

Chapter I

INTRODUCTION

1.1 Background of the study

Work is an institution that rises to the level of a basic need. In fact, psychiatrist Sigmund Freud is reputed to have said, “Love and work ... work and love, that’s all there is.” Work has always existed, evolving over time in much the same way as humans have, as cited by Janice Arenofsky (2017) in work-life balance.

One of the best-known Greek intellectuals the philosopher Aristotle actually explored the concept of work-life balance (WLB) in *Nicomachean Ethics* and *Politics* (HubSpot, 2015). He asserted that life combined business and leisure and that business denoted things “useful and necessary for the sake of things honorable.” Aristotle and his erudite contemporaries generally regarded work as a waste of time for persons interested in art, culture, philosophy, leadership, and politics, as cited by Janice Arenofsky (2017).

According to Clarke et. al. (2004), work-life balance is generally associated with equilibrium between the amount of time and effort somebody devotes to work and personal activities to maintain harmony in life. Increasing globalization, technological advancements and competitive rivalry are some of the factors that put pressure on employees and managers with increased workload in today’s organizations. This has led difficulties in employees to maintain a balance between work and personal life. Historically, women's employment participation has been more in the area of the service sector. Females with high levels of academic qualifications are also finding it difficult to make a balance between professional life and private life. Work-life balance influences employee retention and therefore, is a strategic issue for human resource management (Lewis & Cooper, 1995).

Work-life balance is a state of equilibrium in which the demand of both professional and personal life is equal. Work-life balance focuses on two main aspects called achievement and enjoyment. Personal and professional lives of women are just like the two sides of the same coin (Emsile, 2009). Further, a working woman achieves a work-life balance when she is able to enjoy her professional and personal life. WLB initiatives can be broadly divided into four dominant categories which include flexible

working arrangement, leave arrangement, dependent care assistance and general services (De Cieri et al., 2005). In reality, life and work over-lap and interact. According to Lewis et al. (2007), changing culture nowadays demand more work for both sexes and free time has become less available due to increasing workload, which in turn causes work-life imbalances.

According to Muleke et al. (2013), programs to assist the employees in achieving a balanced work life include flexible working hours, employee assistance programs and leave programs. Policies for work-life balance offer employees an option to address work and personal responsibilities. The concept of quality work life encompassed aspects that affect employees such as job satisfaction, reward systems, physical work environment, employee involvement, rights and esteem needs. In addition, Rania (2011) analyzed the relationship between employee satisfaction and work-life balance and found supportive environment increases employee morale and commitment at work.

Varatharaj & Vasantha (2012) found the equilibrium between work and other activities reduces conflict between official and domestic life and improves satisfaction in both professional and personal lives. Combining family and work responsibilities were initially called family friendly policies and which now are called work-life balance policies. The ageing workforce is another demographic change which has raised the importance of work-life balance for employees. Older employees may wish to remain in work, but work fewer hours. Family-friendly policies in an organization affect the job satisfaction and fulfillment of work-life balance. Public banks employees were experiencing anxiety, workload and loss of control, pressure, and insufficient personal time in their work place and hence, dissatisfied at work (Robbins et al., 2011).

Mehta (2012) found that women working in private bank experienced more work-life imbalance, as compared to working women in public sector. Furthermore, Vasantha (2012) revealed that work-life balances are the key source of employee's job satisfaction. Both men and women have different expectations for work and home and understanding the roles of men and women in the workplace must include norms dictated by society. Similarly, Aggarwal (2012) investigated the relationship between work-life balance initiatives and employee's attitudes toward work-life conflict and the found that employees perceive work-life balance enables them to work better.

According to Pahuja (2016), the number of hours worked per week, the amount and frequency of overtime, and inflexible work schedule increase the likelihood of bankers to experience conflict between their work and family.

Work-life balance is a very important phenomenon which is of great concern to various employees in both private and public sector. It goes beyond prioritizing the work role and one's personal life. It also affects the social, psychological, economical and mental well-being of the individual. Work-life balance has implication on employee attitudes, behaviors, wellbeing as well as organizational effectiveness (Eby et al., 2005). Similarly, Parkes et al. (2005) found that the relationship between job satisfaction and work-life balance is a greater factor in middle-aged employees with children than single employees under thirty. Likewise, Laxshmi and Gopinath (2013) found that women who had low work and family-related issues were highly able to achieve work-life balance than those who had high rate of these issues. The employee is responsible for limiting the amount of job-related work at home, limiting the reliance on overtime hours, reducing business travel and becoming more knowledgeable about work-life policies. Work-life balance is the concentration of a person having the priority between work and life.

Work-life balance does not mean giving equal priority to work and life. It is different from person to person, because every human being has different priorities and different life styles. Work/life balance, in its broadest sense, is defined as a satisfactory level of involvement or 'fit' between the multiple roles in a person's life. Mas-Machuca et al. (2016) found that work-life balance is positively related with organizational pride and job satisfaction. According to Crompton (1999), increase in women employees has changed the traditional work-life balance pattern. One of the most prominent challenges which every woman has to face in their life is to synchronize a balance between family and rigid type of job (Nadeem and Abbas, 2009). According to Hameed & Waheed (2011), in order to increase competitive advantage and achieve organizational goal, employee must be encouraged to perform well by amending necessary policies.

Purohit (2013) claimed that work-life balance is a concept including proper prioritizing between "workaholics" (career and ambition) and "lifestyle" (Health, pleasure, leisure, family and spiritual development). It is the term used to describe practices in achieving

a balance between the demands of employee's family (life) and work lives. Work-life balance initiatives designed to help employees balance their work and personal lives are not only an option, but also a necessity for many employers today. Likewise, according to Valcour (2007), work-based support to women is positively associated with job satisfaction and career accomplishment. There is a need for organizations to adopt human resource strategies and policies to accommodate the work-life needs of a diverse workforce in the current business environment. Appropriate organizational policies enable employees to juggle and balance their work and private lives which eventually enhances the job satisfaction (Ramadevi and Nagini, 2014).

Sharma and Chinnappaiah (2013) found that the multiple roles played by women at work place and home with frustration and stress lead to work-life imbalance. According to Smith (2008), job satisfaction is a pleasant and positive emotional state resulting from the appraisal of career or employee's experience. Job satisfaction can be defined as the positive emotional reactions and attitudes an individual has towards job. Similarly, Raziqa & Maulabakhsh (2015) concluded that job satisfaction is affected by working hours, relation with co-worker, safety and security, esteem and top management. The study found that these variables have a positive relationship with job satisfaction. However, Clark (1997) argued that if employees found unsafe working conditions, co-workers are not co-operative and not involved in the decision making process, then they will feel separated from the organization and dissatisfied.

According to Hobber and Lemmon (2009), work-life balance is about efforts of employees to split their time and energy between work and other important aspects of their lives. Work-life balances are meant to help employees better manage their work and non-working times. Furthermore, Greenhaus (2003) revealed that women in workforce face a lot of issues and challenges. They are still seen as the primary caretakers of the home and family, even if they work just as much as men. The role of women in society has been radically changing all over the world. There are challenges of attracting and retaining the best talent coupled with the emerging issues of work life conflicts, so it is important that managers employ a variety of human resource practices to attain organizational goals (McLean & Collins, 2011).

Work-life balance usually refers to the individual's ability, irrespective of age and gender, to find a life rhythm that allows them to combine their work with other

responsibilities, activities or aspirations (Vidal et al., 2012). Benefits of work-life balance programs for employees include increased employee control over time and place of work which helps in reducing the job stress as well as life work conflict. Similarly, benefits of work-life balance for any organization include reduced absenteeism, increased productivity and improved employee retention (Sands & Harper, 2007). There are varied fluctuations of work-life balance experiences across countries owing to existence of well-designed institutions and companies offering family-friendly policies more generously (Vidal et al., 2012). According to Choi & Kim (2012), high work family conflict has been significantly linked to other organizational outcomes such as organizational commitment, job stress, service recovery performance and turnover intention.

In addition, high job involvement may lead to work family conflict, increased burnout, stress, lack of job satisfaction and reduced organizational commitment (McDonald & Bradley, 2005). Similarly, Greenhaus *et al.* (2003) stated that balance in time, involvement and satisfaction is better for an individual than imbalance in favor of either work or family role. According to Gadon (1984), quality of work life efforts enhance the areas of personal and professional development, work redesign, team building, work scheduling, and total organizational change. The key elements of quality of work life include job security, job satisfaction, better reward system, employee benefits, employee involvement and organizational performance which help in maintaining balance in life (Havlovic, 1991). According to Dev (2012), female employees should be given more facilities such as flexible time, job sharing, child care, etc to gain their organizational commitment. Organizations should develop corporate human resource policies that will minimize the current stresses and strains, experienced by working women with families. Furthermore, Rania (2011) found that work task and employee satisfaction can be generated through work-life balance. Work-life balance is an important determinant of intrinsic aspects of job satisfaction (Yadav and Dabhade, 2014). Similarly, Gomez et al. (2010) highlighted that there is a positive effect of work-life balance on job satisfaction of workers.

Organizations should provide work-life balance facilities to their employees so that employees can perform their duties effectively and leads organization to the success (Parvin and Kabir, 2011).

Similarly, Chahal et al. (2013) revealed that efficiency of the employee should be increased and they should be encouraged for hard work for organization success. According to Saleem et al. (2013), organization should make strategies and policies that will help employees to have clear understanding regarding their job tasks and objectives. Competition and customer pressure have forced companies to rationalize and restructure the process of doing work, as a result less people have to do more work and by which conflict arises (Poelmans et al., 2008).

Varatharaj & Vasantha (2012) found a strong positive relationship between job satisfaction and work-life balance . Impact of employee commitment on organizational performance is important to be considered while designing the stress and work life policies. An unbiased life for women is one where they extend their energy and effort between key areas of importance and are satisfied with job. Job satisfaction creates innovative ideas among the employees. According to Sinha (2001), employees' performance depends on the willingness and also the openness of the employees itself on doing their job. He also stated that by having these, employees' productivity and performance increase.

Very few organizations have started initiating work-family balance and work-life balance policies and practices initiatives in their work place, however, the majority remain still indifferent. Men desire work with autonomy to increase work efficiency, while women demand flexibility to manage different tasks such as child care and salaried job (Felstead & Jewson, 2002). According to Guest (2004), lack of self-assurance, job independence, lack of promotion chances and lower salaries have negative effect on employee job satisfaction. The awareness concerning the work-life issue has been increasing nowadays and the effects were perceived by the organizations. In job choice behavior, people were placing more emphasis on their own work-life issues and employers' culture (Bird, 2006; Epie, 2010).

The WLB concept will only work effectively where there are well-framed policies that would minimize the workload of employee without affecting the productivity of the organization (Ojo et al., 2014). According to Barnett and Baruch (1985), multiple roles played by the employees often have benefits and do not always have detrimental effects on the role bearer. Meaningful employment supports one's self and enables employees to derive a high sense of self-worth particularly in the banking industry (Latessa, 2012).

In Nepalese context, Gnawali (2017) stated that parental demand is insignificant in explaining life stress of female workers. However, the role ambiguity is documented to explain life stress significantly. Similarly, Nepali (2013) revealed that female workers can maintain proper balance between the two sets of their lives if the responsibility to maintain a healthy work-life balance rest on both employee and employer.

Panta (2015) found that most of the employees working in banking sector are not well satisfied with training and development, compensation and performance appraisal practices. According to Chapagain (2011), pay benefits, relation with managers and peers, communication, participation and fair treatment in organization influence performance of employees in an organization. Likewise, Adhikari et al. (2014) concluded the job satisfaction as the cognitive, affective and evaluative reaction of employees toward their jobs.

The above discussion shows that the studies dealing with work-life balance and job satisfaction among working women are of greater significance. Though there are various findings as discussed above in the context of different countries, no more studies have been conducted on the analysis of the effect of working environment on job satisfaction in the context of Nepal. Hence, this study focuses on examining work-life balance practices and job satisfaction among working women in Nepalese commercial banks.

1.2 Problem statement

In the modern era, organizations are facing several challenges due to the dynamic nature of the environment. One of the many challenges for a business is to satisfy its employees. Employee performance and job satisfaction are affected by different factors. Work-life balance is the main determinant of job satisfaction. Work-life balance is a state of equilibrium in which the demands of both a person's job and personal life are equal (Lockwood, 2003). According to Hyman and Summers (2004), major problem associated with current practices over work-life balance is the lack of formalization of policies at organizational level. Others include restricted employee voice, no evidence of reduction in working hours, and domestic responsibilities still conducted by women irrespective of their employment status. Work-life balance is about the interaction between paid work and other activities, including unpaid work in families and communities.

Demographic and workplace changes like growing reluctance for long number of hours, acceptance of changing culture, and technological advancement may result into difficulty in prioritizing between their work and personal lives. According to Mendis et al. (2017), there is a strong positive relationship between work-life balance and employee performance as well as employee job satisfaction. In addition, Saif et al. (2011) found that work-life balance practices and level of job satisfaction share a positive relationship. Too much emphasis on work frequently results in feelings of loneliness and frustration. Weiss (2002) found that a failure to address work-life conflicts has negative impact on the employment opportunities and job quality, health and productivity of workers and also on families.

Until the beginning of the twenty-first century, work-life balance did not get much attention. Women at that time were involved in more unpaid work such as nurturing, caring, and domestic work (Crompton, 1999). These sort of fixed gender roles were viewed, moreover as a solution to balance work and life. Further, work was the responsibility of a man, whereas family caring was the responsibility of a woman. However, Lambert (1990) revealed drastic change in notion of employment, as the number of women workers and dual- earner couples increased in various employment sectors. Employees do not seem satisfied with the job or workplace as a result of increasing turnover intentions, absenteeism and other job-related attitudes (Kodikal, 2017).

Fleetwood (2007) found that higher proportion of employed men work for long hours (over 48 hours) in contrast to women, there of resulting to lower work-life balance in men. According to Vidal et al. (2012), increase in dual career couples following the incorporation of women in the labor market has led to high levels of work and family conflict. Most of the work-life balance measures nowadays are the imitation of the western organizational practices rather than genuine concerns to enable workers handle work and family responsibilities.

Work life imbalance has a direct effect on the employee's health and their performance and job satisfaction. In terms of job attitudes, employees reporting high levels of both work-to-life and life-to-work conflict tend to exhibit lower levels of job satisfaction and organizational commitment. In addition, Kossek & Ozeki (1998) found that home workers themselves had fears about not being able to easily demonstrate their honesty,

reliability and productivity. Work-life balance influences people both in positive and negative way. A proper balance in work and life motivate employees, but failure to achieve balance results increasing frustration, anxiety and tiredness. Singh (2013) revealed that family and work domains are separated by borders which could be physical, temporal or psychological and it need to be managed well for the betterment of life. Any competing demands of work and family life will cause conflict and negatively affect the wellbeing of workers.

Reddy et al. (2010) found that the number of hours worked per week, the amount and frequency of overtime, inflexible work schedule, unsupportive supervisor and an inhospitable work culture increase the conflict between women's work and family roles. Furthermore, Elias and Saha (1995) found that female workers' quality of working life was significantly lower than that of their male counterparts. The flexibility and permeability of the boundaries between people's work and family lives will affect the level of integration, ease of transitions, and the conflict at workplace (Clark et al., 2000). According to Noor (2002), working under pressures increases work-family conflict and leads to growth of burnout, adverse attitudes, job dissatisfaction, decreased quality family time and workplace violence.

Work dissatisfaction is usually associated with specific attributes of a job, such as pay, promotion prospects, health care benefits or flexible hours at work. Working adults are engaged in their children's activities and make decisions between work and family. Dissatisfaction with working life affects almost all workers, regardless of position or status leading to frustration, boredom, anger which could be costly to both individual and organization. Extended work hours and excessive workloads is the direct antecedent to work-family conflict (Spector, 2007).

Adikaram (2016) stated that the problem of work-life balance on job satisfaction of working women across the banking sector results from working hours, working conditions, work load pressure and job security. These factors create work imbalance and lead to dissatisfaction and conflict. Organizations need to be aware of the changing needs of employees and provide flexible work-life balance strategies in order to retain their employees (Capelli, 2000).

In the context of Nepal, Bhandari (2016) found that workplace environment has positive and significant impact on the performance of employees and job satisfaction. Job

satisfaction can be an important indicator of how employees feel about their jobs and a predictor of work behaviors such as absenteeism and turnover. According to Gautam (2010), adequate pay and benefits, job security, safe and health working condition, meaningful job and autonomy in the job leads to satisfaction at job. Gaire and K C (2016) found that support of the team, and co-workers' behavior has significant impact on work place and enhance efficiency at work. However, Pathak (2015) found that both male and female have same level of job satisfaction but it differs as per age group. Improved working conditions and compensation leads to better job satisfaction and job performance. (Chaulagain and Khadka, 2012).

1.3 Objectives of the study

Analysis of the effects of work-life balance on job satisfaction among working women in Nepalese commercial banks is the study's main goal. The following are the precise goals:

1. to investigate how employees in Nepali commercial banks perceive the amount of welfare programs, flexible work hours, management assistance, work-family conflict, and job design in relation to job satisfaction.
2. study the effects of welfare programs, flexible work hours, management encouragement, work-family conflict, and job design on job satisfaction in Nepalese commercial banks.
3. to investigate how job satisfaction in Nepalese commercial banks relates to welfare programs, flexible work hours, managerial assistance, work-family conflict, and job design.

1.4 Hypotheses

This section deals with the operational definition of the variables taken for this study. The study attempts to identify the relationship of welfare policies, flexible work hour, managerial support, work family conflict and job design with job satisfaction. The operational definitions of the variables used on this study have been discussed in this section:

Dependent variable

Job satisfaction

Job satisfaction is the level of contentment a person feels regarding his or her job. This feeling is mainly based on an individual's perception of satisfaction. Sowmya and Panchanatham (2011) concluded that job satisfaction put spotlight on the feelings that an individual perceive about his/her job. The individuals who show high satisfaction in their jobs are likely to be more productive, have higher involvement and fewer chances to resign than job. According to Reynolds (2005), employee job satisfaction is pleasure that an employee derives from his/her job. Job satisfaction is evenly crucial for the employees and success of the enterprise. It is hard for the workers to maintain equilibrium between work and personal commitments due to inflexible working hours, high demanding jobs, work stress and sophisticated technology (Nadeem and Abbas, 2009).

Similarly, Adikaram (2016) noted that when people are dissatisfied with their workplace and job, it leads to a negative impact on their work outcomes and personal life. According to Malik (2010), the level of employee job satisfaction increases when employees are satisfied with their work, and they feel motivated. Similarly, Kinzl (2005) argued that job satisfaction is the attitude of worker toward his job, rewards which he gets, social, organizational and physical characteristics of the environment in which she/he performs the task.

Independent Variables

Flexible work hour

Flexible working hour means giving employees flexibility on how long, where and when they work. Smith-Walter et al. (2013) revealed that the flexibility of scheduling has a positive relationship with the job satisfaction. Alternative work schedule and compressed work-week are positively related to job satisfaction and it is mostly applicable among bank employees (Muhammad et al., 2010). According to Scandura and Lankau (1997), flexible work hours lead to higher job satisfaction and organizational commitment for female employees and for employees with family responsibilities. There is a wide variety of work-life balance initiatives for employees being incorporated by organizations which include flexible work hours, job sharing,

parental leave on-site child care facility and telecommuting (Hartel et al., 2007). In absence of work-life balance, employees' dissatisfaction increases.

McNall et al. (2010) found that greater the flexible work arrangements, higher would be the job satisfaction. Similarly, Grawitch and Barber (2010) revealed that work flexibility programs and non-work support (family-friendly benefits) lead to higher job satisfaction, performance, well-being, and commitment, as well as decreased turnover rates and distress. Flexibility enables the employees to connect their occupational and un-occupational world together, and work needs can be dealt favorably (Lewis et al., 2003). Based on this, following hypotheses can be formulated:

H₁: Flexible work hours has a positive relationship with job satisfaction.

Work family conflict

Work-family conflict occurs when an unhealthy balance exist which forces a person to place work demands above and beyond the demands and needs of family. Work-family conflict can also occur when situations at work are brought into family life or situations in someone's family life start affecting work performance. According to Allen (2000), greater amount of family love and commitment lead to more positive the relationship between job satisfaction and work-family conflict. Similarly, Carlson and Kacmar (2010) presented negative relationship between families to work conflict with job satisfaction.

According to Konrad and Mangel (2000), job satisfaction can be increased by implementing work-life balance policies by reducing conflict between work and family. Organizations are becoming more involved in designing programs to help employees manage their work-family role conflict by providing a place and procedure for discussing conflicts and coping strategies. Similarly, Laxshmi and Gopinath (2013) found that women who had low work and family-related issues were highly able to achieve work-life balance than those who had high rate of these issues. When work-family conflict increases, the level of job satisfaction decreases (Boles et al., 2001).

Additionally work family conflict has been significantly linked to other organizational outcomes such as organizational commitment, job stress, service recovery performance and turnover intention (Choi & Kim, 2012). According to Sikander et al. (2012), work family conflict reduces life satisfaction, marital family satisfaction as well as mental

and physical wellbeing including burnout and health problems. Nadeem and Abbas (2009) found a negative relationship of work to family interference, family to work interference, work load and stress with job satisfaction. Based on this, following hypotheses can be formulated:

H₂: Work family conflict has a negative relationship with job satisfaction.

Managerial support

Emhan (2012) revealed that managerial support for employees positively contribute to an organization's effectiveness. Since the employees perceive the top managers as the organization itself, level of loyalty of employees towards managers increases. Supportive managers are the key factor for achieving work-life balance. Managers play an important role in the success of work-life balance programs because they make significant choices regarding the adoption of work place practices (Lingard & Lin, 2003). According to Thomas and Ganster (1995), employees reporting higher levels of supervisory support are more likely to use WLB initiatives than employees reporting lower levels of supervisory support.

Family-supportive managers may provide staff with the flexibility to meet external commitments or may model good work-life balance. According to Anderson et al. (2002), managerial behavior can influence the use of available initiatives or provide the flexibility to balance work and non-work commitments (Anderson et al., 2002). Manager needs to know where an employee is on the hierarchical pyramid in order to motivate him/her. Then they need to focus on meeting the person's needs at that level (Robbins, 1999). Based on this, following hypotheses can be formulated.

H₃: Managerial support has a positive relationship with job satisfaction.

Welfare policies

Welfare is an indirect reward given to an employee or group of employees as a part of organizational membership. Welfare includes everything done for the comfort and improvement of employees apart from wages. Those includes monitoring of working conditions, infrastructure for health insurance, accidental and unemployment benefits for workers and their families, education for children and post-retirement benefits.

According to Munene et al. (2012), provision of welfare services enables workers to live more satisfactory life and contributes to the productivity of labor, efficiency of an enterprise and helps in maintaining industrial peace. Welfare programs provide benefits to the low income individuals and families (Luthans, 2012).

According to Khademi (2014), organizational welfare has a positive impact on organizational performance including happiness, security, motivation and job satisfaction. Furthermore, Laddha (2012) advocated that employee welfare facilities enable workers to live a richer and more satisfactory life. After employees have been hired, trained and remunerated they need to be retained and maintained to serve the organization better. In addition, Srinivas (2013) found that there are several welfare facilities like medical, canteen, working environment, safety measures provided by the company for employee's wellbeing.

Welfare policies include salary of employees, performance appraisal system, promotional strategies, employee's relationship with management and other co-employees, training and development program. Increase in level of welfare facilities improves overall satisfaction of employees at workplace (Sharma et al., 2014). Based on this, following hypotheses can be formulated:

H₄: Welfare policies has a positive relationship with job satisfaction.

Job design

Job design is a work arrangement or rearrangement aimed at reducing and overcoming job dissatisfaction and employee alienation arising from repetitive tasks. Aim of job design is to encourage the job satisfaction and performance by changing the contents and process of a specific job so that employee may avoid from boredom. According to Barling et al. (2003), job design leads to enhance job satisfaction, which in turn contributes to superior organizational performance.

Enriched jobs have long been associated with increased autonomy, meaningfulness of work and skill utilization, which leads to a pleasurable and emotional state, and job satisfaction (Hackman and Oldman, 1980). The study also found that the three typologies of job design i.e. job enrichment, job enlargement and job rotation have a significant relationship with workplace productivity. Job design characteristics have

traditionally focused on tailoring jobs towards individual employees. Work designs nowadays are applied to a class of workers and found that certain job characteristics become detrimental to performance (Sinha & Ven, 2005). Similarly, Al-Ahmadi (2009) found that the amount of variety and challenge in one's job positively influence performance and leads to job satisfaction. Based on this, following hypotheses can be formulated:

H5: Job design has a positive relationship with job satisfaction.

1.5 Rationale of the study

The study's objective is to examine working women's job satisfaction and work-life balance in Nepalese commercial banks. The research was mainly done to know that the women in commercial bank were able to manage their personal life and professional life. It also covers if they were able to get their managerial support to accomplish their duties properly even if they have family function to attend. It also shows if the female employees are happy with their coworker and the manager. To know the perception of employees on the level of welfare policies, flexible work hour, managerial support, work family conflict and job design with job satisfaction in Nepalese commercial banks. To know the impact of welfare policies, flexible work hour, managerial support, work family conflict and job design on job satisfaction in Nepalese commercial banks. To examine the relationship of welfare policies, flexible work hour, managerial support, work family conflict and job design with job satisfaction in Nepalese commercial banks for female employee.

1.6 Limitation of the study

Specifically, the delimitations of a study refer to the scope of the research aims and research questions. In other words, delimitations reflect the choices you, as the researcher, intentionally make in terms of what you will and won't try to achieve with your study. Delimitation of the study are:

- i. The study was limited only in Kathmandu city. Thus, the study was limited to specific organization to evaluate the job satisfaction of women and work-life balance of Nepalese commercial banks.

- ii. This study was primarily based on primary data. Therefore, the reliability of conclusion of the study totally depends upon the accuracy of the information provided by the respondent.
- iii. The study excluded the non-linearity assumptions as the study was based on the assumption of linear relationship between dependent and independent variables.
- iv. Besides, this study only focused on commercial banking industry. The selection of companies from diverse industries might have influenced the analysis and the conclusion. The study excludes other financial institution like development bank, finance companies and micro finance.
- v. There are all together 21 commercial banks operating in the country, but the study does not cover all the commercial banks. Only 5 commercial banks are considered for the study purpose. Therefore, inclusion of all 21 commercial banks in this study would have provided more valid results.
- vi. It may also be noted that only primary data were considered for the study purpose. Data analysis conducting secondary is not taken into consideration. Hence the result of the study is not broad and flexible.

Chapter II

LITERATURE REVIEW

The conceptual framework of the study is presented in this section, which also addresses some empirical and theoretical literature on work-life balance and job satisfaction among working women in Nepalese commercial banks. There are three components to it. Theoretical frameworks make up the first portion and provide a thorough survey of related studies in the context of industrialized and developing nations. This section also lists numerous studies that have been done on the various variables and how they relate to one another. In the context of Nepal, it also briefly reviews empirical works. The study's conceptual framework is presented in the second section. The study's organizational structure, the variables used, and efforts to establish a link between independent and dependent variables are all made clear by the conceptual framework. Finally, the third section offers closing thoughts that discuss the components that the existing literature is missing.

2.1 Review of literature

The term "literature" refers to any written, audiovisual, printed or unpublished books, reports, and other pertinent materials that researcher's study to comprehend and explore research problems. Locating, accessing, reading, storing in memory, and critically analyzing the research literature in the area of interest to the researcher are the steps involved in a review. Hence, a literature review is a scientific document that summarizes the most recent information on a subject, including both substantive results and theoretical and methodological contributions. The six categories of available empirical research are: a review of welfare programs, flexible work hours, managerial assistance, job design, and the impact of work-family conflict on job satisfaction. It has been set up as follows:

2.1.1 Review on flexible work hour and job satisfaction

2.1.2 Review on work family conflict and job satisfaction

2.1.3 Review on supervisor support and job satisfaction

2.1.4 Review on welfare policies and job satisfaction

2.1.5 Review on job design and job satisfaction

2.1.6 Review on Nepalese literature

2.1.1 Literature Review on flexible work hour and job satisfaction

Table 1: the Literature Review of flexible work hour and job satisfaction

Study	Findings
Scandura and Lankau (1997)	The study concluded that flexible work hours lead to higher job satisfaction and organizational commitment for female employees.
Nakata (2017)	The study showed that long working hours leads to depressive symptoms and reduced job satisfaction among employees.
McNall et al. (2010)	The study found that greater the flexible work arrangements, more will be the satisfaction employee will have from their jobs.
Grawitch and Barber (2010)	The study revealed that work flexibility programs and non-work support leads to higher job satisfaction.
Mungania (2017)	The study concluded that work schedule and compressed work-week are positively related to job satisfaction.
Wadsworth et al. (2010)	The study revealed that alternative work schedule seemed to have a positive relationship with job satisfaction.
Raziqa and Maulabakhsh (2015)	The study found that job satisfaction is affected by relation with co-worker, safety and security, esteem and top management and these variables have a positive relationship with job satisfaction.
Gash et al. (2010)	The study revealed that there is a positive effect of reduced working hours on employees' life satisfaction.

Scandura and Lankau (1997) analyzed the relationships of gender, family responsibility and flexible work hours to organizational commitment and job satisfaction. Relationships of gender, family responsibility, and flexible work hours to organizational commitment and job satisfaction were examined among 160 matched male and female managers in a cross-organizational study. The results revealed that

women who perceived their organizations offered flexible work hours reported higher levels of organizational commitment and job satisfaction than women who did not. The study also found that flexible work hours were related to higher organizational commitment and job satisfaction for those having family responsibilities.

Nakata (2017) investigated the moderating effect of job satisfaction on the relationship between working hours and depressive symptom. A total of 2,375 full-time non-shift day workers were surveyed using a self-administered questionnaire. The study variables were working hours, job satisfaction, DS and covariates. Risk of DS by working hours, job satisfaction, and were estimated by multivariable logistic regression analysis. The result showed that compared to participants working 6–8 hrs/day, those working 12+ hrs/day had significantly higher odds of DS 1.49, while participants with low satisfaction, as opposed to high satisfaction, had increased odds of DS 1.81. The study concluded that depressive symptoms and dissatisfaction are prevalent on workers working longer hours.

McNall et al. (2010) assessed the impact of flexible work arrangements, job satisfaction, and turnover intentions on work-to-family enrichment. The relation between 2 popular types of flexible work arrangements (i.e., flextime and compressed workweek) and work-to-family enrichment were analyzed. In a sample of 220 working adults, hierarchical regression analyses showed that work-to-family enrichment mediated the relation between flexible work arrangements with job satisfaction, even after controlling for gender, age, marital status, education, number of children, and hours worked. Thus, the result showed that availability of flexible work arrangements such as flextime and compressed workweek seems to help employees experience greater enrichment from work to home. The findings also indicated that flexible work arrangement is associated with higher job satisfaction and lower turnover intentions.

Grawitch and Barber (2010) examined the relationship of work flexibility or non-work support with work–life initiatives. An Online survey was done through electronic community message board were distributed in a private university. All faculty and staff (414 eligible employees) received an e-mail inviting them to participate in the study. The survey was also e-mailed to all students enrolled in an evening professional school due to part-time and full-time employment (815 students enrolled in classes that term). Thus, the result showed that participation in work flexibility had direct associations with work-to-life conflict, work engagement, and life satisfaction and indirect

associations with life satisfaction and psychological strain. The findings also indicated that non work support possessed only a direct, negative association with life satisfaction.

Mungania (2017) analyzed the conflict resolution techniques in improving management student relations in learning institutions in Kenya. Specifically the study sought to determine the influence of flexible work-arrangement, wellness programs, family responsibilities and lastly influence of work life conflict on performance of the banking industry in Kenya. The study adopted survey research design using both quantitative and qualitative approaches. The target population was 36,212 employees from all 43 commercial banks in Kenya with a sample size of 380 respondents. Sample was selected using stratified simple random sampling. Structured questionnaire was used for data collection in accordance with the objectives of the study. Thus, the result showed that flexible work arrangements, wellness programs, family responsibility concerns were more strongly related to performance of the banking industry in Kenya. The findings also indicated that institutions that support employees in work-life balance practices had higher performance. Further, the study concluded that work life conflict negatively influenced performance in the banking industry.

Wadsworth et al. (2010) investigated the impact of alternative work schedules in improving the level of job satisfaction. Recently, there has been an increase in the number of cities contemplating and implementing alternative work schedules, particularly compressed workweeks, often to decrease energy costs for the organization or to decrease transportation and fuel costs for employees. Although many organizations offer alternative work schedules, there is little research on the benefits and drawbacks of these schedules. The study surveyed a total of 151 cities with populations more than 25,000. More than half (56.3%) of the cities surveyed reported offering some form of alternative work schedule. Thus, the result concluded that employees benefited by the organizations which offered alternative work schedules.

Raziqa & Maulabakhsh (2015) analyzed the impact of working environment on job satisfaction. The study employed a quantitative methodology. Data was collected through a self-administered survey questionnaire. The questionnaire is adopted from a previous validated survey. The target population consists of educational institutes, banking sector and telecommunication industry operating in the city of Quetta,

Pakistan. Simple random sampling is used for collection of data from 210 employees. The result indicated a positive relationship between working environment and employee job satisfaction. Further, good working conditions have positive association with efficiency, effectiveness, productivity and job commitment of employees.

Gash et al. (2010) examined the condition of wives' part-time employment and marital stability in Great Britain, West Germany and the United States. For the analyses the British Household Panel Survey (BHPS), German Socio Economic Panel (GSOEP) and the U.S. Panel Study of Income Dynamics (PSID), three longitudinal datasets that follow individuals in households over time were selected. The BHPS began with a representative sample of 5,500 households covering 10,300 individuals drawn from 250 areas of the United Kingdom. The study concluded that decreases in working-hours bring about positive and significant improvement on well-being for women and make them satisfied.

2.1.2 Literature review of work family conflict on job satisfaction

Table 2: shows the literature review of work life conflict on job satisfaction

Study	Findings
Allen (2001)	The study found that the greater the amount of family love and commitment, higher would be the balance between job satisfaction and work-family conflict.
Carlson and Kacmar (2010)	The study revealed a negative relationship between family to work conflict with job satisfaction.
Konrad and Mangel (2000)	The study found that job satisfaction can be increased by implementing work-life balance policies by reducing conflict between work and family.
Howard and Donofrio (2001)	The study concluded that when work-family conflict increases, the level of job satisfaction decreases
Narayana and Savarimuthu (2014)	The study found that there is negative relationship between families to work interference with job satisfaction of women working.
Nadeem and Abbas (2009)	The study revealed that there is a negative relationship between work to family interference, family to work interference, work load and stress with job satisfaction.
Akram and Hassaan (2013)	The study found that there is a significant negative relationship between both types of conflict (work to family interference and family to work interference) and job satisfaction.
Frone et al. (2002)	There is negative relationship between work family conflict and job satisfaction as work affects the family and vice versa.
Fatima and Rehman (2012)	The study conducted that role ambiguity and role conflict negatively effect on employee's job satisfaction.

Allen (2001) assessed the relationship of family-supportive work environments and the role of organizational perceptions on job satisfaction. Data gathered from 522 participants employed in a variety of occupations and organizations indicated that FSOP responses related significantly to the number of family-friendly benefits offered by the organization, benefit usage, and perceived family support from supervisors.

FSOP responses also explained a significant amount of unique variance associated with work–family conflict, job satisfaction, organizational commitment, and turnover intentions above and beyond the variance explained by the number of family-friendly benefits available by the organization and supervisor support. The result showed that family supportive organization policies significantly impact on the relationship between family-friendly benefits. The findings also indicated that work–family conflict, affective commitment, and job satisfaction are positively related.

Carlson and Kacmar (2010) examined the relationship of schedule flexibility with performance and satisfaction in the work and family domains. Using a sample of 607 full-time employees in either schedule flexibility or traditional working arrangements the authors tested a moderated mediation model. Regression was used to test the mediation of work-family and the moderation of gender to the schedule flexibility to work-family path. Both work-to-family conflict and work-to-family enrichment are mediating mechanisms in the relationship of schedule flexibility with outcomes. The study showed that full mediation was found for job satisfaction and family performance for both enrichment and conflict while partial mediation was found for family satisfaction with enrichment only and mediation was not supported for job performance. Gender moderated the schedule flexibility to work-family conflict relationship. The findings also showed that women benefited more from flexible working arrangements than men.

Konrad and Mangel (2000) assessed the impact of work-life programs on firm productivity. Human resource executives in a national sample of 658 organizations provided survey data on firm characteristics and work-life programs. In these 658 organizations, the percentage of professionals and the percentage of women employed were positively related to the development of more extensive work-life programs. Productivity data were obtained from CD Disclosure for 195 public, for-profit firms. The study concluded that there is a stronger positive impact on productivity when women comprised a larger percentage of the workforce and when a higher percentage of professionals were employed.

Howard and Donofrio (2001) investigated the relationship between inter-do-main conflict in the form of work–family conflict and family–work conflict with various facets of employee job satisfaction. The study was conducted among 144 probation and

parole personnel. Results indicate that work–family conflict is significantly related to satisfaction with job in general, supervision, promotion, and work. The result showed that family–work conflict is not as consistently related to the facets of job satisfaction, but it is significantly related to satisfaction with work and co-workers. Further, the findings also indicated that conflict between work–family is more closely related to employee job satisfaction than conflict between family–work.

Narayana and Savarimuthu (2014) examined the relationship between work-family conflict, family-work conflict and job satisfaction of the women employees working in information technology industries in Bengaluru. This study presents the results of an exploratory study conducted on 308 women employees working in various cadres in IT industries in Bengaluru. The results showed that understanding work-family conflict could help improve job satisfaction.

Nadeem and Abbas (2009) analyzed the relationship between work life conflict and job satisfaction in Pakistan. The source of data for this study is primary data acquired through questionnaire. The information was also collected through personal interviews from the employees at different management levels, however the information adopted by the interviews is just for the understanding the phenomena of WLC in Pakistan and not used for the interpretation of the results. A pilot study was conducted before floating the questionnaire to study the validity of the measures. 200 questionnaires were floated among the two organizations selected (Nadra and LMKR). The study concluded that job satisfaction is significantly negatively correlated with work to family interference and family to work interference.

Akram & Hassaan (2013) assessed the impact of work life conflict on job satisfaction among doctors in the cultural context of Pakistan. Stratified sampling was used as a sampling technique, the strata was defined that House officers who have job experience of at least one month were taken in to sample, only house officers, medical officers and post graduate trainees were targeted. Sample of the study comprised of public hospital of Rawalpindi. Target sample was 100 and the response rate was 71%. The study showed that work life conflict has a negative relationship with job satisfaction among doctors. Likewise, the study also concludes that work to family conflict is negatively related to job satisfaction.

Frone et al. (2002) examined the impact of work-family conflict and work and family boundaries on organization. Data were obtained from a randomly drawn community sample of 631 employed adults (278 men and 353 women). Respondents reported that work interfered with family life (W→F conflict) more frequently than family life interfered with work (F→W conflict). These results showed that work and family boundaries are indeed asymmetrically permeable with family boundaries being more permeable than work boundaries. The findings also indicated that the dynamics of work and family boundaries may operate similarly among men and women.

Fatima & Rehman (2012) assessed the impact of role ambiguity and conflict on teaching assistants' satisfaction. Data was collected from 120 teaching assistants, engaged in various universities in Islamabad and Rawalpindi. The results showed that the satisfaction and intention to leave are negatively and positively affected, respectively by these role variables.

2.1.3. Literature review of managerial support on job satisfaction

Table 3: shows the literature of supervisor support on job satisfaction

Study	Findings
Zeffane (1994)	The result found that higher-level organizational commitment and job satisfaction are related to managerial support.
Arnetz (1999)	The study revealed that manager not supporting or harassing the employees leads to job dissatisfaction.
Kumar (2017)	The study found that employees' job satisfaction increases and turnover intention minimizes when top officials in the workplace become interested in employees' well-being.
Abdurrahim (2012)	The study concluded that if managers provide a supportive environment for employees, then employees make more effort to achieve organizational goals and job satisfaction.
Sowmya and Panchanatham (2011)	The study revealed that job satisfaction is dependent on supervisor behavior, coworker behavior, pay and promotion and working condition.
Lorber and Savic (2012)	The study found that job satisfaction is positively correlated with leadership style, managerial competencies and personal characteristics of leaders.
Munira and Rahman (2016)	The study found that organization social support including co-workers and managerial support, and working conditions enhance the job satisfaction.
Shaukat et al. (2012)	The study concluded that provision of support at work and higher leader member exchange relations positively predicts employee's job satisfaction.

Zeffane (1994) examined the impact of organizational commitment and perceived management style on level of job satisfaction. The survey responses were taken from 1418 employees from both public and private sector organizations. Comparisons between the two groups of employees revealed higher commitment among private sector employees. These differences were consistent with differences in perceived management styles. In agreement with previous research, factor analysis unveiled that

the concept of organizational commitment was multidimensional. However, in the present study, that concept was found to incorporate the notion of "corporate loyalty/citizenship" and the notion of "attachment to the organization. The study concluded that the degree of organizational commitment as well as the extent of loyalty and attachment to the organization has a positive effect on overall commitment and satisfaction level.

Arnetz (1999) analyzed the impact of health care transformation on quality of care provided by the organization. Cross-sectional questionnaire survey has been used, using a random sample main outcome measures. The most important determinants of staff-perceived quality were information concerning their daily work and organizational changes, participatory management, performance management, and job commitment. To improve quality and satisfaction at work further, management should encourage employee involvement in everyday management issues, including up-to-date information about organizational goals and mission. The study concluded that job satisfaction was more strongly associated with organizational well-being than staff-perceived quality.

Kumar (2017) assessed the impact of employee retention strategies on organizational goal achievement. With all round development in each and every area of the economy, there is stiff competition in the market but there are lots and lots of avenues and opportunities available in the hands of the human resources. Questionnaire survey has been employed with sample of 250 employees working in public and private financial institutions. Securing and retaining skilled employees plays an important role in any organization, because employees' knowledge and skills are central to companies' ability to be economically competitive and support to employees at work is necessary. The study concluded that employee' job satisfaction increases when there is support from top officials in the workplace.

Abdurrahim (2012) investigated the relationships among managerial support, job satisfaction, and organizational commitment in nonprofit, for-profit, and public organizations. The study is based on a survey with a target sample of 750 employees working in education and health organizations in the three sectors in Turkey; 614 returns were valid for use as data in the research. The result showed that there is a positive relationships between managerial support and job satisfaction, and between

both these variables and two components of organizational commitment but not a third, and that these relationships differ between the three sectors.

Sowmya and Panchanatham (2011) assessed the factors influencing job satisfaction of banking sector employees in Chennai, India. It has been assumed by organizational behavior research that individuals who express high satisfaction in their jobs are likely to be more productive, have higher involvement and are less likely to resign than employees with less satisfaction. The researcher has studied job satisfaction of employees in new private sector and select public sector banks specifically in the banking sector of the main metropolitan city named Chennai. Banks are the backbone of our country and therefore their contribution to the nation should be to the fullest. The researcher has done a factor analysis using principle component method to find out the different factors that affect the job satisfaction of banking sectors employees. The result showed that job satisfaction depends on supervisor behavior, coworker behavior, pay and promotion and working condition.

Lorber and Savic (2012) examined the job satisfaction of nurses and identifying factors of job satisfaction in Slovenian Hospitals. One structured survey questionnaire was administered to the leaders and employees, both consisting 154 items evaluated on a 5 point Likert-type scale. Correlation analysis was used to test the relationship between independent variables (age, number of years of employment, behavior of leaders, personal characteristics of leaders, and managerial competencies of leaders) and the dependent variable (job satisfaction – satisfaction with the work, coworkers, management, pay, etc.) by applying correlation analysis and multivariate regression analysis. In addition, factor analysis was used to establish characteristic components of the variables measured. When establishing the level of job satisfaction, we should focus on how employees feel about their work and personal relationships in the workplace, and on how leaders influence employees' satisfaction. The study concluded that satisfied employees tend to be more productive and committed to their employers.

Munira and Rahman (2016) analyzed the determining dimensions of job satisfaction using factor analysis. Dissatisfied employees might decide to quit, voice out emotion or feeling, remain loyal or neglect the issue. Therefore, it is important to develop and ensure employees' job satisfaction to benefit individual and organization. The purpose of this study was to identify the reliability, validity and normality of the item

measurement in determining the factors of job satisfaction. Factor analysis was conducted and the result identified four (4) factors known as benefit, co-workers' support, managerial support and work condition with support to the career development. 179 questionnaires were distributed. Most of the respondent responses to the survey agreed with the four (4) factors as the main elements that influenced them to retain and commit to their employers. The study showed that social support including co-workers and managerial support significantly influencing employees' job satisfaction.

Shaukat et al. (2012) assessed the role of exchange perspective on job satisfaction by considering banking sector of Pakistan. Organizations put many efforts to satisfy their employees, to make them committed and to develop their extra role behaviors. This study aimed to examine exchange prospective of job satisfaction. This research was conducted in banking sector of Pakistan, which is one of the most rapidly developing sectors. Employees (from 10 banks and 2 branches of each bank) were selected for study. Data collected through questionnaires, 199 questionnaires were used for analysis. Data was analyzed by descriptive statistics and structural equation. The study concluded that perceived organizational support (POS) & leader-member exchange leads to job satisfaction of employees.

2.1.4 Literature review of welfare policies on job satisfaction

Table 4: shows the literature welfare policies on job satisfaction

Study	Findings
Almeida (2015)	The study found that organizational welfare has a positive impact on organizational performance including happiness, security, motivation and job satisfaction.
Lalitha and Priyanka (2014)	The study revealed that labor welfare dimensions significantly increase job satisfaction of employees.
Jain et al. (2012)	The study concluded that secure job, welfare policies and job stability increase the degree of job satisfaction.
Purohit (2016)	The study revealed that employees are highly satisfied with the employee welfare measures which are provided to them by the organization.
Sharma and Khanna (2014)	The study found that increase in level of welfare policies including performance appraisal system and promotional strategies improves overall satisfaction of employees at workplace.
Shrivastava and Purang (2009)	The study revealed that a secure job and good welfare policies increase the degree of job satisfaction.
Tadeka et al. (2005)	The study revealed that job satisfaction indicates the worker's state of perceiving welfare in the organization.
Doble et al.(2010)	The study found that work based support and welfare facilities leads to balance work and life and reduce gender difference.

Almeida (2015) examined the impact of welfare facilities on job satisfaction of the non-managerial employees in the apparel sector in Sri Lanka. The data were collected from a randomly selected sample of 138 non managerial employees in two large scale garments in Sri Lanka and used a structured questionnaire, which indicated the statements of welfare facilities and job satisfaction with 5 points Likert scale. Data was analyzed using uni-variate correlation and regression analysis. The result showed that the welfare facilities are positively correlated with the job satisfaction of non-

managerial employees in two large scale apparel companies in Sri Lanka. The findings also concluded that there was a strong positive relationship between two variables welfare facilities and job satisfaction.

Lalitha and Priyanka (2014) analyzed the impact of employee welfare measures with reference to IT industry. Employee welfare means anything done for the comfort and improvement of the employees over and above the wages paid which is not a necessity of the industry. The data has been collected from two sources of data that is primary and secondary data. The study was taken on 100 respondents. Data was presented with the help of tables, charts; interpretation and observation were noted below each table/charts. Data was analyzed by simple qualitative analysis for the study. The study concluded that if the employees are happy with welfare facilities then only the productivity of that organization can be increased.

Jain et al. (2012) examined the role of welfare facilities for job satisfaction in private and public sector banks. Workforce of any bank is responsible to a large extent for its productivity and profitability. Primary data source using 1-5 likert scale questionnaires and Secondary data source using book, internet. The study conducted was mainly descriptive and analytical. It is mainly to comparative analysis of job satisfaction among public and private bank employees. Sample of 60(15 employees at each bank under study) were taken for the study. Thus, the result showed that efficient human resource management and maintaining higher job satisfaction level in banks determine not only the performance of the bank but also affect the growth and performance of the entire economy. The findings also indicated that for the success of banking, it is very important to manage human resource effectively. Further, the study concluded that only if employees are satisfied by welfare facilities, they will work with commitment and project a positive image of the organization.

Purohit (2016) assessed the impact of work-life balance practices in various industrial sectors in Pune region. The data for this study was collected from primary sources that are the employees of the respective organizations. All leading organizations in Pune falling under the purview of the four sectors namely, manufacturing, information technology, educational and banking sector constituted the universe. Stratified random sampling was adopted to collect data from two companies in each sector. Thus the sample size will be 30. A structured, self-administered questionnaire was used as the

tool of data collection. Questionnaire was prepared to collect data from the respondents on the basis of self-report. Thus, the result showed that welfare amenities hold a great significance in the Banking Industry. The findings also indicated that current welfare amenities and practices positively impacts on the employee's satisfaction level in select nationalized banks of Pune.

Sharma and khanna (2014) investigated the level of job satisfaction among public sector bank employees in district Hamirpur. The study surveyed a total of 107 bank branches. Based on a survey, the paper attempts to gain insights into the satisfaction level from the perspective of the Bank employees. The result of the study showed that factor including salary of employees, performance appraisal system, promotional strategies, employee's relationship with management and other co- employees, training and development program, work burden and working hours are found important for improving job satisfaction of bank employees in banks. The findings also indicated that increase in level of these factors improves overall satisfaction of employees.

Shrivastava and Purang (2009) examined the impact of employee perceptions on job satisfaction level of a public sector and private sector bank employees in India. The sample consisted of 340 bank employees from both sectors. This study used independent samples t-test and qualitative analysis to study the differences in employee attitudes. The result showed that the mean of the public and private banks were significantly different from each other. Thus, the findings indicated that private sector bank employees perceive greater satisfaction with pay, social, and growth aspects of job as compared to public sector bank employees. However, the study also concluded that public sector bank employees have expressed greater satisfaction with job security as compared to private sector bank employees.

Tadeka et al. (2005) analyzed the relationship of job type in social workers at social welfare offices to improve performance. The association between burnout and job factors in 189 social workers at all social welfare offices in a prefecture in Japan. Among the three job types, 32.9% of social workers involved with public assistance, 29.0% of social workers involved with public assistance, the elderly, the disabled and single mothers, and 15.2% of social workers involved. Job type differed significantly with respect to the job characteristics of percentage of time spent on home visits per typical working day, job satisfaction, aversion to the job, and social support. The result

showed the associations between job factors and burnout for each job type and found that aversion to the job had a primary positive association with burnout for all social worker job types and social welfare offices.

Doble et al. (2010) investigated the impact of gender differences in the perception of work-life balance. The questionnaire was distributed at work places and the responses of employees were collected. A total of 110 employees from the IT sector responded to the survey. A questionnaire was designed to collect data on issues related to work-life balance. Convenience sampling was resorted to here since this was a preliminary study. Organizational efforts at providing a supportive work environment are appreciated as they go a long way towards enhancing work-life balance. The study found that Indian organizations are trying to enable work-life balance through initiatives including flex times, part time work, provision of child care facilities. The result showed that work based support and welfare facilities leads to balance work and life and reduce gender difference.

2.1.5 Literature review of job design on job satisfaction

Table 5: shows the Literature review of job design on job satisfaction

Study	Findings
Mohr and Zoghi (2006)	The study revealed that several forms of job design raise job satisfaction.
Barling et al. (2003)	The study concluded that job design leads to enhance job satisfaction, which in turn contributes to superior organizational performance
Hackman and Oldman (1976)	The study stated that work should be designed to have, experiencing meaning, feeling responsible for outcomes, and understanding the results of their efforts which In turn enhance job satisfaction.
Sokoya (2000)	The study revealed that job design and personal characteristics tend to affect job satisfaction and that level of job satisfaction is determined by a combination of jobs, work and personal characteristics.
Al-Ahmadi (2009)	The study found that the amount of variety and challenge in one's job positively influence performance and leads to job satisfaction.
Askenazy (2001)	The study concluded that characteristics of modern job design do not necessarily have a positive impact on job satisfaction.
Sageer (2012)	The study found that Job design aims to enhance job satisfaction and performance methods include job rotation, job enlargement and job enrichment.
Parvin (2011)	The study concluded that the purpose of job design is to increase the level of job satisfaction which shall ultimately cause the good performance of the employee.
Abid (2013)	The study revealed that a good job design brings more job satisfaction and vice versa.
Fahr (2011)	The study revealed that high degree of autonomy and varied task, will increase the job satisfaction independent of his personal suitability for such a workplace.

Mohr and Zoghi (2006) investigated the impact of high involvement management work design on the level of job satisfaction. Data are from the 1999–2002 Canadian workplace and employee survey (WES), a linked file that contains both employer and employee segments. The longitudinal employer sample followed establishments for the entire time frame, adding new establishments in 2001 to replace those that had left the sample. The sample was drawn by stratified random sampling from Canada's Business Register. The result showed that satisfaction was positively associated with high-involvement practices. However, the findings also indicated that worker outcomes that might signal dissatisfaction, like work-related stress or grievance filing, appear to have been unrelated to high-involvement jobs.

Barling et al. (2003) examined the impact of high quality work and occupational injuries on job satisfaction. The study deals with whether and how element of a high-performance work system, namely high-quality jobs (composed of extensive training, variety, and autonomy), affects occupational injuries. On the basis of data from the Australian WIRS95 database (N = 16,466; Department of workplace relations and small business, high-quality jobs exerted a direct effect on injuries and an indirect effect through the mediating influence of job satisfaction. Conceptual, methodological, and practical issues are discussed. The study concluded that job design leads to enhance job satisfaction, which in turn contributes to superior organizational performance.

Hackman and Oldman (1976) examined the impact of motivation and job satisfaction through the design of work. The model focuses on the interaction among three classes of variables: (a) the psychological states of employees that must be present for internally motivated work behavior to develop; (b) the characteristics of jobs that can create these psychological states; and (c) the attributes of individuals that determine how positively a person will respond to a complex and challenging job. The model was tested for 658 employees who work on 62 different jobs in seven organizations, and results support its validity. A number of special features of the model are discussed (including its use as a basis for the diagnosis of jobs and the evaluation of job redesign projects), and the model is compared to other theories of job design. The result showed that work designed having experiencing meaning, feeling responsible for outcomes, and understanding the results of their efforts enhance job satisfaction.

Sokoya (2000) analyzed the relationship between personal predictors and job satisfaction for the public sector manager. Data was obtained from the Alberta high school graduate survey among a sample of 1,030 emerging adults from Alberta. Thus, the result showed that job design and personal characteristics tend to affect job satisfaction and that level of job satisfaction is determined by a combination of jobs, work and personal characteristics. Rotating managers to different jobs added the benefit of task variety, resulting in increased performance of employees. Similarly, the study concluded that the performance of an employee undoubtedly depends on the level of satisfaction and dissatisfaction of the workforce. The findings also indicated that attitude is determined by a diversity of factors or predictors where contextual forces play the dominant role and the same has been reported over and over again.

Al-Ahmadi (2009) investigated the factors influencing performance of hospital nurses in Riyadh Region, Saudi Arabia. In total, 15 hospitals were randomly selected. The questionnaire was sent to all nurses (1,834) in these facilities and 923 nurses responded. Statistical analysis included correlation, t-test, and regression analysis. The result showed that job performance is positively correlated with organizational commitment, job satisfaction and personal and professional variables. The findings also indicated that job performance is positively related to some personal factors, including years of experience, nationality, gender, and marital status. However, level of education is negatively related to performance.

Askenazy (2001) examined the consequences of organizational innovations on occupational injuries and illnesses in the American private sector over the past 20 years. High-performance workplace practices such as total quality management, job rotation and autonomous work teams can damage workplace health and safety they can increase the intensity of work both in manufacturing and tertiary industries, and some practices can even be incompatible with the design of safety rules. Using surveys on organizational changes in the USA, management literature and BLS-OSHA data, 26 were correlated to a dramatic increase in occupational injuries and illnesses. The result showed that characteristics of modern job design do not necessarily have a positive impact on job satisfaction.

Sageer (2012) investigated the relationship between job design and employee satisfaction and their impact on the organization. Many measures support that employee

satisfaction is a factor in employee motivation, employee goal achievement and positive employee morale in the work place. In this paper various variables responsible for employee satisfaction has been discussed such as Organization development factors, Job security factors, Work task factors, By the use of simple random sampling, a sample of 50 employees is selected from the 2 companies from fertilizer industry of equal volume and work load .This paper also deals the various ways by which one can improve employee satisfaction. Through Questionnaire, Primary data was collected and by the use of SPSS and Excel. The study concluded that Job design aims to enhance job satisfaction and performance through job rotation, job enlargement and job enrichment.

Parvin (2011) assessed the impact of job satisfaction factors on the performance of pharmaceutical sector. A descriptive research design with survey method is applied in the study. The researcher has used both the primary and the secondary data for the purpose of this study. Secondary data were collected from available books, publications, research studies, articles and websites. A closed-ended interview-schedule was designed to collect primary data. Hence this research was mainly undertaken to investigate on the significance of factors such as working conditions, pay and promotion, job security, fairness, relationship with co-workers and supervisors in affecting the job satisfaction. This paper presents a comprehensive diagnosis of job satisfaction indices of pharmaceutical business, the factors causing the dissatisfaction & suggestions to improve them. Thus, the result showed that salary, efficiency in work, fringe supervision, and co-worker relation are the most important factors contributing to job satisfaction. The findings also indicated that the overall job satisfaction of the employees in pharmaceutical sector is at the positive level.

Abid (2013) examined the effect of job design on employee satisfaction by taking fertilizer companies listed in Lahore stock exchange. In the past two decades, the importance of Human resource becomes shinier for the organizations especially for the business sectors. Job design, job enrichment, job enlargement, employee satisfaction and motivation, brain drain, performance and reward are some factors which captured the attention of the organizations. The research exists in the orbit of the topic “Effect of job design on employee satisfaction” and declares 6 variables of job design. The relationship of these variables was found through correlation and linear regression technique. Through questionnaire, primary data is collected and by the use of SPSS and

Excel 2007. The result showed that there is a positive relationship between job design and employee satisfaction and both of these variables move in the same direction.

Fahr (2011) analyzed the impact of job design on level of job satisfaction. The sample used for the empirical analysis is restricted to workers, who are aged younger than 65 and provide information concerning their job satisfaction. Of the total sample of 22,351 individual respondents in the 2001 wave of the SOEP we are left with 4272 observations for the empirical analysis of which 3545 provide wage information and are included in the estimates to explain job satisfaction. In our empirical approach we take job satisfaction as a proxy variable for workers' utility. The result showed that modern job design increases job satisfaction independent of worker characteristics and variations in the definition of enriched job design. The findings also indicated that workers whose observable characteristics match the requirements of enriched workplaces report higher job satisfaction than workers who were mis-matched to enriched workplace.

2.1.6 Nepalese literature of work-life balance on women job satisfaction

Table 6: shows the Nepalese literature of work-life balance on job satisfaction

Study	Findings
Manandhar (2015)	The study concluded that employees having the better management of both work and family life can result in higher employee productivity, Job satisfaction, and organizational loyalty.
Shakya (2010)	The study revealed that role of women in family is supposed to be important from the view point of maintaining tradition and cultural values that sometimes create imbalance in personal and professional life.
Adhikary (2016)	The study found statistically significant relationships of work family conflict with career satisfaction and with social support do not exist.
Shrestha (2012)	The study concluded direct relationship between leadership styles and employees' satisfaction with the leader, leader effectiveness, and work-unit effectiveness.
Gnawali (2017)	The study found negative relationship between work family conflict and job satisfaction.
Gaire and K C (2016)	The study revealed that team support co-workers' behavior has positive significant and with lack of team support co-workers' behavior has negatively significant behavior.
Pathak (2015)	The study found that both male and female have same level of job satisfaction but it differs as per age group.
Chaulagain and Khadka (2012)	The result indicated that improving working conditions and compensation leads to better job satisfaction and job performance.

Manandhar (2015) examined the relationship between work-life balance and employees career success. The impacts of individual, organizational and social variables were studied in different dimensions to obtain more complete and accurate picture of variables related to the work-life balance and its impact on the employees' career success. A structured questionnaire survey of 150 employees was conducted in the two

industries located in the Kathmandu Valley. The descriptive research design, reliability analysis, correlation and regression analyses were used to observe and test the hypotheses. The social supports from family and social supports from work place have significant positive effect on work-life balance both in television and hospital sectors. The result showed that there is significant positive effects of job satisfaction and family satisfaction were also found on employees' career success. Similarly, work-life balance was found to impact significantly positive on job satisfaction. The findings also indicated that there is positive effect of work-life balance on employees' career success in both the sectors.

Shakya (2010) examined the level of job satisfaction of few women in Nepalese foreign Service. A sample size of 30 semi structured interviews with racialized immigrant women were taken in the study. Participants were recruited through posted flyers, partner agencies, peer researcher networks and snowball sampling. Participants faced powerful structural barriers to decent employment and additionally faced barriers associated with household gender relations. The study makes important contributions in filling the gap on the gendered barriers racialized immigrant women face in the labor market and the gendered impacts of deskilling and precarity on women and their families. The result showed that women in labor market negatively impacted their physical and mental health as well as that of their families. These problems further constrained women's ability to secure decent employment.

Adhikary (2016) examined the impact of work-life balance on employee job satisfaction in private sector commercial banks of Sri Lanka. Using a sample of 381 Nepali banking professionals, this study examined the relationships of WFC with career satisfaction and social support, as well as explored how the socio demographic variables differ on the study variables. Thus, the study showed that while analyzing socio-demographic differences, no difference existed in the level of experience of WFC and career satisfaction among the employees of different age groups, sex, marital status, and position in the organization. Similarly, the result showed that social support from home and from family both were associated with increased career satisfaction. Further, the findings also indicated that experience of different level WFC was found significant among employees from different organizational grouping, although all experienced below average level WFC.

Shrestha (2012) investigated the relationship between leadership styles and subordinates' satisfaction with the leader and perceived effectiveness and organizational outcomes in a telecommunication company. It proposes and tests a model suggesting direct relationship between leadership styles and employees' satisfaction with the leader. The sample consisted of 115 employees working in a Nepali telecommunication company. Structural Equation Modeling was employed to test the hypothesized relationships. The findings of this study indicated that transformational leadership style significantly contribute to leader effectiveness and work-unit effectiveness and gives more satisfaction to the subordinates. These findings highlight the importance of transformational leadership style in achieving desired individual and organizational level outcomes.

Gnawali (2017) examined the role of work-family balance and its outcome among female teachers in Nepal. The study has focused on the female school teachers teaching in both private and public schools. The sample identified were 20 private and 20 public schools in Morang and Sunsari districts of Nepal. The researcher had sent questionnaires to 125 identified respondents out of which 113 were utilized and analyzed. Thus, the results showed that parental demand is insignificant in explaining life stress of female teachers. The findings also indicated that role ambiguity is documented to explain life stress significantly and positively.

Gaire and KC (2016) assessed the impact of co-workers support on attitudinal behavior of the faculty members of educational institutions of Nepal. The co-worker's behavior such as team support and lack of team support are used as an independent dimension and employee attitudinal behavior such as job satisfaction, job performance and job commitment are used as a dependent variable. Similarly, the one way analysis of variance was also used to test the hypothesis. The sample size was 400 faculty members. Thus, the result showed that there is significant relationship between the current and expected perception of the faculty towards the co-workers' behavior. Similarly, the findings also indicated that team supportive co-workers' behavior has positive significant and with lack of team support co-workers' behavior has negatively significant difference with attitudinal behavior of the faculty.

Pathak, H P (2015) assessed the level of job satisfaction among employees of commercial banks along with the consideration of gender, age and experience

differences. Four commercial banks were selected using purposive sampling method for the study. Further, a total of 260 respondents were selected randomly from the four banks' head offices and branch offices located in Kathmandu Metropolis. The modified Minnesota Satisfaction Questionnaire (MSQ) was used to gather data about the job satisfaction of respondents. The result showed that almost 66% of employees are satisfied or highly satisfied with their jobs. Further, job security is the most significant factor of job satisfaction to the employees of commercial banks in Nepal. The findings also indicated that levels of job satisfaction do not differ significantly between male and female employees.

Chaulagain & Khadka (2012) examined the factors influencing job satisfaction among health care professionals at Tilganga Eye Center, Kathmandu. Data for this study come from a cross-sectional survey using a self-administered questionnaire was conducted among all healthcare professionals; consultant ophthalmologists, medical officers and clinical assistants at Tilganga Eye Centre. The sample was grouped into two categories such as ophthalmologist & medical officers (n=32) comprised of doctors and all categories of clinical supervisors), and Clinical Assistants (n=60) comprised of all ophthalmic assistants, lab technicians and eye health workers. Thus, the results showed that 76% of healthcare professionals were satisfied with their current jobs at tilganga eye centre while, no association was found in between socio-demographic characteristics and job satisfaction. The findings also indicated that variables such as responsibility, opportunity to develop, staff relations and patient care were significantly influencing factors for job satisfaction.

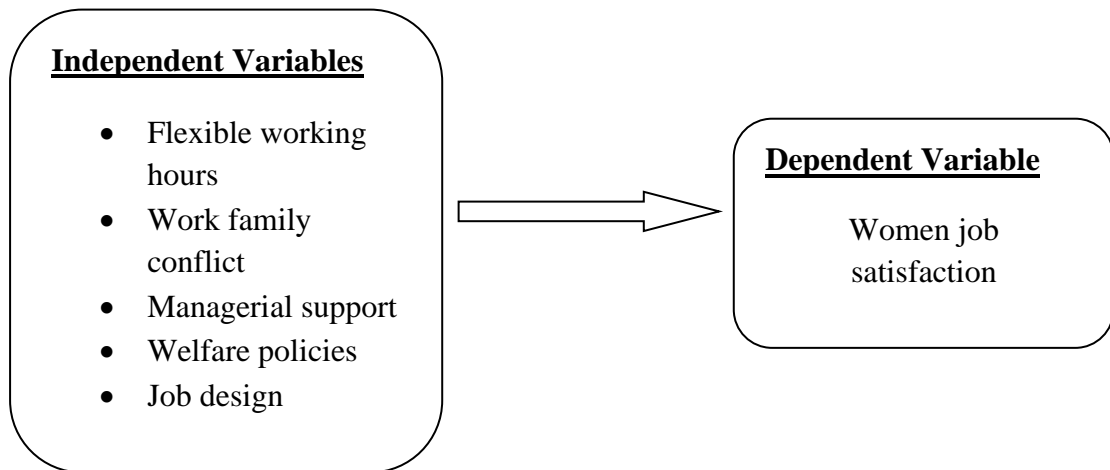
2.2 Conceptual framework

Conceptual framework is a system of concepts, assumption, expectations, beliefs, values and theories that support and informs about the study and is a key part of a research design. It can act like a map that gives coherence to empirical inquiry as the conceptual framework are potentially so close to empirical inquiry, take different from depending upon the research question or problem.

This section explains a conceptual framework in the factors of work-life balance that have impact on the job satisfaction of women working in the Nepalese commercial banks. The relationship between dependent variable and independent variables are constructed to form the study framework for the study, is shown in figure 2.1:

Figure 1: Schematic diagram of factors influencing job satisfaction of women working in Nepalese commercial banks

(This figure shows the conceptual framework of the study. Women Job satisfaction is the dependent variable whereas flexible working hours, work family conflict, supervisor support, welfare policies, and job design are the independent variables)



The above figure shows that the flexible work hours, work family conflict, managerial support, welfare policies and job design are used in this study to measure the work-life balance and job satisfaction among working women of Nepalese commercial banks. Similarly, flexible work hours, work family conflict, managerial support, welfare policies and job design are taken as independent variable. Likewise, job satisfaction is taken as dependent variables.

2.3 Research gap

Due to the environment's constant change, organizations nowadays face numerous difficulties. The need to keep staff happy is one of the numerous issues a company faces. Demographic and workplace changes like growing reluctance for long number of hours, acceptance of changing culture, and technological advancement may result into difficulty in prioritizing between their work and personal lives. According to Mendis et al. (2017), there is a strong positive relationship between work-life balance and employee performance as well as employee job satisfaction. In addition, Saif et al, (2011) found that work-life balance practices and level of job satisfaction share a positive relationship. Too much emphasis on work frequently results in feelings of

loneliness and frustration. Weiss (2002) found that a failure to address work-life conflicts has negative impact on the employment opportunities and job quality, health and productivity of workers and also on families.

Fleetwood (2007) found that higher proportion of employed men work for long hours (over 48 hours) in contrast to women, there of resulting to lower work -ife balance in men. According to Vidal et al. (2012), increase in dual career couples following the incorporation of women in the labor market has led to high levels of work and family conflict. Most of the work-life balance measures nowadays are the imitation of the western organizational practices rather than genuine concerns to enable workers handle work and family responsibilities.

Work life imbalance has a direct effect on the employee's health and their performance and job satisfaction. In terms of job attitudes, employees reporting high levels of both work-to-life and life-to-work conflict tend to exhibit lower levels of job satisfaction and organizational commitment. In addition, Kossek & Ozeki (1998) found that home workers themselves had fears about not being able to easily demonstrate their honesty, reliability and productivity. Work-life balance influences people both in positive and negative way. A proper balance in work and life motivate employees, but failure to achieve balance results increasing frustration, anxiety and tiredness. Singh (2013) revealed that family and work domains are separated by borders which could be physical, temporal or psychological and it need to be managed well for the betterment of life. Any competing demands of work and family life will cause conflict and negatively affect the wellbeing of workers.

In the context of Nepal, Bhandari (2016) found that workplace environment has positive and significant impact on the performance of employees and job satisfaction. Job satisfaction can be an important indicator of how employees feel about their jobs and a predictor of work behaviors such as absenteeism and turnover. According to Gautam (2010), adequate pay and benefits, job security, safe and health working condition, meaningful job and autonomy in the job leads to satisfaction at job. Gaire and K C (2016) found that support of the team, and co-workers' behavior has significant impact on work place and enhance efficiency at work. However, Pathak (2015) found that both male and female have same level of job satisfaction but it differs as per age group.

Improved working conditions and compensation leads to better job satisfaction and job performance (Chaulagain and Khadka, 2012).

Work dissatisfaction is usually associated with specific attributes of a job, such as pay, promotion prospects, health care benefits or flexible hours at work. Working adults are engaged in their children's activities and make decisions between work and family. Dissatisfaction with working life affects almost all workers, regardless of position or status leading to frustration, boredom, anger which could be costly to both individual and organization. Extended work hours and excessive workloads is the direct antecedent to work-family conflict (Spector, 2007).

Chapter III

RESEARCH METHODOLOGY

The systematic, theoretical analysis of the procedures used in a field of research is known as methodology. Research methodology, which describes all of the technique approaches used in the study, is crucial to the success of any research project. It offers the fundamental framework on which the study is built. Research technique is the systematic examination of a certain subject. The research challenge can be approached methodically using research methodology. The consistency of the results of empirical investigations is typically purely based on the empirical methodology used. The study's general design, which may incorporate both current and historical data, is established by the research technique. It offers the fundamental framework on which the study is built. It is vital to first define the research process before giving the data analysis and interpretation. This chapter, which is divided into sections, focuses on the research design, nature and sources of data, sample selection, method of analysis, and methodological limitations of the study.

3.1 Research Design

A research project's formal action plan is called the research design. It is also known as the research project's blue print. Laying out research objectives, methodology, implementation strategies, and data collection tools is aided by study designs. As a result, this study used descriptive and comparative causal research approaches to examine the relationship between work-life balance and employee happiness in Nepalese commercial banks.

In order to deal with the fact-finding and proper information searching linked with job satisfaction in Nepalese commercial banks, this study used a descriptive research approach. A descriptive study design is a scientific approach that entails watching and describing a subject's activity without in any way altering it. It is a process of gathering information. It describes a phenomenon in its actual form. A systematic data collection and presentation is required for this type of design in order to provide a clear picture of a specific circumstance.

A study methodology known as a causal-comparative research design looks for connections between independent and dependent variables. It seeks to define the nature,

magnitude, and direction of relationships that have been observed. By comparing two or more groups of people, the causal-comparative study method helps identify if the independent variable had an impact on the outcome, or dependent variable. Ex post facto research is yet another name for it. In Nepalese commercial banks, the causal comparative study design aims to ascertain the impact of flexible work hours, work-family conflict, supervisor assistance, welfare policy, and job design on job satisfaction.

3.2 Population and sample

This study was designed to measure the impact of different factors on women employee job satisfaction in Nepalese commercial banks. Commercial banks have provided employment to 40,938 numbers of individuals as of 2021. There are 21 commercial banks in Nepal.

For the analysis of factors affecting employee job satisfaction in Nepalese commercial banks, questionnaires were distributed to the respondents and 100 were collected randomly. For data collection, one of the non-probabilistic techniques i.e., convenience has been used. Due to time constraints, this method was most useful method because it is the way to reach the respondents. A set of questionnaires shown in appendix was prepared and distributed to the employees of 5 commercial banks within Kathmandu valley, stated in the table 7.

3.3 Sampling frame and sampling technique

A sampling frame is a researcher's list or device to specify the population of interest. It's a group of components that a researcher can use to select a sample from the population. Limited resources and accessibility might prohibit researchers from collecting data from all target population segments.

When you conduct research about a group of people, it's rarely possible to collect data from every person in that group. Instead, you select a sample. The sample is the group of individuals who will actually participate in the research.

For the analysis we have used probability sampling. The researcher distributed questionnaires to women employee of different branches of five different commercial bank in Nepal. We had collected 100 questionnaires and collected data and the questionnaire used is included in appendix.

3.4 Sample size

The number of subjects involved in a sample size is referred to as the sample size in market research. A set of people chosen from the general community who are thought to be a representative sample size for that particular study is referred to as the sample size. For the analysis of factors affecting employee job satisfaction in Nepalese commercial banks, questionnaires were distributed to women respondents and 100 were collected from 5 different commercial banks. The following five banks were selected because they are among the top banks in Nepal and have branches all over Kathmandu which was easy for collecting data.

Table 7: shows the list of commercial banks in Nepal that was taken as the sample of the study.

S.N	Name of commercial banks	Number of observations
1.	NABIL Bank Limited	31
2.	Sanima Bank Limited	23
3.	NIC Asia Bank Limited	18
4.	Laxmi Bank Limited	15
5.	Global Bank Limited	13
Total		100

Thus, 100 observations were collected.

3.5 Study variables

A variable in research simply refers to a person, place, thing, or phenomenon that you are trying to measure in some way. The best way to understand the difference between a dependent and independent variable is that the meaning of each is implied by what the words tell us about the variable we are using.

Independent variables used in the study are:

1. WP= Welfare policy
2. FWH= Flexible work hour
3. JD= Job design
4. WFC = Work family conflict

5. MS= Managerial Support

Dependent variable is:

1. JS= Job satisfaction of women employees

3.6 Instrumentation and tools

3.6.1 Instrument

The work is supported by primary data sources. The quantitative research makes use of the primary sources of data. In order to get information from the workforce regarding their perceptions of the connection between work-life balance and job satisfaction for women in Nepalese commercial banks, primary data are employed.

The first section of the questionnaire asks about demographic details including age, family structure, level of education, job title, etc. This section of the questionnaire was used to analyze the respondents in a descriptive manner. The second section of the questionnaire was created to examine the connection between women's employees' job satisfaction and their ability to balance work and personal obligations. Each of the five factors that affect job satisfaction is described in five different ways. Each statement was measured in Likert scale. 5-point Likert scale was used for the survey of which 1= strongly disagree statement, 2=disagree statement, 3= neutral statement, 4= agree statement, 5= strongly agree statement. The level of agreements or disagreement of each statement was used to measure the perception of the respondents about the statements.

3.6.2 Tools

The valid responses are tabulated and analyzed using the MS Excel application for the data analysis. A complete data file is first prepared. Then, variables are defined, together with their labels and values. Data are entered using commands that are handled by MS Excel and SPSS. In this study, the impact of several factors on job satisfaction in Nepalese commercial banks is measured using a variety of statistical tools, including frequencies, percentages, mean, median, standard deviation, mean, and correlation and regression.

3.7 Data collection procedure

The method used to gather the data for the study is explained in this section. The purpose of this study is to evaluate job satisfaction and work-life balance in Nepalese commercial banks. The necessary data was gathered from respondents of Nepali commercial banks in the Kathmandu valley using a structured questionnaire. The survey was manually created and responses were gathered from respondents of Nepali commercial banks in Kathmandu.

There are 100 responders in all. The questionnaire was broken into several pieces, the first of which asked for the respondent's personal information. The remaining sections contained multiple-choice questions and statement questions about the various topics.

The purpose of this study is to explore respondents' perceptions on how the workplace environment affects job satisfaction. Based on a pre-test investigation of work-life balance practices and job satisfaction, a structured questionnaire was created. Workers were humbly asked to respond to questions using a five-point Likert scale, with answers ranging from (1-Strongly disagree to 5-Strongly agree). The first follow-up was conducted about two weeks after the original delivery. The appendix contains a copy of the study's questionnaire.

3.8 Data analysis plan and procedure

This section presents the relationship between work-life balance aspects and employee job satisfaction in Nepalese commercial banks using empirical data for research purposes. All of the data was first gathered by questionnaire, after which it was managed. All of the completed questionnaires from the respondents were collected, processed, and then properly displayed in tables. Microsoft software and the Statistical Package of Social Science (SPSS) are used to gather and process the data. The outcome was reported following the analysis and interpretation of the responses. As a result, the Cronbach alpha reliability and validity test is carried out in accordance with the research study.

The outcome was determined using a variety of approaches, including frequencies and descriptive statistics for mean value. Together with statistical tests of significance including regression analysis and adjusted R², the study also used descriptive statistics, correlation analysis, and the compare mean t test.

The following econometrics model equation is used to assess the varied claims that work-life balance and job satisfaction among women employees in Nepalese commercial banks are positively correlated. Women's job happiness is a dependent variable, and flexible work hours, work-family conflicts, supervisor support, welfare policies, and job design are independent variables. As a result, the model can take the following shapes.

$$JS = \alpha + \beta_1 WP + \beta_2 FH + \beta_3 JD + \beta_4 WFC + \beta_5 MS + e$$

Where,

α = Slope

$\beta_1, \beta_2, \beta_3, \beta_4, \beta_5, \beta_6$ = Coefficient of variables

Dependent variable

JS= Job satisfaction of women employees

Independent variables

WP= welfare policy

FWH= Flexible work hour

JD= Job design

WFC = Work family conflict

MS= Managerial Support

Chapter IV

RESULTS AND DISCUSSION

The systematic presentation and analysis of primary data are provided in this chapter. For the purpose of the study, various statistical and regression models mentioned in the preceding chapter were applied. Three sections make up this chapter. The major data presentation and analysis, as well as the findings of the questionnaire survey, are covered in the first part. The examination of the regression model, including correlation analysis, is covered in the second section. Conclusions based on the results of the primary data analysis are covered in the third section of this chapter.

4.1 Presentation and analysis of data

The primary data used in this study, which focuses on the qualitative aspects of work-life balance and job satisfaction among working women in Nepalese commercial banks, are the main source of information. The results of a questionnaire survey that was given to various groups of workers in the city of Kathmandu are also presented in this part. The purpose of the questionnaire study was to learn what respondents thought about work-life balance and job satisfaction among working women in Nepalese commercial banks. Multiple choice and Likert scale question types were included in a collection of surveys. According to the study's goal, 100 respondents in total were polled and their responses were examined. The next parts describe the profile of the respondents, as well as their individual traits and survey findings. To properly analyze the data, the percentage, frequency, mean value, and weighted average mean value have been calculated.

4.1.1 Respondents' profile

The respondent's profile includes information on their personal traits, educational background, tenure with the company, position, and monthly pay. Understanding customer behavior requires a grasp of their demographic characteristics. Thus, the demographic details of the respondents from Nepali commercial banks are described in this section.

This section covers the respondents' age, marital status, educational background, years of employment, title, and monthly income, which are displayed in Table 4.1.

Table 8: Demographic characteristics of the respondents

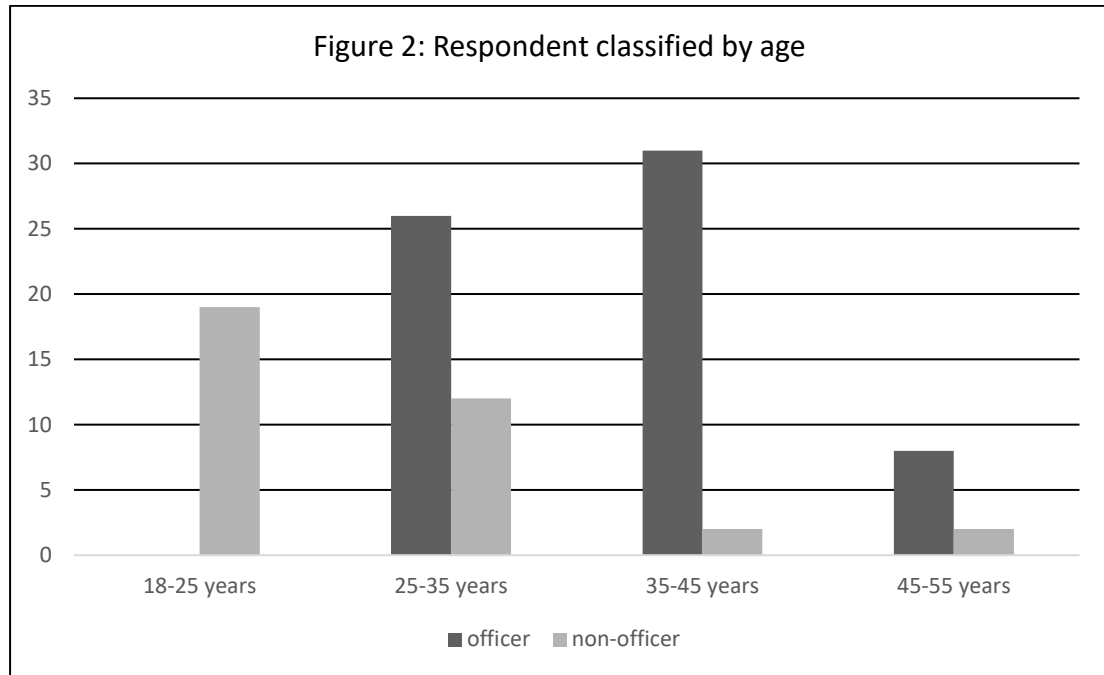
(This table displays the total number of respondents from the several commercial banks used in the study's questionnaire survey, broken down by age, marital status, academic qualification, year in organization, designation, and monthly income. Number is the total number of respondents in each category.)

Respondent's profile	Officer level	Non-officer level
Age(years)		
18-25 years	0	19
25-35 years	26	12
35-45 years	31	2
45-55 years	8	2
Total	65	35
Marital status		
Single	7	28
Married	53	7
Divorced	5	0
Total	65	35
Academic qualification		
Intermediate	0	8
Bachelor	4	27
Master degree	51	0
M.Phil/Ph.D.	10	0
Total	65	35
Years in the organization		
Below 2	2	19
2-5	25	12
5-10	32	2
10 and above	6	2
Total	65	35
Designation		
Manager	18	0
Officer	43	0
Assistant	0	27
Operating level employee	0	12
Total	65	35
Monthly income		
15000-30000	0	19
30000-45000	20	16
45000-60000	31	0
60000 and above	14	0
Total	65	35

Source: Field survey, 2022

Age:

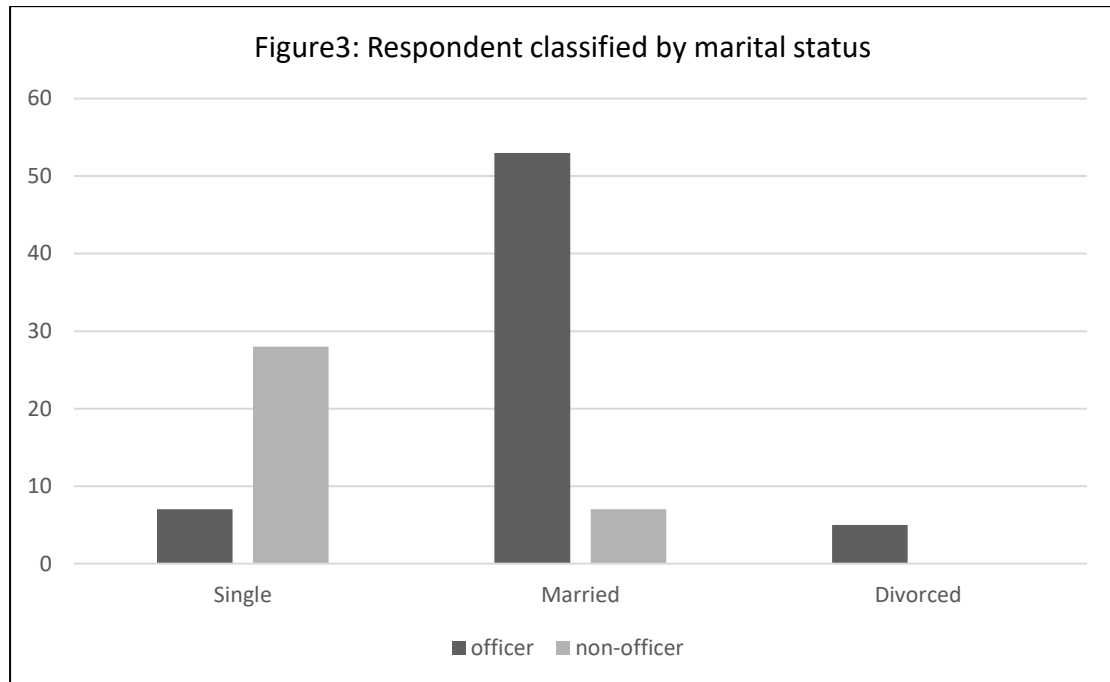
One of the most crucial factors in determining the respondent's viewpoints on a given issue is their age. The respondents are divided into four age categories based on their chronological age: 18–25, 25–35, 35–45, and 45–55. Figure 3 shows the categorization of the respondents by age group.



The chart indicates that the large number of the respondents (38 percent) belong to age group 25-35 years followed by age group of 35-45 years (33 percent, age group 18-25 years (19 percent), age group between 45-55 years (10 percent).

Marital status

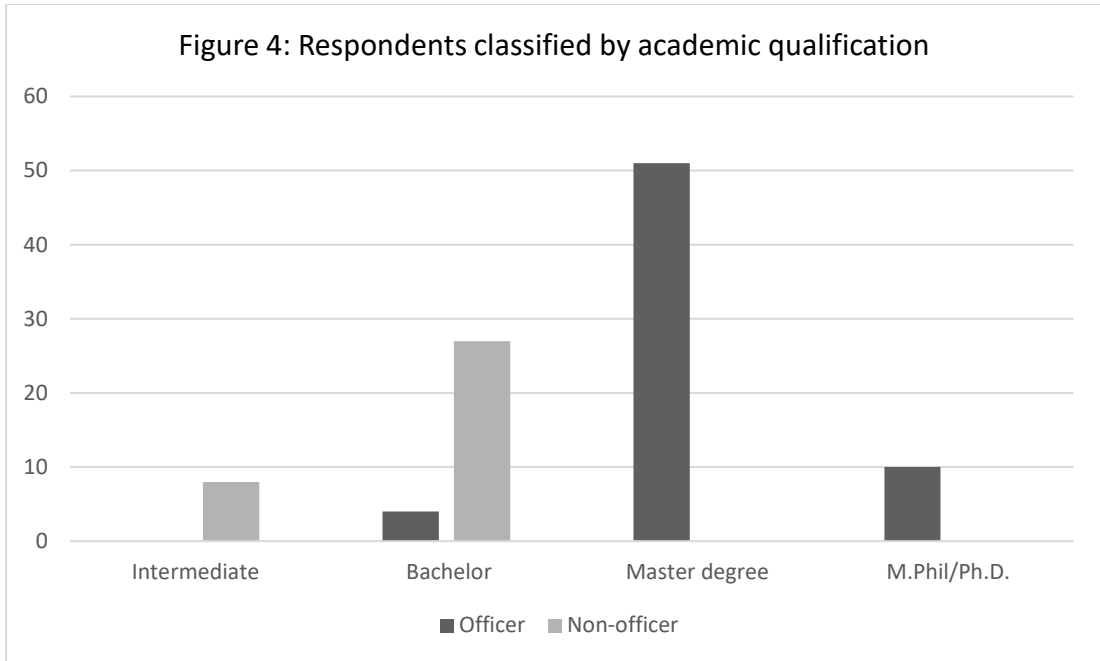
One of the most crucial factors in understanding the respondent's opinions on the specific issues is their marital status. The respondents' marital status is divided into three groups: single, married, and divorced. Figure 4 shows the respondents' breakdown by category of marital status.



The figure shows that the majority of the respondents (60 percent) are married respondents followed by single respondents (35 percent), and divorced respondents are (5 percent).

Academic qualification

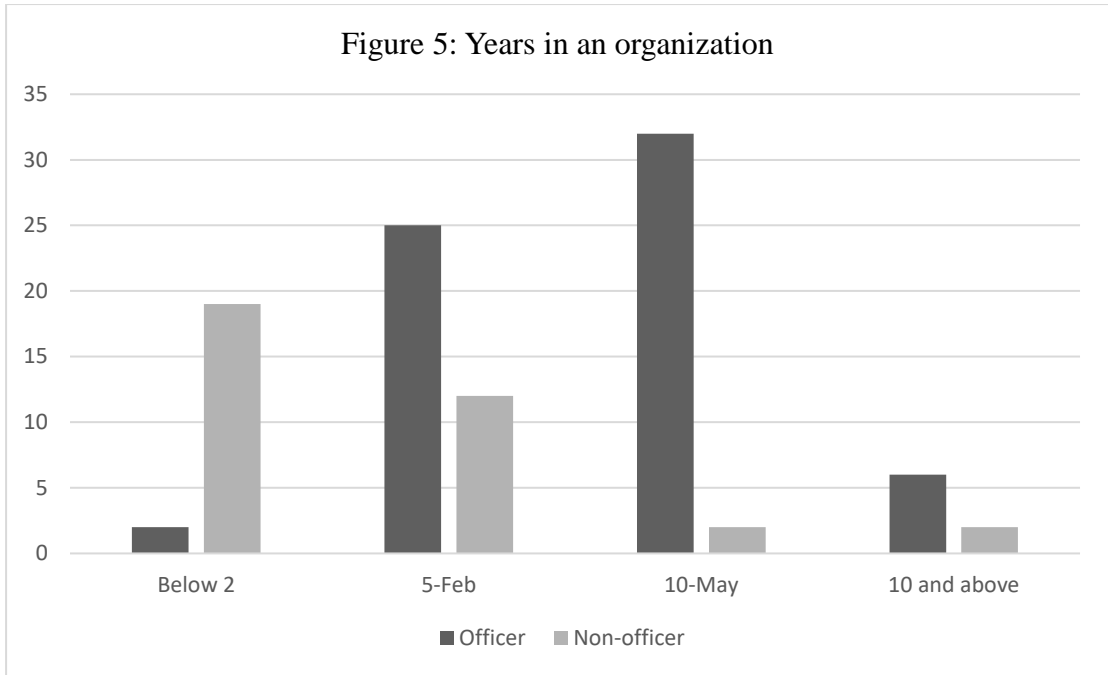
One of the most significant factors that might impact a person's attitudes, perspectives, and levels of comprehension is education. The respondents' academic backgrounds are divided into five groups, including intermediate, bachelor's, master's, and doctoral degrees. Figure 5 displays the respondents' classification by academic degree in terms of quantity of officer level and non-officer level.



The figure shows that majority of the respondents (51 percent) are master’s degree holders followed by bachelor’s degree holders (31 percent), followed by M.Phil. / Ph.D. degree holders’ level (10 percent) and intermediate level (8 percent).

Years in an organization

Work experience is any knowledge a person acquires via employment in a particular industry or profession. The respondents' job experience is divided into four categories: less than two years, between two and five years, between five and ten years, and more than ten years. Figure 6 displays the categorization of respondents based on their employment history. It shows larger number of respondents are 2 to 5 works experience are 37 percent followed by 34 percent 5 to 10 years.



Organizational position of the respondents

One of the most crucial factors that might impact a person's attitudes, perceptions, and comprehension is their level of education. The respondents' academic backgrounds are divided into five groups: intermediate, a bachelor's degree, a master's degree, and a doctorate. Figure 7 displays the categorization of the respondents by academic degree in terms of quantity of officer level and non-officer level.

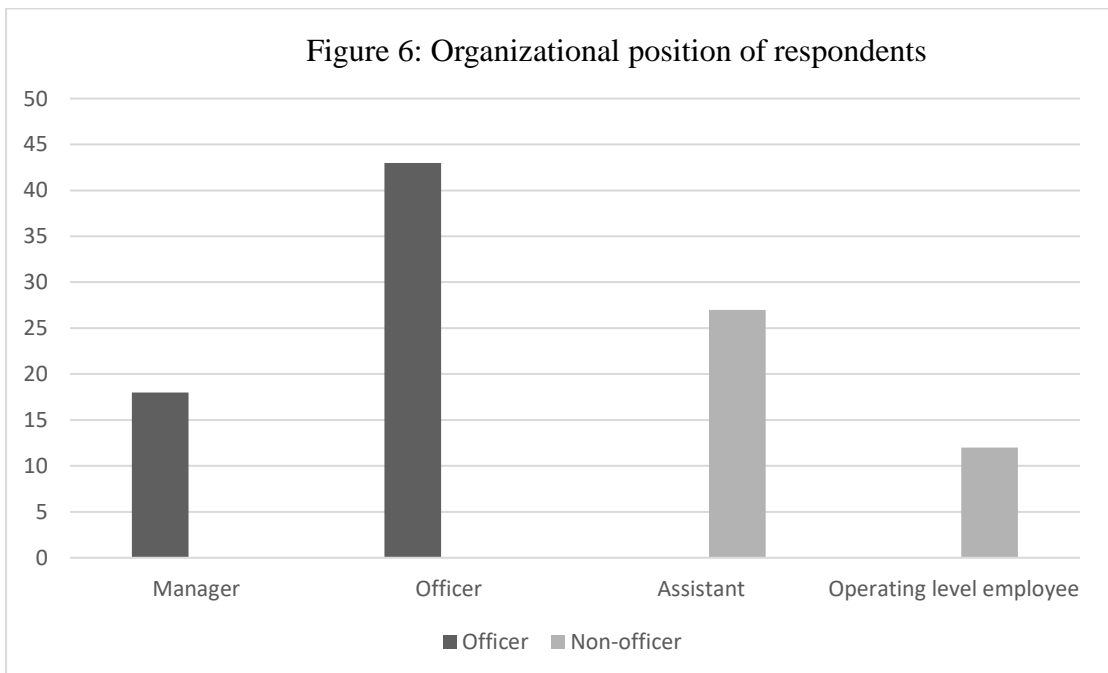


Figure 4.5 shows that large number of the respondents (43 percent) are at officer level followed by assistant level (27 percent), manager level (18 percent), and operating level (12 percent).

Monthly income

One of the most crucial factors in determining the respondent's viewpoints on a given issue is their income. Figure 8 shows the respondents' income divided into four groups, 15000–30000, 30000–45000, 45000–60000, and 60000 and above.

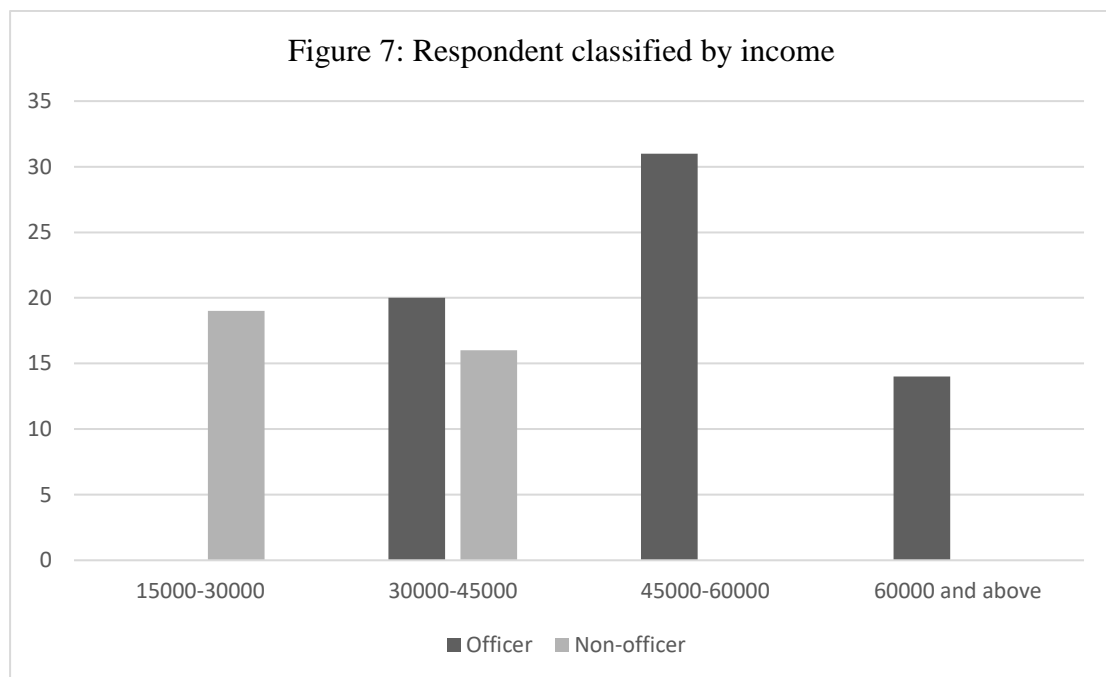


Figure 4.6 show that large number of the respondents i.e. (36 percent) have income of 35000-45000 a month, income of 45000-60000 a month (31 percent), income of 15000-30000 a month (19 percent) and income above 60000 (14 percent).

4.1.2 Employees' perception on the level of work-life balance

This section presents the response on employees' perceived level of welfare policy, flexible work hour, job design, work family conflict, managerial support and employees' perception on regarding job satisfaction of women in Nepalese commercial banks. Table 9 presents perceptions of respondents towards flexible welfare policy of Nepalese commercial banks.

Table 9: Respondent's perception on flexible work hour

S.N	ITEMS		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	Flexible working hour						
1.	I have not experienced conflicts in schedule when it comes to family events and work.	Officer level	1 (1.54)	7 (10.77)	30 (46.15)	25 (38.46)	2 (3.08)
		Non-officer level	0 (0)	4 (11.43)	16 (45.71)	14 (40)	1 (2.86)
	Total		1	11	46	39	3

Note: The figure inside bracket denotes percentage in this table and others.

This table shows the number of responses, percent and mean on the five-point Likert scale. When the respondent was asked whether they have experienced conflicts in scheduling when it comes to family events and work, large number (46 percent) of the respondents are neutral, where officer level (46.15 percent) and non-officer level (45.71 percent). Whereas 42 percent agree on the statement, where officer level (41.54 percent) and non-officer level (42.86 percent). The correlation coefficient is 0.9988. It indicates that conflicts in schedule does not occurs when it comes to family events and work. The average mean value of the statement is 3.32.

Table 10: Respondent's perception on flexible work hour

S.N	ITEMS		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	Flexible working hour						
2.	I believe that appropriate weekly working hours reduces possibility of conflicts between my work and my relationships with my family.	Officer level	0 (0)	3 (4.62)	14 (21.54)	41 (63.08)	7 (10.77)
		Non-officer level	1 (2.86)	0 (0)	9 (25.71)	22 (62.86)	3 (8.57)
	Total		1	3	23	63	10

When the respondent was asked whether appropriate weekly working hours reduces possibility of conflicts between their work and their relationships with my family, majority (73 percent) of the respondents agree on the statement, where officer level (73.85 percent) and non-officer level (71.43 percent). Whereas (23 percent) are neutral on the statement, where officer level (21.54 percent) and non-officer level (25.71 percent). The correlation coefficient is 0.9823. It indicates that appropriate weekly working hour reduces possibility of conflicts between work and relationship with family members. The average mean value of the statement is 3.78.

Table 11: Respondent's perception on flexible work hour

S.N	ITEMS		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	Flexible working hour						
3.	After working hours, it is possible for me to manage time for my families.	Officer level	0 (0)	6 (9.23)	18 (27.69)	34 (52.31)	7 (10.77)
		Non-officer level	1 (2.86)	3 (8.57)	9 (25.71)	17 (48.57)	5 (14.29)
	Total		1	9	27	51	12

Likewise, when the respondent was asked whether it is possible for employees to manage time for my families, after working hours. Majority of the respondents (63 percent) agree on the statement, where officer level (63.08 percent) and non-officer level (62.86 percent). However, rest (27 percent) of the respondents are indifferent on the statement, where officer level (27.69 percent) and non-officer level (25.71 percent). The correlation coefficient is 0.5459. The average mean value is 3.65. It indicates that after working hours, it is possible to manage time for families.

Table 12: Respondent's perception on flexible work hour

S.N	ITEMS		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	Flexible working hour						
4.	My company gives us time off to attend to critical personal matters	Officer level	1 (1.54)	1 (1.54)	20 (30.77)	40 (61.54)	3 (4.62)
		Non-officer level	0 (0)	4 (11.43)	7 (20)	18 (51.43)	6 (17.14)
	Total		1	5	27	58	9

Similarly, when the respondent was asked whether their company give them time off to attend critical personal matters, the majority of the respondents (67 percent) agree on the statement, where officer level (66.16 percent) and non-officer level (68.57 percent). However, others (27 percent). The correlation coefficient is 0.9321. The average mean value is 3.69. It indicates that company gives time off to attend to critical personal matters.

Table 13: Respondent’s perception on flexible work hour

S.N	ITEMS		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	Flexible working hour						
5.	My company allows us flexibility to start work at varying times depending upon urgency of participation in family issues.	Officer level	1 (2.86)	3 (4.62)	20 (30.77)	36 (55.38)	5 (7.69)
		Non-officer level	0 (0)	4 (11.43)	13 (37.14)	13 (37.14)	5 (14.29)
	Total		1	7	33	49	10

Similarly, when the respondent was asked whether company allows them flexibility to start work at varying times depending upon urgency of participation in family issues. Majority of the respondents (59 percent) agree in the statement, where officer level (63.07 percent) and non-officer level (51.43 percent). However, others (33 percent) are neutral, statement, where officer level (30.77 percent) and non-officer level (37.14 percent). The correlation coefficient is 0.8871. The average mean value is 3.6. It indicates that company allows flexibility to start work at varying times depending upon urgency of participation in family issues.

Table 14: Respondent's perception on flexible work hour

S.N	ITEMS		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	Flexible working hour						
6.	I easily adapt to the day to day changes of my work life and manage my responsibilities.	Officer level	0 (0)	5 (7.69)	12 (18.46)	37 (56.92)	11 (16.92)
		Non-officer level	0 (0)	0 (0)	17 (48.57)	14 (40)	4 (11.43)
	Total		0	5	29	51	15

Similarly, when the respondent was asked whether they can adapt to the day-to-day changes of my work life and manage my responsibilities. The majority of the respondents (56 percent) agree in the statement, where officer level (73.85 percent) and non-officer level (51.43 percent). However, others (29 percent) are neutral, statement, where officer level (18.46 percent) and non-officer level (48.57 percent). The correlation coefficient is 0.6839. The average mean value is 3.76. It indicates that adapting to the day-to-day changes of their work life and manage their responsibilities.

Table 15: Respondent's perception on flexible work hour

S.N	ITEMS		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	Flexible working hour						
7.	My workplace provide technological resource that allows me to work from home if I have family affairs to attend.	Officer level	3 (4.62)	7 (10.77)	25 (38.46)	27 (41.54)	3 (4.62)
		Non-officer level	1 (2.86)	4 (11.43)	10 (28.57)	15 (42.86)	5 (14.29)
	Total		4	11	35	42	8

Similarly, when the respondent was asked whether their workplace provide technological resource that allows them to work from home if they had family affairs to attend to, majority (56 percent) of the respondents agree in the statement, where officer level (46.16 percent) and non-officer level (57.15 percent). However, others (35 percent) are neutral, statement, where officer level (38.46 percent) and non-officer level (42.57 percent). The correlation coefficient is 0.9473. The average mean value is 3.39. It indicates that workplace provide technological resource that allows them to work from home if they have family affairs to attend to.

The mean of the perceptions on flexible work hour ranges from a minimum value of 3.32 to the maximum value of 3.78. Among them, the most significant observations of the respondents regarding the nature of work is “The appropriate weekly working hours reduces possibility of conflicts between work and relationships with family.” with mean value of 3.78 whereas the most insignificant observation is employees have not experienced conflicts in schedule when it comes to family events and work with mean value of 3.32.

Weighted average mean value for the nature of work is 3.60 which indicate that employee’s perception on nature of flexible work hour is good in Nepalese commercial banks. It also indicates that significant variation does not exist among the commercial banks in terms of employees’ perception on flexible work hour. Therefore, the study conclude that flexible working hours lead to higher job satisfaction.

Table 16: Respondent’s perception on Work family conflict

S.N	ITEMS		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	Work family conflict						
1.	Due to work related duties I am not able to manage time for family	Officer level	3 (4.62)	15 (23.08)	22 (33.85)	21 (32.31)	4 (6.15)
		Non-officer level	1 (2.86)	8 (22.86)	13 (37.14)	12 (34.29)	1 (2.86)
	Total		4	23	35	33	5

When the respondent was asked if work related duties, employees are not able to manage time for family, large number (38 percent) agree on the statement, where officer level (38.46 percent) and non-officer level (37.15 percent). Whereas (35 percent) are neutral on the statement, where officer level (33.85 percent) and non-officer level (37.14 percent). The correlation coefficient is 0.9987. It indicates that due to work related duties managing time for family is difficult. The average mean value of the statement is 3.12.

Table 17: Respondent’s perception on Work family conflict

S.N	ITEMS		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	Work family conflict						
2.	Stress at work makes me irritable at home	Officer level	3 (4.62)	15 (23.08)	19 (29.23)	23 (35.38)	5 (7.69)
		Non-officer level	0 (0)	10 (28.57)	10 (28.75)	13 (37.14)	2 (5.71)
	Total		3	25	29	36	7

When the respondent was asked if stress at work makes employees irritable at home, large number (43 percent) agree on the statement, where officer level (43.07 percent) and non-officer level (42.85 percent). Whereas (29 percent) are neutral on the statement, where officer level (29.23 percent) and non-officer level (28.75 percent). The correlation coefficient is 0.9835. The average mean value is 3.19. It indicates that stress at work makes employees irritable at home.

Table 18: Respondent's perception on Work family conflict

S.N	ITEMS		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	Work family conflict						
3.	I believe that the excessive demands of the clients interfere with my work and family .	Officer level	0 (0)	9 (13.85)	16 (24.62)	34 (52.31)	6 (9.23)
		Non-officer level	2 (5.71)	3 (8.57)	13 (37.14)	16 (45.71)	1 (2.86)
	Total		2	12	29	50	7

When the respondent was asked if the excessive demands of the clients interfere with work and family, majority (57 percent) agree on the statement, where officer level (61.54 percent) and non-officer level (48.57 percent). Whereas (29 percent) are neutral on the statement, where officer level (24.62 percent) and non-officer level (37.14 percent). The correlation coefficient is 0.9121. The average mean value is 3.48. It indicates that excessive demands of the clients interfere with employees work and family.

Table 19: Respondent's perception on Work family conflict

S.N	ITEMS		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	Work family conflict						
4.	It is often difficult to tell where my work life ends and my family life begins	Officer level	1 (1.54)	9 (13.85)	18 (27.69)	32 (49.23)	5 (7.69)
		Non-officer level	1 (2.86)	4 (11.43)	13 (37.14)	14 (40)	3 (8.57)
	Total		2	13	31	46	8

When the respondent was asked if it is difficult for them to tell where the work life ends and the family life begins, majority (54 percent) agree on the statement, where officer level (56.92 percent) and non-officer level (48.57 percent). Whereas (29 percent) are neutral on the statement, where officer level (24.62 percent) and non-officer level (37.14 percent). The correlation coefficient is 0.9349. The average mean value is 3.45. It indicates that end of work life and beginning of family life is difficult to tell.

The mean of the job design ranges from a minimum value of 3.12 to the maximum value of 3.48. Among them, the most significant observations of the respondents regarding the work family conflict that “,The excessive demands of the clients interfere with work and family.” with mean value of 3.48, whereas the most insignificant observation is due to work related duties employees are not able to manage time for family with mean value of 3.12.

Weighted average mean value for job design is 3.31 which indicate that employee’s perception on work family conflict is good in Nepalese commercial banks. It also indicates that significant variation does not exist among the commercial banks in terms of employees’ perception on work family conflict. Therefore, the study found that the greater the amount of family love and commitment, higher job satisfaction.

Table 20: Respondent’s perception on Managerial support

This table shows the number of responses, percent and mean on the five-point Likert scale.

S. N	ITEMS		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	Supervisor/Managerial support						
1.	My manager inspires me to do my best work and makes me feel like part of team	Officer level	1 (1.54)	5 (7.69)	20 (30.77)	34 (52.31)	5 (7.69)
		Non-officer level	0 (0)	2 (5.71)	13 (37.14)	17 (48.57)	3 (8.57)
	Total		1	7	33	51	8

When the respondent was asked if the manager inspires them to do best work and makes them feel like part of team, majority (59 percent) agree on the statement, where officer level (60 percent) and non-officer level (57.14 percent). Whereas (33 percent) are neutral on the statement, where officer level (30.77 percent) and non-officer level (37.14 percent). The correlation coefficient is 0.9832. The average mean value is 3.58. It indicates that manager inspires to do best work and makes employees feel like part of team.

Table 21: Respondent’s perception on Managerial support

S.N	ITEMS		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	Supervisor/Managerial support						
2.	My manager assigns reasonable work at fair deadline	Officer level	1 (1.54)	4 (6.15)	13 (20)	43 (66.15)	4 (6.15)
		Non-officer level	0 (0)	3 (8.57)	10 (28.57)	18 (51.43)	4 (11.43)
	Total		1	7	23	61	8

When the respondent was asked if the manager assigns reasonable work at fair deadline, majority (69 percent) agree on the statement, where officer level (72.3 percent) and non-officer level (62.86 percent). Whereas (23 percent) are neutral on the statement, where officer level (20 percent) and non-officer level (28.57 percent). The correlation coefficient is 0.9617. The average mean value is 3.68. It indicates that manager assigns reasonable work at fair deadline.

Table 22: Respondent’s perception on Managerial support

S.N	ITEMS		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	Supervisor/Managerial support						
3.	When there are problems, my manager is first to help out	Officer level	0 (0)	2 (3.08)	16 (24.62)	38 (58.46)	9 (13.85)
		Non-officer level	0 (0)	3 (8.57)	13 (37.14)	13 (37.14)	6 (17.14)
	Total		0	5	29	51	15

When the respondent was asked if the manager is first to help out when there are problems, majority (66 percent) agree on the statement, where officer level (72.31 percent) and non-officer level (54.28 percent). Whereas (29 percent) are neutral on the statement, where officer level (24.62 percent) and non-officer level (37.14 percent). The correlation coefficient is 0.8524. The average mean value is 3.76. It indicates that when there are problems, manager is first to help out.

Table 23: Respondent's perception on Managerial support

S.N	ITEMS		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	Supervisor/Managerial support						
4.	My manager takes an interest in my professional development	Officer level	0 (0)	2 (3.08)	23 (35.38)	33 (50.77)	7 (10.77)
		Non-officer level	0 (0)	3 (8.57)	13 (37.14)	16 (45.71)	3 (8.57)
	Total		0	5	36	49	10

When the respondent was asked if the manager takes an interest in their professional development, majority (59 percent) agree on the statement, where officer level (61.54 percent) and non-officer level (54.28 percent). Whereas (36 percent) are neutral on the statement, where officer level (35.38 percent) and non-officer level (37.14 percent). The correlation coefficient is 0.9866. The average mean value is 3.64. It indicates that manager takes an interest in employee's professional development.

Table 24: Respondent’s perception on Managerial support

S.N	ITEMS		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	Supervisor/Managerial support						
5.	The organization promotes higher studies of an employee which provides career growth opportunities.	Officer level	1 (1.54)	3 (4.62)	16 (24.62)	38 (58.46)	7 (10.77)
		Non-officer level	0 (0)	4 (11.43)	12 (34.29)	10 (28.57)	9 (25.71)
	Total		1	7	28	48	16

When the respondent was asked if the organization promotes higher studies of an employee which provides career growth opportunities, majority (59 percent) agree on the statement, where officer level (69.23 percent) and non-officer level (54.28 percent). Whereas (28 percent) are neutral on the statement, where officer level (24.62 percent) and non-officer level (34.29 percent). The correlation coefficient is 0.6482. The average mean value is 3.71. It indicates that the organization promotes higher studies of an employee which provides career growth opportunities.

The mean of level of managerial support ranges from minimum value of 3.58 to the maximum value of 3.76. Among them, the most significant observation is “When there are problems, the manager is first to help out” with mean value of 3.76 whereas the most insignificant observation is “The manager inspires employees to do their best work and makes them feel like part of team.” with mean value of 3.58.

Weighted average mean value for the level of relationship with co-worker is 3.67 which indicate that employees’ perception on supportive manager is good in Nepalese commercial banks. It also indicates that significant variation does not exist among the

commercial banks in terms of managerial. Therefore, result found that higher-level organizational commitment and job satisfaction are related to managerial support.

Table 25: Respondent’s perception on Welfare policy

S.N	ITEMS		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	Welfare policy						
1.	My organization provides satisfactory compensation or non-monetary rewards according to the Work.	Officer level	0 (0)	4 (6.15)	21 (32.31)	40 (61.54)	0 (0)
		Non-officer level	0 (0)	4 (11.43)	16 (45.71)	12 (34.29)	3 (8.57)
	Total		0	8	37	52	3

When the respondent was asked if the organization provides satisfactory compensation or non-monetary rewards according to the work, majority (55 percent) agree on the statement, where officer level (61.54 percent) and non-officer level (42.86 percent). Whereas (37 percent) are neutral on the statement, where officer level (32.31 percent) and non-officer level (45.71 percent). The correlation coefficient is 0.8071. The average mean value is 3.5. It indicates that organization provides satisfactory compensation or non-monetary rewards according to the Work.

Table 26: Respondent's perception on Welfare policy

S.N	ITEMS		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	Welfare policy						
2.	I am satisfied with the working environment and setting, salary and peers of my organization.	Officer level	1 (1.54)	3 (4.62)	20 (30.77)	37 (56.92)	4 (6.15)
		Non-officer level	0 (0)	2 (5.71)	18 (51.43)	14 (40)	1 (2.86)
	Total		1	5	38	51	5

When the respondent was asked if they are satisfied with the working environment and setting, salary and peers of my organization, majority (56 percent) agree on the statement, where officer level (63.07 percent) and non-officer level (42.86 percent). Whereas (38 percent) are neutral on the statement, where officer level (30.77 percent) and non-officer level (51.43 percent). The correlation coefficient is 0.8396. The average mean value is 3.54. It indicates that working environment and setting, salary and peers of organization is good.

Table 27: Respondent's perception on Welfare policy

S.N	ITEMS		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	Welfare policy						
3.	My supervisor understands when I talk about personal or family issues that affect my work.	Officer level	0 (0)	6 (9.23)	18 (27.69)	34 (52.31)	7 (10.77)
		Non-officer level	1 (2.86)	3 (8.57)	9 (25.71)	17 (48.57)	5 (14.29)
	Total		1	9	27	51	12

When the respondent was asked if their supervisor understands when they talk about personal or family issues that affect their work, majority (63 percent) agree on the statement, where officer level (63.08 percent) and non-officer level (62.86 percent). Whereas (27 percent) are neutral on the statement, where officer level (27.69 percent) and non-officer level (25.71 percent). The correlation coefficient is 0.9958. The average mean value is 3.64. It indicates that employees can manage time for their family after working hours.

Table 28: Respondent's perception on Welfare policy

S.N	ITEMS		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	Welfare policy						
4.	The Organization I work for, extend resources to help me with my family responsibilities	Officer level	1 (1.54)	1 (1.54)	20 (30.77)	40 (61.54)	3 (4.62)
		Non-officer level	0 (0)	4 (11.43)	7 (20)	18 (51.43)	6 (17.14)
	Total		1	5	27	58	9

When the respondent was asked if their company gives them extended resources to help me with their family responsibilities, majority (67 percent) agree on the statement, where officer level (66.16 percent) and non-officer level (68.57 percent). Whereas (27 percent) are neutral on the statement, where officer level (30.77 percent) and non-officer level (20 percent). The correlation coefficient is 0.9321. The average mean value is 3.69. It indicates that their company gives them extended resources to help me with their family responsibilities.

Table 29: Respondent’s perception on Welfare policy

S.N	ITEMS		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	Welfare policy						
5.	I am satisfied with the motivational factor like recognition provided, support, freedom to express by my organization.	Officer level	1 (1.54)	3 (4.62)	20 (30.77)	36 (55.38)	5 (14.29)
		Non-officer level	0 (0)	4 (11.43)	13 (37.14)	13 (37.14)	5 (14.29)
	Total		1	7	33	49	10

When the respondent was asked if they are satisfied with the motivational factor like recognition provided, support, freedom to express by their organization, majority (59 percent) agree on the statement, where officer level (63.07 percent) and non-officer level (51.43 percent). Whereas (33 percent) are neutral on the statement, where officer level (30.77 percent) and non-officer level (37.14 percent). The correlation coefficient is 0.8997. The average mean value is 3.6. It indicates that they are satisfied with the motivational factor like recognition provided, support, freedom to express by their organization.

Table 30: Respondent's perception on Welfare policy

S.N	ITEMS		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	Welfare policy						
6.	I am satisfied with job security and promotion opportunity in my organization.	Officer level	0 (0)	2 (3.08)	14 (21.54)	39 (60)	10 (15.38)
		Non-officer level	1 (2.86)	3 (8.57)	9 (25.71)	16 (45.71)	6 (17.14)
	Total		1	5	23	55	16

When the respondent was asked if they are satisfied with job security and promotion opportunity in their organization, majority (71 percent) agree on the statement, where officer level (75.38 percent) and non-officer level (62.85 percent). Whereas (23 percent) are neutral on the statement, where officer level (21.54 percent) and non-officer level (25.71 percent). The correlation coefficient is 0.9837. The average mean value is 3.8. It indicates that they are satisfied with job security and promotion opportunity in their organization.

Table 31: Respondent's perception on Welfare policy

S.N	ITEMS		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	Welfare policy						
7.	My organization encourage active travel and refreshment activities.	Officer level	1 (1.54)	3 (4.62)	21 (32.31)	34 (52.31)	6 (9.23)
		Non-officer level	0 (0)	3 (8.57)	11 (31.43)	18 (51.43)	3 (8.57)
	Total		1	6	32	52	9

When the respondent was asked if their organization encourage active travel and refreshment activities, majority (61 percent) agree on the statement, where officer

level (61.54 percent) and non-officer level (60 percent). Whereas (32 percent) are neutral on the statement, where officer level (32.31 percent) and non-officer level (31.43 percent). The correlation coefficient is 0.9950. The average mean value is 3.62. It indicates their organization encourage active travel and refreshment activities.

The mean of the perceptions on nature of welfare policy, ranges from a minimum value of 3.5 percent to the maximum value of 3.8. Among them, the most significant observations of the respondents regarding the nature of welfare policy is “I am satisfied with job security and promotion opportunity in my organization.” with mean value of 3.8 whereas the most insignificant observation is the organization provides satisfactory compensation or non-monetary rewards according to the work with mean value of 3.5.

Weighted average mean value for the welfare policy is 3.63 which indicate that employee’s perception on nature of welfare policy is good in Nepalese commercial banks. It also indicates that significant variation does not exist among the commercial banks in terms of employees’ perception on welfare policies. Therefore, the study suggest that the organization should have good welfare policy which leads to happiness, security, motivation and job satisfaction.

Table 32: Respondent’s perception on Job design

S.N	ITEMS		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	Job design						
1.	I have never been to a situation where I have to neglect my family responsibilities due to work overload.	Officer level	1 (1.59)	9 (14.29)	24 (38.1)	28 (44.44)	0 (0)
		Non-officer level	2 (5.26)	3 (7.86)	13 (34.21)	17 (44.74)	3 (7.89)
	Total		3	12	37	45	3

When the respondent was asked if the employees have never been to a situation where they have to neglect family responsibilities due to work overload, large number (48

percent) agree on the statement, where officer level (44.44 percent) and non-officer level (52.63 percent). Whereas (37 percent) are neutral on the statement, where officer level (38.1 percent) and non-officer level (34.21 percent). The correlation coefficient is 0.9684. The average mean value is 3.33. It indicates that employees were never in a situation where they have to neglect family responsibilities due to work overload.

Table 33: Respondent’s perception on Job design

S.N	ITEMS		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	Job design						
2.	Work allotted to me is according to my qualification and skills.	Officer level	3 (4.62)	1 (1.54)	16 (24.62)	39 (60)	6 (9.23)
		Non-officer level	0 (0)	4 (11.43)	8 (22.86)	20 (57.14)	3 (8.57)
	Total		3	5	24	59	9

When the respondent was asked if work allotted to employees is according to their qualification and skills, majority (68 percent) agree on the statement, where officer level (69.23 percent) and non-officer level (65.71 percent). Whereas (24 percent) are neutral on the statement, where officer level (24.62 percent) and non-officer level (22.86 percent). The correlation coefficient is 0.9723. The average mean value is 3.66. It indicates that work allotted to employees is according to their qualification and skills.

Table 34: Respondent’s perception on Job design

S.N	ITEMS		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	Job design						
3.	I believe that I would concentrate better on my job if I worked from a different workstation from time to time	Officer level	2 (3.08)	2 (3.08)	29 (44.62)	23 (35.38)	9 (13.85)
		Non-officer level	0 (0)	3 (8.57)	16 (45.71)	10 (28.57)	6 (17.14)
	Total		2	5	45	33	15

When the respondent was asked if they would concentrate better on their job if they worked from a different workstation from time to time, large number (48 percent) agree on the statement, where officer level (49.23 percent) and non-officer level (45.71 percent). Whereas (45 percent) are neutral on the statement, where officer level (44.62 percent) and non-officer level (45.71 percent). The correlation coefficient is 0.9661. The average mean value is 3.54. It indicates that working from different stations could lead to greater concentration at work.

Table 35: Respondent’s perception on Job design

S.N	ITEMS		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	Job design						
4.	I can perform my tasks well because they are less complex and balance my work and personal life.	Officer level	0 (0)	4 (6.15)	22 (33.85)	35 (53.85)	4 (6.15)
		Non-officer level	0 (0)	3 (8.57)	12 (34.29)	16 (45.71)	4 (11.43)
	Total		0	7	34	51	8

When the respondent was asked if they can perform their tasks well because they are less complex and balance their work and personal life, majority (59 percent) agree on the statement, where officer level (60 percent) and non-officer level (57.14 percent). Whereas (34 percent) are neutral on the statement, where officer level (33.85 percent) and non-officer level (34.29 percent). The correlation coefficient is 0.9886. The average mean value is 3.6. It indicates that tasks can be done well because they are less complex and balance both work and personal life.

Table 36: Respondent's perception on Job design

S.N	ITEMS		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	Job design						
5.	The job gives me a chance to use my personal initiative or judgment in carrying out the work.	Officer level	0 (0)	4 (6.67)	17 (28.33)	35 (58.33)	4 (6.67)
		Non-officer level	1 (2.86)	3 (8.57)	9 (25.71)	18 (51.43)	4 (11.43)
	Total		1	7	26	53	13

When the respondent was asked if that the job gives employees a chance to use personal initiative or judgment in carrying out the work, majority (66 percent) agree on the statement, where officer level (65 percent) and non-officer level (62.86 percent). Whereas (26 percent) are neutral on the statement, where officer level (28.33 percent) and non-officer level (25.71 percent). The correlation coefficient is 0.9975. The average mean value is 3.7. It indicates that job gives employees a chance to use personal initiative or judgment in carrying out the work.

Table 37: Respondent's perception on Job design

S.N	ITEMS		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	Job design						
6.	My organization provide me flexible working hour depending upon my need.	Officer level	0 (0)	7 (10.77)	30 (46.15)	26 (40)	2 (3.08)
		Non-officer level	1 (2.86)	4 (11.43)	16 (45.71)	13 (37.14)	1 (2.86)
	Total		1	11	46	39	3

When the respondent was asked if the organization provide them flexible working hour depending upon their need, large number (42 percent) agree on the statement, where officer level (43.08 percent) and non-officer level (40 percent). Whereas (46 percent) are neutral on the statement, where officer level (46.15 percent) and non-officer level (45.71 percent). The correlation coefficient is 0.9975. The average mean value is 3.32. It indicates that the organization provide them flexible working hour depending upon their need.

The mean of the job design ranges from a minimum value of 3.32 to the maximum value of 3.70. Among them, the most significant observations of the respondents regarding the job design is "The job gives employees a chance to use personal initiative or judgment in carrying out the work." with mean value of 3.70, whereas the most insignificant observation is "My organization provide me flexible working hour depending upon my need." with mean value of 3.32.

Weighted average mean value for job design is 3.02 which indicate that employee's perception on job design is good in Nepalese commercial banks. It also indicates that significant variation does not exist among the commercial banks in terms of employees' perception on job design. Therefore, the study suggest that the organization should design the job according to suitability of the employee.

Table 38: Respondent's perception on job satisfaction of women employee

S.N	ITEMS		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	Job satisfaction of women employee						
1.	I am satisfied with the work-life balance provided by my organization	Officer level	1 (1.54)	7 (10.77)	20 (30.77)	32 (49.23)	5 (7.69)
		Non-officer level	0 (0)	3 (8.57)	11 (31.43)	18 (51.43)	3 (8.57)
	Total		1	10	31	50	8

When the respondent was asked if they are satisfied with the work-life balance provided by their organization, majority (58 percent) agree on the statement, where officer level (56.92 percent) and non-officer level (60 percent). Whereas (31 percent) are neutral on the statement, where officer level (30.77 percent) and non-officer level (31.43 percent). The correlation coefficient is 0.9984. The average mean value is 3.54. It indicates that they are satisfied with the work-life balance provided by their organization.

Table 39: Respondent's perception on job satisfaction of women employee

S.N	ITEMS		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	Job satisfaction of women employee						
2.	I look forward to being with the people I work with each day	Officer level	0 (0)	2 (30.8)	18 (27.69)	39 (60)	6 (9.23)
		Non-officer level	0 (0)	0 (0)	9 (25.71)	21 (60)	5 (14.29)
	Total		0	2	27	60	11

When the respondent was asked if they look forward to being with the people they work with each day, majority (71 percent) agree on the statement, where officer level (69.23 percent) and non-officer level (74.29 percent). Whereas (27 percent) are neutral on the statement, where officer level (27.69 percent) and non-officer level (25.71 percent). The correlation coefficient is 0.9921. The average mean value is 3.8. It indicates that employees look forward to being with the people they work with each day.

Table 40: Respondent’s perception on job satisfaction of women employee

S.N	ITEMS		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	Job satisfaction of women employee						
3.	I see myself working for my current employer till I retire.	Officer level	1 (1.54)	3 (4.62)	19 (29.23)	31 (47.69)	11 (16.92)
		Non-officer level	0 (0)	3 (8.57)	8 (22.86)	15 (42.86)	9 (25.71)
	Total		1	6	27	46	20

When the respondent was asked if they look forward to work for their current employer till, they retire, majority (66 percent) agree on the statement, where officer level (64.61 percent) and non-officer level (68.57 percent). Whereas (27 percent) are neutral on the statement, where officer level (29.23 percent) and non-officer level (22.86 percent). The correlation coefficient is 0.9459. The average mean value is 3.78. It indicates that employees forward to work for their current employer till they retire.

Table 41: Respondent’s perception on job satisfaction of women employee

S.N	ITEMS	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
	Job satisfaction of women employee						
4.	I can perform my tasks well because they are less complex and balance my work and personal life.	Officer level	2 (3.08)	7 (10.77)	20 (30.77)	29 (44.62)	7 (10.77)
		Non-officer level	2 (5.71)	4 (11.43)	6 (17.14)	20 (57.14)	3 (8.57)
	Total	4	11	26	49	10	

When the respondent was asked if they can perform their tasks well because they are less complex and balance their work and personal life, majority (59 percent) agree on the statement, where officer level (55.39 percent) and non-officer level (65.71 percent). Whereas (26 percent) are neutral on the statement, where officer level (30.77 percent) and non-officer level (17.14 percent). The correlation coefficient is 0.9003. The average mean value is 3.5. It indicates that employees can perform their tasks well because they are less complex and balance their work and personal life.

Table 42: Respondent's perception on job satisfaction of women employee

S.N	ITEMS		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	Job satisfaction of women employee						
5.	Overall I am extremely satisfied working for my current organization	Officer level	1 (1.54)	1 (1.54)	18 (27.69)	33 (50.77)	12 (18.46)
		Non-officer level	0 (0)	1 (2.86)	13 (37.14)	13 (37.84)	8 (22.86)
	Total		1	2	31	46	20

When the respondent was asked if they are extremely satisfied working for the current organization, majority (66 percent) agree on the statement, where officer level (69.23 percent) and non-officer level (60 percent). Whereas (31 percent) are neutral on the statement, where officer level (27.69 percent) and non-officer level (37.14 percent). The correlation coefficient is 0.9080. The average mean value is 3.82. It indicates that employees are extremely satisfied working for the current organization.

The mean of level of job satisfaction ranges from minimum value of 3.5 to the maximum value of 3.82. Among them, the most significant observation is "Overall employees are extremely satisfied working for the current organization" with mean value of 3.82 whereas the most insignificant observation is "I can perform my tasks well because they are less complex and balance my work and personal life." with mean value of 3.5.

Weighted average mean value for the level of job satisfaction among women employees is 3.69 which indicate that women's perception on job satisfaction is good in Nepalese commercial banks. It also indicates that significant variation does not exist among the commercial banks in terms of job satisfaction among working women. The study conclude that employee having the better management of both work and family life can result in higher employee productivity, job satisfaction and organization loyalty.

4.2 Correlation analysis

Pearson's correlation is used to analyze the relationship between work-life balance and job satisfaction among working women in Nepalese commercial banks. Pearson's coefficient is often used as a test statistic in a statistical hypothesis test to establish whether two variables may be regarded as statistically dependent. Correlation measures the strength and the direction of a linear relationship between dependent and independent variables. The study has used correlation analysis to show the correlation between the dependent variable job satisfaction (JS) and the independent variables welfare policy (WP), flexible work hour (FH), job design (JD), work family conflict (WF), and managerial support (MS).

Table 43: Pearson's correlation matrix for the dependent and independent variables for selected Nepalese commercial banks

variable	MS	WFC	WP	JD	FWH	JS
MS	1	.346**	.191	.410**	.428**	.329**
WFC		1	.329**	.388**	.381**	.425**
WP			1	.558**	.323**	.159
JD				1	.505**	.427**
FWH					1	.482**
JS						1

Notes: The asterisk signs (**) and (*) indicate that the results are significant at 1 percent and 5 percent level respectively.

(This table shows the Pearson's correlation coefficients between dependent variables and independent variables of Nepalese commercial banks. JS (job satisfaction defined as an employee affective reaction to a job) are the dependent variable WP (Welfare policy defined as an indirect reward given to an employee or group of employees as a part of organizational membership FH (defined as the amount of time employee spends at work during a day) JD (Job design defined as work arrangement or rearrangement aimed at reducing and overcoming job dissatisfaction) MS (managerial support defined as managerial behavior that increase level of loyalty on employees and influence employee job related attitude, WF (work family conflict defined as unhealthy balance

between work and family which forces a person to place work demands above and beyond the demands and needs of family) are the independent variables.)

Table shows the Pearson's correlation coefficient of dependent (welfare policy, flexible work hour, job design, work family conflict and managerial support) and independent (job satisfaction) variables for commercial banks. The study reveals that welfare policy is positively correlated to job satisfaction. It indicates that better the welfare policy, higher would be the employee job satisfaction. Similarly, flexible work hour is positively related to employee job satisfaction indicating that better the flexible work hour, higher would be the employee job satisfaction.

Similarly, flexible work hour has positive relationship with employee job satisfaction. It shows that higher the level of flexible work hour, higher would be the employee job satisfaction. Likewise, job design has positive relationship with employee job satisfaction. It states that better the job design, higher would be employee job satisfaction.

Likewise, the result shows that work family conflict has positive relationship with employee job satisfaction. It shows that work family conflict leads to an increase in the employee job satisfaction. The result also shows that managerial support is positively related to employee job satisfaction. It indicates that higher the managerial support higher would be the employee job satisfaction.

4.3 Regression analysis

The regression analysis was run after indicating the Pearson's correlation coefficients, and the results are displayed in the table below. Regression analysis was performed to see whether work-life balance and female employees' job satisfaction were related. Analysis has been done on the relationship between work-life balance characteristics and female employees' job satisfaction. It displays the regression results for the following variables in more detail: management support, flexible work hours, job design, work-family conflict, and welfare policy.

Table 44: Regression results of welfare policy, flexible work hour, job design, work family conflict and managerial support on job satisfaction of women employees in Nepalese commercial banks

	B	R-square	Sig. (P-value)
(Constant)	7.420		.002
WP	.267		.009
FWH	.227		.005
JD	.228		.026
WFC	-.121		.095
MS	.228		.665
Total		.346	.000 ^b

(The results are based on 100 observations from 5 sample commercial banks by using linear regression model. The model is $JS = \alpha + \beta_1 WP + \beta_2 FWH + \beta_3 JD + \beta_4 WFC + \beta_5 MS + e$ where, JS (job satisfaction defined as an employee affective reaction to a job) are the dependent variable WP (Welfare policy defined as an indirect reward given to an employee or group of employees as a part of organizational membership FWH (defined as the amount of time employee spends at work during a day) JD (Job design defined as work arrangement or rearrangement aimed at reducing and overcoming job dissatisfaction) MS (managerial support defined as managerial behavior that increase level of loyalty on employees and influence employee job related attitude ,WFC (work family conflict defined as unhealthy balance between work and family which forces a person to place work demands above and beyond the demands and needs of family) are the independent variables. The reported results also include the values of beta coefficient (B), adjusted coefficient of determination (R^2) and significant value (sig.)

Above table shows that 7.420 is the constant determined and the relationship between welfare policies and female employees' job satisfaction has a positive beta coefficient. It suggests that improved welfare policies have a beneficial effect on work satisfaction.

This result is in line with that of Jain Suman et al (2012). The results also show that flexible work hours have positive beta coefficients for job satisfaction. It demonstrates that female employees' job happiness is positively impacted by flexible work hours. This finding concurs with those of Scandura and Lankau (1997).

The outcome also shows that job design's beta coefficients are positively correlated with job satisfaction. It demonstrates that female employees' job happiness is positively impacted by job design. This observation is consistent with those made by Barling et al (2003). Similarly, the findings show that there is a positive correlation between work-family conflict and job satisfaction. It demonstrates that work-family conflict has a favorable effect on female employees' job satisfaction. This finding concurs with Allen's findings (2000).

Similarly, the findings show that management support has positive beta coefficients that are correlated with job satisfaction. It demonstrates that managerial support has a favorable effect on women employees' job happiness. This discovery is consistent with Zeffane R (1994).

By seeing the value of R square it is determined that independent variables effects 34.6% on the decision making process.

4.4 Concluding remarks

The work-life balance and job satisfaction of working women at a Nepalese commercial bank were the main subjects of this study. Job satisfaction is the dependent variable in this study, with welfare policy, flexible work schedules, job design, work-family conflicts, and managerial support components serving as independent variables. The study's findings are based on the performance of the five commercial banks that were chosen.

According to the study, some statements of flexible policies are agreed upon by respondents, while others are rejected. Thus, the bank should offer flexible work schedules to its female workers in order to preserve a healthy balance between work and family. Research demonstrates that Nepali commercial banks' well-executed flexible policy has a greater impact on the job happiness of women.

In examining the element of work-life balance, the study comes to the conclusion that employees strongly agree with each statement of welfare policy, job design, and work-family conflict. It also discovered that banks have a duty to maintain the harmony between work and personal life.

According to the correlation analysis's findings, there is a positive association between women's job satisfaction at Nepalese commercial banks and work-life balance, including its components such as welfare policy, flexible work hours, job design, work-family conflict, and managerial assistance.

According to the study's findings, employees endorse each assertion of management assistance and believe that commercial banks must offer this support to their employees in order to raise the level of job satisfaction among working women.

According to the findings, welfare policy's beta coefficients are positively correlated with female employees' job satisfaction. It suggests that improved welfare policies have a beneficial effect on work satisfaction. This result is in line with that of Jain Suman et al (2012). The results also show that flexible work hours have positive beta coefficients for job satisfaction. It demonstrates that female employees' job happiness is positively impacted by flexible work hours. This finding is similar to the findings of Scandura and Lankau (1997).

The outcome also shows that job design's beta coefficients are positively correlated with job satisfaction. It demonstrates that female employees' job happiness is positively impacted by job design. This observation is consistent with those of Barling et al (2003). Similarly, the findings show that there is a positive correlation between work-family conflict and job satisfaction. It demonstrates that work-family conflict has a favorable effect on female employees' job satisfaction. This finding concurs with Allen's findings (2000).

The outcome also shows that managerial support has positive beta values for job satisfaction. It demonstrates that managerial support has a favorable effect on women employees' job happiness. This discovery is consistent with Zeffane's discoveries (1994).

The outcome also shows that work design has positive beta coefficients that are related to job happiness. It demonstrates that job design has a favorable effect on female

employees' job happiness. The results of Barling et al. and this finding are comparable (2003). The results also show that there is a positive correlation between job satisfaction and the beta coefficients for work-family conflict. It demonstrates that work-family conflict affects women employees' job satisfaction positively. This discovery is comparable to Allen's findings (2000).

The outcome also shows that work satisfaction and managerial support have positive beta coefficients. It demonstrates that managerial assistance influences female employees' job satisfaction in a favorable way. This discovery is consistent with Zeffane's findings. The fourth hypothesis (H4), however, is rejected since it links work-family conflict to lower job satisfaction. This demonstrates that job happiness would decrease the more work-family conflict there is. The association between managerial support and job satisfaction has been found to be positive, supporting the fifth hypothesis (H5). It suggests that women would be more satisfied at their jobs if there was more managerial support.

Chapter V

SUMMARY AND CONCLUSION

The primary findings of the study are highlighted in this chapter, which also provides a synopsis of the full study. In a separate portion of this chapter, the primary results are also covered. They are followed by some implications and suggestions related to the work-life balance and job satisfaction of working women at Nepalese commercial banks. The extent of the following research in the same topic concludes the chapter.

5.1 Summary

Work-life balance is a major factor in how satisfied employees are with their jobs. Understanding the roles of men and women in the workplace requires taking into account social norms since men and women have different expectations for their time at work and at home. Organizations must successfully accommodate employees' work and non-work responsibilities while protecting institutional goals from multiple-role conflict, stress, and job unhappiness, in order to manage work-life balance effectively. Employee job satisfaction is influenced by a variety of organizational characteristics since employees spend a significant portion of their time at work. Organizational elements can be managed and organized to promote job satisfaction in organizations. Workplace flexibility, working conditions, superior support, and welfare policies are some organizational factors of employment happiness. They drive individuals to perform successfully in an organization, making them very significant elements. Similar to this, the employees' personal determinants greatly contribute to preserving their motivation and personal variables for productive and efficient work in an organization. Work satisfaction is influenced by a variety of psychological and individual elements, including personality, age, education, expertise, and abilities, as well as gender disparities. On the other side, unsatisfied workers may be forced to be sloppy in their work, which could be detrimental to the entire company.

A state of equilibrium known as "work-life balance" occurs when the demands of both the professional and personal life are equal. Two key components of work-life balance are achievement and enjoyment. The personal and professional lives of women employees are similar to two sides of the same coin, which means there are

compromises or limitations for work-life balance (Carol Emsile,2009). Similar to this, Rania and colleagues (2011) examined the connection between work/life balance and employee satisfaction and discovered that both can be produced by work-life balance.

The study's main goal is to examine working women's work-life balance and job satisfaction in Nepalese commercial banks. However, the specific goals of the study are to examine the work-life balance and job satisfaction of Nepalese commercial banks, to analyze the perception of the employees regarding job satisfaction (welfare policy, flexible work hours, job design, work family support, and managerial support) in the context of Nepalese commercial banks, to determine the impact of welfare policy, flexible work hour, job design, work family support, and managerial support on work.

The major source of data on which this study is based. The major source of information was used to gather respondents' opinions on how satisfied they were with their jobs at Nepalese commercial banks. 100 questionnaires were collected from the study's 5 commercial banks in total. Structured questions are created in order to meet the study's objectives.

To learn the thoughts of the workforce regarding the variables influencing job satisfaction in Nepalese commercial banks, a questionnaire survey was undertaken. The objectives of the questions were to elicit opinions and other pertinent data from the respondents. Using carefully crafted questionnaires, data were gathered. The surveys were validated, pre-tested, and self-adjusted. The respondents are employees of Nepal's five commercial banks. To calculate the association between the dependent variable job satisfaction and the independent variables welfare policy, flexible work hours, job design, work family assistance, and managerial support, descriptive statistics, correlation coefficient, and a step-wise regression approach were used. The collected data has been processed with the use of SPSS statistical package. Based on the analysis of data, the major findings of the study are summarized as follows:

The major findings of this study are as follows:

1. The large number of respondents (38%) are between the ages of 25 and 35, followed by respondents between the ages of 35 and 45 (33%) and those between the ages of 18 and 25 (19%) and 45 to 55 (10%), respectively.

2. Married respondents make up the majority of respondents (60%) followed by single respondents (35%), and divorced respondents (5%).
3. The majority of respondents (51%) had a master's degree, followed by those with a bachelor's degree (31%) and those with an M.Phil. or Ph.D. (10%), with intermediate level respondents coming in third (8 percent).
4. The large number of responders (43 percent) are at the officer level, followed by the assistant level (27 percent), management level (18 percent), and operating level (12 percent).
5. The large number of respondents (37%) have work experience of two to five years, followed by those with experience of five to ten years or less (34%) and experience of less than two years (21%) and experience of more than ten years (8 percent).
6. The large number of respondents, or (36 percent), have monthly incomes of \$35,000–\$45,000. (31 percent) have monthly incomes of \$45,000–\$60,000. (19 percent) have monthly incomes of \$15,000–\$30,000. (14 percent) have monthly incomes of \$60,000 and above.
7. The majority of responders (55%) concur that the company offers adequate salary or non-cash benefits in line with the Work. The outcome also demonstrates that the majority of respondents (56 percent) concur with the organization's peers, working environment, and setting.
8. The large number of respondents (46%) disagree with the claim that scheduling difficulties between family occasions and work have never occurred.
9. The outcome also demonstrates that the majority of respondents (73 percent) concur that having the right number of hours worked each week lessens the likelihood of home and work problems. Similarly, the majority of respondents (63 percent) concur that it is possible for workers to manage their time for their families beyond work hours.
10. In a similar vein, majority respondents (67%) concur that the firm provides time off to attend to important personal problems. In a similar vein, the respondents (40%) disagree that they find it difficult to strike a balance between their personal and professional lives. The majority of respondents (59 percent) also concur that the company gives employees the freedom to start working at different times based on the urgency of their involvement in family concerns.

11. The large number of respondents (38%) concur that workers are unable to manage time for family because of obligations related to their jobs.
12. The large number of respondents (43 percent) concur that stress at work makes people irritable at home, which makes it difficult for them to perform effectively at work. The majority of respondents (57%) also concur that work and family obligations are hampered by clients' excessive demands.
13. The majority of respondents (54 percent) concur that it is frequently difficult to determine where the job life ends and the family life begins.
14. The majority of respondents (59 percent) concur that the management motivates them to produce their best work and fosters a sense of teamwork.
15. The majority of participants (69%) also concur that "The manager gives appropriate tasks at fair deadlines. The majority of responders (66 percent) concur that the manager is the first to step in to assist when there are issues.
16. The majority of responders (59%) also concur that the manager is concerned about my professional progress. The majority of respondents (62 percent) concur with the assertion that "my organization fosters higher studies of an employee that gives professional progress."
17. The majority of respondents (66%) concur that the supervisor is understanding when they discuss personal or family matters that have an impact on their work. Similarly, the majority of respondents (69 percent) concur that their employers provide resources to assist them with their family obligations.
18. The majority of respondents (59%) concur that employees are happy with my organization's motivational factors, such as the support and opportunity to express themselves. Similarly, the majority of respondents (71 percent) concur that their firm offers opportunities for advancement and job stability.
19. The majority of respondents (61%) concur that their company promotes physical activity and restorative activities.
20. outcome also demonstrates that the majority of respondents (68 percent) concur that work is assigned to employees in accordance with their training and abilities.
21. A similar large number of respondents (48%) concur that workers would be better able to focus on their jobs if they occasionally worked from a different workstation. In response to the comments on the claim that "Employees can do their responsibilities well since they are less complex and balance the work and personal life," majority of respondents (59 percent) agree that they can perform

their tasks well because they are less complex and balance the work and personal life.

22. The majority of respondents (66%) concur that the job allows individuals to exercise their own initiative or judgment in completing the work. The majority of respondents (46 percent) were neutral when asked if their company offered flexible working hours based on their needs.
23. According to the results, the majority of respondents (58 percent) concur that the business offers a work-life balance that is satisfactory to them. A similar majority of respondents (71 percent) concur that employees like spending time with their co-workers each day.
24. Similarly, the majority of respondents (59 percent) believe that they are less complex than others and can successfully balance their personal and professional lives.
25. A similar majority of respondents (66%) concur that they envisioned themselves continuing to work for the current employer until retirement. The majority of respondents (66 percent) concur that employees are extremely content working for the current firm in answer to the statement, "Generally, employees are quite satisfied."
26. Every statement has a positive correlation coefficient between 0 and 1 based on the responses provided by officers and non-officers.
27. The welfare policy and flexible work hours are favourably correlated to employment satisfaction, according to the commercial banks' correlation matrix. This suggests that the more flexible the work schedule and welfare policies, the more satisfied women employees will be with their jobs.
28. The job design is positively connected to job satisfaction, according to the correlation matrix for commercial banks. This suggests that increased job satisfaction and employee performance would result from better job design.
29. The work-family conflict is revealed to be positively connected to job satisfaction by the commercial banks' correlation matrix. This suggests that a higher level of work-family conflict would result in greater job satisfaction.
30. The managerial support is positively connected to job satisfaction, according to the correlation matrix for commercial banks. This suggests that the more managerial support provided, the more satisfied female employees will be with their jobs.

31. The outcome of the regression indicates that managerial assistance has a favourable effect on job satisfaction. Research suggests that the more supportive a manager, the happier the female employees will be at work in Nepalese commercial banks.

5.2 Conclusion

The study's main finding is that managerial support, flexible work schedules, job design, work-family conflicts, and welfare policies are the main factors influencing job satisfaction among working women at Nepalese commercial banks.

Job satisfaction is strongly correlated with welfare policies, flexible work schedules, job design, work-family conflicts, and managerial assistance. It suggests that the higher the welfare policies, flexible work hours, and work-family conflict, the more satisfied the women employees of Nepalese commercial bank will be with their jobs. Likewise, job satisfaction would increase as managerial support did. Work happiness and job design have a good relationship. It suggests that women workers would be more satisfied with their jobs if the jobs were properly designed.

The survey comes to the conclusion that women working in Nepali commercial banks are satisfied with their jobs. According to the report, workers are happy with the work-life balance that the Nepali commercial bank offers.

5.3 Recommendations

On the basis of the findings of the study, the following recommendation are made for further improvement of work life balance and increase job satisfaction of women employees of Nepalese commercial bank which are explained below:

1. The study revealed positive relationship between welfare policy and job satisfaction. Hence, the banks willing to increase job satisfaction level should focus more on providing welfare facilities to women employees.
2. The study revealed positive relationship between Flexible work hour and job satisfaction. Hence, the banks willing to increase job satisfaction level should focus more on flexible work hours.
3. The job design is positive and the coefficients are significant. The result hence indicates that better the job design, higher would be the job satisfaction of

employees in commercial banks. Thus, banks willing to increase job satisfaction should try to make job more creative and interesting and increase the level of job satisfaction.

4. There is positive and significant relationship between managerial support and job satisfaction of women employees. It indicates that support in work place by managers will lead to an increment in job satisfaction of women employees of Nepalese commercial banks. Thus, banks willing to increase employee satisfaction should try to create supportive environment and increase the level of job satisfaction.
5. The study observed that majority of respondent found banking industry is labor intensive (24/7 a week) and promotes conflict between work and family. Hence, banks should focus on providing flexible work hour so that women employees' job satisfaction would increase on one hand and on the other balance of both work life and personal life is possible.
6. The study observed that some of the commercial banks lack knowledge regarding work life balance policies. Hence, the banks willing to increase job satisfaction of women employees should focus more on management training which include the value for the organization in implementing work life balance policies and initiatives.

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Appendix I

**IMPACT OF WORK LIFE BALANCE ON JOB SATISFACTION AMONG
THE WORKING WOMEN IN NEPALESE COMMERCIAL BANK
QUESTIONNAIRE**

Dear respondent,

I am pleased to inform you that I am undertaking a Graduate Research Project entitled “Impact of work life balance on job satisfaction among the working women of Nepalese commercial banks” to meet the partial fulfillment of the requirement for the Master Degree in Business Studies (MBS) from Peoples Campus, Tribhuvan University. I will be grateful if you provide just few minutes to answer my questions appearing in the enclosed questionnaire. Your ideas and information will be of great important for your research. I would also like to assure you that all information contained in this questionnaire will be kept confidential and used only at the aggregate level for research purpose. Your kind corporation will be highly appreciated.

Thank for your cooperation

.....

Prawesh Maharjan
MBS (General Management)
Peoples Campus, Kathmandu, Nepal

Section 1: Demographic Characteristics

Please give a tick mark as an appropriate one.

1. Age of the respondent
 - a) 18- 25
 - b) 25-35
 - c) 35-45
 - d) 45-55

2. Marital status
 - a) Single
 - b) Married
 - c) Divorced

3. Academic qualification
 - a) Intermediate and below
 - b) Bachelor's degree
 - c) Master's degree or above
 - d) Professional or other degree please specify.....

4. Years in the organization
 - a) Below 2
 - b) 2-5
 - c) 5-10
 - d) 10 and above

5. Organizational position(designation)
 - A) Manager
 - B) Officer
 - C) Assistant
 - D) Operating level employee
 - E) Any other please specify.....

6. Monthly income (R.S)
 - a) 15000-30000
 - b) 30000-45000
 - c) 45000-60000
 - d) 60000 and above

Section 2: Please tick mark (✓) in one of the best option that best matches your opinion.

1. Flexible work hour

S.N	ITEMS	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I ₁	Flexible work hour					
1.	I have not experienced conflicts in schedule when it comes to family events and work.					
2.	I believe that appropriate weekly working hours reduces possibility of conflicts between my work and my relationships with my family.					
3.	After working hours, it is possible for me to manage time for my families.					
4.	My company gives us time off to attend to critical personal matters					
5.	My company allows us flexibility to start work at varying times depending upon urgency of participation in family issues.					
6.	I easily adapt to the day to day changes of my work life and manage my responsibilities.					
7.	My workplace provide technological resource that allows me to work from home if I have family affairs to attend to.					

2. Work family conflict

S.N	ITEMS	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I ₂	Work family conflict					
1	Due to work related duties I am not able to manage time for family					
2	Stress at work makes me irritable at home					
3	I believe that the excessive demands of the clients interfere with my work and family					
4	It is often difficult to tell where my work life ends and my family life begins					

3. Supervisor/Managerial support

S.N	ITEMS	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I ₃	Supervisor/Managerial support					
1	My manager inspires me to do my best work and makes me feel like part of team					
2	My manager assigns reasonable work at fair deadline					
3	When there are problems, my manager is first to help out					
4	My manager takes an interest in my professional development					
5	The organization promotes higher studies of an employee which provides career growth opportunities.					

4. Welfare policy

S.N	ITEMS	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I ₄	Welfare policy					
1.	My organization provides satisfactory compensation or non-monetary rewards according to the Work.					
2.	I am satisfied with the working environment and setting, salary and peers of my organization.					
3.	My supervisor understands when I talk about personal or family issues that affect my work.					
4.	The Organization I work for extend resources to help me with my family responsibilities					
5.	I am satisfied with the motivational factor like recognition provided, support, freedom to express by my organization.					
6.	I am satisfied with job security and promotion opportunity in my organization.					
7.	My organization encourage active travel and refreshment activities.					

5. Job design

S.N	ITEMS	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I ₅	Job design					
1	I have never been to a situation where I have to neglect my family responsibilities due to work overload.					
2	Work allotted to me is according to my qualification and skills.					
3	I believe that I would concentrate better on my job if I worked from a different workstation from time to time					
4	I can perform my tasks well because they are less complex and balance my work and personal life.					
5	The job gives me a chance to use my personal initiative or judgment in carrying out the work.					
6.	My organization provide me flexible working hour depending upon my need.					

Dependent variable

1. Job satisfaction of women employee

S.N	ITEMS	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
D ₁	Job satisfaction of women employee					
1	I am satisfied with the work-life balance provided by my organization					
2	I look forward to being with the people I work with each day					
3	the Last 7 days, I have received praise or recognition for doing good work					
4	I see myself working for my current employer till I retire					
5	Overall I am extremely satisfied working for my current organization					

Any other suggestion/ remarks which help to increasing women's job satisfaction?

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Appendix II

PROPOSAL ON

**IMPACT OF WORK LIFE BALANCE ON JOB SATISFACTION
AMONG THE WORKING WOMEN IN NEPALESE COMMERCIAL BANK.**

A Dissertation submitted to the office of Dean, Faculty of Management,

Tribhuvan University, Nepal

In partial fulfillment of the requirement for the degree of master of business
Studies

Symbol No: 3492/17

TU Registration No: 7-2-410-105-2011

Roll No: 20/073

Submitted By:

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TU Registration No: 7-2-410-105-2011

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Submitted To:

FACULTY OF MANAGEMENT

TRIBHUVAN UNIVERSITY

Chapter I

Introduction

1.1 General Background

According to Clarke et al. (2004), work-life balance is generally associated with equilibrium between the amount of time and effort somebody devotes to work and personal activities to maintain harmony in life. Increasing globalization, technological advancements and competitive rivalry are some of the factors that put pressure on employees and managers with increased workload in today's organizations. This has led difficulties in employees to maintain a balance between work and personal life. Historically, women's employment participation has been more in the area of the service sector. Females with high levels of academic qualifications are also finding it difficult to make a balance between professional life and private life. Work-life balance influences employee retention and therefore, is a strategic issue for human resource management (Lewis & Cooper, 1995).

Work life balance is a state of equilibrium in which the demand of both professional and personal life is equal. Work-life balance focuses on two main aspects called achievement and enjoyment. Personal and professional lives of women are just like the two sides of the same coin (Emsile, 2009). Further, a working woman achieves a work-life balance when she is able to enjoy her professional and personal life. WLB initiatives can be broadly divided into four dominant categories which include flexible working arrangement, leave arrangement, dependent care assistance and general services (De Cieri et al., 2005). In reality, life and work over-lap and interact. According to Lewis et al. (2007), changing culture nowadays demand more work for both sexes and free time has become less available due to increasing workload, which in turn causes work-life imbalances.

According to Muleke et al. (2013), programs to assist the employees in achieving a balanced work life include flexible working hours, employee assistance programs and leave programs. Policies for work life balance offer employees an option to address work and personal responsibilities. The concept of quality work life encompassed aspects that affect employees such as job satisfaction, reward systems, physical work environment, employee involvement, rights and esteem needs. In

addition, Rania (2011) analyzed the relationship between employee satisfaction and work life balance and found supportive environment increases employee morale and commitment at work.

Vasantha and Varatharaj (2012) found the equilibrium between work and other activities reduces conflict between official and domestic life and improves satisfaction in both professional and personal lives. Combining family and work responsibilities were initially called family friendly policies and which now are called work life balance policies. The ageing workforce is another demographic change which has raised the importance of work life balance for employees. Older employees may wish to remain in work, but work fewer hours. Family-friendly policies in an organization affect the job satisfaction and fulfillment of work-life balance. Public banks employees were experiencing anxiety, workload and loss of control, pressure, and insufficient personal time in their work place and hence, dissatisfied at work (Robbins et al., 2011).

Mehta (2012) found that women working in private bank experienced more work-life imbalance, as compared to working women in public sector. Furthermore, Vasantha (2012) revealed that work life balances are the key source of employee's job satisfaction. Both men and women have different expectations for work and home and understanding the roles of men and women in the workplace must include norms dictated by society. Similarly, Aggarwal (2012) investigated the relationship between work-life balance initiatives and employee's attitudes toward work-life conflict and the found that employees perceive work life balance enables them to work better. According to Pahuja (2016), the number of hours worked per week, the amount and frequency of overtime, and inflexible work schedule increase the likelihood of bankers to experience conflict between their work and family.

Work life balance is a very important phenomenon which is of great concern to various employees in both private and public sector. It goes beyond prioritizing the work role and one's personal life. It also affects the social, psychological, economical and mental well-being of the individual. Work life balance has implication on employee attitudes, behaviors, wellbeing as well as organizational effectiveness (Eby et al., 2005). Similarly, Parkes et al. (2005) found that the relationship between job satisfaction and work-life balance is a greater factor in middle-aged employees with children than single employees under thirty. Likewise, Laxshmi and Gopinath (2013) found that women

who had low work and family-related issues were highly able to achieve work-life balance than those who had high rate of these issues. The employee is responsible for limiting the amount of job-related work at home, limiting the reliance on overtime hours, reducing business travel and becoming more knowledgeable about work-life policies. Work-life balance is the concentration of a person having the priority between work and life.

Work-life balance does not mean giving equal priority to work and life. It is different from person to person, because every human being has different priorities and different life styles. Work/life balance, in its broadest sense, is defined as a satisfactory level of involvement or 'fit' between the multiple roles in a person's life. Mas-Machuca et al. (2016) found that work-life balance is positively related with organizational pride and job satisfaction. According to Crompton (1999), increase in women employees has changed the traditional work-life balance pattern. One of the most prominent challenges which every woman has to face in their life is to synchronize a balance between family and rigid type of job (Nadeem and Abbas, 2009). According to Hameed & Waheed (2011), in order to increase competitive advantage and achieve organizational goal, employee must be encouraged to perform well by amending necessary policies.

Purohit (2013) claimed that work-life balance is a concept including proper prioritizing between "workaholics" (career and ambition) and "lifestyle" (Health, pleasure, leisure, family and spiritual development). It is the term used to describe practices in achieving a balance between the demands of employee's family (life) and work lives. Work-life balance initiatives designed to help employees balance their work and personal lives are not only an option, but also a necessity for many employers today. Likewise, according to Valcour (2007), work-based support to women is positively associated with job satisfaction and career accomplishment. There is a need for organizations to adopt human resource strategies and policies to accommodate the work-life needs of a diverse workforce in the current business environment. Appropriate organizational policies enable employees to juggle and balance their work and private lives which eventually enhances the job satisfaction (Ramadevi and Nagini, 2014).

1.2 Statement of problem

In the modern era, organizations are facing several challenges due to the dynamic nature of the environment. One of the many challenges for a business is to satisfy its employees. Employee performance and job satisfaction are affected by different factors. Work life balance is the main determinant of job satisfaction. Work-life balance is a state of equilibrium in which the demands of both a person's job and personal life are equal (Lockwood, 2003). According to Hyman and Summers (2004), major problem associated with current practices over work-life balance is the lack of formalization of policies at organizational level. Others include restricted employee voice, no evidence of reduction in working hours, and domestic responsibilities still conducted by women irrespective of their employment status. Work-life balance is about the interaction between paid work and other activities, including unpaid work in families and communities.

Demographic and workplace changes like growing reluctance for long number of hours, acceptance of changing culture, and technological advancement may result into difficulty in prioritizing between their work and personal lives. According to Mendis et al. (2017), there is a strong positive relationship between work life balance and employee performance as well as employee job satisfaction. In addition, Saif et al. (2011) found that work life balance practices and level of job satisfaction share a positive relationship. Too much emphasis on work frequently results in feelings of loneliness and frustration. Weiss (2002) found that a failure to address work-life conflicts has negative impact on the employment opportunities and job quality, health and productivity of workers and also on families.

Until the beginning of the twenty-first century, work life balance did not get much attention. Women at that time were involved in more unpaid work such as nurturing, caring, and domestic work (Crompton, 1999). These sort of fixed gender roles were viewed, moreover as a solution to balance work and life. Further, work was the responsibility of a man, whereas family caring was the responsibility of a woman. However, Lambert (1990) revealed drastic change in notion of employment, as the number of women workers and dual- earner couples increased in various employment sectors. Employees do not seem satisfied with the job or workplace as a result of

increasing turnover intentions, absenteeism and other job-related attitudes (Kodikal, 2017).

Fleetwood (2007) found that higher proportion of employed men work for long hours (over 48 hours) in contrast to women, there of resulting to lower work life balance in men. According to Vidal et al. (2012), increase in dual career couples following the incorporation of women in the labor market has led to high levels of work and family conflict. Most of the work life balance measures nowadays are the imitation of the western organizational practices rather than genuine concerns to enable workers handle work and family responsibilities.

Though there are above mentioned empirical evidences in the context of other countries and in Nepal, there is no enough evidence about the relationship of welfare policies, flexible work hour, managerial support, work family conflict and job design with the job satisfaction using the most recent data. Therefore, this study deals with the following issues in context of Nepalese commercial banks:

- i. What is the perception of employees on the level of welfare policies, flexible work hour, managerial support, work family conflict and job design and job satisfaction in Nepalese commercial banks?
- ii. Is there any relationship of welfare policies, flexible work hour, and managerial support with job satisfaction of women working in Nepalese commercial banks?
- iii. How are work family conflict and job design related with job satisfaction of women working in Nepalese commercial banks?
- iv. Do selected dimensions of work life balance have significant impact on job satisfaction of women working in Nepalese commercial banks?
- v. To what extent the welfare policies, flexible work hour, and managerial support affect the job satisfaction of women working in Nepalese commercial banks?
- vi. Do work family conflict and job design have any impact on the job satisfaction of women working in Nepalese commercial banks?
- vii. Which of the factor plays an important role in determining level of employee' job satisfaction of women working in Nepalese commercial banks?

Objectives of the study

The major purpose of the study is **to analyze the impact of work life balance on job satisfaction among the working women in Nepalese commercial banks. The specific objectives are as follows:**

- i. To examine the perception of employees on the level of welfare policies, flexible work hour, managerial support, work family conflict and job design with job satisfaction in Nepalese commercial banks.
- ii. To determine the impact of welfare policies, flexible work hour, managerial support, work family conflict and job design on job satisfaction in Nepalese commercial banks.
- iii. To examine the relationship of welfare policies, flexible work hour, managerial support, work family conflict and job design with job satisfaction in Nepalese commercial banks.

1.3 Significance of the study

Businesses are facing increasing demands to raise efficiency and becoming more responsive to customers and employees. Job seekers are increasingly making employment decisions on how well their current or potential workplace can support a balance between personal lives and paid occupation (Tanvi and Fatama, 2012). According to Muhammadi & Qaisar (2009), employees in the banking sector work longer hours more than 48 hours hence making it difficult for employees to keep a balance between job, family and other personal issues. Work life balance is associated with reduced levels of stress, increased job satisfaction and reduced labor turnover as well as increased performance (Rathi & Barath, 2013).

The employees in present are more involved in their jobs than past times. The working hours, work pressure, high demanding jobs, use of sophisticated technology made it difficult for employees to keep a balance between their job and work commitments. Availability of work life balance practice increases affective commitment and decreases turnover intentions among employees (Grover & Crooker, 1995). Similarly, Shujat (2011) found a positive relation of work life balance programs on employee job satisfaction.

According to Maxwell (2005), work life balance is defined as adjusting working patterns regardless of age, race or gender to combine work with their other responsibilities or aspirations. The key challenge is for career women to manage both their traditional roles as housewives and their career. Women experience great pressure to work hard to prove them in the workplace. Even though the global economy has undergone a major financial and economic crisis, work-life balance remains a central issue for employed parents (Wharton and Blair-Loy, 2006).

Ideally, an effective management of work-life balance practices reduces negative outcomes associated with multiple-role conflict, stress and job dissatisfaction. According to Marcinkus et al. (2007), work based support to women is positively associated with job satisfaction, organizational commitment and career accomplishment. Work life balance tends to bring peace and orderliness among the employers and employees and enhance job performance of employees. Pocock et al. (2008) found that employee's decision to invest time in given roles is determined by the amount of energy used in one domain over the other. Some individuals are more work focused than others, which can cause conflict in family roles. Organizations that provide flexible work schedules allow parents to care for their families while meeting work obligations during a given work cycle (Halpern, 2005).

According to Hartel (2007), there are several family friendly policies which are flexible working hours, job sharing, part-time work, compressed work weeks, parental leave, telecommuting, on-site child care facility for supporting employees. Similarly, Burke (2002) identified that both women and men prefer working in organizations that support work life balance policies. When work do not allow women to take care of their family, they feel depressed, disappointed and discourage. So, there is a need of proper work life balance for women.

The study further focuses to find causes and consequences of imbalance on the basis of gender, demographics, level of the hierarchy at the organizational level, welfare policies, growth pattern, and family. It also focuses on challenges associated with managing professional and personal life of women employees of the banking sector. Likewise this study helps policymakers and stakeholders to set and design proper work life balance among employees that aids in retaining employees and improving the level

of job satisfaction. Moreover this study is fruitful for academicians who might use this as a reference material for future research on similar topic. Likewise this study is fruitful for banking and non-banking institution to learn about the perception of respondent regarding the work life balance practices. In addition, this study will guide the management team of banking institution and it ultimately helps to increases the job satisfaction and overall organizational performance.