

**WORK-LIFE BALANCE OF FEMALE HUMAN RESOURCES IN SELECTED BANKS
IN NEPAL**

***Rohit Kumar Shrestha, PhD**

Associate Professor, TU, Faculty of Management, Padmakanya Multiple Campus, Kathmandu, Nepal

Rajesh Kumar Poudel

Lecturer, TU, Faculty of Management, Nepal Commerce Campus, Kathmandu, Nepal

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ABSTRACT

Work-life imbalance is a major phenomenon for female human resources in Nepal. The objectives of the study are to identify the crucial factors affecting the work-life balance (WLB) of female human resources in selected commercial banks in Nepal and determine the influence of crucial factors affecting work-life balance on the work-life balance of female human resources in selected commercial banks in Nepal. Descriptive and causal-comparative research design and quantitative data were adopted in this study. This study applied primary data. Agricultural Development Bank Limited, Prabhu Bank, and Himalayan Bank Limited were selected as sample organizations for the study. Sample size of the study was 215. Judgmental sampling techniques were applied to collect data from respondents. Inferential statistics were applied to analyze data. Regression analysis reveals that family support, workplace support, time management, and financial assistance have significant effects on WLB. It can be concluded that these components can increase WLB. Just opposite to them child care and workload have insignificant effects on WLB. So, they cannot increase WLB in commercial banks in Nepal. Banks have to make pregnancy policies for female professionals of the commercial banks. Also, banks should make compressed work weeks, flextime, and part-time facilities to satisfy the family's needs. Policies of health insurance paid leave, and better holiday policies can enhance the work-life balance of the human resources and can reduce their workload.

Keywords: Child Care, Family Support, Financial Assistance, Time Management, Workload Support.

1. INTRODUCTION

There is a lack of universally accepted definitions for work-life balance (WLB). WLB is the proper maintenance between work life and the private life of a human resource in the workplace of an institution. Apart from professional life, a person has to be involved in personal life, family life, career development, fitness and health improvement, and social relations. It is a very challenging matter to balance occupational and individual life for human resources at work. Gargi & Rani (2015) state that work-life balances are practiced and maintained to bring flexibility and quality to working people. Finding and maintaining the balance between them has been a very challenging issue for employed persons, particularly for women human resources.

Because of gender differences, women generally stay in stress and conflict than men. Even highly educated women more often work as full-time human resources. However, highly educated men do not work full-time (Abele et. al., 2000). An organization has to formulate appropriate strategies

and strengthen the employment situation which may enhance employee morale and employee satisfaction which ultimately results in employee and organizational productivity (Sageer et. al. 2012). Overwork, uncooperative supervisors, peers and subordinates, and inflexible work schedules make the female professionals challenging to balance and manage their work life and duties and responsibilities of family. Companies should manage between work-life programs and personal life with family-friendly to enhance job satisfaction, employee retention, and performance and deduct employee turnover, absenteeism, and stressors (Halpern & Diane, 2005). The authors further say that the development of WLB programs upgrades both the justice and value of the organization.

Most of the researchers performed their studies on the organizational and individual factors. Only a few research were covered to the societal factors (Poulose & Sudarsan, 2014). Hence, this study covers especially organizational factors and societal factors. In the present business world, WLB has become a burning issue and challenge particularly concerning female human resources. Research studies indicate that there is a dearth of research in the banking sector of Nepal (Chaulagain, 2023). WLB is a burning topic worldwide in the dynamic circumstances of business. So, many researchers performed several studies on it in the recent past (Perera & Opatha, 2014). Even though work-life balance and professional satisfaction are today's urgent problem that influences individual and organizational efficiency, there are a few research studies on the Banks of Nepal (Ballout, 2008). Therefore, this study focuses titled "Factors affecting the work-life balance and effect of these factors on WLB in Nepalese commercial banks.

Statement of the Problem

Human resource management (HRM) is the most significant asset of an organization. WLB is one of the major factors that positively affect the performance of human resources (human resources) and the organization as well. Conversely, the work-life imbalance hurts such a performance. Hence, balancing between career and individual private life is crucial (Bannur & Patil, 2015).

The absence of work-life balance can hurt the productivity of an individual and organization through absenteeism and high employee turnover, grievances, and absenteeism (Maslach et al., 2001). The work-life imbalance has many adverse effects such as productivity reduction, job dissatisfaction, and dysfunctional conflicts. It is assumed that mental health and absenteeism issues caused by stress in the workplace are on a rising trend (Ravalier et al., 2016). It is a very stressful and challenging phenomenon to manage a career life and home life simultaneously while raising children for employed spouses (Kanthisree, 2013). Hence, WLB is a vital phenomenon in social science. It is also a universal issue.

Despite its importance, it is also a challenging phenomenon. Employed females are highly facing work-life conflict in societies. This is a challenge even for male human resources in managing work. Data indicates that work-life influences females more since they have to assume many more household responsibilities including taking care of dependents such as children and aged members. Data show that women professionals still assume the primary responsibility of home and childcare activities (Zappert & Weinstein, 1985). There is a lack of an adequate theoretical framework to evaluate the positive impacts of joint employment and family duties and responsibilities which creates obstacles in comprehensive research work in this sector (Martins, 2002). That's why it is necessary to determine the factors affecting the work-life balance of women human resources in

commercial banks in Nepal. Therefore, this research study stressed the research issue: “What is the influence of determinants of work-life balance on the work-life balance of women human resources of selected commercial banks in Nepal?”

Research Questions

1. What are the determinants of the work-life balance of women human resources in selected commercial banks in Nepal?
2. How do determinants of the work-life balance influence the work-life balance of women human resources in selected commercial banks in Nepal?

Study’s Objectives

The specific objectives of this study are:

1. To determine the crucial determinants of work-life balance of women human resources in selected commercial banks in Nepal.
2. To determine the influence of the work-life balance’s determinants on the work-life balance of women human resources in selected commercial banks in Nepal.

Significance of the Study

The subject matter titled “Work-Life Balance of Female human resources in Selected Commercial Banks in Nepal” is significant for Nepalese women professionals. This research work enables making careful about the problems tackled by women human resources who have to assume many households work including taking care of children, the elderly, and the disabled. This leads to improving both employee and organizational performance. This study will help the banking sectors and the government in making policy decisions. It is also beneficial for learners and students concerned because it gives understanding and good ideas that lead to keep healthier work-life balance among working people. This study will also be helpful for researchers and academicians as literature for future research.

2. LITERATURE REVIEW

In a recent complex of human life, both males and females are perceiving work-life imbalance. Previously males were regarded as the breadwinners of the family whereas female was regarded as the homemakers (Shakya et. al 2021). The notion of work-life balance was created in the United States in 1986. This program was introduced earlier in the 1930s. W. K. Kellogg's company introduced four-six-hour shifts to replace the three daily eight-hour shifts traditionally before World War Second and the latest shifts led to improved efficiency and morale of human resources (Lockwood, 2003).

There are many determinants of the WLB of human resources. Poulouse & Sudarsan (2014) determined major four determinants/ factors of WLB: individual, organizational, societal, and others. Societal factors include family support and child care. Workplace support, workload, and time management fall under organizational factors. Organizational support, time management, intelligence, and spouse of nature influence WLB (Samson & Sareena Umma, 2019)

Workload and WLB: Overload is overwork which not only disturbs but also frustrates the WLB of human resources.

Family Support: Family support for working professionals comes from coworkers such as subordinates, supervisors, and peers at the workplace. Similarly, social support can be taken from family members such as children, spouses, and parents. According to a research study, the husband's support was much more positive and cooperative in performing the wife's roles (Aryee, 1992).

Childcare and WLB: Several studies pointed out those children and childcare obligations make an imbalance in professional and family roles. Fathers perceived distress in taking care of the child during the absence of wives who were at work life (Gerson, 1993). Elliott (2003) found that small children especially those of age below six bring main difficulties. Moreover, care for the elderly and child care creates more burdens on a woman than on a man.

Theoretical Perspective

As cited by Sapkota, 2010:

Marxist Feminism: Marxist feminism stresses dismantling capitalism to dismantle contemporary gender inequality and liberate women in the contemporary capitalist style of production and distribution of products and services.

Radical Feminism: This theory stresses patriarchy where men's supremacy oppresses women.

Social Feminism: Social feminism focuses on the liberation of women through ending economic and cultural oppression.

Empirical Reviews

A study by Gaffoor et. al. (2020) found a positive and significant linkage of family support with work-life balance. An inverse significant linkage was investigated between workload and childcare with work-life balance. The workload, social support, and childcare, based on regression analysis, have a strong influence on work-life balance.

A study by Omar et. al., (2015) concluded that workload significantly and dominantly affects work-life balance.

A study by Thavakumar (2016) found that spousal and organizational support and spousal factors play roles in reducing work-life balance for human resources in the banking sector.

A study by Shakya et. al. (2021) investigated that training, earning, education status, and age have a positive significant relationship with work-life balance. Motivation and work satisfaction are vital determinants for balancing the work-life and family life.

A study by Padma & Reddy (2013) concluded that children do not significantly affect the work-life balance of school teachers. However, a significant influence was found of child care support, elder parents, and spouses on WLB. Thus, it is concluded that the WLB of women human resources depends on the cooperation and support of family members.

A study by Manandhar (2018) examined that there is the relationship between family support and work-life balance in both the hospital and television sectors. Conversely, research found a negative relationship between a working spouse and work-life balance. It is perceived as more conflict between work and family than those who are not working.

A study by Chaudhary (2019) revealed that support from family and the workplace has a significant and positive impact on work-life balance in the media and health sectors. Family satisfaction also influences WLB.

Research Gap

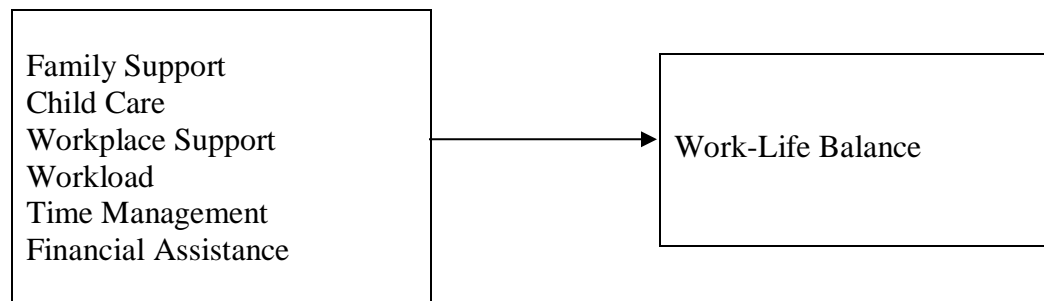
This study covers variables like family support, child care, workplace support, workload, time management, and financial assistance for examining the status of WLB in our context. However, there is a lack of adequate theoretical framework and analysis of variables. There is also a dearth of research work to assess the influence of family roles (Chaulagain, 2023). In the researcher’s study, there is a dearth of research work of its kind in the commercial banking industry of Nepal. The study fulfills this gap.

Conceptual Framework

Based on the evidence presented above, there are several determinants of WLB. Based on this, this study determined family support, child care, workplace support, workload, time management, and financial assistance as the relevant determinants of WLB (Poulose & Sudarsan, 2014) in the context of the study and considered as independent variables and WLB as dependent variables. The schematic diagram showing the relationship of independent and dependent variables for the study has been presented in the following manner:

Independent Variables

Dependent Variable



Hypothesis

H₁= Family support influences WLB.

H₂= Child care influences WLB.

H₃= Workplace support influences WLB.

H₄= Workload influences WLB.

H₅= Time management influences WLB.

H₆= Financial assistance influences WLB.

3. METHODOLOGY

A descriptive and causal-comparative research design and quantitative data were adopted in this

study. This study applied primary data. This study is limited to commercial banks in Nepal. Out of 20 commercial banks Agricultural Development Bank Limited, Prabhu Bank, and Himalayan Bank Limited were selected as sample organizations for the study. Out of 260 unstructured questionnaires distributed for collection of data only 225 questionnaires were returned and 215 of them were accepted for analysis. Roscoe (1975) suggested a sample size between 30 to 500 cases for quantitative analysis. Judgmental sampling techniques were used to collect data from respondents. Inferential statistics (correlation and regression) were used to analyze data.

4. RESULTS AND DISCUSSION

This section consists of analysis of data, findings and results, contrast, and comparison.

Results

Table 1 Correlation between Independent variables and Work-Life Balance

S.N.	Variables	FS	CC	WS	W	TM	FA	WLB
1	Family Support	1						
2	Child Care	0.290**	1					
3	Workplace Support	0.175**	0.374**	1				
4	Workload	0.450**	0.364**	0.531**	1			
5	Time Management	0.409**	0.406**	0.371**	0.628**	1		
6	Financial Assistance	0.095	0.442**	0.478**	0.475**	0.559**	1	
7	Work-Life Balance	0.502**	0.266**	0.468	0.334**	0.496**	0.398**	1

* Correlation is significant at the 0.05 level

** Correlation is significant at the 0.01 level

Where,

Work-Life Balance (WLB) dependent variable. Family Support (FS), Child Care (CC), Workplace Support (WPS), Workload (W), Time Management (TM), and Financial Assistance (FA) are independent variables.

Table 1 shows that the correlation between FS and WLB, CC and WLB, and WPS and WLB are 0.502, 0.266, and 0.468 respectively. Similarly, the correlation between TM and WLB, FA and WLB, and FA and WLB are 0.334, 0.496, and 0.398 respectively. The p-value has been recorded

to be 0.000 in all cases which indicates highly significant.

Table 2 Regression Analysis of Work-Life Balance

Predictors	Coefficients (β)	Standard Error	t value	Sig.
Constant	1.060	0.055	4.327	0.000
FS	0.418	0.052	4.426	0.000
CC	-0.012	0.061	-1.642	0.839
WS	-0.232	0.056	-3.628	0.000
W	-0.058	0.067	-2.238	0.389
TM	0.201	0.056	3.341	0.000
FA	0.406	0.069	5.465	0.000

R=0.764; R²= 0.584; F-value= 42.346; F (Sig.) = 0

The regression model in this study is:

$$Y = \alpha + \beta_1 FS + \beta_2 CC + \beta_3 WS + \beta_4 W + \beta_5 TM + \beta_6 FA + \epsilon$$

Where Y = Work-Life Balance

In Table 2, the equation can be stated as 1.060 = 0.418 FS -0.012 CC - 0.232 WS -0.058 W + 0.201 TM + 0.406 FA. The P-values of FS, CC, WS, W, TM, and FA are .000, .839, .000, .389, .000., and .000 respectively.

Discussion

The p-value has been recorded to be 0.000 which is highly significant. Thus, the finding indicates that there is a positive, moderate, and significant relationship between variables. R² is 0.584. This indicates there is a 58.4% variation in total variation of the WLB by total independent variables. The rest 41.6% is unexplained in this study. F=42. 346, p-value ≤ 0,05 predicts that WLB is significantly well-fitted. Importantly, this finding is consistent with the study of Gaffoor, 2020, Padma & Reddy, 2013 and Chaudhary, 2019. This finding contradicts the study of Manandhar, 2018.

Family support (FS) affected WLB by 0.418, which means when FS increases by 1 unit, WLB increases by 0.418 (β=0.418), and this influence was significant (t=4.426, p-value ≤ 0.05). Hence, the Null Hypothesis (H₀) is rejected and the Alternative Hypothesis (H₁) is accepted. The standard error is 0.052 which is low. It is interpreted that FS affects WLB. That’s why it represents the high accuracy of the calculated result.

Similarly, child care (CC) has an inverse and insignificant coefficient (t= -1.642, p-value ≥ 0.005). When CC increases by 1 unit, WLB decreases by -0.012 (β= -0.012). Hence, the Null Hypothesis (H₀) is accepted and the Alternative Hypothesis (H₁) is rejected. This finding contradicts the study of Gaffoor, 2020 and Padma & Reddy, 2013.

Workplace support has a negative and significant coefficient of -0.232 (-3.628, p-value ≤ 0.005). Thus, WS has a negative and statistically significant effect on WLB. Hence, the Null Hypothesis

(H₀) is rejected and the Alternative Hypothesis (H₁) is accepted. It indicates that WLB can decrease by 0.232 when the WS score increases by 1 score on average retaining other variables constant. This finding is in line with the studies of Gaffoor, 2020 and Padma & Reddy, 2013.

Likewise, the workload has a negative and insignificant effect of -0.058 (-2.238, p-value \geq 0.005). Therefore, the workload has a negative and statistically insignificant effect on WLB. Hence, the Null Hypothesis (H₀) is accepted and the Alternative Hypothesis (H₁) is rejected. It indicates that WLB can decrease by 0.058 when the workload score increases by 1 score on average keeping other variables constant. This finding is in line with the studies of Gaffoor, 2020 and Padma & Reddy, 2013.

On the other hand, Time Management (TM) has a positive significant effect of 0.201 (3.341, p-value \leq 0.005). Hence, the Null Hypothesis (H₀) is rejected and the Alternative Hypothesis (H₁) is accepted. It indicates that WLB can increase by 0.201 when the TM score increases by 1 score on average retaining other variables constant.

Lastly, Financial Assistance (FA) has a positive significant effect of 0.406 (5.465, p-value \leq 0.005). Hence, the Null Hypothesis (H₀) is rejected and the Alternative Hypothesis (H₁) is accepted. It indicates that WLB can increase by 0.406 when the WS score increases by 1 score on average retaining other variables constant.

It can be interpreted that family support, workplace support, time management, and financial assistance help WLB in the banks. It, however, can be interpreted that child care and workload cannot help WLB.

Among the six independent variables (family support, child care, workplace support, workload, time management, and financial assistance) financial assistance has the most significant and positive influence on work-life balance followed by family support. Time management, child care, workload, and workplace support fall in 3rd, 4th, 5th, and 6th rank respectively.

5. CONCLUSION

The correlation analysis among variables indicates a moderately positive significant relationship. Thus, the conclusion can be drawn of significant and positive linkage between dependent and independent variables. Regression analysis reveals that family support, workplace support, time management, and financial assistance have significant effects on WLB. It can be concluded that these factors affect WLB. Hence, these increase WLB. On the contrary, child care and workload have insignificant effects on WLB. So, they cannot increase WLB in commercial banks in Nepal.

6. PRACTICAL IMPLICATION

Banks have to make pregnancy policies for female professionals of the commercial banks. Also, banks should make compressed work weeks, flextime, and part-time facilities to satisfy the family's needs. Paid leave and better holiday policies can enhance the work-life balance of the human resources and can reduce their workload. This also helps to increase the organizational performance.

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