

A STUDY OF DEMOGRAPHIC VARIABLES ON WORK LIFE BALANCE AMONG EMPLOYEES WORKING IN COMMERCIAL BANKS IN NEPAL

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Abstract

Employees struggle to balance their personal and professional lives simultaneously in the current, rapidly expanding environment. The purpose of this study is to examine demographic factors and how they affect the work-life balance of people who work in Nepal's commercial banks. To select the sample from the various commercial banks, the study used a convenient sampling technique. Data were collected from 144 employees of Nepal's "A" class commercial banks. The 14-item scale served as a measurement for work-life balance. Using the application SPSS version 20, the results were tabulated and examined. Correlation analysis, independent sample t-tests, and one-way ANOVA were used as statistical analytical techniques to achieve the objective. According to the findings, married and unmarried employees have very different work-life balances. Additional significant differences in work-life balance were discovered when other demographic factors like the number of children and work history at the current job were taken into account. However, the results show that work-life balance is not significantly impacted by gender, job position, and family structures. Further study reveals that employees are more likely to feel satisfied at work than at home with the way their tasks and responsibilities are being managed.

Key Words: Demographic factors, Work-life balance (WLB), Commercial banks, Gender, Marital status, Job position, Work experience, Number of children, Family structure.

INTRODUCTION

Work/Life is commonly referred to as work and family life. Balancing between work responsibilities and family responsibilities has become a challenge for the people in many professions. Work-life balance (WLB) has grown in importance and added a new dimension to the process of managing changes. The interaction between an employee's work and personal life is becoming increasingly important to recognize and comprehend as a result of changes in the workplace and employee demographics, technological advancement, rising work demands, and competition.

Work-life balance (WLB) is a vital component of human resource management, and the HR department in every company has a significant role to play in assisting employees in finding a work-life balance. Work-life balance has been linked to higher levels of commitment from employees, job satisfaction (Allen et al., 2000; Kossek & Ozeki, 1999), and organizational citizenship (Bragger et al., 2005). According to Allen et al. (2000) and Kossek & Ozeki (1999), high levels of work-family conflict and a lack of balance are associated with higher turnover intentions. The ability to balance work and family has also been linked to improved employee performance (Allen et al., 2000; Kossek & Ozeki, 1999). This evidence indicates that, implicitly or explicitly, work-family balance is at the core of HRD's major functions and that it may be a powerful leverage point for promoting individual and organizational effectiveness. Human resource manager must develop a deep understanding of people and their roles to create a friendly, motivating, and productive work environment.

According to numerous studies, the millennial generation (those who were born between 1980 and 2000) have traits like being close to technology, being quick to succeed, giving up easily, and seeking out instant gratification (Pyöriä et al., 2017). On the other hand, they are optimistic, confident and do not hesitate to give the best performance (Wolor et al., 2020). Millennial generation entering today's workforce prefers organizations that support Work-life Balance. They are reluctant to sacrifice their personal lives for enormous work demands and are more likely to leave jobs with poor work-life balance. They are more willing to do the jobs that are rewarding (Moorthy, 2014).

Another important issue is the shifting roles that family members play. Men begin spending more time with their children and helping around the house now that the roles are being shared, and women start assisting men in finding work to support their daily needs (Shah & Shah, 2016). The proportion of women working in mainstream industries is steadily rising. Women who make a good living working outside the home are expected to take care of the household duties and spend time with their kids. The additional income enables the family to pay its bills. Families with two incomes can therefore afford a better education for their children, a better lifestyle, and better savings

strategies. Because they have more family obligations and continue to play the homemaker role, women find it more difficult to balance work and family life (Shah & Shah, 2016).

Family dynamics are evolving. In the modern world, factors such as nuclear families, single-parent households, dual-earning parents, parents who work in different places, increasing household workloads, and rising work demands have an impact on how people balance their personal and professional lives. Consequently, it has become challenging to meet family needs. Less likely to work long hours are single men and women (Eikhof et al, 2007). Expectations and coping mechanisms with regard to work-life balance appear to vary by age group and level of employment. In the modern world, factors such as nuclear families, single-parent households, dual-earning parents, parents who work in different places, rising household workloads, and rising work demands have an impact on how people balance their personal and professional lives. Consequently, it has become challenging to meet family needs. Less likely to work long hours are single men and women (Eikhof et al, 2007). Expectations and coping mechanisms with regard to work-life balance appear to vary by age group and level of employment.

Work-life Balance is an individual responsibility of proper designing of a time frame boundary between one's work and personal life. Work-life Balance is now a vital driver of career success and job choices for both men and women, and therefore it is an important consideration for organizations. The focus of this study is on how demographic factors affect the employees' work-life balance (WLB) in Nepal's commercial banks. For the purpose of the study, the demographic factors of gender, marital status, occupation, work history, number of children, and family structure were used.

Research Objective

The general objective of this study is to examine the influence of demographical factors on work-life balance of employees working in Commercial banks of Nepal. For the purpose of the study, the demographic factors of gender, marital status, occupation, work history, number of children, and family structure were used.

Specific objectives

- To identify the influence of gender on work-life balance of employees working in commercial banks.
- To analyze the influence of marital status on work life balance of employees working in commercial banks.
- To examine the influence of job position on work life balance of employees working in commercial banks
- To analyze the influence of work experience on work life balance of employees working in commercial banks
- To identify the influence of family structure on work life balance of employees working in commercial banks
- To analyze the influence of number of children on work life balance of employees working in commercial banks.

LITERATURE REVIEW

Marks & MacDermid (1996) defined work life balance as an individual's orientation across different life roles and inter-role phenomenon. Clark (2000) defined work family balance as satisfaction and good functioning at work and home with a minimum of role conflict. Further author stated work and home as two different domains where people are border-crossers who make daily transitions between these two settings. The study used five different scales to represent work-life balance namely, role conflict, work satisfaction, home satisfaction, family functioning and employee citizenship.

Allen (2001), age influences how people choose to practice work-life balance. It has been observed that older employees frequently make use of dependent care benefits, including paid maternity leave, elder care, and childcare. According to the study, married employees are more likely than single employees to make use of these policies.

Guest (2002) viewed work life balance as a metaphor and defined as enough time to meet the commitments of home and work (Guest, 2002). Work-life balance was defined by Greenhaus et al. (2003) as the degree to which a person's effectiveness and satisfaction in work and family roles are compatible with the person's life priorities. Grzywacz & Carlson (2007) defined work life balance as the achievement of role-related goals that are agreed upon and shared by an individual and his or her role-related partners in the work and family domains. Additionally, it was described by Kalliath & Brough (2008) as the belief held by an individual that their current priorities in life—their priorities

for work and their priorities for non-work—are compatible and promote growth. Work-life balance, according to Clark (2000), is defined as satisfaction and effective role-playing at both work and home.

DiNatale & Boraas (2002) states that women between the ages of 25 and 34 are more likely than women of other ages to choose flexibility in their jobs. This is explained by the fact that women in this age group are responsible for taking care of dependent children at home, so they need time to do so.

Martins et al. (2002) Work-family conflict and career satisfaction were examined, in relation to individual differences and sources of support. The finding suggests that the degree of domestic help and/or socioemotional support provided by a spouse, for example, can moderate the relationship between work-family conflict and career satisfaction.

Smith & Gardner (2007) looked into the factors that affect WLB initiative use and employee outcomes for initiative use. The findings showed that younger employees and women used more WLB initiatives, and that those who perceived less career damage and time demands and who reported higher levels of management and supervisor support also used more WLB initiatives. Conflict between work and family was lessened when initiative was used. The likelihood of leaving the company was correlated with commitment to the organization, work-to-family conflict, and family-to-work conflict. The findings emphasize the significance of workplace culture in fostering a WLB-supportive environment and, as a result, use of the organization's initiatives (Smith & Gardner, 2007).

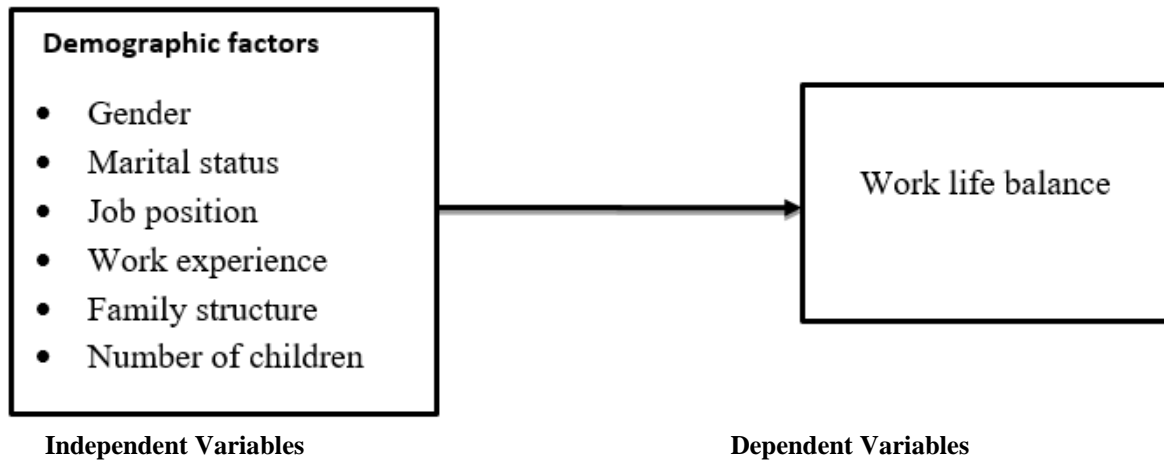
Bolhari et al. (2011) studied the relationship between income, age, gender, and work experience and found that there was no significant relationship between gender and quality of work life, but identified the relationships between quality of work life and age, work experience and income. Fisher & Layte (2004) identified three crucial variables that affect WLB such as free time, the activities related to work and other dimensions of life and the time spent with other people. And, the variables such as the gender, age, citizenship, ethnicity, and life cycle stage have significant impact on WLB of Employees (Wallance & Cousins, 2004). The problem statement is “*How demographical differences of employees impact on their WLB?*” It was found that majority of the studies regarding WLB are conducted outside Nepal. It is very hard to see studies conducted in demographic factors in context of Nepal. Most of the research undertaken in work life balance focuses on women. Researcher identified that there is a need to expand research with greater emphasis placed on effects of demographic factors on work life balance of employees

Masood & Mahlawat (2012) investigated the effects of gender, experience, and management level on the crucial elements of work-life balance practices in Haryana's private and public banks and insurance firms. In using WLBP, the study identified organizational and employer-critical factors. The researcher discovered, using a non-probability stratified sample of 300 employees and ANOVA, that the demographic factors under study have an impact on the crucial elements of WLBP, such as the proportion of employees with 18 to 23 years of experience who took time off for family support, study leave, or training leave. In terms of gender, women predominated in the use of LTC, religious leaves, and spontaneous off. Most of the lower level employees chose paid maternity leave and emergency leave.

Gnawali (2017) examines the link between the family and work domains and the work/family conflict among Nepalese female teachers. The findings indicate that the role of parental demand in explaining the life stress experienced by female teachers is minimal. Role ambiguity has also been shown to significantly and favorably explain life stress.

Pathak (2018) In particular, for married employees with children, highlighted the value of organizational policies for managing the work and personal life domains. Family issues that interfere with work life include caring for elderly parents, having primary caregiving responsibilities for children, experiencing conflict with other family members, and having unsupportive relatives.

Figure 1
Conceptual Framework



The present study takes up the gap and focuses on the banking sector in Nepal and the following hypotheses have been set.

H1: There is significant difference in the mean score of work-life balance between males and females.

H2: There is a significant mean difference in work life balance of marital status.

H3: There is a significant difference in work life balance between different job position.

H4: There is a significant mean difference in work life balance between employees' years of experience at present job.

H5: There is a significant mean difference in work life balance between employee's family structure.

H6: There is a significant mean difference in work life balance between employees having number of children.

RESEARCH METHODOLOGY

Research Design

The study aims to explain the nature of the relationship of demographic variables on work life balance by testing the hypothesis. To meet the objectives, the research design adopted for this study is descriptive and correlational research design. This approach has been used to test the relationship between independent and dependent variables. A non-experimental research method known as correlation design allows researchers to quantify and describe the degree of relationship or association between two or more variables. (Creswell, 2014).

Study Population and Sample

The population of interest included every employee at 26 commercial banks of "A" class. The sampling frame for this study consisted of "20" A class commercial banks. A convenient sampling technique was used to select samples from "A" class commercial banks. The sampling unit was selected based on a variety of job positions, from entry-level to managerial levels. As per the supervision report published by Nepal Rastra Bank (NRB, 2077), commercial banks have employed 36,861 individuals in commercial banks. Convenient sampling technique was used to select responses from 20 banks out of 26 "A" class commercial banks. The only criterion for selecting the sample was based on paid-up capital. The sample of 244 were taken as samples for the study.

Nature and Sources of Data

The data has been collected mostly through primary sources. The data are mostly quantitative in nature and collected through questionnaire. Primary data has been collected in the form of the reply of developed questionnaire from different employees working in commercial banks.

Questionnaires were developed and used as research instrument for this study. This study purely based on primary data, collected from 244 employees working in commercial banks of Nepal. The questionnaire was designed based on Likert five scale model. The responses were measured with five scales namely, strongly agree (SA), agree (A),

neither agree nor disagree (N), disagree (D) and strongly disagree (SD). The online google forms were distributed to employees for data collection.

Data Analysis Procedure

The data were tabulated and analyzed using the software SPSS version 20. The reliability of the questionnaire was checked thorough Cronbach Alpha value, which showed a value of 83.1% making the questionnaire reliable to conduct the study. Furthermore, the data were analyzed through descriptive statistics and inferential analysis (independent sample t-test, ANOVA test) were carried out to analyze the data.

DATA PRESENTATION AND ANALYSIS

Scale Reliability

George and Mallery (2003) provide the rules of thumb where it has been mentioned that alpha of value 0.7 indicates an acceptable level of reliability and an alpha value of 0.8 or greater is considered as a very good level

The Cronbach's alpha for the work-life balance scale for 14 items was .830. Hence the internal consistency of instruments selected for work life balance in this study found to be reliable.

Table 1

Scale Reliability Test

Variable	Cronbach's Alpha	No. of Items
Work life balance	.830	14

Demographic Information

The data in table 4.2 is the frequency distribution and percentage of respondents based on demographic factors. The profile of 244 respondents is summarized below.

Table 2

Respondent's Profile

N=244

Variables	Frequency	Percentage (%)
Gender		
Male	125	51.23
Female	119	48.77
Age Groups		
Under 35 years	186	76.23
36 – 40 years	33	13.52
41 and above	25	10.25
Job Position		
Assistant	150	61.48
Officer	77	31.56
Manager	17	6.97
Marital Status		
Unmarried	73	29.92

Married	171	70.08
Children status		
None	129	52.87
One child	71	29.10
Two and more children	44	18.03
Family Structure		
Joint family	97	39.75
Nuclear Family	120	49.18
Single Parent Family	27	11.07

The sample consisted of 244 respondents and out of 244 respondents' composition of respondents by gender was 51.23% male and 48.77% female. 76.23% of respondents by age group was under 35 years, 13.52% are of 36 to 40 years, and 10.25% falls under 41 and above. The composition of respondents by job position was 61.48% in assistant, 31.56% in officer level, and 6.97% in managerial level.

With regard to 244 respondents, 29.92% of respondents was unmarried and 70.08% was married. 29.10% of respondents has one child, 18.03% has two and more children and 52.87% respondents have no children. Regarding family structure, 39.75% of respondents belong to joint family, 49.15% nuclear family and 11.07% single parent family.

Descriptive Statistics of Work Life Balance

The dependent variable work life balance has been categorized into two sections i.e., work life balance at home and work life balance at work. Work life balance at home has been tested with seven items with 5-point Likert scales ranging from strongly disagree to strongly agree. The descriptive statistics of employee's response on work life balance at home and work are shown in table 3 and 4 respectively

Table 3

Descriptive Statistics of work life balance at home

	N	Min	Max	Mean	Std.Deviation
I never receive complaints from my spouse / family regarding the work I must do at home	244	1	5	3.09	1.170
I almost participate in all my family occasions.	244	1	5	3.19	1.050
I give my contribution sufficiently towards the smooth functioning of my family affairs.	244	1	5	3.61	.871
I almost fulfill all my family needs.	244	1	5	3.46	1.015
My family is satisfied with the care I give to them	244	1	5	3.32	1.003
I have no complaints from family about inability to be with them.	244	1	5	3.11	1.012
My parents are really happy with the care I give them.	244	1	5	3.64	.867

Note: 5 strongly agree, 4 agree, 3 neutral, 2 disagree, 1 strongly disagree

Descriptive statistics of work life balance at home tested with seven items shows that the mean value of each scale is greater than three, implying employees are positive to the statement.

Table 4
Descriptive Statistics of work life balance at work

	N	Min	Maxi	Mean	Std. Deviation
My boss always appreciates me about my commitment towards work	244	1	5	3.60	.771
My boss has never complaint about my inefficiencies and ineffectiveness on the job.	244	1	5	3.45	.899
My boss is indeed happy with my job performance.	244	1	5	3.76	.733
My peers always appreciate me about my ability to work supportively and being friendly with them.	244	1	5	3.92	.640
My peers are happy about the way I work with them.	244	1	5	3.92	.568
My subordinates do not have complaints on me.	244	2	5	3.63	.717
As a whole I am satisfied fully with my ability to fulfill all the relevant responsibilities at work.	244	1	5	3.99	.615

Note: 5 strongly agree, 4 agree, 3 neutral, 2 disagree, 1 strongly disagree

The variable work life balance at work contains 7 items and shows that all the 7 items tend to agree according to their mean score of scale. The mean value for satisfaction to fulfill the relevant responsibilities at work is 3.99 that is close to 4, which mean employees agree to the statement that they are satisfied in fulfilling the work responsibility.

Test of Hypotheses

Independent Sample t -Test

H1: There is significant mean difference in work-life balance between male and female employees working in commercial banks.

Table 5
Mean comparison of male and female on work life balance

Variables	Male		Female		t (242)	P
	M	SD	M	SD		
Work-life balance	49.92	7.10	49.45	6.52	.533	0.594

An independent-samples t-test was conducted to compare work-life balance between male and female employees working in commercial banks. The result revealed that there was an insignificant difference in the scores for Male (M=49.92, SD=7.10) and female (M=49.45, SD=6.52) employees; $t(242) = 0.533$, $p = 0.594$. These results suggest that gender does not have an effect on work life balance.

H2: There is a significant mean difference in work life balance of marital status.

Table 6
Mean difference of unmarried and married employees on work life balance

Variables	Unmarried		Married		t (242)	P
	M	SD	M	SD		
Work-life balance	47.72	7.26	50.53	6.45	2.992	0.003

An independent sample t-test was conducted to compare the mean difference of marital status on work life balance of employees. The result shows that there was significant difference between the unmarried employees (M= 47.72, n= 73, SD= 7.2) and the married employees (M= 50.53, n=171, SD= 6.4 $t(242) = -2.992$; $p = 0.003$). The result suggest that marital status have a significant effect on work life balance.

ANOVA Test

H3: There is a significant difference in work life balance between different job position.

Table 7
Mean difference in work life balance between different job position

WLB	Descriptive							
	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Assistant	150	49.8133	7.01808	.57302	48.6810	50.9456	32.00	68.00
Officer	77	49.5325	6.64234	.75696	48.0248	51.0401	32.00	69.00
Manager	17	49.3529	6.08216	1.47514	46.2258	52.4801	37.00	60.00

Total	244	49.6926	6.81621	.43636	48.8331	50.5522	32.00	69.00
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ANOVA					
WLB	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	6.122	2	3.061	.065	.937
Within Groups	11283.825	241	46.821		
Total	11289.947	243			

A one-way ANOVA was conducted to compare the difference in work life balance between different job position and result shows that there was insignificant difference of job position on work life balance at the $p > .05$ level for the three conditions [$F(2, 241) = .065, p = 0.937$]. the result suggests that the work-life balance of employees working in different position in bank is not different.

H4: There is a significant mean difference in work life balance between employees having number of children.

Table 8
Mean difference in work life balance between employees having number of children.

Descriptive								
WLB	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
None	129	48.3798	7.08453	.62376	47.1456	49.6141	32.00	68.00
One child	71	51.4085	5.84460	.69363	50.0251	52.7918	36.00	69.00
Two and more children	44	50.7727	6.80582	1.02602	48.7036	52.8419	37.00	69.00
Total	244	49.6926	6.81621	.43636	48.8331	50.5522	32.00	69.00

ANOVA					
WLB	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	482.677	2	241.338	5.382	.005
Within Groups	10807.270	241	44.843		
Total	11289.947	243			

Post Hoc Tests

Multiple Comparisons

Dependent Variable: WLB

LSD

(I) Num of children	(J) Num of children	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
None	One child	-3.02861*	.98956	.002	-4.9779	-1.0793
	Two and more children	-2.39288*	1.16910	.042	-4.6958	-.0899
One child	None	3.02861*	.98956	.002	1.0793	4.9779
	Two and more children	.63572	1.28482	.621	-1.8952	3.1666
Two and more children	None	2.39288*	1.16910	.042	.0899	4.6958
	One child	-.63572	1.28482	.621	-3.1666	1.8952

*. The mean difference is significant at the 0.05 level.

A one-way ANOVA was conducted to compare the mean difference of work life balance between employees having number of children. The test result showed that there was a significant mean difference at p value 0.05 level for the three conditions [F (2, 241) = 5.382, p = .005]. Post hoc comparisons indicated that the mean score for the none child (M= 48.37, SD= 7.08) was significantly different than the one child (M= 51.4085, SD= 5.84) and two and more children (M= 50.77, SD = 6.8).

On the contrary, the mean work life balance of employees having one child was not significantly different than employees having two and more children.

H5: There is a significant mean difference in work life balance between employees' years of experience at present job.

Table 9

Mean difference in work life balance between employees' years of experience at present job.

Descriptive								
WLB	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Less than 1 year	27	47.6296	8.60299	1.65565	44.2264	51.0329	32.00	69.00
1 to 5 years	162	49.1852	6.99176	.54932	48.1004	50.2700	32.00	69.00
6 to 10 years	25	51.9200	4.94907	.98981	49.8771	53.9629	37.00	61.00
More than 10 years	30	52.4333	3.72025	.67922	51.0442	53.8225	45.00	60.00
Total	244	49.6926	6.81621	.43636	48.8331	50.5522	32.00	69.00

ANOVA

WLB	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	505.999	3	168.666	3.754	.012
Within Groups	10783.947	240	44.933		
Total	11289.947	243			

Post Hoc Tests**Multiple Comparisons**

Dependent Variable: OWLB

LSD

(I) Number of years in this present job:	(J) Number of years in this present job:	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Less than 1 year	1 to 5 years	-1.55556	1.39340	.265	-4.3004	1.1893
	6 to 10 years	-4.29037*	1.86051	.022	-7.9554	-.6253
	More than 10 years	-4.80370*	1.77819	.007	-8.3066	-1.3009
1 to 5 years	Less than 1 year	1.55556	1.39340	.265	-1.1893	4.3004
	6 to 10 years	-2.73481	1.44038	.059	-5.5722	.1026
	More than 10 years	-3.24815*	1.33234	.015	-5.8727	-.6236
6 to 10 years	Less than 1 year	4.29037*	1.86051	.022	.6253	7.9554
	1 to 5 years	2.73481	1.44038	.059	-.1026	5.5722
	More than 10 years	-.51333	1.81524	.778	-4.0892	3.0625
More than 10 years	Less than 1 year	4.80370*	1.77819	.007	1.3009	8.3066
	1 to 5 years	3.24815*	1.33234	.015	.6236	5.8727
	6 to 10 years	.51333	1.81524	.778	-3.0625	4.0892

*. The mean difference is significant at the 0.05 level.

A one-way ANOVA was conducted to evaluate the effect of years of experience in the present job on work life balance. The ANOVA test showed that there was a significant effect [$F = (3, 240) = 3.75, p = .012$]. The post hoc analysis showed that the mean work life balance of employees having less than one-year experience ($M = 47.62, n = 162, SD = 1.65$) was significantly different to employees with six to 10 years ($M = 51.92, n = 25, SD = 4.94$) and more than 10 years ($M = 52.43, n = 30, SD = 3.72$). On the contrary, the mean work life balance of employees with less than one year ($M = 47.62, n = 27, SD = 8.6$) did not significantly differ from the employees with one to five years of experience.

H6: There is significant mean difference in work life balance between employee's family structure.

Table 10
Mean difference in work life balance between employee's family structure

WLB	N	Mean	Std. Deviation	Std. Error	Descriptive		Minimum	Maximum
					95% Confidence Interval for Mean	95% Confidence Interval for Mean		
					Lower Bound	Upper Bound		

Joint family	97	50.72	6.39	.649	49.43	52.01	32.00	69.00
Nuclear family	120	48.98	6.84	.624	47.74	50.21	32.00	69.00
Single parent family	27	49.14	7.89	1.519	46.02	52.27	32.00	62.00
Total	244	49.69	6.81	.436	48.83	50.55	32.00	69.00

ANOVA

WLB	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	171.088	2	85.544	1.854	.159
Within Groups	11118.859	241	46.136		
Total	11289.947	243			

A one-way ANOVA was conducted to evaluate the mean difference in work life balance between family structure. The ANOVA test result showed that there was not significant difference at p value 0.05 level for the three different family structure [$F(2, 241) = 1.854, p = .159$].

FINDINGS OF THE STUDY

The purpose of the study was to determine how the demographics of the workforce in the banking industry affected employees' ability to balance their work and personal lives. A number of hypotheses were developed and tested in order to achieve the goal. The first hypothesis was to test the significant mean difference between gender and work life balance. The result was statistically insignificant and did not support the hypotheses and hence result confirms the arguments given by Rojas & Didona (2018), who claimed that there is no appreciable difference in work-life balance between each gender.

The second hypothesis focused on the significant mean difference in work-life balance among marital status. The outcome of the analysis was statistically significant and supports the hypothesis. The study's findings contradict the arguments made by Panisoara and Serban (2013). According to Panisoara & Serban's (2013) findings, there is no appreciable difference between the work-life balance of employees who are single, married with no children, married with children under 18, and married with children over 18. This was found to be true for all four categories of employees under marital status. (Panisoara & Serban, 2013).

The third hypothesis was about job position and work-life balance. The findings indicate a statistically insignificant relationship between occupational level and work-life balance. It appears that the three different job positions held by employees in the banking industry do not have significantly different levels of work-life balance. The study's findings do not support the claims made by Crompton & Lyonette (2006) and Dex & Bond (2005). They discovered that people in professional and higher managerial positions have lower levels of work-family balance. According to Pichler's (2008) research, the highest managerial positions (managers and professionals) are more at risk than the middle and lower classes for having a work-life balance issue.

The fourth hypothesis examined the mean difference in work-life balance among employees with a year's worth of experience at their current position. The outcome demonstrates that employees with less than a year of experience had a significantly different work-life balance than employees with six to ten years of experience and more than ten years of experience.

The fifth hypothesis was about the family structure and work life balance. The findings demonstrate a negative correlation between family structure and work-life balance, and they also reveal that there was no statistically significant difference in the mean between employees with different family structures.

The sixth hypothesis examined the impact of the number of children on work-life balance and found a significant difference. One of the demands on family time that causes conflict between work and family is the responsibility for child care. The study's findings indicate that while the work-life balances of employees with and without children differ significantly from one another, that difference is not statistically significant between employees with one child

and those with two or more children. The results indicate that employees who have children and those who do not have children have significantly different levels of work-life balance. The study empirically supports a previous empirical study that found that there is a higher level of work-family conflict for the family member who is primarily responsible for child rearing (Pleck et al., 1980; Shamir, 1983).

According to the analysis of the variable work-life balance, employees are more satisfied when they complete tasks at work than when they complete household chores. Additionally, research demonstrates that they are not experiencing satisfaction; rather, they are fulfilling role-related responsibilities. This reveals that employees struggle to maintain a healthy balance between their personal and professional lives.

The results demonstrate that there are differences in the work-life balance levels between married and single employees. The current study also demonstrates that the number of children and the employee's job position do have an effect on their ability to balance their personal and professional lives. However, the other demographic variables used in this study (gender, job position, and family structure) show that the issue of work-life balance was not just a major concern for one of the group categories but for all of them.

Table 11

Results of hypotheses

Hypotheses	Result
H1. There is significant mean difference in work-life balance between male and female employees working in commercial banks.	Not accepted
H2. There is a significant mean difference in work life balance of marital status.	Accepted
H3. There is a significant difference in work life balance between different job position.	Not accepted
H4. There is a significant mean difference in work life balance between employees' years of experience at present job.	Accepted
H5. There is a significant mean difference in work life balance between employee's family structure.	Not Accepted
H6: There is a significant mean difference in work life balance between employees having number of children.	Accepted

CONCLUSIONS

The ability to balance work and family requires time commitment. Employees today face enormous stress from juggling work and personal obligations, which affects both their personal and professional lives. Today's employees have to manage a variety of duties, including office work, childcare, housework, spouse and parent care, and this puts stress on individuals, families, and the communities in which they live.

All people who work for a living, regardless of gender or whether they have family obligations, face the challenge of managing work and non-work demands. The society's demographic composition is additionally changing. There is an increase in female participation in the workforce, single parent families are on the rise, and dual-earner families are more prevalent. Due to domestic commitments, organizations may have trouble recruiting and retaining employees. The difficulty of balancing work and life will have an impact on employee commitment, job satisfaction, retention, and recruitment.

The analysis of the demographic variables reveals that work-life balance is impacted by an employee's marital status, the number of children they have, and their years of experience. The result depicts that the marital status has significant influence on work life balance. Unmarried or single individuals might have more flexibility with their time, and they often have fewer responsibilities outside of work then compared to married people. Married individuals might experience a greater need for balancing work and personal life, as they need to consider the needs and commitments of their spouse and family.

In addition, the study shows that the number of children an individual has can significantly impact their work life balance. Individual with fewer or no children might have more flexibility in managing their time and work commitment. They could potentially dedicate more time to their work, career, personal interest and other activities. As the number of children increases, the demands on an individual's time and energy also tend to increase which can impact work life balance.

Furthermore, the result also shows that a person's work-life balance can be impacted by how long they have worked. People who are just starting out in their careers could be more concerned with advancing their careers and professional reputation. During this time, it might be more difficult to maintain a healthy work-life balance, as they are trying to establish their worth. Employees in the middle or latter stages of their careers may also have heavier workloads and more responsibility, but they may also have reached a point where they have more control over their work arrangements and schedules. Hence, the number of years a person has worked can influence how they handle problems with work-life balance.

However, the study's results indicate that there is no significant mean difference between gender; job title; family structures and work life balance, indicating that it is a major concern for all of the group categories. Everyone who works for an organization is now very concerned about work-life balance; as a result, employee equity, welfare, and satisfaction must be given top priority. The demographic factors affecting their career success and personal happiness must be addressed by organizations developing work-life balance programs. Organization must recognize the diverse needs of employees and offer supportive measures that allow them to succeed both professionally and personally.

The result of the study furthermore demonstrate that employees find it difficult to keep a positive balance between their personal and professional lives. According to an analysis of the variable work-life balance at work and work-life balance at home, it was discovered that employees are more likely to feel satisfied toward accomplishment of obligations when compared with work-related tasks at job than family related duties and responsibilities. Additionally, research shows that employees are not experiencing higher levels of satisfaction at work, but rather are carrying out role-related duties.

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