

**WORK-LIFE BALANCE AMONG WOMEN IN INDIA WITH
SPECIAL REFERENCE TO AGRA AND NATIONAL CAPITAL
REGION (NCR)**

ABSTRACT

Submitted to

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Management

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1. Introduction

Globalization and rapid advancement in the technology in last twenty years lead to the substantial increase in competition among companies across the globe. Change in the social, cultural, economic and technological factors of the societies are influencing the nature of employment and its relationship to life outside the workplace. The altered pattern of work and redesigned concept of the workplace gave a new dimension to the dual life of working women. Altered employment pattern and demographic structure of the workforce burdened women with the dual responsibilities that lead to imbalance between work and life. They are doing two full time jobs-one at home and the other is at workplace which bound them to perform multiple roles. It has been a challenge for women employees to achieve work-life balance without jeopardizing their wellbeing, satisfaction and overall quality of life.

2. Need of the Study

Changes in the work culture burden women with more duties and responsibilities towards their family and society. Indian women are facing lots of pressure in the morning before going to work and after work due to family related requirements. The conflict between the work demands and family needs seem to be the most possible reason of work life imbalance. Sebastien Hampartzoumian, Senior Managing Director, Michael Page India, said women are more realistic about their promotions now, while searching new jobs salary is not a concern for them, they prefer matching their life priorities with their career (Sahoo, 2016). The issues related with the work and life imbalance constantly increasing which result in drop of women workforce participation rate (Raya, 2013). Between 1990 and 2005 the participation rate of women into the workforce rose from 35 % to 37 %. But in the last decade the women participation rate declined to just 27 % by 2014 which make India as the 16th lowest country in the world. A declining trend has been observed that indicates the intensity of seriousness of the issue of work-life balance in Indian working women life (Stevens, 2016). Work-life balance is an issue not just for individuals but for employers, the market, the state and the society as a

whole. The contradiction observed in the trend created need for the study where women leaving their career in large number as they are not able to balance the two sphere of life.

Previous studies have shown that the concept work-life balance came into picture in 1970s but working women are trying to manage both work and life till today. They have to perform many roles and responsibilities due to which they are unable to handle the pressure of dual roles and experience imbalance in their lives. Hence, to analyze the problem and to find better solutions for better work-life balance creates impetus for the present study.

3. Objectives of the Study

1. To study the work-life balance among working women in Agra and National Capital Region. The variables under study are:

Variables related to Family (spouse relationship, child care and elder care)

Workplace Variables (working hours, workload and rewards)

Personal (Self) Variables (age, health and hobbies)

Social Variables (relatives and social groups)

2. To compare and contrast work-life balance among working women in Agra and National Capital Region.

3. To recommend strategies for working women to maintain work-life balance.

4. Significance of the Study

The study has both academic and managerial significance. Working women are struggling to balance their work and life. Hence, to suggest the best possible strategies there is a need to study a holistic view on work-life balance. Previous studies mainly focused on two facets of life: family and work. All facets of life: family, work, personal and social was considered by very few researchers. In the present study the effect of selected variables from all facets of life will be tested. However, a conceptual framework has been proposed that include a holistic view on work-life balance.

Thesis Outline

The thesis will contain the following chapters:

1–Introduction

2–Review of Literature

3–Theoretical Orientation

4–Research Design and Methodology

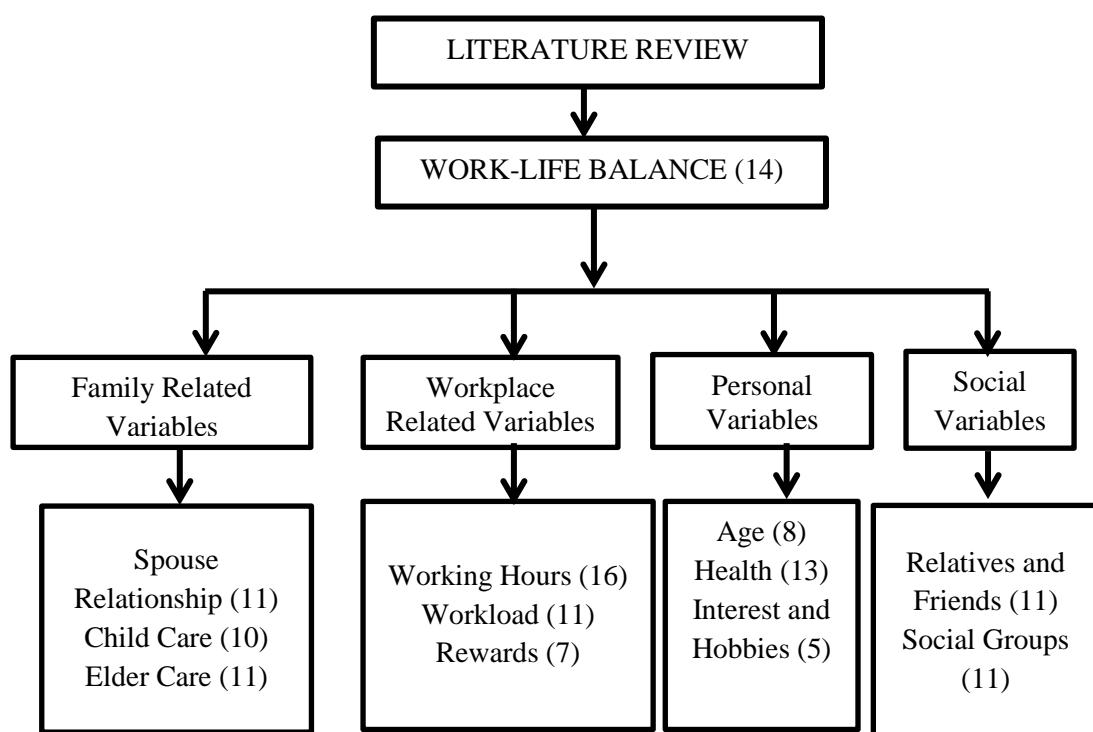
5–Data Analysis, Results and Interpretations

6–Conclusions, Suggestions and Managerial Implications

Bibliography and References

Annexure

5. Literature Review Taxonomy



Work-life balance of women

(Doherty, 2004) revealed that work-life balance is not simply about balancing the work and family, moreover it is about the setting priorities in life. Employees always try to draw a fine line between the work and family responsibilities. (Murphy and Namita, 2014) studied the work-life balance as a key driver of employee engagement in India. Study concluded that work-life balance should be supported and encouraged at every level of any organization.

➤ **Family related variables**-Spouse Relationship, Child Care, Elder Care

(Chincholkar and Krishna, 2012) need for great spouse support and flexible workday schedule was revealed where job conflicts and spouse conflict has the most significant effect on the wellbeing of marriage and life of women entrepreneurs. (Rani, 2013) concluded that non-working women face more problems in adjusting comparatively with their partners. But on comparing the working women with non-working women it was found that working women face greater adjustments problem comparatively to non-working women. (Satpathy et al., 2014) highlighted that couples are opting the option of off shifting in which both the couples do not need to work at same office hours. They work in alternate shifts means if one parent is at office than mother/father remains at home to take care of child, elders and home.

(Doble and Supriya, 2010) consider the facilities for child care as good initiative by the organizations. Options like availability of crèches, work from home, transportation facilitates and short leaves are few good initiatives that are helping women to manage both work and life. (Padma and Reddy, 2013) stated that female employees who have adult children can manage work-life balance better than the employees with young age children. Leaves and special permission at advisory level should allow which may allow women constables to balance their work and life. (Laxminath and Gopinath, 2013) mentioned three factors which are heavily affecting the work-life balance among working women are number of dependents, reasons for overtime and child care.

(Padma and Reddy, 2013) conducted survey on women constables and concluded that women who have elder responsibilities have lesser work-life balance in comparison of women who do not have the burden of elder care responsibility. (Indra, 2014) mentioned that one of the most emerging trends in work-life balance is increasing the burden of elder care.

➤ **Work related variables**-Working Hours, Workload and Rewards

(Sabil and Marican, 2011) concluded that working hours affect the work family conflict but it does not affect the work family enrichment. (Holly and Mohnen, 2012) revealed that there is a relationship exists between working hours and work-life balance. The relationship between the working hours and work-life balance is very important for companies and its human resource related policies. Employees who work regularly at their home wish to reduce workplace hours so that they spend more time on their household activities. (Delina and Raya, 2013) checked the impact of various factors like working hours and child care on work-life balance of working women from academic, IT, health care sectors.

(Fagan and Lyonette, 2011) studied two organizations in Colombia and found that family responsibilities and workload are the main causes of work-family conflict. It creates stress on workers especially to female workers with the responsibility of child care and elder care. (Chandra, 2012) highlighted excess work at office make employees bound to work for long hours at office because they are committed towards their work which makes them less available for their family when they needed.

(Rynes, Gerhart and Minette, 2004) concluded that rewards are highly important but it is not possible to state on the basis of one survey that money is the most important motivator for employees. (Jehanzeb, 2012) conducted a survey on 568 employees of Saudi bank in both public and private sector. The study aimed at studying the relationship between the rewards, motivation and job satisfaction.

➤ **Personal (self) variable**-Health, Age, Interest and Hobbies

(Skakon, 2010) revealed that health related issues include many types of problems related with health mentally and physically. Among all issues work related stress considered to be the most prior issue in the European working environment. (Leinewebe et al., 2012) concluded that

on comparing it was found that women are facing more emotional exhaustion, and problem of drinking than men. Study showed that work-family conflict has significant association with working hours, income, age and poor health.

(Allen, 2001) suggested that the difference in age do not have any impact on the usage of work life balance policies but the choice of practice may differ with the age group. (Kumar and Devi, 2013) mentioned that the age of women where they have kids find it more difficult to balance their work and life. (Delina and Raya, 2013) found that married women under the age 30 found it more difficult to maintain a balance between work and home comparing to married women from age group of 30 to 40 years.

(Chaudhry and Low, 2009) revealed that more than 50% of respondents read books as hobbies like photography, cooking, crafts, on travel, food, science, and technology, money and finance, health and fitness. According to the study the top motivations for women to read books were relaxation and personal development. (Dubey et al., 2010) explained that when people do things of their own interest it will make them feel happy which motivates them to focus on other things as well. (Delina and Raya, 2013) indicated that women are not able to steal time for their own interest, hobbies and leisure activities, maintain friendships and extending relationships due to their strong commitment to their jobs and responsibility.

➤ **Social variables**-Relatives and Social Groups

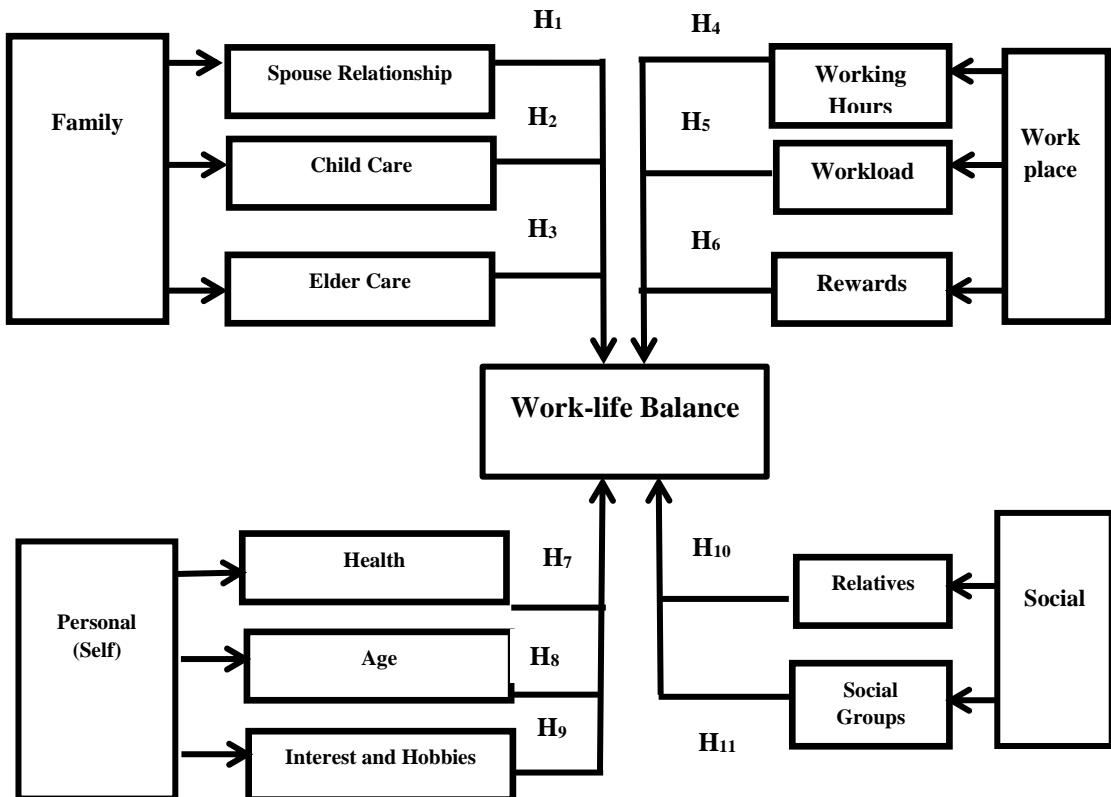
(DiNatale and Boraas, 2002) concluded that though there are many facilities available for child care but still women employees are dependent on their friends and relatives for their child rather to go for paid service. (Behson, 2005) found that both formal and informal supports present within the organization where an informal support holds more weightage in determining the employee's outcomes. (Kopp and Lauren, 2013) submitted that negative impacts can reduced up to a very great extend with the help of co-workers and supervisors. (Thomas and Ganster, 1995) claimed that family supportive work environment include two major factors: family supportive policies and family supportive supervisors.

6. Work-Life Balance Theories and Models/Frameworks

On the basis of the literature review, and following theories and models/frameworks the relationship between work-life balance and selected variables proposed:

Variables	Models/Frameworks	Theories
Spouse relationship, Child care and Elder care	1. Three factor model 2. Conceptual framework by (Raisinghani and Goswami, 2014) 3. Work-Life Balance, Employee Engagement, Emotional Consonance/Dissonance & Turnover Intention Model 4. Conceptual framework by (Crooker et al., 2002)	1. Work-Life Balance Elephant Theory 2. Inter Role Conflict Theory of Work-Life Balance 3. Resource Drain Theory
Working hours, Workload and Rewards	1. Conceptual Framework by (Raisinghani and Goswami, 2014) 2. Work-Life Balance, Employee Engagement, Emotional Consonance/Dissonance & Turnover Intention Model 3. Conceptual framework by (Crooker et al. 2002)	1. Boundary Theory, Work-Life Balance and Mindfulness. 2. Inter Role Conflict Theory of Work-Life Balance. 3. Resource Drain Theory
Age, Health, Interest and Hobbies	1. A Life balance Process Model 2. Conceptual framework by (N, 2014) 3. Conceptual framework by (Raisinghani and Goswami, 2014) 4. Conceptual framework by (Crooker et al., 2002)	1. Inter Role Conflict Theory of Work-Life Balance
Relatives, Social groups	1. Framework by (Lakshmi and Gopinath, 2013) 2. Conceptual framework by (N, 2014) 3. Conceptual framework by (Raisinghani and Goswami, 2014) 4. Conceptual framework by (Crooker et al., 2002)	1. Inter Role Conflict Theory of Work-Life Balance

7. Proposed Conceptual Framework and Hypotheses



Hypotheses

H₁: Lack of spouse support to working women negatively affects Work-Life Balance.

H₂: Child care responsibility negatively affects Work-Life Balance.

H₃: Elder care responsibility negatively affects Work-Life Balance.

H₄: Long working hours negatively affects Work-Life Balance.

H₅: Office workload negatively affects Work-Life Balance.

H₆: Rewards have positive impact on Work-Life Balance.

H₇: Health problems negatively affect Work-Life Balance.

H₈: Age Groups have significant relationship with Work-Life Balance.

H₉: Interest and Hobbies have positive impact on Work-Life Balance.

H₁₀: Healthy relationship with office colleagues has positive impact on Work-Life Balance.

H₁₁: Healthy relationship with relatives has positive impact on Work-Life Balance.

8. Research Design and Methodology

Research design and Sampling

Descriptive and analytical research design employed in the study to examine the work life balance of working women in context of all four facets of life: family, work, personal and social and identify the factors that lead to work life imbalance. The population of the study includes 340 working women (See sample size calculation below) in Agra and National Capital Region. Justification for selecting the two regions is given in chapter 1. Women employed (both in public and private sectors), freelancers and entrepreneurs were considered as the respondents of the study. As per the judgment on the criteria (criteria justification given in chapter 4) basis questionnaires were administered to the respondents. On the convenience basis interviews were also conducted parallel while circulating the questionnaires. The collected data then analyzed and interpreted by applying appropriate statistical tools like z-test, ANOVA, etc.

Sample Size

The population from which sample is to be drawn is infinite in nature. The formula to calculate the sample size from infinite population was used:

$$n = \frac{\sigma^2 * Z^2}{D^2}$$

Here, n = Sample Size

σ = Standard Deviation

Z = Standard normal distribution for 95% confidence level equivalent to 1.96

And, D = Degree of precision desired

In order to obtain a representative and realistic sample size, the results from three scenarios were compared:

Scenario 1-Estimating a low standard deviation and low degree of precision.

Scenario 2-Estimating a moderate standard deviation and moderate degree of precision.

Scenario 3-Estimating a high standard deviation and high degree of precision.

The results summarized in table:

Comparative Analysis Taking Different Values of σ and D

Scenario	σ	z	D	n
Scenario 1	0.3	1.96	0.27	4.7427
Scenario 2	0.7	1.96	0.17	65.1343
Scenario 3	1.1	1.96	0.07	948.64
Total				1018.517
Average				339.505

Taking an average of all the three scenarios and considering different values of σ and D, sample size was computed 340.

Data Collection

Sources of Primary Data

The tools used to collect the primary data were Questionnaire, Interviews and Observation. As per the judgment on the criteria basis questionnaires were administered to 940 respondents. On the convenience basis interviews were also conducted parallel while circulating the questionnaires. The questions of the interview focused primarily on the work-life balance of working women, related variables like spouse relationship, child care, elder care, working hours, workload, rewards, age, marital status, interest and hobbies, relatives and social groups, adjustment and compromises they made, problems they faced and policies they expect from their organizations. Other stake holders like spouse, child, in-laws and relatives (if possible) were also interviewed.

Research Instrument

Instruments used in previous studies were reviewed and most relevant to the topic were selected like work life balance survey-MDRA, survey by ILO (2011), 10-item scale developed by Ducharme and Martin (2000), instrument used by Carol Ann Roth, instrument used by Delina and Raya (2013), Kluczyk (2013), work life self-assessment scale, etc. Three HR (Human Resource) experts were asked to rate each item of scale as (a) appropriated, (b) somewhat appropriate and (c) not at all appropriate. Items which were marked by the experts as “not at all appropriate” were eliminated. Mostly the items marked as ‘not at all appropriate’ were repeated questions (same thing asked repeatedly but in a different way) and few were not relevant as per

the objective of the study, so they accounted for the elimination. Than Pilot testing was followed to make the tool reliable and valid.

The questionnaire consist 61 questions out of which 21 questions are of demographic profile, 40 are variable based questions (number of variables for the study were 11) and 2 are open ended questions. The first section of the questionnaire consists of questions on demographic profile of the respondents. Demographic profile includes name, age, marital status, work schedule, salary, etc. The second section includes questions based on variables like spouse relationship, child care, elder care, working hours, workload, rewards, health, interest and hobbies, relatives and social groups. The third and last section of the questionnaire consist of few open ended questions on problems and suggestions that would help to suggest more proper ways for working women to achieve balance in their work and life. Respondents were asked to mark the option of the degree to which they believe. All the constructs were measured on five-point Likert-type scales stretched from strongly disagree (1) to strongly agree (5) excluding demographic profile questions and open ended questions.

Sources of Secondary Data

Secondary data was collected through Journals, Articles, Books/Magazines, Reports and websites published and unpublished information relevant to the topic.

Statistical Tools Applied

Prior to data collection coding and editing was done to analyze the data. Tools applied to analyze the data are:

S. No.	Purpose	Tool
1	Validity of the Instrument	
	Confirmatory Factor Analysis Construct Validity Discriminant Validity	SPSS 20.0 Version Significance of factor loading, Cronbach's Alpha Coefficient and Average variance extracted Cross Loadings
2	Profile of the Respondents	
	Demographic Profile	Descriptive Statistics
3	Hypothesis Testing	
	11 Hypothesis on each variable	Descriptive Statistics and Z-test
	Comparison	
4	To test significant difference between the work life balance of two regions	Independent sample t test and One way ANOVA
	Assumption of t-test (Equity of Variances)	Levene's Test
	To identify the sub-groups having significant difference in their means	Post hoc test

9. Data Analysis, Interpretation and Findings

Data analysis is comprised of four sections: Section 1 ensures the reliability and validity through confirmatory factor analysis (CFA). Section 2 provides details of demographic profile of the respondents. Section 3 presents level of variables through descriptive statistics. Last and final Section, provides results of inferential statistics.

Section 1 Confirmatory Factor Analysis

Confirmatory factor analysis (CFA) using SPSS 20.0 version was applied first as preliminary analysis to ensure the adequacy of the questionnaire. Confirmatory analysis ensures construct validity to prove the instrument (questionnaire) valid and reliable.

To ensure construct validity convergent validity, discriminant validity and face validity must be confirmed. Convergent validity ensures on the basis of three criteria significance of factor loading, reliability and average variance extracted. Items of the questionnaire load high

on their respective variable ensure the convergent validity. Items have loading above the threshold value of 0.5 are acceptable. Hence, items have loading less than 0.5 were eliminated from the instrument (questionnaire). The scale was considered reliable as the alpha values of the components were greater than 0.7. The cronbach alpha values of all the variables were exceeded the conventional recommended cut-off of 0.7. AVE of all the constructs was higher than the threshold value of 0.5. Thus, convergent validity of all the constructs was ensured. Discriminant validity was ensured using bivariate correlation matrix. Items were found to be loading highly on their respective variable in comparison of loadings on other variables. Factor scores of measurement items were considered acceptable as they exceed 0.5. Hence, higher loading on respective variable ensured discriminant validity.

	Standardized Loadings	Reliability	AVE	Discriminant validity
Health				
Variable 1	.76	.60	.61	.76
Variable 2	.70			.70
Variable 3	.69			.69
Variable 4	.57			.57
Interest and Hobbies		.67	.57	
Variable 5	.77			.77
Variable 6	.76			.76
Variable 7	.74			.74
Variable 8	.70			.70
Variable 9	.54			
Spouse Relationship				
Variable 1	.98	.81	.83	.98
Variable 2	.98			.98
Variable 3	.98			.98
Variable 4	.72			.72
Child Care		.57	.54	
Variable 5	.71			.71
Variable 6	.73			.73
Variable 7	.78			.78
Elder Care		.93	.88	
Variable 8	.86			.72
Variable 9	.97			.76
Variable 10	.97			.77
Working hours		.76	.58	
Variable 1	.72			.72

Variable 2	.76			.76
Variable 3	.77			.77
Variable 4	.80			.80
Workload				
Variable 5	.58			.58
Variable 6	.83	.73	.55	.83
Variable 7	.78			.78
Variable 8	.75			.75
Rewards				
Variable 9	.73	.58	.56	.73
Variable 10	.71			.71
Variable 11	.77			.77
Social Groups				
Variable 1	.88	.69	.93	.88
Variable 2	.93			.93
Variable 3	.66			.66
Social group 2				
Variable 1	.97	.69	.96	.97
Variable 2	.95			.95
Variable 3	.97			.97
Work-life balance				
Variable 1	.52			.52
Variable 2	.69			.69
Variable 3	.70			.70
Variable 4	.67			.67
Variable 5	.66			.66
Variable 6	.76			.76
Variable 7	.69			.69
Variable 8	.70			.70
Variable 9	.74			.74

Note: all factor loading were significant at p<.001

Section 2 Profile of the Respondents

Demographic Profile: The demographic profile provides detail about the age, marital status, profession, educational qualification.

Respondents in age group 20-25 years were 113 (33.93%), 25-35 years were 156 (46.84%), 35-45 years were 36 (10.81%), 45-55 years were 26 (6.30%), 55-65 years were 7 (1.65%) and more than 65 years were 5 (.6%). Among respondents 151 (44%) were married, 180 (52.47%) were unmarried, 7 (2%) were widow and 5 (1.4%) were divorced/separated. Maximum respondents were post-graduate 174 (14.28%), 93 (27.11%) graduate and 49 (14.28%) have done some other professional courses.

Work related Profile: Work related profile of the respondents depicts about the work related aspects like Income of respondents, designation at which she is working in the office, sector of work either public or private, work schedule and years of service.

Women earning between rupees 10000-20000 were 108 (31.48%), women earning more than 30000 were almost equal in number to women earning between rupees 10000-20000 were 107 (31.19%). Women earning less than 10000 and between rupees 20000-30000 were approximately same in number 61 (17.78%) and 67 (19.53%). 163 (47.52%) women working at middle level, 109 (31.77%) working at junior level and 71 (20.69%) women working at senior level in their organizations. Regarding the work sector maximum women works in private sectors 225 (65.59%), public sector covers 89 (25.94%). 239 (69.67%) majority of women were working in fixed schedules, 82 (23.9%) women had flexibilities in their schedules and 22 (6.41%) said their work schedule were not fixed. Women with the experience of less than 5 years are maximum in number 167 (48.68%). Women having experience between 5-10 years are 107 (31.19%), between 10-15 years were 24 (6.99%) and more than 20 years were 29 (8.45%).

The sample of the study consist 343 working women from Agra and National Capital Region where 146 (42.56%) belongs to Agra and 197 (57.43%) were from National Capital Region. The highest number of women were doing job 271 (65.88%), freelancers and entrepreneurs found lesser in number in the sample 39 (11.37%) and 78 (22.7%). In Agra out of 146 respondents 125 (85.61%) were employed and 21 (14.39%) respondents working as freelancers and entrepreneurs whereas in National Capital Region 164 (83.24%) were employed and 33 (16.76%) respondents working as freelancers and entrepreneurs. Respondents in National Capital Region 14 (8.53%) working in hotel industry, 8 (4.87%) automobile, 6 (3.65%) IT, 21 (12.8%) BPO/KPO, 3 (1.82%) banks, 69 (42.07%) schools/colleges and 43 (29.21%) working in other industries. Likewise, in Agra region 2 (1.6%) working in hotel industry, 1(.8%) automobile, 4 (3.2%) BPO/KPO, 17 (13.6%) banks, 36 (28.8%) schools/colleges, 67(53.6%) other industries and no respondents was from IT industry.

Section 3 Descriptive Statistics

Mean and Standard deviation was calculated to have a glance of descriptive statistics of the questionnaire. As per the scale of questionnaire four categories were assumed: 1 (strongly disagree)-2 (disagree) as extremely low, 2 (disagree)-3(moderated) as low, 3 as moderate, 3 (moderate)-4(agreed) as high and 4 (agreed)-5(strongly agreed) as extremely high. All the variables were found high on the scale. Spouse relationship, elder care, working hours, workload, health, interest and hobbies and social group were found high 3.037, 3.68, 3.92, 3.56, 3.29, 3.56 and 3.99 whereas child care and rewards were found extremely high 4.50 and 4.02.

Section 4 Inferential Statistics

This section explores and analyzes the answers to research objectives along with testing the proposed hypotheses. For objective 1 proposed hypotheses were analyzed using z-test and objective 2 analyzed using one independent sample t-test and ANOVA followed by the post hoc test to compare the groups.

➤ Hypotheses Testing

Hypotheses Statement ↓ Results →	test Statistics	Results
$H_{01}: \mu=3$ Lack of spouse support to working women do not affects work-life balance. $H_{a1}: \mu<3$ Lack of spouse support to working women negatively affects work-life balance.	$z=0.325$	Fail to reject the null hypothesis
$H_{02}: \mu=3$ Child care responsibility do not affects work-life balance. $H_{a2}: \mu<3$ Child care responsibility negatively affects work-life balance.	$z=4.23$	Reject the null hypothesis
$H_{03}: \mu=3$ Elder care responsibility do not affects work-life balance. $H_{a3}: \mu<3$ Elder care responsibility negatively affects work-life balance.	$z=-7.5$	Reject the null hypothesis
$H_{04}: \mu=3$ Long working hours do not affect work-life balance. $H_{a4}: \mu<3$ Long working hours negatively affect work-life balance.	$z=23.25$	Reject the null hypothesis
$H_{05}: \mu=3$ Office Workload do not affects work-life balance. $H_{a5}: \mu<3$ Office Workload negatively affects work-life balance.	$z=11.2$	Reject the null hypothesis

H ₀₆ : $\mu=3$ Rewards do not have impact on work-life balance. H _{a6} : $\mu<3$ Rewards have positive impact on work-life balance.	z=20.4	Reject the null hypothesis
H ₀₇ : $\mu=3$ Health problems do not affect work-life balance. H _{a7} : $\mu<3$ Health problems negatively affect work-life balance.	z=5.8	Reject the null hypothesis
H ₀₈ : $\mu=3$ Age groups do not have significant relationship with on work-life balance. H _{a8} : $\mu<3$ Age Groups have significant relationship with work-life balance.	z=2.12	Reject the null hypothesis
H ₀₉ : $\mu=3$ Interest and Hobbies do not have impact on work-life balance. H _{a9} : $\mu<3$ Interest and Hobbies have positive impact on work-life balance.	z=11.4	Reject the null hypothesis
H ₀₁₀ : $\mu=3$ Healthy relationship with office colleagues do not have impact on work-life balance. H _{a10} : $\mu<3$ Healthy relationship with Office colleagues has positive impact on work-life balance.	z=7.53	Reject the null hypothesis
H ₀₁₁ : $\mu=3$ Healthy relationship with relatives do not has impact on work-life balance. H _{a11} $\mu<3$ Healthy relationship with relatives has positive impact on work-life balance.	z=1.17	Fail to reject the null hypothesis

Note: Significance Level considered: 0.05, the value of z for 45 percent of area under curve (AUC) for one sample left tailed test will be -1.645, so the critical value for the lower tailed test will be -1.645.

➤ To test significant difference between the work life balance of two regions

Location	Frequency	Percentage
Agra	146	42.56
NCR	197	57.43
	343	100

Group Statistics						
	groups	N	Mean	Std. Deviation	Std. Error Mean	
scores	Agra	146	3.4865	.43834	.03628	
	NCR	197	3.7276	.48589	.03462	
Levene's Test for Equality of Variances		t-test for Equality of Means				
		t	df	Sig. (2-tailed)	Mean Difference	
Equal variances assumed	F	Sig.	-4.737	341	.000	-.24119
Equal variances not assumed	2.461	.118	-4.810	328.065	.000	-.24119

Hypotheses for the Independent-Samples T Test

Null Hypothesis: $H_0: \mu_1 = \mu_2$

where μ_1 stands for the mean for the first group and μ_2 stands for the mean for the second group.

-or- $H_0: \mu_1 - \mu_2 = 0$

Alternative Hypothesis: $H_a: \mu_1 \neq \mu_2$

The first step is to test the assumption of homogeneity of variance, where the null hypotheses assumes no difference between the group variances ($H_0: \sigma_1^2 = \sigma_2^2$). In the table above the F value of Levene's test is 2.461 with a Sig. (p) value of .118 ($p > 0.05$). Now the data result associated with the "Equal variances assumed" and interpret data accordingly. Then the top line information would be used for the t test.

The t value 4.810 which indicates that the second group was higher than the first group resulted in a Sig. (p) value that was less than our alpha of .05 ($p < .05$) which puts the obtained t in the tail – reject the null hypothesis in support of the alternative hypothesis and concluded that the work-life balance of women in both the location are significantly different.

To identify the sub-groups having significant difference in their means

From one independent sample t-test it was concluded that there is a difference between the work-life balance of two groups and from the mean value (3.72) it was clear that women in national capital region have better work life balance compare to women in Agra region. Sample includes three categories of women: employed, freelancers and entrepreneurs. So to identify the sub-groups having significant difference in their means ANOVA was applied.

The significance value in the table is .001(i.e. p=.001), which is below 0.05, therefore there is a significant difference between the groups.

ANOVA

	Sum of squares	df	Mean square	F	Sig.
Between group	16.50	2	8.25	7.50	.001
Within groups	85.72	78	1.09		
total	102.22	80			

Note: the mean difference is significant at 0.05level. If the value is less than .05, than there is a significant difference in the mean of the groups.

To know which of the specific group is different multiple comparisons was done through post hoc test. Employed women coded as 1, freelancers as 2 and entrepreneurs as 3.

Post hoc test

	(I) groups	(J) groups	Sig.
LSD	1		.004
	2		.001
		3	
	2		.004
	1		.558
		3	
	3		.001
	1		.558
		2	

Note: The mean difference is significant at the 0.05 level

From the table it can be interpreted that there are statistically significant differences between the groups as a whole. The table shows which group differed from each other. The group 1 is different from group 2 and group 3 as the significant values are below 0.05. The group 2 is different from group 1 as the significant value is below 0.05 ($p=.004$) but there is no significant difference between the group 2 and group 3 as the significant value is above 0.05 (.558).

So, it can be stated that work life balance of employed women is different from the work life balance of freelancer and entrepreneurs but there is no difference between the work life balance of freelancers and entrepreneurs.

10. Managerial Implications, Suggestions and Future Directions

Managerial Implications

Women employees with better work life balance contribute more meaningfully towards the success and growth of an organization. Flexible work schedules, ability to telecommute, mentoring programmes and a certain amount of time off for family emergencies help women employees to balance their work and life at all level. Healthy work-life balance reduce the employees stress level, contributed to improved individual health and increase job satisfaction because human resource is a very important part of any organization and cannot be substituted with machines. This study intends to add knowledge and insights to help women employees' development in context of their work and life imbalance. It also offers a timely starting point for effective and efficient use of women employees in the organizations.

Suggestions

Suggestions to working women

1. Strong networking may help in sharing the responsibilities especially at office. Try to make good relations with your office colleagues.
2. Try to change the structure of your life as per the requirements because every phase of life is different.
3. Correct profession at the correct age help in balancing work and life. At the young age it is possible to work in night shifts but in old age with children it is really tough to do.

Suggestions to organizations

1. Standard working hours must follow in case of women employees especially married women who have children.
2. Working hour's flexibility is a much needed thing by every working woman employees.
3. Organizations must provide pick and drop facilities to women employees. If not possible at least drop facilities must be there in the organization because in the evening time employees are in hurry and tired.

Direction for Future Research

The study only reports the relationship of variables with work life balance. Reverse relationship of the variables could also be tested. Similar sample could be studied on cross genders in same region and other regions. Longitudinal studies can also be done which would add significant insight to understanding of an individual subjective experience of Work-Life Balance over time.

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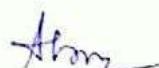
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