THE IMPACT OF WORK-LIFE BALANCE POLICIES AND WORK-LIFE BALANCE ISSUES ON EMPLOYEE’S SATISFACTION IN OMAN

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To my beloved family
ACKNOWLEDGEMENT

Dear Allah, from whom all things come and my source of strength may I never cease to praise and thank you.

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ABSTRACT

In recent years, work-life balance issues and employees’ satisfaction have become a prominent concern in the society and emphasis on work-life balance policies has emerged due to change in demographic composition of workforce. The main objective of this study is to examine the relationship between work-life balance policies, work-life balance issues and employee’s satisfaction. Simple random sampling method was used to select the respondents. 624 employees working in various organizations from Muscat and Salalah in Oman responded to the self-administered questionnaire. Factor analysis and structural equation modeling (SEM) were used to extract the relevant factors, and statistical techniques such as correlation, multiple regression, ANOVA, t-test and SEM were conducted to test the hypotheses of this study. The findings indicated that work-life balance policies and work-life balance issues are important determinants of employee’s satisfaction. The work-life balance policies mainly showed significant support for employee’s satisfaction whereas work-life balance issues such as work-family conflict, family-work conflict and work-support conflict showed an inverse relationship with the employees’ satisfaction. The SEM results indicated that work-life balance policies and issues have significant impact on employee’s satisfaction. The study found that work-life balance issues fully mediated the relationship between work-life balance policies and employee’s satisfaction. This study has contributed theoretically and methodologically, especially in identifying the significant elements of work-life balance policies and issues that have greater impact on employee’s satisfaction. This research could be used as a guide for organizations to develop work-life balance policies to increase the employee’s satisfaction.
ABSTRAK

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<td>$p$</td>
<td>Significant value</td>
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<td>$\beta$</td>
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<td>$df$</td>
<td>Degrees of freedom</td>
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<td>N</td>
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<td>M</td>
<td>Mean</td>
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<td>SD</td>
<td>Standard Deviation</td>
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<td>SE</td>
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<td>WLB</td>
<td>Work-life Balance</td>
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<td>WLBP</td>
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<td>ES</td>
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<td>Work-family Conflict</td>
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<td>FWC</td>
<td>Family-work Conflict</td>
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<td>WSC</td>
<td>Work-support Conflict</td>
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<td>OSP</td>
<td>Organizational Support Practices</td>
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<td>AGFI</td>
<td>Adjusted Goodness-of-Fit Index</td>
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<td>RMSEA</td>
<td>Root Mean-Square Error of Approximation</td>
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<td>CA</td>
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CHAPTER 1

INTRODUCTION

1.1 Background of the Study

Managing balance between two domain of life (work and family) has become a prominent concern in the society. Felstead et al. (2002) describe Work-life Balance (WLB) as the relationship between the institutional and cultural time, and spaces of work and non-work roles. In the past 20 years, there has been increasing attention in organizations, employees and employee representatives, government and legislations towards work-life balance. This attention is driven by concerns that imbalance between work and family life can results in reduced outcomes for organizations, families and even personal life. The terms ‘work-life balance’ and ‘balanced-life’ are commonly used to describe various aspects of job satisfaction and life satisfaction (Parasuraman and Greenhaus, 2002; Budd and Mumford, 2006).

While more and more literary attention have been given to studies on work-life balance in recent years, some authors have noted that fewer studies have examined the entire work-life balance conceptual model (Fleetwood, 2007; Beardwell and Claydon, 2010). Thus, in such scenario this study created and examined an integrated work-life balance conceptual model which includes various aspects of work-life balance like work-life balance policies, work-life balance issues and employees’ satisfaction.

Many studies in western organizational settings have argued that work pressure has been increasing since the past few decades. For instance, Greenhaus,
Collins and Shaw (2003) opined that work has started to encroach on other aspects of life, which restricts the time available for non-work activities and individuals are exposed to imbalance between two domain of life that is work and family. Torrington, Hall and Taylor (2008) specifies much pressure of the work-life balance issues originates from the changing demographic make-up of the potential workforce, changing social roles (Bond, Galinsky and Hill, 2004) and the changing responsibilities of the individuals, organizations as well as the legislative pressure (Lewis and Dyer, 2002; Ruhm, 2005).

The factors like globalization and technology have led to recent fundamental changes in women’s employment activities (Parasuraman and Greenhuas, 2002; Parker, 2007), which has paved way to an increase in families where both spouses are employed (Robert, 2009) and also persuaded a shift in the structure and type of the families (Eby et al., 2005; Poelmans, Kallith and Brough, 2008). Such changes have increased the difficulties of employees to manage the demands of work and life (Frye and Breaugh, 2004; Bianchi and Raley, 2005). The work-life balance issues like work-family conflict or family-work conflicts may take place when demands associated with one domain of life is unable to get along with demands of other domain of life (Kossek and Ozeki, 1998; Greenhaus et al., 2003; Kotowska and Anna, 2008). Based on this background, this study examines the level of work-life balance issues found among employees’ working in various organizations in Oman.

Studies have also pointed out that quite often employees while balancing their multiple roles (within two domains of life) experiences interpersonal and/or intrapersonal conflicts and work-life balance issues (Clarke, 2004; Hughes and Parkes, 2007). Researchers argue that measuring the effects of work-related variables on family domain are essential, since work demands have greater impact on employees’ attitudes towards work and their behaviour, thereby have implication on job satisfaction (Judge and Colquitt, 2004; Hughes, and Parkes, 2007; Heraty, Morley and Cleveland, 2008). Similarly, the family-related variables have impact on work domain, which may influence family behaviour and its implication on life satisfaction. Furthermore, discussed that the employees’ satisfaction (both job and life satisfaction) depends on work environment and human resource policies offered
by their employer. According to Dechant and Al Lamky (2005) women employees in Oman who return after maternity leave have common difficulty in nursing their new born and organizing for day care at their homes. These indicate that in contemporary Oman there are employees who have challenges to balance between work life and family life and this may have impact on their level of satisfaction.

Studies have shown that the type of work-life balance issues may differ among employees working in different organization settings (Skinner and Ichii, 2009; Nasurdin and O’Driscoll, 2012). Thus, this study explores the type of work-life balance issues among employees working in Omani organization settings, with new dimensions to work-life balance issues as discussed in chapter 3. Furthermore, literature indicated that not many researchers have recognized dimensions of work-life balance issues and some studies have shown that work-life balance issues experienced by individuals may vary from place to place and organization to organization (Kodz, Harper and Dench, 2002; Morgan, 2009). In such scenario, exploring the dimensions of work-life balance issue in the context of Oman would add to existing work-life balance research literature.

In the context of Oman, traditionally the cultural values kept women within the bounds and confinements of their homes; therefore till the end of the 1990 women had low or insignificant employment rate (Al Lamki, 1999). This trend has been changing since the nineties with more and more Omani women started to enter into workforce, including a large proportion of married women; taking up clerical and professional jobs in public sector and this was because women find that an employment in the public sector is more secure than an employment in the private sector (Al Lamki, 2005; Al Bawaba, 2009).

Furthermore, several research have revealed that work-home strain is experienced by both male and female employees uniformly and in case they happen to be dual-earners (both spouse are employed) then intensity of work-life balance issues are higher (Frye and Breaugh, 2004; Skinner and Ichii, 2009). It should be remembered that work-life balance policies do not always refer to employees with dependent children (Allen, 2001; Lockwood, 2007) but also employees who are
involved in continuing their education (Callister and Dixon, 2001; Bianchi and Raley, 2005). Based on this background, this study examines the demographic characteristics of the employees working in Oman and investigates the influence between demographic factors and study variables that is work-life balance policies, work-life balance issues and employees’ satisfaction.

In addition, studies have shown that phenomenal changes in work and workplace environment have made several global and local companies to streamline their workforce policies and adopt some flexibility at work (Skinner and Ichii, 2009; Krings et al., 2009). The individuals, organizations as well as the government are in the quest for new strategies to overcome the human resource management and work-life balance issues. Judge and Colquitt (2004) stated that work-life balance strategies include family-friendly policies, allowing flexible working practices, providing support services for employees, leave provisions and training and development activities.

Researchers have observed that increasing number of women in the workforce is an obvious driver for ‘family-friendly’ policies and work-life balance policies (Kossek and Ozeki, 1998; Marikova, 2008). Similarly, in Oman the increasing numbers of Omani women moving into the workplace have led to a greater emphasis on their welfare issues both for public and private sector employers (Al Hamadi and Budhwar, 2006). As discussed in chapter 2, studies have also reported that Middle-east countries (which includes Oman) lags behind in terms of providing work-life balances policies (Al Bawaba, 2009; Regus Report, 2012; Afiouni, Ruël and Schuler 2014). Thus, this study aims to evaluate the type of work-life balance policies available for employees working in different organizations in Oman and based on the findings recommendations are provided in chapter 5.

Some studies indicate that if work-life balance problem is addressed, it will reduce the level of work-life balance issues (Fisher-McAuley et al., 2003; Lambert and Anna, 2004). Several studies have examined positive outcomes of work-life balance policies on both employers and employees (Antoniou, Davidson and Cooper, 2003; Kossek, Lewis and Hammer, 2010). The work-life balance concepts are often
associated with the employees’ satisfaction and work performance (Higgins and Duxbury, 2005; Skinner and Ichii, 2009); contribution to human resource development activities (Nieto, 2003; Naithani, 2010) and helps to alleviate the social and economic problems (Ruhm, 2005; Nasurdin and O’Driscoll, 2012).

Furthermore, work-life balance policies offered by organization helps the employees to stay committed to their jobs and improves their labour productivity (Visser and Williams, 2006; Anafarta, 2011). Several studies from Europe and US have indicated that employers’ work-life balance policies not only provide encouragement but also have a positive influence on male and female employees in terms of job satisfaction and active engagement at work (Hantrais and Ackers, 2005; Davis and Kalleberg, 2006). Similarly, this study contributes to the understanding of association between work-life balance policies, work-life balance issues and employees' satisfaction, but with specific relevance to Omani organizational settings.

There are few studies which directly measure the specific dimensions of work-life balance policies towards employees' work-life balance issues and outcomes like employees’ satisfaction (Frye and Breaugh, 2004; Dixon and Saga, 2007). From various researches, it also appears that there is no general consensus regarding the relationship between various aspects of work-life balance and its associated outcomes like work-life balance issues and employees’ satisfaction (Frye and Breaugh, 2004; Morgan, 2009; Lu et al., 2010). Hence, this study investigates the dimensions of work-life balance policies and its impact on work-life balance issues and associated employees’ satisfaction.

Studies have shown that many organizations strive to adopt a limited set of work-life balance policies (Nieto, 2003; Robert, 2009; Anafarta, 2011). Studies have pointed that even after more than a decade the development and implementation of work-life balance policies are surprisingly limited in use and actual effect of work-life balance programs on work-family conflict and job satisfaction (Glass and Estes, 2007; Anafarta, 2011). On other hand, studies have shown that as a consequence proactive work-life balance initiatives from different organization sectors would bring out more competent women, more specifically the home-makers into the
workforce which would assist in the nation’s economic development on the one hand
and improve their social status on the other (Heraty, Morley and Cleveland, 2008;
Marikova, 2008). Based on this scenario, this study investigates the perception of
employees towards the importance of providing various work-life balance policies.

Studies have tested the mediating role of work-life balance conflict between
work-life balance policies and job satisfaction (Frye and Breauugh, 2004; Anafarta,
2011) and has shown that work-life balance conflict partially mediates the
relationship between work-life balance policies and job satisfaction. Some studies
question the capabilities of the work-life balance policies in reducing the work-life
balance issues and increasing the level of employees’ satisfaction and mediating role
of work-life balance issues (Morgon, 2009; Anafarta, 2011). This indicates that
limited studies have tested the mediating role of work-life balance issues between
work-life balance policies and employees’ satisfaction in context of Oman. Thus, the
aim of this study are to extend the literature on work-family research by examining
the mediating role of work-life balance issues between work-life balance policies and
employees’ satisfaction among employees working in Oman and further examine the
influence of demographic factor and work-life balance policies on employees’
satisfaction.

From the background of the study, it can be seen that this study will provide
addition to existing literature on work-life balance research, as it examines the
influence of work-life balance policies and work-life balance issues on employees’
satisfaction in Omani organization settings.

1.2 Purpose of the Study

In search for new approaches to overcome the contemporary issues relating to
work life and family life, some researchers have noted that work pressures have
greater influence on family life and restricting people to spend lesser time for non-
work activities (Morgon, 2009; Anafarta, 2011). The studies on work-life balance
aspects like work-life balance policies and issues are attaining importance because of
change in composition of the workforce, where number of women and dual earning families are increasing. Furthermore literature suggests that achieving balance between work and family life is a growing concern for contemporary employees and organization with mounting evidence linking work-life balance issues to reduced employees' satisfaction. As Oman continues to grow and more number of women are entering the workforce, issues concerning work-life balance become particularly important. Several theoretical constructs are available on balancing of work and life in the various western organization settings, very few studies have addressed these issues empirically in the context of Middle East in general and Oman in particular.

The purpose of this study is to analyze the contemporary literature in the areas of work-life balance policies that are offered by organization to improve the work-life issues of the employees. In addition, investigate the relationship between work-life balance issues and employees' satisfaction. This study is also designed with the purpose to explore the demographic characteristics and finding out the nature of work-life balance issues, to examine the nature workplace arrangements in terms of work-life balance policies which aims to assist to reduce work-life balance issues and increase the level of employees’ satisfaction.

This study is also aimed to determine the relationship between work-life balance policies and employees' satisfaction in the context of Oman by examining the mediating role of work-life balance issues. This study attempted to discover the effectiveness of work-life balance policies in contributing constructively to overall employees’ satisfaction, and improved work-life balance in a sample of employees from Muscat and Salalah regions in the Sultanate of Oman. This study examined the impact of work-life balance policies on employees’ satisfaction, explored the relationship between work-life balance issues and employees’ satisfaction, and investigated the relationship between work-life balance policies, work-life balance issues and employees’ satisfaction in the context of Oman.
1.3 Problem Statement

In contemporary workplace, policies and practices on work-life balance are gaining greater importance and significance because of increasing multi-roles played by both men and women employees in organization and at home. Demographic changes in labour market have made the organizations to set strategies and goals for helping its employees to attain work-life balance, since work-life and family-life issues have increased.

Oman is developing nation where more women are entering into workforce and there is a need for organizations and legislation to take work-life balance initiatives to support employees to manage the demands from work life and family life. As noted in the background of the study, there are no much empirical studies that examine the association with work-life balance policies, work-life balance issues and employees’ satisfaction in context of Oman.

Moreover, studies have largely centered to address the concepts that make up work-family conflicts and job satisfaction (Frye and Breaugh, 2004; Bass et al., 2008). Noor (2002) and Morgan (2009) examined the effect of family-friendly policies on work-life balance. Nigtilin (2011) research indicated positive association between work-life balance programs and employees’ satisfaction. Thus, it can be said that there is ample literature and empirical studies that support the connection of work-life balance policies with work-life balance issues, employee morale, work performance and job satisfaction (Dex and Bond, 2005; Abdullah, 2009; Lu et al., 2010). However, not many studies have discussed about the relationship between work-life balance policies, work-life balance issues and employees’ satisfaction.

Based on the above concerns, this study aimed to develop a multidimensional model that integrated various aspects of work-life balance concepts and employees’ satisfaction. In addition, the problem addressed in this study is the lack of knowledge on the impact of work-life balance policies and issues on employees’ satisfaction in the context of Oman.
1.3.1 Research Questions

Based on literature review, following research questions in the context of Oman were formulated.

i) What are the underlying dimensions of work-life balance policies, work-life balance issues and employees’ satisfaction?

ii) What are the dominant types of work-life balance policies offered by organization in Oman?

iii) What is the level and type of work-life balance issues found among employees in Oman?

iv) What is the level of employees’ satisfaction found among employees in Oman?

v) What is the relationship between work-life balance policies, work-life balance issues and employees’ satisfaction?
   a) Is there a relationship between work-life balance policies and employees’ satisfaction?
   b) Is there a relationship between work-life balance issues and employees’ satisfaction?
   c) Is there a relationship between work-life balance polices and work-life balance issues?
   d) To what extent do work-life balance issues mediate the relationship between work-life balance policies and employees’ satisfaction?

vi) What is the relationship between work-life balance policies, work-life balance issues and employees’ satisfaction with respect to demographic factors?
1.3.2 Objectives of this Study

The key purpose of this study is to investigate the underlying factors of work-life balance policies and work-life balance issues which interact to influence the level of employees’ satisfaction and examine the consequence of work-life balance issues in Oman. Following are the specific objectives of this study

i) To identify underlying dimensions of work-life balance policies, work-life balance issues and employees’ satisfaction.

ii) To recognize the dominant type of work-life balance policies offered by organization in Oman.

iii) To determine the level and type of work-life balance issues in Oman.

iv) To explore the level of employees’ satisfaction in Oman.

v) To analyze the relationship between work-life balance policies, work-life balance issues and employees' satisfaction.

vi) To study work-life balance policies, work-life balance issues and employees' satisfaction with respect to demographic factors.

vii) To propose an integrated model relating to work-life balance policies, work-life balance issues and employees’ satisfaction.

1.4 Relevance of the Study

This study aimed at exploring various aspects of work-life balance that would be of relevance to both employees and employers. Studies in western organization settings have shown that work-life balance has become perceptible concern for
organizations to manage its human resource and various aspects of work-life balance has emerged as a significant element to obtain organizational goals and to improve the level of employees’ satisfaction. Studies incorporated in the literature review have explored a fundamental relationship between work-life balance issues and work-life balance policies, where significant correlation between work-life balance concepts and level of employees’ satisfaction have been reported (Kossek and Ozeki, 1998; Breaugh and Frye, 2008; Morgon, 2009; Anafarta, 2011). Thus, an empirical research was conducted to explore the relationship between work-life balance policies and issues and employees’ satisfaction in context of Oman and this highlights the relevance of this study.

In chapter 2, studies have shown that there is a need for the organizations and the society to recognize and account for an effective management of employees’ work-life balance, as there are a range of non-work roles that has a greater impact on employees’ working-lives. Thereby providing work-life balance policies would have direct and optimistic impact on employees’ satisfaction and would resolve employees’ work-life balance issues. Thus, the findings of this study may help the organizations in Oman to implement or redesign work-life balance policies pertaining to work-life balance issues of employees. As a result, it may avoid the cost and pressures resulting from work and life imbalances.

Additionally in chapter 2, studies have shown that despite the articulated attention of work-life balance policies in supporting employees, the actual practices of most organizations lag behind expressed perceptions of employees. Few studies have reported that employers may be hesitant to implement new work-life balance policies partially because they fall short of comprehensible evidence of their importance and consequences, both for employers and employees (Bass et al., 2008; Abdullah, 2009; Lu et al., 2010; Belwal and Belwal, 2014). Therefore, the findings of this study may provide as rationale for organizations to understanding the employee’s work-life balance issues, which may help organizations to design their work-life balance practices to accomplish the wants of their employees.
The findings of this research can be useful for human resource managers in recognizing human resource policies and practices that employees find more helpful in lessening work-life balance issues. The improvements in work-life balance policies would help employees working in various organizations and the local community at who receive such work-life balance benefits.

1.5 Significance of the Study

This study evaluates the impact of work-life balance policies and work-life balance issues on employees' satisfaction in Muscat the capital city of Oman and Salalah region in the Sultanate of Oman. The research findings from this survey can be used by business and industry within the sample population area to assess what type of work-life balance policies that the employees’ perceives the most important. The employer can learn that work-life balance policies lead to higher employees’ satisfaction.

Limited studies in work-life balance issues in the context of Oman, might have led to the lack of understanding the importance and the need for work-life balance policies which leads to employees’ well-being and satisfaction. Thus, this study may be of use to employers, Omani family, and the society in general by filling the gap in the limited literature on work-family research in the context of Oman. Furthermore, this research adds to the body of knowledge that employees are more satisfied at home and work, if organizations support work-life balance activities. From the findings of the study, this research supports the existing somewhat similar studies like Kossek and Ozeki, 1998; Frye and Breaugh, 2004; Breaugh and Frye, 2008; Morgan, 2009 and Anafarta, 2011.

1.6 Limitations of the Study

The main limitations of this study may be the geographic location, as nationwide study of associated employees was difficult due to both time and financial constraints. Hence, the scope of this study is limited to employees in Muscat and
Salalah region; the results will reflect the characteristics of the employees working in Muscat and Salalah region in Sultanate of Oman. The limitations were a significant issue in this research for reason that the nature of the study, the sensitivity of the topic, and besides, there is ordinary common limitations and difficulties that face every study.

1.7 Scope of the Study

The scope of this study is to present an integrated model that could better interpret the influence of work-life balance policies and work-life balance issues on employees’ satisfaction in the context of Oman. An empirical study that is quantitative and qualitative in nature was conducted on various organizations in Muscat and Salalah of Oman. The employees working at different levels in various organizations like service and manufacturing are included for this research. The full-time and part-time employees belonging to different nationality (local and expatriate) and are included. However, the scope is limited to two major business hubs (Muscat and Salalah) in Oman, where around 60% of the population lives.

In this study, the factors like work-life balance policies and its dimensions like wellness programs, family-friendly policies and organizational support practices as well as various demographic factors for instance like gender, age, marital status, educational qualifications and type of organization are considered as independent variables. The factors like work-life balance issues and its dimensions such as work-family conflict, family-work conflict and work-support conflict as well as employees’ satisfaction (comprise of job and life satisfaction) are considered to be dependent variables. The theoretical framework is applied to develop the integrated model of this study.

Furthermore, the scope of this study is that the researcher provides research purpose which enables the reader to understand the direction of the study. The study investigated to find answers to proposed research questions, and after extensive literature reviews a conceptual framework was development, the propositions and
hypotheses are formed to test the study variables and detailed discussion on results of hypotheses are provided in chapter 4.

1.8 Operational Definitions

Work-life balance (WLB) is defined as the extent to which an individual is equally engaged in his/her work and family role and equally satisfied with his/her work and family role (Greenhaus et al., 2003). Wiley, Branscomb and Wang (2007) define work-family balance as ‘satisfaction and good functioning at work and at home with a minimum of role conflict’ but contends that such a ‘synergistic’ state was difficult to attain, mainly because the simultaneous combination of work and home are likely to entail some degree of role conflict.

Work-life balance policies (WLBP) generally refer to any benefit, working conditions, or personnel policy which results in decrease of work-family conflicts among employed individuals (Glass and Fujimoto 1995). Poelmans, Kalliath and Brough (2008) advocates work-life balance policies as organization policies, which aim to help workers to achieve balance between their work demands and family/personal life demands.

Work-life balance issues (WLBI) is often referred to a form of inter-role conflict in which the role pressures from the work and family domains are mutually incompatible in some respect (Greenhaus and Beutell, 1985). Greenhaus and Powell (2006) explains work-life balance issues in terms of two main aspects which are linked with work and life balance; firstly the lack of time and scheduling conflicts, and secondly the feeling of work overloads or stressed by the pressures of multiple roles.

Work-family Conflict (WFC) is commonly defines as ‘a form of inter-role conflict in which the role pressures from the work and family domains are mutually incompatible in some respect’ (Greenhaus and Beutell 1985). Poelmans, Kalliath and Brough (2008) supported that an individual experiences work-family conflict
when time spent participating in work activities inhibits the fulfillment of obligations and responsibilities in the family sphere.

Family-work Conflict (FWC) occurs when personal or family interferes with employment (Glass and Estes, 2007). In other words, it implies that time spent participating in family activities inhibits the fulfillment of obligations and responsibilities in the work sphere (Poelmans, Kalliath and Brough, 2008).

Employees’ satisfaction (ES) describes whether workers are contented and are able to fulfill their desires and needs at work (Spector, 1997). According to Michel and Clark (2009) employees’ satisfaction may be redefined based on elements of satisfactions and important elements are employees’ satisfaction from job and relationships.

Job Satisfaction (JS) defined in terms of individuals’ positive emotional reactions and perception towards their job (Dixon and Sagas, 2007). Studies examines job satisfaction as a combination of affective reactions to the differential perception of what an employee’s wants from his employer compared to what they actually receive from them (Karatepe and Kilic, 2007).

Life Satisfaction (LS) is defined life satisfaction as subjective evaluation of one’s life as whole or certain particular domain of life (Diener, Emmons, Larson and Griffin, 1985). The life satisfaction is viewed in terms of relationship among family members and generally considered as an essential reason for individual psychological well-being (Helliwell, 2003).

1.9 Thesis Layout

The study was organized through five chapters. The forthcoming chapters are as follows
Chapter 2 is the Literature Review; this chapter covers detail background of Oman and illustrates related studies on work-life balance policies, work-life balance issues and employees' satisfaction.

Chapter 3 is the Research Methodology; this chapter provides the research setting. It explains the research methodology used for this study and provides details on the nature of research design, research instrument and techniques used in sampling as well as reliability and validity of measurement.

Chapter 4 is the Presentation, Analysis and Interpretation of Data; this chapter presents the results from data collected and provides analysis and interpretation of data as well as the empirical testing of hypotheses along with discussions on the integrated model of this study.

Chapter 5 is the Summary of Findings, Implications, Limitations and Future Study; this chapter provides summary of the findings drawn from quantitative and qualitative data along with the implications drawn and the contributions of this study. Further covers, the limitations and suggestions for future research.
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