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MEASURING WORK-LIFE BALANCE AMONG MARRIED WOMEN IT PROFESSIONALS, SCHOOL TEACHERS AND SELF-EMPLOYED

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Abstract *Work-life balance (WLB) is very imperative for all married women IT employees, school teachers and self-employed. Hence, this study deals with the WLB of married women employees of these sectors with 220 samples from Chennai. Factors namely Workload and responsibilities, Work Environment, Family dependents, Feelings about work, Absence from the job, Work-Family conflict and Family-Work conflict are the predictors of WLB in this study and WLB is the central variable of the study. Job satisfaction and Labor Turnover Intentions are the outcomes of WLB according to this study. One-way ANOVA, Pearson Correlation and Structural Equation Modelling (SEM) are the statistical tools used for data analysis. It has been discovered that Feelings about Work (FAW) is the most influencing factor of WLB and there is a significant difference between job description and the variables affecting WLB except for Absence from work variable. Besides, it is also identified that there is no significant difference among job descriptions with that of job satisfaction and Attrition. It has also been discovered that WLB is significantly correlated with labor turnover intentions at .197 coefficients (5%) and negatively with Attrition at .039. As per the SEM Model, Family Work Conflict influences the WLB at .68 coefficients and in turn, job satisfaction is improved by WLB at .70 coefficients for Model-I and .56 coefficients for Model-II. As a result, the job satisfaction affects the labor turnover intentions/quitting of self-employment at .75 coefficients each for Model-I and Model-II. Hence, the reduced working hours, shared workload, revised salary slabs, and better infrastructure end up in peaceful WLB and job satisfaction.*

Keywords: *Work-Life Balance, Workload, and Responsibilities, Feelings About Work, Absence from Work, Work-Family Conflict, Family-Work Conflict, Work Environment, Family Dependents, Job Satisfaction, Labor Turnover Intentions*

INTRODUCTION

Work-Life Balance (WLB) is crucial for every working employee as it deals with managing their work as well as the family-based demands. In research aspects, it could be stated that WLB depends upon a person's answer towards the statement "I could manage the demands of my work, family and personal life easily". So, for instance, if such respondent tends to agree on the statement, it could be easily inferred that the interviewee has a better WLB; similarly, if he disagrees the statement, it could be better understood that there would be a reduced WLB. If the respondent has a neutral opinion towards the statement, it could be better highlighted that there is neither low nor higher levels of the WLB. From this, it could be understood that the WLB level varies among every working individuals. Henceforth, to address these changing levels of WLB among workers, the present study is conducted.

The WLB is equally important to both men and women workers, but it is considered to be even more significant for the women employees. It is because, the women employees normally have to play more roles compared to that of the men and such roles include the role of a worker and various other roles in the family namely as a spouse, as a daughter, as a mother and alike. Hence, this shows that studying about the WLB among women employees becomes quite compulsory. Therefore, it could be highlighted that the present study tends to offer a better solution to the research statement, i.e., "I could easily handle all my multiple roles" and the responses ranging from agree to disagree among the respondents' shows their level of WLB.

To measure the WLB among women employees engaged in different sectors, the study has adopted the women working in IT, in schools as teachers and those who are self-employed. The employees from three distinct and different settings have been considered as the sample settings for this research study mainly to analyze their WLB based upon the unique features

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that each work settings possess. For instance, considering the working hours of different settings, in IT, the employees could easily manage their WLB by the presence of flexi-time and work from home options; secondly taking into account, the school teachers, they can easily maintain their WLB through meeting the demands of different domains by working in traditional 8 hours job, i.e., from 9.00 AM to 5.00 PM; and lastly, the self-employed women can easily manage the needs of the different aspects of life as and when required as they have no stipulated time for performing their work. In this case, the research statements for addressing the relationship between the working hours and the different settings are "Through the presence of flexi-time and work from home options I could easily meet all my demands on time" for IT employees; "By performing traditional 8 hours job, I have a better WLB" for school teachers; and lastly, "Absence of stipulated time in the self-employment setting, I can achieve the stable WLB easily" for self-employed women. So, it is very clear that the different settings are identified for the study mainly due to the existence of the distinctive traits of such settings that influence the WLB of the workers employed in such a domain.

Several studies have been conducted on the WLB and its allied factors among women employees working in settings that are considered for the study. Firstly, considering the IT sector into account, the research works of Maran, K. et al. (2014) focuses on the WLB of IT employees working in Middle East Countries and the results of such study confirmed that burnout among the workers leads to the work dissatisfaction, attrition and alike. In a study conducted by Mohan, N. et al. (2011), it has been found that the Flexi work arrangement in the banking employees helps in managing the WLB. Doble, N. & Supriya M. V. (2010), in their research, highlighted the gender differences in the WLB and the results of the study had shown that the professional atmosphere improves the WLB of the employees.

On the other hand, in the school teachers' setting, it has been discovered that the researches of Uddin, M. R. et al. (2013) conducted a study to examine the WLB among the female teachers employed in various private educational institutions located in Bangladesh. The study found that the respondents have moderate levels of the WLB and it could be enhanced by flexible working hours, job sharing and alike. In the research work of Mohanty S. S. (2014), the authors studied the WLB among women school teachers in Mumbai and suggested that there is a necessity for framing and upgrading the policies and regulations to have a better WLB. Anuradha and Mirnalini Pandey (2015) conducted a research study to identify the WLB practices in Public Sector Undertakings (PSU) in India. The findings of the study showed that the WLB is the vital factor responsible for organizational performance.

Similar to the both IT and School teachers setting, the WLB of the employees indulged in the self-employed setting is also being analyzed by the researchers and authors. In this section, the researches focusing on entrepreneurs have also been discussed briefly. Hiroyuki Okamuro & Kenta Ikeuchi (2012) found that self-employed women workers are earning lower levels of incomes compared to their male competitors. The research work of Sumaira Rehman and Muhammad Azam Roomi (2012) discovered that factors such as the absence of sufficient time, gender bias and sociocultural norms are the major challenges faced by the women entrepreneurs in maintaining the WLB.

Since all the above-mentioned studies focus only on examining the WLB of employees working in only one setting, there is a need for assessing the WLB of the employees engaged in such three different settings under a single study that is in the form of a comparative study. Henceforth, to fulfill such a potential gap in the research, the present study has been undertaken.

BRIEF REVIEW OF LITERATURE

Allyson K. Mcelwain & Karen Korabik (2005) in their research paper titled "An Examination of Gender Differences in Work-Family Conflict" have identified that there is a significant difference between the gender and FIW among the employees working at various organizations in Canada. Sahana Maiya & M. M. Bagli (2014) in the paper titled "An Empirical Investigation on Work-Life Balance among Working Mothers: Emerging HRM Interventions" concluded that there are better levels of correlations that exist between the challenges faced by the working women in maintaining the WLB and the strategies adopted for having such a WLB.

Hajar Namayandeh et al. (2010) in their research article entitled "The Influences of work support and family support on Work-Family Conflict (WFC) Among Married Female Nurses in Shiraz-Iran" identified that there is an absence of significant association between the co-workers' support and the work-family conflict. S. Padma & M. Sudhir Reddy (2013) in their study titled "Impact of Child Care Responsibility on Work-Life Balance (WLB) of School Teachers" inferred that there is no significant relationship between age and number of dependents and that of the WLB of the school teachers. Claudia Beeny et al. (2005) in their paper titled "Personal and Professional Balance among Senior Student Affairs Officers: Gender Differences in Approaches and Expectations" clearly stated that flexi-time is responsible for maintaining the better WLB among Senior Student Affairs Officers.

N. Mohan et al. (2010) in their research work entitled "Work-Life Balance through Flexi Work Arrangements: Empirical

study on Bank employees" revealed that the Flexi-time feature helps improve the WLB among the bank employees. Tammy D. Allen, et al. (2000) in their research study titled "Consequences Associated With Work-to-Family Conflict: A Review and Agenda for Future Research" revealed that there is a strong and a significant relationship that exists between the work-family conflict and professional stress.

Sunita Malhotra & Sapna Sachdeva (2005) through their research article titled "Social Roles and Role Conflict: An Interprofessional Study among Women" revealed that the employees working with greater levels of observed recognitions experience lesser conflict compared to the workers employed in lesser levels of perceived recognitions. Wendy C. Marcinkus et al. (2006) in their research study "The relationship of social support to the work-family balance and work outcomes of midlife women" identified that the WLB partially moderated the association between the social support and professional outcomes. Michael R. Frone et al. (1992) in their research study titled "Antecedents and Outcomes of Work-Family Conflict: Testing a Model of the Work-Family Interference" stated that there are an inverse and negative relationship between the work-to-family conflict and the family-to-work conflict.

Kristy Lee McLellan & Koos Uys (2009) in their research study titled "Balancing Dual Roles in Self-Employed Women: An Exploratory Study" have clearly stated that the factors such as effective decision-making in advance, structuring of the responsibilities and spending of quality time with the family are the factors that are very much helpful in the work-family management. Madeline E. Heilman & Julie J. Chan (2003) in their research study "Entrepreneurship as a solution: The allure of self-employment for women and minorities" stated that the factors such as absence of fair and equal remunerations, not getting placed in the right type of job and alike are responsible for the movement of the women employees from the work setting to the business setting. Margo Hilbrecht & Donna S. Lero (2014) revealed that the self-employment has positively influenced the WLB of the employees.

RESEARCH GAP

There are many studies conducted on the WLB of IT women employees (Pandu et al., 2013; Tewathia N., 2014) with variables like WFC, Career progression, Job demands, and FWC. On the other hand, there are several types of research conducted by authors namely Maeran R. et al. (2013) & Irfan A. et al. (2015) along with the constructs such as job roles and attitudes, job satisfaction and attrition. Lawter L-. et al. (2016); Budig-, (2006); Shelton L. M.-, (2006) studied the impact of gender, career aspirations and multiple roles on WLB of self-employed women. There is no comparative investigation done with the WLB of women employees working in IT setting, school teaching setting and self-employed setting with factors including demographic features, workload and responsibilities (WLR), work environment (WE), feelings about work (FAW), family dependents (FD), absence from work (AFW), work-family conflict (WFC), family-work conflict (FWC), work-life balance (WLB), job satisfaction (JS) and attrition/ Labor Turnover Intentions (LTI). So, this study has been undertaken to learn the WLB of married women employees of IT, School Teaching and Self-Employed settings in light of the above-mentioned factors.

Since all the women belong to a similar type of traditional Indian family, their field of career has been different. So, they may have variances on their level of WLB and the issues about their work-family imbalance. Bearing the importance of this idea, this research has been done to identify those issues which are instrumental in causing work-life imbalance among IT, schools and self-employed married women respondents.

OBJECTIVES OF THE STUDY

Considering the relevance, scope and importance of the rationality and the research gap identified for the study, the exclusive objective for this research is to discover the connection between WLR, WE, FAW, FD, AFW, WFC, FWC, JS and LTI on the WLB of the respondents and sort out the highly influencing factor responsible for higher and more positive level of WLB among the married women employees of IT, school and self-employed setting. This could be made possible through a statistical analysis. In addition to these, to confirm the proposed relationship amid the study factors, a model has been developed through Structural Equation Modelling Technique.

HYPOTHESES FOR THE STUDY

Based on the above-mentioned objectives of the study, the following hypotheses were framed:

H1: There is no significant difference among job description concerning factors taken for the study.

H2: WLB has a positive relationship with Job Satisfaction.

H3: The LTI and the WLB are positively correlated with each other.

H4: There is a good fit for the Model-I.

H5: There is a good fit for the Model-II.

RESEARCH METHODOLOGY

Sample Region

Chennai is considered a sample region for the study. Chennai has been taken as the sample city mainly because it is one of the four major metro cities operating in our country. Chennai is located in the southern part of the Indian sub-continent. Being a metro, there is an existence of numerous numbers of industries belonging to the various sectors. In such a workforce, there is a presence of workers belonging to the different regions of the country as well as around the world. So, a better cultural heritage has been prevailing in the city. Henceforth, Chennai is selected as a sample city for the study mainly due to the presence of a wide range of industries and the workforces with a better cultural heritage.

Sample Setting

The women employees working in IT sectors, in schools as teachers and those in the self-employment setting are selected as the sample settings for the study. Compared to other industries, industries such as IT and schools exist in the study area. On the other hand, the city has also a wide range of self-employed workers performing different self-employed activities. Such self-employment has also been undertaken by many workers mainly due to the presence of freedom, more income and availability of freedom.

Sampling Methods

The study adopted the simple random sampling method of data collection. A simple random sampling technique is adopted when the actual size of the target population has been identified. Once, the target population is identified, under this method of sampling technique, there are chances of selecting every member of the population as the samples for the study. It is because, as the name itself suggests, in this study, the samples are selected in a randomized manner from the population.

As the study has adopted the simple random sampling technique, it becomes quite essential to identify the total population. According to the 2011 Census, 78,161 women employees are working in the IT sector in Chennai city. Similarly, as per the report of the National University of Educational Planning and Administration, New Delhi, during the academic year 2016-17 AY, there are 30,729 women school teachers working in 1485 schools of the Chennai district. As indicated by Sixth Economic Census, 2012, the women entrepreneurs in Tamil Nadu account for 13.5% of total women-run businesses in India which amounts up to 10,95,283 business setups run by women in Tamil Nadu.

Sampling Materials

Data for the study have been collected through a structured and self-administered questionnaire. The questionnaire has been designed in four parts. The first section deals with demographic profile consisting of six personal variables while the second part includes the factors influencing the WLB with over seven influencing factors and the third section deals with the central theme of the study i.e., the WLB. The last section deals with the outcomes of WLB of over two resulting constructs. All items in the questionnaire are measured on a five-point scale.

Eligibility Conditions for Sample Selection

The data have been collected only from those women workers who are aged between 25 and 50 years of age and are married. They should have been living with their spouse for a period of more than 3 years and above. The women respondent should be working in their present occupation for a minimum of 1 year. They should have at least a minimum of one dependent child at the school-going age.

Sample Size

The total sample size of the study has amounted to 220 married women employees working in Chennai and they include 69 employees from the IT sector, 104 respondents from school teacher setting and the remaining 47 interviewees from the self-employment setting.

Factors Considered for the Study

The factors considered for the study could be categorized under four major heads and they are demographic factors, factors influencing WLB, WLB and resulting factors, i.e., outcomes of WLB. Thus, the demographic factors consist of the factors such as age group, job description, work experience, weekly working hours, monthly income of the workers and their family monthly income. The factors influencing WLB include the constructs such as workload and responsibilities, work environment, work-family conflict, family-work conflict, absence from work, feelings about job and family dependents. Then, the WLB is considered as the central variable for the study and the outcomes of WLB end up in the two constructs namely job satisfaction and labor turnover intentions/quitting of self-employment.

Analyzing the Data

Data for the study have been analyzed through the statistical tools such as the Descriptives like Means and Standard Deviations for identifying the most driving factor of the WLB. One-way Anova is used for assessing the relationship

among the job description and the study factors. Then, the Pearson correlation has been utilized for identifying the association among the influencing factors and WLB with that of the outcomes of WLB such as job satisfaction and labour turnover intentions/quitting of self-employment. Structural equation modeling (SEM) is a multivariate analysis technique used for measuring the effect of the factors affecting the WLB (independent factors) on factors such as the WLB, JS, and LTI/quitting of self-employment (dependent factors).

LIMITATIONS OF THE STUDY

The study, compared to other comparative studies of the WLB, has its limitations. Since the sample size of the study is limited to 220 respondents and the sample region is restricted within the Chennai area along with certain eligibility conditions, the study would provide the following results. But, if they are extended and changed there are more probabilities of getting different outcomes.

CONCEPTUALIZATION OF THE STUDY

Constructs taken for the study have been given below in the flow chart (Fig. 1) as follows. The variables of the study were briefly classified as:

- Personal traits of the respondents,
- Predictors of WLB,
- WLB and
- Outcomes of WLB.

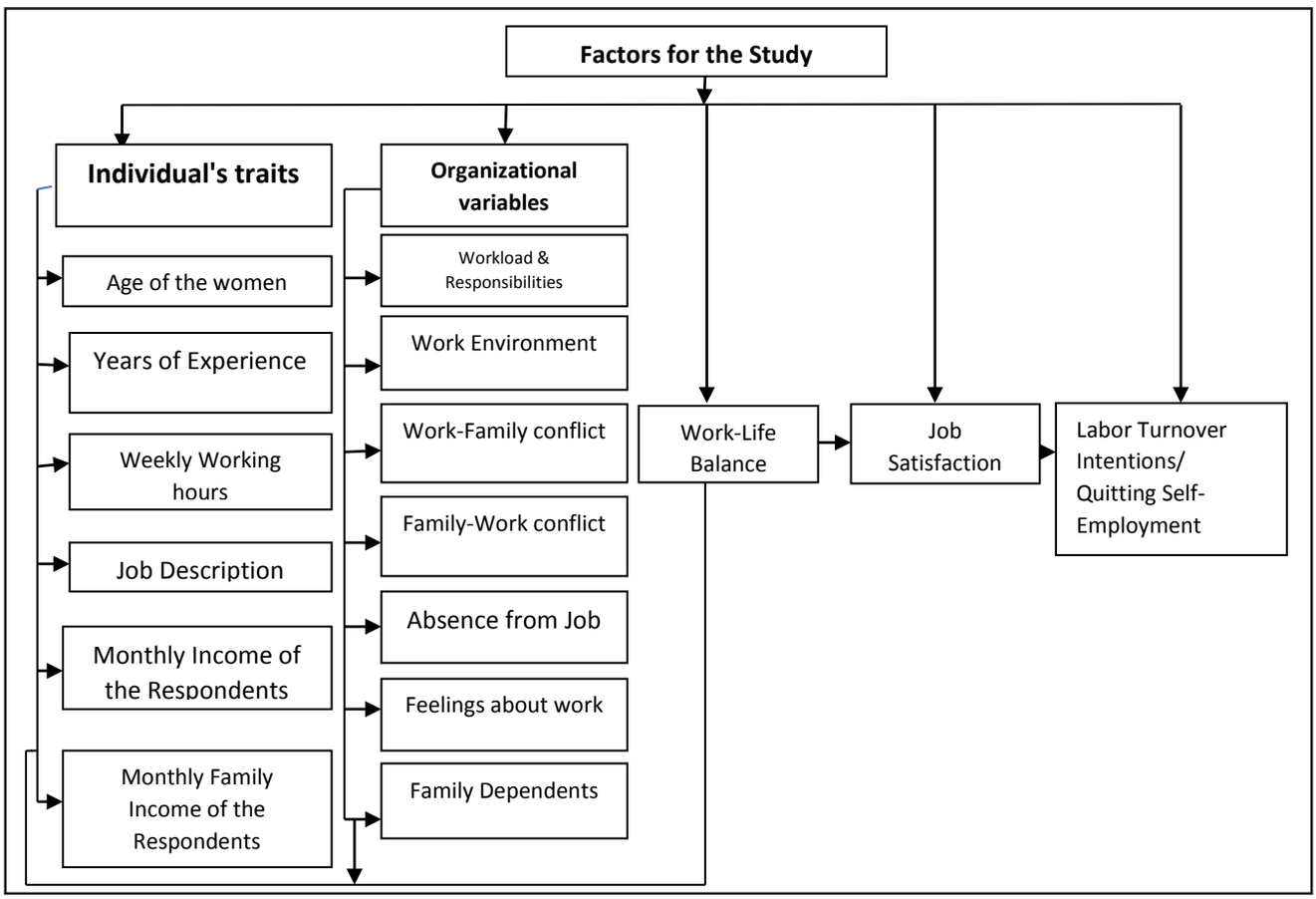

Fig. 1: Conceptual Framework of Factors Taken for the Study

Defining WLB

WLB can be said as the management of the demands of both the personal and professional life. There is no exact definition for WLB. Every author and researcher who is working on the concept of WLB has framed a definition for the WLB based on the outcomes of their research work and a few among them are as follows. Clark (2000) defined WLB as the perceptions that the working professionals possess concerning that of their various roles which are combined and lowered through the reduced conflict level. Greenhaus et al. (2003), & Padma. S. et al. (2013) in their research studies has defined WLB as the satisfaction level an individual receives from performing his/her several roles.

An Coppens (2007) described the WLB as the satisfaction a person receives from performing his job and money (income) a person gets from his job.

Constructs Influencing WLB

Apart from the demographic profile which affects the WLB of the employees, some other organizational factors also predict the work-family equilibrium level of the employees as follows:

- *Workload and Responsibilities (WLR)*

The work-related tasks that were assigned to the workers in the normal course of their work and the responsibilities attached to such work are termed as the workload and responsibilities. This workload, if measured in quantity, is known as the quantitative workload and if the workload is identified through an individual's work performance it refers to as qualitative workload. Excessive workload ends up in the poor WLB level (James, 2003; Petare P. A., 2013).

- *Work Environment (WE)*

Surroundings or the conditions under which a person works are known as the work environment. Factors like peer support, organizational associations, organizational support, and policies were collectively called a work environment. The conducive work atmosphere makes the employees have a strong WLB (Rajesh K. Y. et al., 2014; Vijayakumar et al., 2015; Sundaram. M. et al., 2012).

- *Work-Family Conflict (WFC)*

A dispute which results due to the meddling of work demands on a family is known as the work-family conflict. Such conflicts arise mainly because of factors like work heaviness, frequent travels on the job, occupation strain and extended work hours. Work-family interface causes work-family conflict (Greenhaus et al., 1985). This conflict lessens the WLB of the employees (Reddy N. K. et al., 2010; Pleck et al., 1980).

- *Family-Work Conflict (FWC)*

The clash that arises as a result of the interference of the family requirements over the profession is known as the family-work conflict, i.e., due to the family-work interface. Lack of family support, the number of dependents and the fulfillment of their demands cause such conflict (Hall et al., 1994). High levels of family work conflict results in the work life imbalance of the respondents (Maria C. W. Peeters et al., 2005).

- *Absence from the Job (AFJ)*

Absence from job refers to those organizational policies which allow the workers to take leave from the job as and when required. Employees take such time off to fulfill their personal and family demands, and for even relaxation. This absence from a job helps the employees in improving their WLB (Pandu et al., 2013).

- *Feelings About Work (FAW)*

This variable speaks about the employees' feelings about their work. These feelings can be both positive and negative towards work. Positive feelings about work make the employees work hard and, as a result, their WLB level increases (Verena C. Hann et al., 2013).

- *Family Dependents (FD)*

Family dependents take about those family members who rely upon the income earners for their livelihood. Parents, children, and spouses are the major dependents in a family. Several family dependents lead to a high level of demands and automatically the WLB of the workers reduces (Grandey A. A., 2001).

Outcomes of WLB

This study also includes the outcomes of the WLB of the employees of an organization in addition to the factors influencing WLB namely job satisfaction and attrition.

- *Job Satisfaction (JS)*

The satisfaction level a person receives from performing his job is known as job satisfaction. Generally, job satisfaction is the result of proper WLB; conversely, job dissatisfaction is the result of work-life imbalance.

- *Attrition/Labor Turnover Intentions (LTI)*

LTI refers to the employees' ideas to quit their job. This LTI of the employees is caused mainly because of the work-life imbalance and job dissatisfaction. Labor turnover is also known as Attrition. In the case of self-employment, the employees' idea to shut down their business settings is known as the quitting of self-employment.

DATA ANALYSIS

Reliability and Validity Studies

To check the validity of the instrument, i.e., the questionnaire bearing 59 items, reliability tests were conducted among 50 cases. 0.8217 values are the alpha reliability coefficients and as it lies between the ranges, i.e., within 0.9-0.8, it is said to be acceptable. Hence, it is discovered that the questionnaire is considered to be highly valid and it is reliable for further analysis.

Table 1: Frequency Distribution Among Personal Traits of the Respondents

Demographic Variables	Percentage
Job Description	
IT Employees	31.4
School Teachers	47.3
Self-Employed	21.4
Total	100
Age Group	
25-40 years	73.18
41-50 years	26.82
Total	100.00
Experience	
1-7 years	31.82
Above 7-13 years	34.55
Above 13 years	33.63
Total	100.00
Weekly Working Hours	
0-39 hours	17.27
40-59 hours	67.73
60 hours and above	15.00
Total	100.00
Individual's Monthly Income	
Upto Rs. 30,000	51.36
Above Rs. 30,000	48.64
Total	100.00
Monthly Family Income	
Upto Rs. 80,000	59.09
Above Rs. 80,000	40.91
Total	100.00

Source: Primary Data

Table 1 projects the frequency distribution of job description, age, experience, working hours, monthly income and monthly family income of the respondents. Considering the job description of the interviewees, 69 (31.4%) women were IT employees and 104 (47.3%) of the employees are school teachers. Considering the age groups of the workers, the majority of them are within the age group of 25–40 years. As far as the work experience of the employees is concerned, the major group falls in the experience range within above 7 years to 13 years. Taking into account, the weekly working hours of the employees, the major groups of workers are being worked for 40–59 hours in a week, the majority groups of the employees are earning a monthly income of up to Rs. 30,000. If the monthly family income of the workers is considered, the major group of employees is earning income up to Rs. 80,000 per month.

Descriptive Statistics on Factors Taken for Study

According to the study, the constructs considered for the study were as follows. They were analyzed using Mean and Standard deviation.

Table 2: Means of Factors Taken for Study

Variables for the Study	Mean
Workload and Responsibilities	16.33
Work Environment	16.09
Feelings About Work	20.36
Family Dependents	13.00
Absence from Job	13.64
Work-Family Conflict	16.46
Family-Work Conflict	16.66
WLB	33.94
Job Satisfaction	28.15
Labor Turnover Intentions	20.94

Source: Primary Data

Table 2 and the Column graph display the mean score of all the factors considered for the study. As per the above analysis, it is clear that the WLB variable is having the 33.94 highest mean scores, followed by JS with a 28.15 mean score and thirdly by LTI with 20.94 means value. Then, FAW has a mean of 20.36, FWC 16.66 and WFC 16.46. WLR has a mean score of 16.33, WE 16.09, AFW 13.64 and family dependents 13.

From the above analyses, it is very clear that FAW is the highest influencing factor of WLB as it has a high mean score of 16.66 then all other factors affecting WLB in the study. This is due to the respondent's positive attitude and interest in their job. As soon as the WLB is increased, it, in turn, raises the JS of the women respondents to 28.15, followed by it the LTI reduces along with a mean of 20.94.

Table 3: Mean and Standard Deviation of IT Techies, School Teachers, and Self-Employed Women

Factors	IT Employees		School Teachers		Self-Employed	
	Mean	S.D	Mean	S.D	Mean	S.D
WLR	15.45	3.72	16.45	3.43	17.34	3.24
WE	14.58	3.20	16.21	3.74	18.02	3.01
FAW	19.91	4.23	19.98	3.62	21.87	3.15
FD	13.04	4.59	12.25	3.99	14.62	3.86
AFW	14.06	3.44	13.32	2.94	13.74	2.84
WFC	16.78	4.10	15.77	3.11	17.51	2.87
FWC	16.33	4.28	16.14	3.49	18.30	3.07
WLB	31.35	4.99	34.12	4.82	37.34	4.61
JS	27.86	5.38	28.05	4.46	28.83	4.08
LTI	21.22	8.58	20.38	8.28	21.74	7.79

Source: Primary Data

Table 3 clearly explains the recurrently reported variables by a majority of IT, School teachers and self-employed women employees. As far as the IT setting is concerned, WLB is the highly reported variable with a mean score of 31.35 among the entire factors taken for the study. Regarding the constructs inducing WLB, FAW is the most influencing as it has a mean score of 19.91, followed by WFC which has a high mean of 16.78, then by FWC with a mean of 16.33 and then by WLR with a mean of 15.45. 14.58 is the mean score for WE, AFW is having a mean of 14.06 and lastly, FD has a mean of 13.04. Considering the outcomes of WLB, JS has a high mean value with 27.86 and LTI at 21.22 mean.

Considering the school teachers' setting, WLB has a high mean of 34.12 among the total variables of the study. As far as predictors of WLB are considered, FAW is the frequently affecting factor of WLB with a mean of 19.98, followed by it, WLR has a mean value of 16.45, WE with 16.21 and FWC at 16.14. WFC is having a high mean score of 15.77, AFJ 13.32 and AFW 13.32. Regarding the results of WLB, JS is having a high mean value of 28.05 and LTI holds 20.38 mean value.

Speaking about the self-employed women, out of all the constructs considered for the study, WLB is having a high mean score of 37.34. Taking into account the influencers of WLB, FAW has a high mean score of 21.87, followed by FWC with a mean of 18.30, WE with a mean of 18.02 and WFC at a mean rate of 18.02. WFC has a high mean of 17.51, WLR with a mean of 17.34 and AFW with a mean of 13.74. As far as the outcome variables of WLB are considered, JS is having 28.83 mean and LTI is having 21.74 mean values.

In each setting, WLB is the frequently reported factor by all IT Techies, School Teachers, and Self-employed women and it is mainly influenced by the FAW variable of the women employees. This analysis also shows that JS is highly influenced by WLB than LTI.

Table 4: ANOVA for Significant Difference Among Job Description of the Respondents and Factors Taken for the Study

Factors Considered for the Study	Job Description			F-Value	P-Value
	IT Techies	School Teachers	Self-Employed		
WLB	31.35^{a}	34.12^{b}	37.34^{c}	21.634	.000**
WLR	15.45^{a}	16.45^{ab}	17.34^{c}	4.243	.016*
WE	14.58^{a}	16.21^{b}	18.02^{c}	14.192	.000**
FAW	19.91^{a}	19.98^{a}	21.87^{b}	4.884	.008**
FD	13.04^{a}	12.25^{a}	14.62^{b}	5.233	.006**
AFW	14.06^{a}	13.32^{a}	13.74^{a}	1.228	.295
WFC	16.78^{ab}	15.77^{a}	17.51^{b}	4.676	.010**
FWC	16.33^{a}	16.14^{a}	18.30^{b}	5.962	.003**
Overall WLB	141.51^{a}	144.24^{b}	158.74^{c}	18.233	.000**
JS	27.86^{a}	28.05^{a}	28.83^{a}	.653	.522
LTI	21.22^{a}	20.38^{a}	21.74^{a}	.495	.610

Source: Primary Data

Note: 1. ** denotes significant at 1% level.

2. * denotes significant at 5% level.

3. Various alphabets among job description of the women respondents denote significant at 5% level using Duncan Multiple Range Test.

H1: There is no significant difference among job descriptions concerning factors taken for the study.

Through the Table 4, considering the factors affecting WLB and Job description of the respondents, as the p-value of overall WLB is .000 which is less than .001, thus the null hypothesis is rejected at a 1% level. Hence, it is discovered that there is a significant difference among job descriptions concerning the WLB, WLR, WE, FAW, FD, WFC and FWC except for AFW. This is because AFW is insignificant as its p-value is .295. Based on the Duncan Multiple Range Test (DMRT), there is a significant difference among IT Employees, School Teachers and Self-Employed in overall WLB at a 5% significance level. This is because of the WLB of the women respondents changes from individual to individual depending upon their career field.

Taking into account the outcomes of WLB, the p-value of JS is .522 which is higher than .001 and .005 the null hypothesis is accepted at both 1 and 5% levels, respectively. Therefore, it is concluded that there is no significant difference between the job description and the JS of the respondents. Based on DMRT, there is no significant association among IT Employees, School Teachers and Self-Employed in JS at a 5% significance level.

Considering the LTI, its p-value is .610, i.e., it is not less than that of .001 and .005, the null hypothesis is accepted at both 1 and 5% levels, respectively. Henceforth, it could be summed up that there is no significant difference between job description and LTI of the women employees. Depending upon DMRT, there is no significant affiliation among IT, school teachers and self-employed in LTI at a 5% significance level.

Table 5: Pearson Correlation Coefficient Analysis Among Factors Affecting WLB, WLB, and Outcomes of WLB

Factors Affecting WLB		Job Satisfaction	Labor Turnover Intentions
Workload and Responsibilities	Pearson Correlation	.230**	-.189**
Work Environment	Pearson Correlation	.379**	-.278**
Feelings About Work	Pearson Correlation	.370**	-.254**
Family Dependents	Pearson Correlation	.192**	-.023
Absence from Work	Pearson Correlation	.235**	-.137*
Work-Family Conflict	Pearson Correlation	.236**	-.103
Family Work Conflict	Pearson Correlation	.119	.082
WLB	Pearson Correlation	.165*	-.039

Source: Primary Data

** denotes significant at 1% level.

* denotes significant at 5% level.

Table 5 clearly explains the correlation coefficient among factors affecting WLB and WLB with that of JS and LTI. WLR and JS are correlated at .230 coefficients at a 1% level of significance. .379 is the correlation coefficient for WE and JS relationships at a 1% significance level. FAW has a correlation coefficient of .370 for JS at 1% significant level. FD has a .192 correlation coefficient with JS at a 1% significance level and AFW is related to JS at .235 coefficients, which are significant at a 1% level. WFC is positively correlated with JS at .236 at a 1% significance level. FWC is associated with JS .119 correlation coefficient and it is significant at a 1% level.

H2: WLB has a positive relationship with JS.

WLB and JS are positively related to each other at .165 correlation coefficient and it is significant at a 5% level. Hence, the hypothesis is accepted and it is concluded that WLB has a positive relationship with JS.

WLR and LTI are correlated with each other at -.189 coefficients at 1% significant level. WE are affiliated with LTI at -.278 correlation coefficient and it is significant at a 1% level. -.254 is the correlation coefficient for the FAW and LTI association at a 1% level of significance. FD has a correlation coefficient of -.023 with LTI and it is insignificant both at 1 and 5% levels. AFW and LTI are correlated with LTI at -.137 and these are significant at a 1% level. WFC and LTI are correlated at -.103 coefficients and these are not significant at 5 and 1% levels. FWC and LTI are related to one another at .082 correlation coefficients and these are insignificant at 5 and 1% levels.

H3: LTI and WLB are positively related to one another.

WLB and LTI are positively correlated with each other at -.039 and since its p-value .560 is not less than the .001 and .005, the hypothesis is rejected. Henceforth, it is concluded that there is no positive relationship exists between LTI and WLB of the women respondents.

Structural Equation Modelling Among IT Employees, School Teachers and Self-Employed

Structural Equation Modelling (SEM) is a technique used for establishing the association between the unobserved and observed variables of the study. It is a multivariate analysis technique. The main object of the SEM technique is to examine that the collected and composed data fit the perceived model. Analysis of Co-Variance Modelling and Casual Modelling are other names for the SEM technique. For easier understanding and better results, the two different SEM models are framed with the observed constructs like workload and responsibilities, work environment, feelings about work and family dependents covered under one set and with the variables namely work-family conflict, family-work conflict, and absence from work are covered under another set.

SEM Model – I

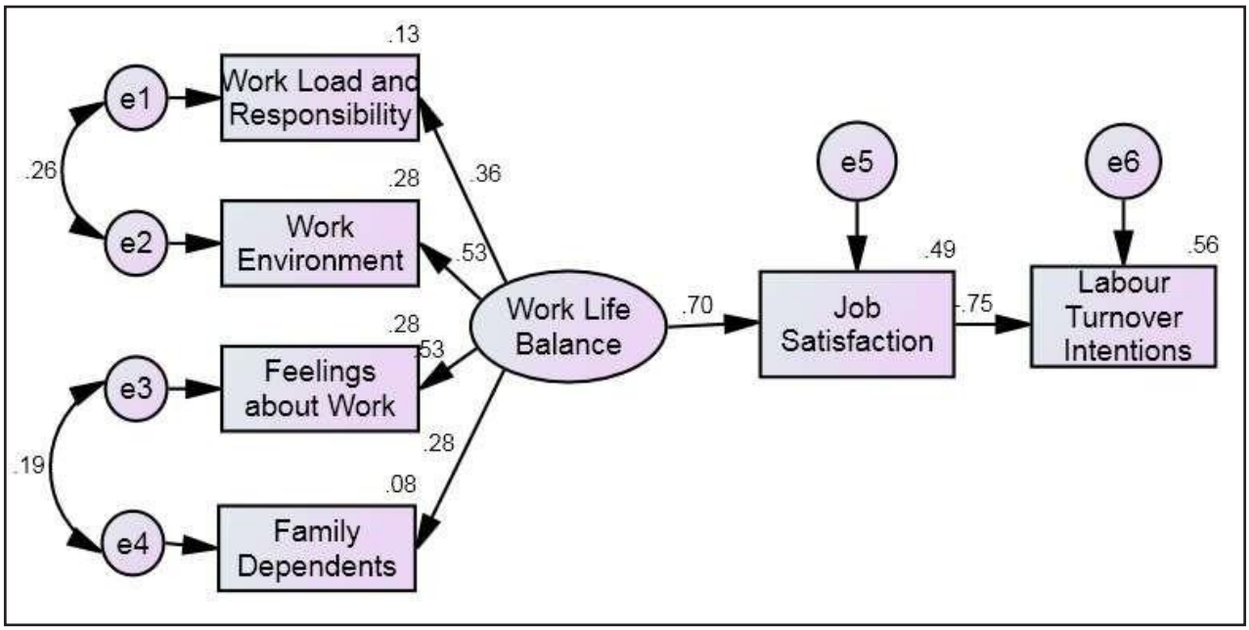

Fig. 2: Structural Equation Modelling (SEM-I) Based on Standardized Coefficient of WLB

The variables considered for this SEM model are as follows: Workload and responsibilities, work environment, feelings about work, family dependents, job satisfaction, and labor turnover intentions/quitting of self-employment are considered as the observed endogenous variables whereas the variables namely WLB, error term for workload and responsibilities, error term for work environment, error term for feelings about work, error term for family dependents, error term for job satisfaction and error term for labor turnover intentions/quitting of self-employment are the unobserved, exogenous variables.

SEM Model-II

The variables considered for this SEM model are as follows. Work-family conflict, family-work conflict, job satisfaction, and labor turnover intentions/quitting of self-employment are considered as the observed endogenous variables whereas the variables namely WLB, error term for workload and responsibilities, error term for work environment, error term for feelings about work, error term for family dependents, error term for job satisfaction and error term for labor turnover intentions/quitting of self-employment are the unobserved, exogenous variables.

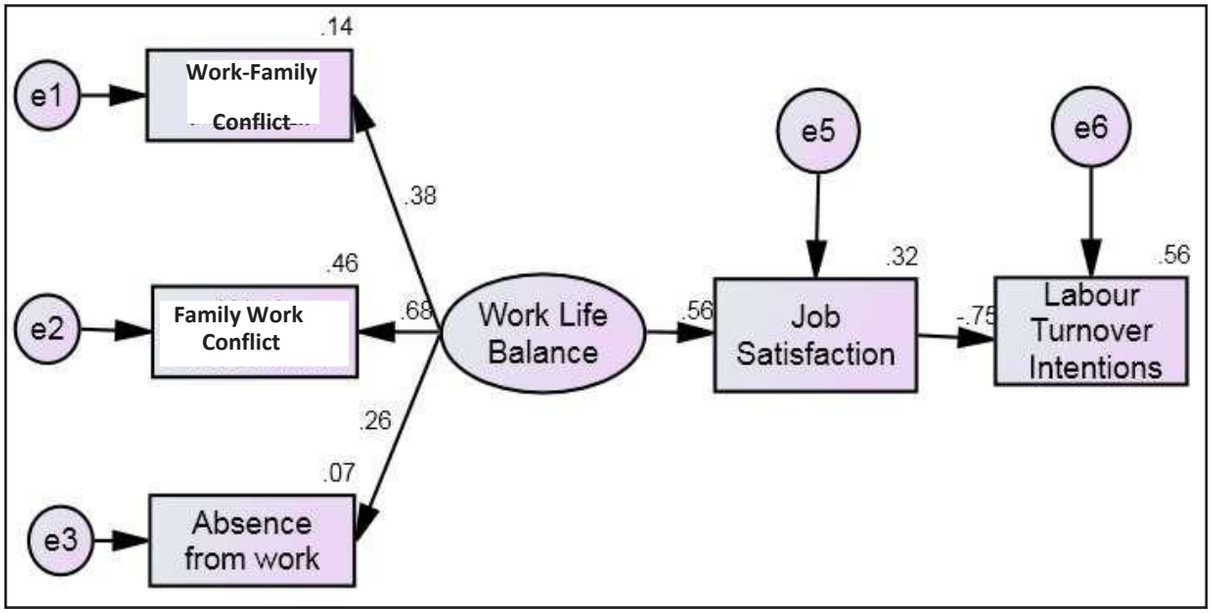

Fig. 3: Structural Equation Modelling (SEM-II) Based on Standardized Coefficient of WLB

In the above figure, the relationship among the study factors such as work-family conflict, family-work conflict and absence from work with that of the WLB has been described. In turn, such WLB affects the job satisfaction and with that of the labor turnover intentions are also presented in the above figure. The statistical explanation for the above-mentioned models is presented below Table 6.

Table 6: Constructs in Structural Equation Modelling Analysis

Variables			Unstandardized Coefficient (B)	S.E. of B	Standardized Co-efficient (Beta)	t value	P-value
WLB	←	Workload and Responsibilities	1.258	.310	.356	4.062	0.001**
WLB	←	Work Environment	1.919	.314	.529	6.115	0.001**
WLB	←	Feelings about Work	1.999	.326	.527	6.141	0.001**
WLB	←	Family Dependents	1.180	.371	.279	3.176	0.001**
WLB	←	Absence from Work	1.998	.458	.380	4.368	0.000**
WLB	←	Work-family Conflict	2.449	.395	.676	6.194	0.000**
WLB	←	Family Work Conflict	.792	.267	.257	2.969	0.003**
JS[1]	←	Work-Life Balance[1]	3.278[1]	.449[1]	.701[1]	7.302[1]	0.001**[1]
LTI/QSE[1]	←	Job Satisfaction[1]	-1.321[1]	.079[1]	-.750[1]	-16.790[1]	0.001**[1]
JS[2]	←	Work-Life Balance[2]	2.636[2]	.463[2]	.563[2]	5.688[2]	0.000**[2]
LTI/ QSE[2]	←	Job Satisfaction[2]	-1.321[2]	.079[2]	-.750[2]	-16.790[2]	0.000**[2]

Source: Primary Data

Note: [1] denotes results of the SEM model-I.

[2] denotes the results of the SEM model-II.

In Table 6, the term WLR has an unstandardized coefficient of 1.258 on WLB by keeping other factors constant. This construct describes that there is a positive impact, i.e., the WLB rises by 1.258 for every single unit decrease in the WLR. As the p-value, as .001 is less than 0.010, this WLR is highly significant on the WLB at a 1% level. We have an unstandardized coefficient of 1.919 on WLB by making other variables as constant. This factor clearly shows that there is an optimistic effect, i.e., WLB rises for every unit fall in the WE. Since the p-value, 0.001, the WE is having

highly significant relationship with that of the WLB at a 1% level. FAW has an unstandardized coefficient of 1.999 on WLB by holding other factors as constant and thus projecting that WLB rises for every per unit rise in the FAW. The p-value 0.001 is less than 0.010, which shows that there is a highly significant association with the WLB at a 1% level. The unstandardized coefficient of FD is 1.180 on WLB by keeping the other constructs as constant. This shows that the WLB rises by 1.180 for every single unit reduction in the FD and 0.001 p-values clearly describe the highly significant level of FD with the WLB at a 1% level.

AFJ has an unstandardized coefficient of 1.998 on WLB by holding other variables constant. This variable clearly shows that there is an optimistic association, i.e., WLB rises by 1.998 for every single unit increase in the AFJ. 0.000 p-value is highly significant with the WLB at a 1% level. WFC has an unstandardized coefficient of 2.449 on WLB by keeping other factors constant. WLB rises by 2.449 for every unit downfall in the WFC and as the p-value 0.000 is highly significant with WLB at a 1% level. FWC has an unstandardized coefficient of .792 on WLB by holding the other variables idle. WLB increases by .792 for every single unit downfall in the FWC and since the p-value 0.003 is highly significant with the WLB at a 1% level.

Considering the unstandardized coefficients of SEM Model-I, WLB has an unstandardized coefficient of 3.278 on JS by keeping the other factors constant. This shows that there is a positive effect, i.e., the WLB increases by 3.278 for every unit rise in the JS and as the p-value 0.001 is highly significant on WLB at a 1% level. JS has an unstandardized coefficient of -1.321, thus stating that the LTI/QSE falls by 1.321 for every unit rise in the JS. The p value of the relationship between LTI/QSE and JS is 0.001 and is highly significant at 1% level.

Taking into account the unstandardized coefficients of SEM Model-II, WLB has an unstandardized value of 2.636 on JS by holding other constructs as constant. This projects that there is an optimistic impact, i.e., the WLB improves by 2.636 for every unit increase in the JS and the 0.000 p-values are highly significant with the WLB at a 1% level. JS has an unstandardized coefficient of -1.321, an inverse association which projects that LTI/QSE falls by 1.321 for every unit rise in the JS. 0.000 p-value is highly significant with LTI/QSE with the JS at a 1% level.

Based on the standardized coefficients among the factors affecting the WLB, WFC highly influences the WLB at .676 coefficients, then by WE at .529 coefficients, by FAW at .527 coefficients, by AFW at .380 coefficients, by WLR at .356 coefficients, by FD at .279 coefficients, and by FWC at .257 coefficients. Taking into account, the outcomes factors of WLB, WLB influences the JS at .701 coefficients (SEM Model-I), and at .563 coefficients (SEM Model-II), then by the JS on LTI/QSE on -.750 coefficients respectively for both the models.

Table 7: Model Fit Indices for the SEM Model of the Respondents

Fit Indices	Results		Suggested Values*
	(1)	(2)	
CMIN	9.636	10.070	p-value >0.05
DF	7	0.73	-
CMIN/DF	1.377	2.014	<_5.00 (Hair et al., 1998)
The Goodness of Fit Index (GFI)	.986	.982	>0.90(Hair et al., 2006)
Adjusted Goodness of Fit Index (AGFI)	.957	.946	>0.90 (Daire et al., 2008)
Parsimony Goodness of Fit Index (PGFI)	.329	.327	Within 0.5 (Mulaik et al., 1989)
Normal Fit Index (NFI)	.970	.960	>_0.90 (Hu and Bentler, 1999)
Incremental Fit Index (IFI)	.992	.980	Approaches 1
Tucker Lewis Index (TLI)	.982	.958	>_0.90 (Hair et al., 1998)
Comparative Fit Index (CFI)	.992	.979	>0.90 (Hu & Bentler, 1999)
Root Mean Square Error of Approximation (RMSEA)	.041	.068	<0.08 (Hair et al., 2006)

* Source for suggested values: Renganathan R, Balachandran S & Govindarajan K (2012).

Note: (1) denotes model fit indices results for SEM Model-I.

(2) denotes model fit indices results for SEM Model-II.

Table 7 shows the results of model fit indices for the SEM model. NFI, GFI, AGFI, PGFI, IFI, TLI, CFI, RMSEA and CMIN are the common methods and techniques used for measuring the model fit. The common suggested values for the CMIN or the p-values should be lesser than that of 0.05, CMIN/DF should be lower than or should be equal to 5, GFI should be greater than or equal to 0.90, AGFI should be greater than or equal to 0.90, PGFI should be within 0.5, NFI should be greater than or equal to 0.90, IFI should be nearing 1, TLI should be higher than or equal to 0.90, CFI must be higher than 0.90 and RMSEA should be less than 0.08.

H4: There is a good fit for the SEM Model-I.

Since the model indices are found to be within their accepted levels of suggested values such as CMIN = 9.636 is greater than 0.05, CMIN/ DF = 1.377 is less than 5.00 and GFI = .986 is greater than 0.90, the model is said to be in good fit. It has been also identified that the AGFI = .957 is also higher than 0.90 and PGFI = .329 is less than 0.5. The values of the indices i.e., NFI = .970 is greater than 0.90, IFI = .992 is approaching towards 1, and TLI = .982 is more than that of 0.90, the model is considered to be fit. Lastly, the indices such as CFI = .992 is higher than 0.90 and RMSEA = .041 is lower than that of 0.08; the hypothesis is stated to be accepted. Hence, it could be said that there is a good fit for the Model-I.

H5: There is a good fit for the SEM Model-II.

As the model indices like CMIN = 10.070 is greater than 0.05, CMIN/DF = 2.014 is less than 5.00 and GFI = .982 is greater than 0.90, are within the suggested values, the model is accepted. It has also been identified that other certain indices such as the AGFI = .946 is also higher than 0.90, then PGFI = .327 which is less than 0.5 and NFI = .960 is greater than 0.90, and so, the model is considered to be in a god fit. The next instance proving that the proposed model is accepted is that the indices like IFI = .980 is approaching towards 1, TLI = .958 is more than that of 0.90 and CFI = .979 is higher than 0.90. Lastly, as RMSEA = .068 is lower than that of 0.08, the hypothesis is accepted and it could be said that there is a good fit for the Model-II.

Considering both the models, all the factors affecting WLB influence the WLB positively and among these seven predictors, FWC influences the WLB at .68, then followed by it, FAW and WE at .53 coefficients each, then by WFC at .38 coefficients, by WLR at .36 coefficients, by FD at .28 coefficients and lastly by AFW at .26 coefficients. In turn, the WLB influences JS at .70 coefficients (Model-I) and .56 coefficients (Model-II) and this JS, influences the LTI/QSE at .75 coefficients for each model.

DISCUSSIONS

From the study, it has been found out that FAW is the highest influencing factor of WLB reported by the majority of the IT Employees, School Teachers, and Self-Employed women respondents. It has been found out that the WLB level changes for IT employees, School Teachers and Self-Employed women with all the predictors of WLB except AFW. This is because the AFW makes women in any sector, to have a work-life imbalance. The above analysis clearly shows that the WLB has a positive relationship with JS and a negative relationship with LTI.

The employees and women entrepreneur hold up in continuous absence from job mainly due to reasons such as family commitments, excessive workload, prolonged working hours, improper working conditions, low income, and role conflict. As a result, the WLB of the employees reduces and in turn ends up with job dissatisfaction and ultimately Attrition/Quitting of their businesses. So, the organization and the government must take steps to remove continuous absence from the work of the employees and businesswomen.

For IT women employees, their organization could alter their prolonged working time from 12 hours per day in 5 working days to 6 working days with 10 hours per day, through flexible time working options (Vijayakumar Bharathi, S. et al., 2015) and their excessive workload could be mitigated through job sharing (Aryan Gholipour et al., 2010) among the peers of the same team. So, it could be inferred that through the alteration in the work schedule, flexible work timings and the job sharing the WLB of the IT employees are improved in a better way. In the case of school teachers, the issue of being paid with low income which is insufficient for meeting their family commitments could be avoided by the school management and government authorities through revising the salary slabs with the right salary for the eligible employees. On the other hand, it would also be suggested by providing the basic facilities such as staff quarters for residing nearby the school campus paves way for better WLB and enhanced levels of job satisfaction (B. Arunkumar & R. Swaminathan, 2017). Henceforth, through the increased salary levels and by providing the basic living amenities required for leading a normal life, the school teachers could easily focus on their WLB levels.

Since the majority of the self-employed women in this study were street vendors without proper office setup, they lack their WLB because of this improper working conditions and the role conflict associated with their multiple roles. Role conflict of those self-employed women could be better reduced only if they have a better workplace because if the demands of one domain are settled, then she can easily look after the other domain needs. Henceforth, the government under their various entrepreneurship development schemes like self-help groups, MUDRA Bank loans, and MSME loans could provide infrastructure support for those street vendors. In addition to this, the conflict could be reduced by sharing all the works by the family members within them equally (Monika Talreja, 2017). Reduced levels of role conflict improve the WLB among self-employed women.

CONCLUSIONS AND RECOMMENDATIONS

The study has clearly explained that it is quintessential for the authorities of IT organization, Top management of the Schools and the Government for framing new policies related to the WLB of the women employees. Keeping this

is in mind, the work providers and the ultimate authority, i.e., the state, should have better WLB policies which will be helpful for their employers and entrepreneurs to meet the demands of various domains easily. Henceforth, this study suggests these above-mentioned officials to put into operation the strategies namely from 5 working days to 6 working days with reducing their working hours per day from 12 to 10 hours, job sharing to reduce workload, revised salary slabs for rising the school teachers' income and providing infrastructure support to the entrepreneurs by offering loans. Henceforth, it could be concluded that by implementing the policies such as job sharing, flexi-time, allocation of quarters and sharing the work and other related tasks by the family members are responsible for the improvement of the WLB among the workers. Therefore, it is recommended that through the increased levels of WLB and as a result, they will achieve job satisfaction. Ultimately, the work commitment rises, in turn, productivity increases and the primary objective of the organization, i.e., profit maximization is achieved. As a result, the standard of living of the employees improves and the National Income of the country is hyped.

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