

Work-life Balance of Nepalese Commercial Banking Employees in Pokhara

Gokul Dhungana*

9856027030, gokul27030@gmail.com

Padam Prasad Dawadi*

9846050144, dawadipadam7@gmail.com

Abstract

Work-life Balance is the balance between family life and job life of an individual. The work-life balance is an individual. The work-life balance is an important dimension which can support to increase job satisfaction. The purpose of this study was to examine the work-life balance among commercial banking employees in Pokhara. Non-managerial level commercial banking employees were the respondents of the study. Convenience sampling technique was used to determine the number of respondents. Data were collected from 209 (102 male and 107 female) respondents through self structured questionnaires. This study was conducted to fulfill the gap and to cover a broad area of WLB. Work Family conflict (WFC) and Family work Conflict FWC were studied to know WLB. Statistical tools, mean, standard deviation, Independent sample t-test, one-way ANOVA. The findings of the study indicated that both WFC and FWC of WLB dimension influence on the work-life balance of commercial banking employees. The commercial banking employees Human resource management team should maintain work-life balance among employees for better and sustainable performance. The future researchers need to research study with covering work life balance on other nature banking institution employees and if commercial banking employees then on managerial employees.

Keywords : *Work-life Balance, Work-family conflict, Family-work conflict.*

Introduction

The term Work-life balance (work-life balance) states the balance between home life and work-life. The term work-life balance is also termed as 'work-life integration', 'work-life Masonic', 'work-life reconciliation', as 'work-life co-ordination' (McPherson, 2006).

Work-life and personal life are almost irremovable. Employees working in more time killing and stressful job, they very difficult to balance a work and family life. Work life balance has important outputs for employee towards their institutions and lives of employees. The work-life balance may be more important in the management of qualified and skilled

* Mr. Dhungana is a Lecturer at Prithivi Narayan Campus, Pokhara.

* Mr. Dawadi is a Lecturer at Prithivi Narayan Campus, Pokhara.

knowledge workers, like technical professionals, whose commitment and loyalty present a challenge to employers (Scholarios et al., 2006).

Work-life balance means integrating the pattern of work, so that employees can adjust between the work and home life for the achievement long term development and profitability (Verma, 2007).

Work-life balance is about balancing between work and life family commitments. It is a balance among paid work unpaid work and personal time (Agfa et al., 2017).

In present, work-life reality is that employees are constantly trying to distort their jobs and personal lives. To balance both, the interference of one another often leads either positive or negative instability. Work-life balance (work-life balance) is a challenge faced by all human resources on a daily activity which create high level of work stress, work and family conflict and time management pressure. The incensement of job pressure and stress are possible to increase employees' and organizations' problems. In today, most of the organization are facing the threads and challenges of globalization market and regular deman of or growth and productivity. (Mohamed & Bedelkhalif, 2017)

Work life balance (work-life balance) is a very significant event which is great concern to different human resources of both private and public sector. It keeps priority to balance the job role and one's individual life. It also influence on the social psychological, economical and

mental sound of the individual. All these are seen in the output of the person, that affects his or her performance in the job place on the long term.

The concept of work-life balance recognizes that most individuals have different roles. Work life balance (work-life balance) exercises help to minimize level of work-life conflict and also target the event. (Lero and Bardoel, 2009).

To maintain the quality and commitment of the employees who are required to achieve the targets given, generally, many organizations are currently practicing work-life balance (work-life balance) programs. Frame and Hartoy (2003) states work- life balance is a balance among time, job pressure, pay, work and life outside.

Schermerhorn (2013) bring out that work-life balance is the ability of a person to balance the demands of work with their personal and family.

Allen et al. (2010) states work-life balance as the extent to which individual effectiveness and satisfaction in work, and family roles are compatitole with prioritizing individual life roles at a particular point in time.

work-life balance influences the members of the organizations, management and others that stand a vital aspect of HRM. work-life balance is concerned with work and non-work activities which is used to represent initiatives related to the institution to improve the work understanding of human resources (McCarthy et al., 2010)

Cascio and Boudreau (2010) expresses work-life balance practices as working environment that help workers reconcile work and non work requirements. Moore (2007) also noted that work-life balance has significant role to get result of workers' a satisfied life outside and inside the work environment.

Banking jobs are stressful job because of high pressure, long working hours, regulatory scrutiny, client demands, performance pressure and time management.

To address these challenges, banking employees often seek, work-life balance to reduce stress, prevent burn out and maintain their overall well-being. Balancing job life and personal life is essential for physical and mental health and job satisfaction.

Literature Review

Kalleberg (1977) explores that when employer ethics provide the possibility of the practice of work-life balance, employees will feel more job satisfaction in general.

Work-life balance (work-life balance) policies and family supportive cultures have been observed in France and Japan also (Aybars, 2007, Cole, 2006). Organizations have a wide variety of work-life balance initiatives for employees which include flexible working hours, job sharing, parental leave onsite child care facility and telecommunicating (Hartel et al., 2007).

Robbins and Coulter (2012) state that work-life balance programs include resources for parent and child care, care health and welfare of employees, and relocation and others. Where many companies offer family-friendly benefits that employees need to balance life and work which includes flextime, job sharing, telecommunicating and others.

Modern banking organization should focus on work-life balance issues and practice policies to support them to manage work-life balance. In present time, a sound balance between work and family is a growing concern for every profession (Subha, 2013). Alexandar and Ebria (2015) state in their study that time spent with the family members is significant to maintain work-life balance. Family life is affected by work pressure and it also declines in the quality of work.

Lehman L. (2016) explains the policy and practice of work-life balance provided by superiors is very important when it comes to employee satisfaction.

Flexible work system had direct effect on organizational commitment and it also had direct effect on work-life balance. In the same manner, organizational commitment is positively related to work-life balance (work-life balance) and work-life balance displayed positive relationship towards job satisfaction (JS) (Gudep, 2019).

No clear effects of remote work on JS are revealed, but the impact on work-life balance is generally negative. If the imbalance is conditioned by private interests, this is not corroborated in

contrast to job conditioned features. Employees working from home are happier than those who want to work at home, job satisfaction (JS) is higher and work-life balance is not worse under a strict contractual agreement than under a nonbinding commitment (Bellman & Hubler, 2020).

The perceptual difference has been identified on the basis of demographic profile. Individual life at work and with family is not the influencing factors but the other factors were the important factors affecting work-life balance (work-life balance). Perceptual difference on the basis of gender, faculty involvement, designation, age and mode of residence has been noted on work-life balance (Poudel, 2019).

Lestari et al. (2021) indicate that work-life balance policy has affected employee loyalty, turnover intentions, and job performance. Employee loyalty also plays an essential role in job performance and turnover intentions.

The quality of work-life variable has a positive and significant effect on job satisfaction (JS). It assures that if the quality of work-life perceived by employee is good which increases job satisfaction. The work-life balance can increase job has a positive and significant effect on employee job satisfaction (JS) and employee engagement (Arief et al., 2021).

The results revealed that high performance work practices of banks family to work conflict, and personality type B behavioral patterns of bank employees increase their

work-life balance, and work to family conflict of bank employees decreased their work-life balance. However, job stress and personality type A behavioral patterns of bank employees did not affect their work-life balance. These results suggest that moderate family to work conflict is actually good for work-life balance and job stress and personality type A behavioral patterns are inherently not bad for work-life balance (Zahoor et al., 2021).

Sukmayuda et al., (2022) stated in their study that work empowerment quality of work-life, work-life balance (work-life balance), organizational citizenship behavior can increase job satisfaction.

This research study will contribute to human resource management literature. Similarly, this research work is very new in the banking sector which has studied non-managerial level employees work-life balance. The results of the study support for banking institution to manage work-life balance and it also fulfill the literature gap of work-life balance among banking employees in Nepal.

Research Methodology

Research Design

In this study, a descriptive cum analytical research design is used. The information and data collected from the respondents is shown, evaluated, interpreted and tabulated. The perceptual differences of banking employees with different factors of work-life balance have been evaluated as per their reactions.

Natures and Sources of Data

The data are quantitative in nature. The primary source has been used to collect information with survey questionnaires.

Population and Sample

Population

In this study, Nepal Bank Ltd. representing the government bank, Standard Chartered Bank Ltd., Nabil Bank Ltd., Nepal SBI Bank Ltd., representing joint venture

Bank and NIBL, NCC Bank Ltd., Mega Bank Ltd., and Global IME Bank Ltd. Non-Joint Venture Bank were selected. The total non-managerial employees of selected Government, Joint-Venture and Non-joint Venture Banks in Pokhara the total population parameter. The total population of this study was 438 respondent.

Table 1

Nature of Bank and Population Profile of Employees

Nature of Bank	Assistant Level	Supervisory Level	Officer Level	Male	Female
Joint Venture	61	46	38	30+22+18=70	31+24+20=75
Non-Joint Venture	88	66	56	43+32+27=102	45+34+29=108
Government	35	26	22	17+12+10=39	18+14+12=44
Total	184	138	116	211	227

Source : Field Survey, 2022

Sample

The convenience sampling under non-provability technique was employed for the study. The sampling was done with representing a different group of respondents based on the types of commercial banks non-managerial employees. The sample size was 209 respondents, calculated with using Yamane (1967) sampling formula. The sample was taken from Joint Venture Banks 69, Non-joint Venture Banks 100 and Government Bank 40 respondents. The self administered questionnaires

were distributed to the respondents and answered questionnaires were collected repeated follow-up and processed for the analysis purpose.

$$n = N1 + Ne2$$

where,

N = Total population

n = Sample size

e = Error term (0.05)

Table 2*Nature of Bank and Sample Profile of Employees*

Nature of Bank	Assistant Level	Supervisory Level	Officier Level	Male	Female
Joint Venture (33%)	29	22	18	34	35
Non-Joint Venture (47.86%)	42	31	27	49	51
Government (19.14%)	7	12	11	19	21
Total	88 (42.10%)	65 (31.10%)	56 (26.8%)	102	107

Source : Field Survey, 2022

Method of Data Collection

To collect data and information, closed ended self-administered questionnaires were distributed to commercial banking employees. The questionnaire was classified into three aspect including work-life balance and JS, and demographic variables.

work-life balance and JS questions were divided into 10 each, to get information regarding the concerned dimension. The questionnaire covers demographic nominal, ordinal and likert scales information. To maintain reliability in data and information, both positive and negative questions were maintained. Total 240 questionnaires were distributed but 215 questionnaires were received, and 209 questionnaires were usable data analysis process. So, only 209 (102 males and 107 females) were the targeted respondents for this research work.

Statistical tools for data analysis and model

In this study, different statistical tools were used to find out the results. The

outcomes have been investigated by using SPSS for analyzing the quantities data to get effective results. The descriptive analysis was employed to picture the results with mean and standard deviation values. Independent sample t-test and one-way ANOVA statistical tools were used to examine the perceptual difference between work-life balance and JS on the basis of features of information.

The impact of the independent variable work-life balance and the dependent variable JS was evaluated with multiple regression analysis. While interpreting the P-value, the significant level is considered at (1% and 5%) one percent and five percent.

Validity and Reliability

The reliability and validity test indicate the quality and usefulness of the test and they are also the properly of the test. In this study the reliability and validity of the research tools, data collection and analysis were fully ensured with different measures.

Different assessors were asked to review about the suitability for measuring variable interest for face validity. Several dimensions of work-life balance and JS were mentioned in the study to ensure content validity. For criterion validity, externally published indicators of work-life balance and JS were compared in the same way, to measure the construct validity, regression analysis findings were linked with the theoretical concept. The Cronbach's Alpha was practiced to validate the reliability of constructs used in the questionnaire survey.

Table 3
Reliability Statistics

Items	No. of Items	Cronbach Alpha
work-life balance Factors	10	0.689

Source: Field Survey, 2022

Table 3 exhibits that the reliability value of work-life balance is greater than JS and each factor contains 10 items. work-life balance has Cronbach Alpha = 0.689 and JS has Cronbach Alpha = 0.673. Both work-life balance and JS Cronbach Alpha is reliable and acceptable because they are greater than general accepted indicator 0.6.

Results And Discussion

This chapter covers the area of results, interpretation and discussion as per objectives.

Work-life Balance among commercial Banking Employees

work-life balance is an important factor

for employees' performance. Generally, sound work-life balance can maintain and increase the performance of the employees. The banking employees work-life balance has been evaluated on the basis of Work-Family Conflict (WFC) and Family-Work Conflict (FWC).

Work-Family Conflict (WFC)

Work-family Conflict (WFC) takes when an individual experience incompatible demands between work and family roles; it is conflict between job situation and family role.

Table: 4
Work-Family Conflict

Items	N	Mean	SD
My work does not prevent me spending sufficient quality time with my family.	209	3.10	1.335
There is enough time left at the end of the day to do the things I would like at home.	209	3.99	0.800
My family does not miss out because of my work commitment.	209	2.8	1.232
My work has positive impact on my family issue.	209	3.99	0.877
My work performance does not suffer because of my personal & family commitment.	209	3.70	0.898

Source: Field Survey, 2022

Table 4 shows the work-life balance of banking employees based on the work-family conflict of banking employees.

WFC takes when an individual experience incompatible demands between work and family role, it is conflict between job situation and family role.

The descriptive statistics with minimum and maximum mean and standard deviation values. (M = 3.10, SD = 1.335 and M = 3.99, SD = 0.80) demonstrate that commercial banking employees in Pokhara are managing work family conflict in balance way and maintaining work-life balance.

Family-Work Conflict (FWC)

(FWC) Family-Work Conflict is also known as family interference with work, it takes when the pressures from the family and work domains are mutually incompatible, which makes more difficult by virtue of participation in the family role (Greenhams & Beutell, 1985). There should be balance between family-work conflicts (FWC) to maintain work-life balance (work-life balance).

Table: 5

Family-Work Conflict

Items	N	Mean	SD
Family related concerns or responsibilities do not distract me at work	209	3.77	1.064

If I did not have a family, I would not be a better employee.	209	4.21	0.743
My family has a positive impact on my day to day work duties.	209	4.11	0.763
My family supports me to perform my official tasks effectively and efficiently.	209	4.11	0.759
My family encourages me to do my official tasks ethically	209	4.36	0.665

Source: Field Survey, 2022

Table 5 presents the family-work conflict of commercial banking employees. Family-work conflict (FWC) indicates the interference of family for the work-life, it means creation of conflict for the job life by the family. The descriptive statistics with minimum, maximum mean values and standard deviation.

(M = 3.77, SD = 1.064 and M = 4.36, SD = 0.665) indicate that family responsibilities do not distract on work and family encourages to perform the official job ethically. In the same way, banking employees' family have positive impact and supports to perform the job effectively and efficiently.

Discussion on Work-life Balance among Banking Employees

Work-life balance (work-life balance) evaluation of banking employees is the first objective of the study. The study find out that work family conflict (WFC)

relating to the variable sufficient quality time spending to the family was the least among the banking employees. It means the employees work do not prevents them to spend sufficient time to their family. On the other hand, enough time and positive impact to the family was the highest work-life balance contributing factors.

It reflects that the banking employees in Pokhara can maintain their work-life balance, if they have positive impact towards work by their family and enough time available to their family.

The study related to family work conflict (FWC), the variable family respecibility does not distract the work and the least result among the employees. It means more family responsibilities maintain less work-life balance. On the other hand, family encouragement, supports and positive impact support and maintain high work-life balance.

Table 9

Genderwise Work-life Balance Perception

Items	Gender	N	Mean	SD	T-test	P
Work Family Conflict (WFC)	Male	102	3.50	0.614	-0.35	0.730
	Female	107	3.53	0.673		
Family Work Conflict (FWC)	Male	102	4.05	0.435	-1.72	0.087
	Female	107	4.17	0.545		

Source: Field survey, 2022

Table 9 shows the descriptive statistics with t and p values of work-life balance dimensions gender wise. The table demonstrates output that there is insignificant difference between both WFC and FWC based gender wise on work-life balance. It indicates that WFC and FWC factor have not an influencing role for

This research study revealed that time spent with family members is vital to maintain work-life balance which is consistent to the findings made by Alexander & Ebria (2015). This study is also correlated with the research result of Beckett et. al. (2015) that work related factors and family responsibilities influence the work-life balance. The study concluded that enough time, family commitment, and encouragement to work maintain work-life balance. This finding is contrast to the conclusion made by Ackers (2003).

Perceptual Difference

Work-life Balance based on Demographic characteristics. In this section, the third research question and objective answer is shown. The dimension of work-life balance have been calculated based on demographic characteristics gender, marital status, designation, types of bank status, designation, types of bank age of respondents.

work-life balance gender wise male and female (M = 3.50, SD = 0.614, t = -0.35, P > 0.05 and M = 3.53, SD = 0.673, p > 0.05) and (M = 4.05, SD = 0.435, t = -1.72 and P > 0.05).

The mean value of female shows that female employees have work-life balance than male employees.

Marital Status wise Work-life Balance

Work life balance may influence by marital status of the employees. From the

respondents information, the descriptive statistics reveals the following the results.

Table 10

Marital Status wise Work-life Balance Perception

Items	Marital Status	N	M	SD	T-test	P
Work Family Conflict: (WFC)	Single	75	3.47	0.662	-0.69	0.491
	Married	134	3.54	0.634		
Family Work Conflict (FWC)	Single	75	4.06	0.442	-1.14	0.256
	Married	134	4.14	0.524		

Source: Field survey, 2022

Table 10 presents the descriptive statistics along with t and p values of work-life balance factors based on marital status. The output reveals that there is no perceptual difference between work-life balance dimensions on the basis of marital status. However, married employees have more work-life balance on both WFC and FWC dimensions in comparison to single employees (M = 3.47, SD = 0.662, t = -0.69, P > 0.05 and M = 3.54, SD = 0.634) and (M = 4.06, SD = 0.442, t = 1.14, P > 0.05 and M = 4.14, SD = 0.524).

life balance than single employees.

Types of Bank wise Work-life Balance Perception

Work-life Balance (work-life balance) may have different perception on employees on the basis of nature of bank. In this study, the types of bank are classified and studied as Government Bank, Joint Venture Bank and Non-Joint venture commercial bank. On the basis of respondents information work-life balance is analyzed with descriptive statistics tools.

All these indicates that married banking employees are maintaining more work-

Table 11

Types of Bank wise Work-life Balance Perception

Items	Types of Bank	N	M	SD	F-test	P
Work Family Conflict: (WFC)	Joint Venture	69	3.57	0.621	0.833	0.436
	Non-joint venture	101	3.52	0.650		
	Government	39	3.41	0.669		
Family Work Conflict (FWC)	Joint Venture	69	4.06	0.501	0.54	0.584
	Non-joint venture	101	4.14	0.490		
	Government	39	4.12	0.514		

Source : Fields Survey, 2022.

Table 11, shows that there is no perceptual difference towards work-life balance, dimensions based on WFC and FWC ($F = 0.833, P > 0.05$) and ($F = 0.54, P > 0.05$). This result indicates that the work-life balance is not depend of upon the nature of bank that employees work.

The highest work-life balance on WFC is seen on Joint Venture Bank ($M = 3.57, SD = 0.621, F = 0.833$ and $P > 0.436$).

In the someway, work-life balance on FWC is more seen on Non-joint Venture Bank in comparison to other nature bank ($M = 4.14, SD = 0.490, f = 0.54, P > 0.05$).

Designation wise Work-life Balance Perception

The perception of work-life balance may differ from designation wise of banking employees. On the basis of designation their responsibility and authority also alter, this may change the perception of work-life balance on employees of bank. The descriptive statistics tool shows as;

Table 12 depicts that there is perceptual difference towards work-life balance on WFC dimension ($F = 6.28, P < 0.01$). It means work-life balance may differ on the basis of designation they hold. the result shows that supervisory level employees have more work-life balance on WFC factor than other designation employees. ($M = 3.7, SD = 0.549$). However, there is no perceptual difference towards work-life balance on FWC factor $9F = 0.87, P > 0.05$). The result indicates that there is almost equal on work-life balance under FWC on basis of designation.

Age wise Work-life Balance Perception

The work-life balance can be changed on the basis of employees' age. The different age of employees may have different perception towards work-life balance. According to respondents' information, the age wise work-life balance perception is shown in descriptive statistics tools as;

Table 12

Designation wise Work-life Balance Perception

Items			Dimensions	N	M	SD	F-test	P
Work Family Conflict: (WFC)			Assistant level	87	3.34	0.678	6.28	0.002
			Supervisory Level	66	3.7	0.549		
			Officer Level	56	3.57	0.633		
Family Work Conflict (FWC)			Assistant level	87	4.06	0.546	0.87	0.421
			Supervisory Level	66	4.015	0.450		
			Officer Level	56	4.015	0.469		

Source: Field Survey, 2022

Table 13*Age wise Work-life Balance Perception*

Items	Age	N	M	SD	F-test	P
Work Family Conflict: (WFC)	Below 20 years	7	3.66	0.586	2.43	0.05
	20-30 Years	102	3.43	0.665		
	30-40 Years	71	3.50	0.617		
	40-50 Years	26	3.85	0.576		
	Above 50 Years	3	3.60	0.529		
Family Work Conflict (FWC)	Below 20 years	7	4.03	0.407	1.87	0.12
	20-30 Years	102	4.08	0.483		
	30-40 Years	71	4.10	0.540		
	40-50 Years	26	4.32	0.420		
	Above 50 Years	3	3.67	0.306		

Source: Field Survey, 2022

Table 13 result shows that there is significantly perceptual difference between work-life balance age wise under Work family conflict (WFC) ($F = 2.43$, $P = 0.05$). The age of employees between 40 to 50 years have more work-life balance in comparison to other age under WFC dimension.

However work-life balance is insignificantly difference than age wise under FWC ($F = 1.87$, $P > 0.05$). The work-life balance (work-life balance) is almost same on Family Work Conflict dimension but 40 to 50 years employees have more work-life balance than other years ($M = 4.32$, $SD = 0.42$).

Conclusions

This study focuses on work-life balance dimensions of commercial banking employees. The socio-demographic factors influenced work-life balance. The purpose of the research was to identify the work-life balance of banking employees in Pokhara. This study concluded that WFC and FWC, the dimensions work-life

balance were the most influencing factors to work-life balance. It indicates that banking employees can maintain work-life balance if they have balance on WFC & FWC. The study explored that gender wise female employees and designation wise supervisory level employees had more work-life balance than others. However, types of bank and age wise, there was no perceptual difference on work-life balance.

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