found positive perception towards work-study-life balance, organizational support, family support, manageable academic life, and personal effectiveness, with mean values indicating agreement or strong agreement

across all factors. The study highlights the significant role of organizational support and personal life at work in enhancing Work-study-life Balance, as both constructs show strong and statistically significant positive effects. This study concludes that organizations should foster a supportive culture, addressing employees' personal and professional needs through flexible policies and resources to improve the work-study-life balance. Furthermore, educational institutions should aim to reduce academic stress by offering manageable workloads and flexibility in programs. Lastly, while family support is essential, interventions might focus on encouraging families to actively engage in fostering emotional and decision-making support to complement organizational and academic efforts in promoting work-study-life balance.

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