WORK LIFE BALANCE AND SUBJECTIVE WELL BEING: AN
EMPIRICAL ANALYSIS USING STRUCTURAL EQUATION MODELING

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Abstract: This paper provides an insight into the Work life balance and Subjective well being of
individuals in the Education and Banking sector. The current context of globalization and the
changing nature of work have provided the impetus for this topic. There is an increasing
evidence of the mediating effect of Perceived Work interference in family life also called work
family conflict and Perceived Family interference in Work also called family work conflict in
upsetting the Perceived work life balance of Individuals. The Work life balance of an individual
is one of the factors which affect their satisfaction or happiness with life as a whole which can be
measured through the construct of subjective well being.

Findings: The paper presents the main findings from the empirical study conducted on
employees from the Education and Banking sector with respect to their work life balance, work
life conflict, effect of social and demographic mediators on work life balance and the link
between work life balance and subjective well being of the respondents. The results of the data
analysis reveal that in both the Sectors Work life balance is affected by the level of Conflict
between the work and life interface. More than family work conflict, it is the Work family
conflict which affects the work life balance. Work life balance has also been found to influence
subjective well being among Educationists. In both Organizations results indicated that conflict
can lead to lower loyalty to the organization, reduced job satisfaction and reduced feelings of
well being.

Research limitations/implications: An expanded, more diverse sample would have allowed for
examination of other differences. Also the accuracy of the analysis is dependent on the accuracy
of the data obtained from the respondents in select organizations.
Practical implications: This study will highlight the importance of work life balance in an employment relationship and help establish the relationship between work life balance, conflict and subjective well being in both Education and Banking sectors.

Originality/value: Very few studies have been carried out to study the work life balance among Educationists and Banking professionals. This study has also tried to break new ground by investigating not only the work life balance but also work life conflict and their relation to job satisfaction, intentions to leave and organizational citizenship behaviors. Besides subjective well being is an emerging area of interest because feelings of personal worth, and satisfaction with life as a whole are important to an individual. The construct of Subjective well being also seems to have not been much researched especially in Education and Banking.

Keywords: Work life balance; Work family conflict; Job satisfaction; Intentions to quit; Organizational citizenship behaviors ; Life satisfaction; Subjective well being.

1. WORK LIFE BALANCE –AN INTRODUCTION

Work-Life Balance is an important issue in HRM which is necessary in promoting individual and organizational effectiveness. Work-life Balance is a broad concept including proper prioritizing between "work" on one hand and "life" on the other. Other terms that are used to refer to Work Life Balance include work-family Balance, work-family conflict and family friendly policies etc. The issue has gained importance as there has been a substantial increase in work which is attributed to growing changes in information technology, by an intense, competitive work environment, extremely fast pace of change, constant deadlines and high targets.

Also work life balance is one of the factors which affects overall well being of an individual. Individual wellbeing depends on many things, ranging from personality, income, labor market status, job characteristics, health, family, social relationships, to security, liberty, moral values, religious faith etc. Subjective well being includes people’s emotional responses, satisfactions with life domains, and global judgments of life satisfaction.
Greenhaus, Collins and Shaw (2003) define work-life balance as the extent to which an individual is equally engaged in – and equally satisfied with – his or her work role and family role. Employees who experience high work-life balance tend to invest similar amount of time and commitment, to work and non-work domains. Work life balance is contingent on a no. of factors particular to an individual. An individual’s value system, personality, socialization, attitudes, beliefs, expectations, motivation etc. can go a long way in affecting his or her perceptions of Work Life Balance. On the other hand organizations also have a responsibility to see to it that wholesome practices which help maintain a satisfactory relationship between the worker and workplace are encouraged. So employers need to follow certain retention and attraction strategies to retain employees which can include provisions with regard to flexible work schedules, compressed work weeks, work sharing, telecommuting, provision of day care and elder care centers, part time work, enhanced job mobility, flexible leave arrangements, satisfaction surveys, training and development support, health & safety programs and other employee support programs.

Past research has found Work Life Balance to be positively related to both organizational and individual outcomes. Giving the employees flexibility, support and financial assistance can improve the organization's financial performance and raise Employee Satisfaction, Labor Productivity etc. , (Konrad and Mangel, 2000), Employee-organizational commitment and attachment, and organizational citizenship behavior, (Lambert, 2000). Work Life Balance is also expected to have a positive impact on employee engagement. Employee engagement is essential to obtain high individual and organizational performance.

1.1 WORK LIFE CONFLICT

Work and family have increasingly become antagonist spheres, equally greedy of energy and time and responsible for work-family interference. Work/non-work conflict is generally defined in the literature as occurring when the emotional and behavioral demands of work and non-work roles are incompatible, such that participation in one role is made more difficult by virtue of participation in the other (Greenhaus and Beutell, 1985).
Work Family Conflict (WFC) takes place when the demands of work come in conflict with the time / attention given to family. Workplace characteristics like the number of hours worked per week, the amount and frequency of overtime required, an inflexible work schedule, unsupportive supervisor, and an inhospitable organizational culture create conflict between the work and family role.

Family-work conflict (FWC) is also a type of inter-role conflict in which family and work responsibilities are not compatible. Previous research suggests that FWC is more likely to exert its negative influences in the home domain, resulting in lower life satisfaction and greater internal conflict within the family unit. However, FWC can have spill over effects and affect an individual’s work space. Both WFC and FWC basically result from an individual trying to meet an overabundance of conflicting demands from the different domains.

1.2 TYPES OF CONFLICT

Three types of conflict have been identified in literature: time-based, strain-based, and behavior based (Greenhaus and Beutell, 1985). Time-based conflict occurs in one of two ways: (a) the amount of time spent in one role takes away from the amount of time available for the other role, and (b) preoccupation with one role impairs the ability to function in the other role, despite the individual’s physical presence. Work-related time conflict is generally based on the number of hours that an individual works per week. These hours include not only time physically spent on the job but also time spent in commuting and work-travel. Overtime and shift work also contribute to work-related time conflict. Family-related time conflict involves the amount of time spent with family or dealing with family members detracting from time that could be spent at work (Greenhaus and Beutell, 1985). Research has found that, generally speaking, married females experience more family related time conflict and that single females and mothers experience more conflict than non mothers.

Strain-based conflict occurs when the strain (or stressors) felt in one role make it difficult to perform in the other role (Greenhaus and Beutell, 1985). Strain-based conflict is based in the
idea of fatigue and irritability created from one role affecting the activities in the other role. Work-related strain has been related to stressful events at work, job burnout that result in fatigue or depression, role ambiguity etc. Family-based strain conflict primarily occurs when spousal career and family expectations are not in congruence.

Behavior based conflict occurs when the behaviors required in one role are incompatible with the behaviors required in the other role “behaviors that are expected or appropriate in the family role (e.g., expressiveness, emotional sensitivity) are viewed as inappropriate or dysfunctional when used in the work role” (Parasuraman and Greenhaus, 1997).

Research documents the impact of different dimensions of stratification, especially age, gender, race, marital and parental statuses, education, and occupation that can influence work family balance. These dimensions have been empirically tested in numerous studies with mixed results.

**1.3 WORK LIFE BALANCE, CONFLICT, ENRICHMENT AND THEIR OUTCOMES**

Employees who see their employers as supporting the effective integration of work and family responsibilities report higher job satisfaction and organizational commitment. A number of studies have examined the relationship between work life balance and job strain, job satisfaction, and turnover intentions.

Hammer et al. (2008) in their study “Development and Validation of a Multidimensional Measure of Family Supportive Supervisor Behaviors (FSSB)” developed and validated a measure of FSSB which is a multidimensional construct with four subordinate dimensions viz. emotional support, instrumental support, role modeling behaviors, and creative work–family management. They found FSSB to be positively linked with work family conflict, work family positive spill over, job satisfaction, and turnover intentions.

Carr et al. (2008) in their study examined the specific role that work—family centrality plays in moderating the relationship between WFC and organizationally related outcomes. Using a sample of 129 employees from a manufacturing plant, they tested the moderating influence of
work—family centrality on the relationship between WFC and job satisfaction, organizational commit

1.4 WORK LIFE BALANCE AND SUBJECTIVE WELL BEING

SWB is a phenomenon that includes people’s emotional responses, satisfactions with different life domains, and global judgments of life satisfaction. Subjective well being is comprised of two components, first being an affective part, which refers to both the presence of positive affect (PA) and the absence of negative affect (NA) and second a cognitive part. An individual’s emotions and feelings are the affective part while the cognitive part is an information-based appraisal of one’s life where a person appraises the extent to which their life so far matches up to their expectations and their ideal life.

Subjective well-being is defined as an individual’s emotional and cognitive interpretation and evaluation of one’s own life. SWB comprises of satisfaction with life events, satisfaction with external but relevant factors like work, family, friends, and presence of feelings of joy along with absence of negative affects (Diener, 1984; Diener, Suh, Lucas, and Smith, 1999).

Life satisfaction is also defined as an overall assessment of feelings and attitudes about one’s life at a particular point in time ranging from negative to positive. It is frequently assessed in surveys, by asking individuals how satisfied they are with their own lives.

Positive affect reflects pleasant moods and emotions such as joy, pride, determination, excitement etc. Negative affect includes moods and emotions that are unpleasant and represents negative responses people experience in reaction to their lives and circumstances. Major forms of negative or unpleasant reactions include anger, sadness, anxiety and worry, stress, frustration, guilt, shame etc. Enhanced Positive affect signifies that a person’s life is proceeding well whereas the negative emotions indicate the opposite.
Shier and Graham (2011) in their “Work-related factors that impact social work practitioners’ subjective well-being: Well-being in the workplace” found that the respondents’ overall Subjective well being was impacted by characteristics of their work environment (i.e. physical, cultural, and systemic), interrelationships at work (i.e. with clients, colleagues, and supervisors), and specific aspects of the job (i.e. factors associated with both workload and type of work).

Joshi (2010) in her study made an attempt to compare the level of subjective well-being among male and female employees in IT industry with the help of two questionnaires (Satisfaction with Life Scale and Positive Affectivity and Negative Affectivity Scale). The study reflects that gender is not a determinant of subjective well-being. Males and females both perceive subjective well-being or evaluate their lives in a similar way. They also differ in their life satisfaction. The level of positive affect and negative affect among the genders was similar and no significant gender difference in the level of positive affectivity was found.

1.5 THE PROPOSED MODEL

After analyzing the various studies in literature and in light of the stated objectives the proposed model of the study is detailed in the figure below.

Fig 1 showing the relationship between constructs affecting Work Life Balance and
Subjective Well being

The study aimed to study the Work Life Balance of the respondents. The WLB is a function of the perceived work family interference/conflict (also called Work Family Conflict) and perceived family work interference/conflict (Family work conflict). Also work life interface is influenced by job satisfaction and the positive spillover of enriching of family life due to work and vice versa. The interrelationship amongst the constructs was examined. The mediating affect on various social and demographic descriptors viz. age, gender, marital status, parental status, family structure, level of management and income on work life Balance was analyzed. The link between work life balance and positive organizational outcomes was explored. Finally the link between work life balance and subjective well being was probed to establish having a good work life balance as an important influence on a person’s professional and personal well being. An individual’s subjective well-being score is obtained with the help of following formula: Subjective well-being = Scores on Life satisfaction scale + Positive affect Scores – Negative affect scores. Higher the score more the subjective well-being or happier an individual is.

1.6 OPERATIONAL DEFINITIONS

Work life balance
Greenhaus, Collins and Shaw (2003) define work-life balance as the extent to which an individual is equally engaged in – and equally satisfied with – his or her work role and family role. Thus, employees who experience high work-life balance are those who exhibit similar investment of time and commitment, to work and non-work domains.

Work personal life enhancement/ enrichment
Work personal life enhancement or Work-family enrichment refers to “the extent to which experiences in one role improve the quality of life in the other role” (Greenhaus & Powell, 2006). It has also been defined as “the extent to which participation at work (or home) is made easier by virtue of the experiences, skills, and opportunities gained or developed at home (or work)” (Frone, 2003).

Work/life conflict
“A form of inter role conflict in which the role pressures from the work and family domains are mutually incompatible in some respect”, (Greenhaus & Beutell, 1985). Conflict is a manifestation of stress due to competing role demands, conflict is considered a bi-directional construct, in that work can interfere with family (i.e., work-to-family conflict and family can interfere with work (i.e., family-to-work conflict (Frone, 2003).

**Job Satisfaction**
Job satisfaction has been defined as a function of the perceived relationship between what one wants from one’s job and what one sees it as offering. It has been defined and measured both as a global construct and as a concept with multiple dimensions or facets.

**Intentions to quit**
Intentions to quit are the tendency or inclination to quit or change ones job owing to dissatisfaction with job or other factors.

**Organizational Citizenship behaviors**
Organizational citizenship behaviors are behaviors that are not formally included in job description but that contribute to the performance of the organization.

**Subjective well-being**
SWB is an individual’s emotional and cognitive interpretation and evaluation of one’s own life. SWB comprises of satisfaction with life events, satisfaction with external but also relevant factors like work, family, friends, and presence of feelings of joy along with absence of negative affects (Diener, 1984; Diener, Suh, Lucas, and Smith, 1999). According to Diener(1984), subjective well-being covers two main components; one affective including negative and positive emotions, and one cognitive; namely life satisfaction.

2. **OBJECTIVES OF THE STUDY**

This study was designed to investigate the relationship between the overall life balance, and bi-directional elements of work/life conflict (i.e., work-to-family and family-to-work), work personal life enhancement and Subjective well being. The study had the following Objectives:

1. To review and critique published literature which explores the issues of work-life balance, work family conflict and subjective well being.
2. To study the relationship between Job Satisfaction with work life balance.

3. To explore the link between Work life balance with Subjective well being, Organizational Citizenship behaviors and intentions to leave.

4. To study Work Life Balance with respect to demographic variables like age, gender, marital Status, parental status, education and occupation.

5. To suggest recommendations for further research.

2.1 HYPOTHESES

Work Life Balance, conflict, enrichment and subjective well being

Hypothesis 1a. It is predicted that overall Work life balance is negatively associated with both work family and family work conflict.

Hypothesis 1b. Overall work life balance is predicted to be positively associated with work life enrichment.

Hypothesis 1c. Overall work life balance is predicted to be positively associated with Job Satisfaction.

Hypothesis 1d. Overall work life balance is predicted to be positively associated with organizational citizenship behaviors.

Hypothesis 1e. Overall work life balance is predicted to be negatively associated with intentions to quit.

Hypothesis 1f. Overall work life balance is predicted to be positively associated with Subjective well being.
Demographic descriptors and Work Life Balance

Work Life Balance differs with respect to demographic variables like Age, Gender, Marital Status, number of children, structure of family and income. The following hypotheses were set up.

_Hypothesis 2a._ An individual’s age has no affect on an individual’s Work Life Balance.

_Hypothesis 2b_ Females do not differ significantly from Males with respect to Work Life Balance.

_Hypothesis 2c:_ Marital status has no significant effect on Work Life Balance.

_Hypothesis 2d_ The no. of children in the family does not impact Work Life Balance.

_Hypothesis 2e_ Family Structure (nuclear/joint) does not affect Work life Balance.

_Hypothesis 2f:_ Income of the employee does not affect his Work Life Balance.

2.2 RESEARCH DESIGN AND METHOD

The study is descriptive in nature whereby an attempt is made to highlight the work life balance and subjective well-being of a cross section of employees in Education and Banking sector in New Delhi/NCR.

Sample: A sample of 59 employees (30 Educationists from University of Delhi and 29 employees from Public Sector Banks) was selected by following the Non-Probabilistic Purposive Convenience sampling. University of Delhi is one of the top most and largest universities in India with its diversity of employees across various colleges and was suitable for obtaining a reliable representative sample of Educationists in Delhi. Public sector Banks again are one of the
largest employers in the banking sector and hence suitable for studying a cross section of banking professionals with respect to their life balance. The Sample for Educationists was taken from faculty members working in full time Ad-hoc/Permanent Positions in different Colleges of University of Delhi. The Sample for Bank professionals was sourced from employees working different Public Sector banks across Delhi/NCR. The table below shows the breakup for both sectors.

<table>
<thead>
<tr>
<th>Type of Org</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
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Table 2.1 showing Details of the sample organizations surveyed

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<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
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<tr>
<td>Total</td>
<td>59</td>
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</table>

Table 2.2 Gender Distribution in sample organizations surveyed

**Method:** Potential respondents were asked to complete a survey on work–life issues and were guaranteed confidentiality. The responses were obtained by administering a self reporting questionnaire. An online version of the same questionnaire was also sent to respondents who could not be easily contacted.
SPSS statistical software was used to analyze responses from the survey and compute descriptive statistics. Standardized instruments for measuring overall work life balance, work life conflict, work personal life enhancement, job satisfaction, intentions to quit, organizational citizenship behaviors and subjective well being were used and Separate scale scores were created for these measures.

Preliminary analyses were conducted to examine the sampling distribution for study variables. Reliability analysis on various instruments used in the study was conducted through the Cronbach alpha scores. Factor analysis was used to derive the major factors underlying each construct. Mean scores on demographic descriptors and constructs under study were obtained. Correlations were run to determine the relationship between demographic variables and work life balance. One way ANOVA was used to gauge the effect of demographic descriptors on work life balance. Regression analysis was used to determine the relationship between Work life balance, Work-family conflict, Work personal life enhancement and Subjective well being.

2.3 MEASURES

Most measures in this study used a five-point Likert scale where 1 = strongly disagree and 5 = strongly agree. For some constructs 7 point scales or varying 5 point scales were used. Items were averaged within the scales to create composite measures for each variable. Some of the scales used were as follows.

Work–family balance
A six-item scale for measuring overall work life balance created by Carlson, Grzywacz and Zivnuska (2007) was used for this study. The six items were designed to represent the definition developed by Grzywacz and Carlson (2007) of work–family balance that refers to the extent to which an individual is meeting negotiated role-related expectations in both the work and family domains. A reliability analysis conducted on the scale showed a Cronbach alpha score of 0.919.
Work–family conflict
We used the 18-item work–family conflict scale developed by Carlson et al. (2000). This scale consists of nine items that measure the work to family direction of conflict. The Cronbach alpha for this scale was 0.887

Work–family enrichment
Work to family and family to work enrichment 6 item scales were based on Carlson et al (2006) 18 item work to family enrichment and family to work enrichment scale. Cronbach alpha of the scale is 0.874.

Job satisfaction
We used the 5 item job satisfaction measure designed by Brayfield and Rothe (1951). Cronbach alpha of the scale is 0.528

Organizational Citizenship Behaviors
The Organizational Citizenship Behavior 16 item scale developed by Lee and Allen (2002) was used. Cronbach alpha of the scale is 0.937.

Intentions to quit
This 3 item scale was developed to gauge the intentions to quit of an employee by Cammann et al. (1979). Cronbach alpha of the scale is 0.735.

Subjective well being
Information is collected through inventory developed by Seligman (2002). This consists of 2 scales:
   1. Positive Affectivity and Negative Affectivity Scale Momentary (PANAS)
   2. Satisfaction with Life Scale
An individual’s subjective well-being score is obtained with the help of following formula:
Subjective well-being = Scores on Life satisfaction scale + Positive affect Scores – Negative affect scores. Higher the score more the subjective well-being or happier an individual is.
Positive Affectivity and Negative Affectivity Scale – Momentary (Panas)
This scale consists of a number of words that describe different feelings and emotions. The test
taker reads each item and marks the appropriate answer in the space next to the word in the
record sheet. The responses indicate to what extent one feels this way right now (that is, at the
present moment). The test includes 20 items or words 10 each for positive and negative affect
and answered on a five point scale that is: 1 – very slightly or not at all, 2 - a little, 3 -
moderately, 4 - quite a bit, 5 – extremely. Items 1, 3, 5, 9, 10, 12, 14, 16, 17 and 19 are positive
affect items and the rest are negative affect items. For scoring the test ten positive affects (PA)
scores and ten negative affect (NA) scores are added separately. Two scores ranging from 10 to
50 are obtained. The scale has a high test-retest reliability coefficients ranging between .40 to .60
and show high construct and discriminant validity. Cronbach alpha of the scale is 0.641.

The Satisfaction with Life Scale (SWLS)
The Satisfaction with Life Scale (SWLS) was developed to assess satisfaction with the
respondent's life as a whole. Cronbach alpha of the scale is 0.912.

Control variables
Control variables of gender, age, marital status, number of children, structure of family and
income were included in this study to reduce spurious results owing to the potential influence of
demographic characteristics.

2.4 LIMITATIONS OF THE STUDY

Although the present study provides useful insight into the Work life balance and Subjective well
being of employees in Education and Banking sector, at least the following limitations should be
taken into consideration while interpreting these findings.

1) The sample taken in the study includes employees from Central government institutions
only. Different results might have been obtained if we had included Private Universities
and Banks also.
2) Work life balance strategies implemented by Organizations can have other work, personal and family outcomes which can give greater insight into the over the significance work Life balance but due to limitations of time these have not been delved into.

3) The study focuses majorly only on the lecturers in colleges and mainly Officer Cadre of the Banking organizations. An expanded, more diverse sample would have allowed for examination of other differences. Further research in the area may include Clerical and non-managerial employees in different organizations.

4) Confined by time and resource conditions, we cannot make the research with larger sample pools so the sample results cannot be generalized.

3. DATA ANALYSES

3.1 DESCRIPTIVE STATISTICS

To understand the nature of data collected and find out the mean scores of constructs under study frequencies and other measures describing the data were calculated. The sampling distribution was also examined for the following variables: Overall Work life balance, Work Life Conflict, Work Family Conflict, Family Work Conflict, Work Life Enrichment, Job Satisfaction, Intentions to quit, Organizational Citizenship behaviors and Subjective well Being.
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<th>Minimum</th>
<th>Maximum</th>
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<td>38.00</td>
<td>24.6897</td>
<td>6.24559</td>
</tr>
<tr>
<td></td>
<td>Family work conflict</td>
<td>29</td>
<td>11.00</td>
<td>40.00</td>
<td>22.0345</td>
<td>6.82162</td>
</tr>
<tr>
<td></td>
<td>valid n (listwise)</td>
<td>29</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table no. 3.1 showing the mean, range and standard deviation of various constructs in the study

The mean overall life balance in both organizations i.e. Education and Banking is around 24 which reflect a higher overall balance, the range being 12-30. Work life conflict which is the
negative spill over of work into family domain and family interference in work domain is on the higher side in both Education and Banking (mean scores 47.72 and 46.72, range 23-72). For Work life enrichment Educationists seem to have a better spillover or facilitation of work and family as seen from the range which varies from 18-30, mean 28.2 Whereas in Banking range is 10-28, mean score 21.9. Overall Job Satisfaction is again higher in Education with mean score of 27.2. Mean scores on intentions to quit are lower and similar in both organizations. Most of the employees have high loyalty to the organizations they are working in. Employees from both organizations also exhibit high mean scores on Organizational Citizenship Behaviors (62.7 and 60.7). In Education the mean score on Subjective well being is 45.3 and in Banking it is 41.1 which show a good overall feeling of being satisfied with their lives in both sectors. Mean scores on Work to family conflict are slightly greater than mean scores on Family work conflict in both Organizations (25.44 and 24.68 compared to mean score of around 22 for FWC) which shows a greater negative spillover of work in the family domain.

3.2 CORRELATIONS

Correlations were examined amongst the various constructs to check any association between them.

WORK LIFE BALANCE, CONFLICT, JOB SATISFACTION, OUTCOMES AND SUBJECTIVE WELL BEING.
EDUCATION AND BANKING

Table 3.2 showing the correlation among different constructs in Education and Banking
Among Educationists and Banking professionals both, there is a significant negative correlation between overall life balance and work life conflict (-.481 and -.616) which indicates that there is an inverse relationship between work life balance and work life conflict. For Bankers the score is much higher for both Work Family Conflict and Family Work Conflict as compared to Educationists as can be seen from table showing a greater degree of conflict vis. a vis. Educationists. Higher the work life conflict lower will be the work life balance. This supports our Hypothesis 1a that work life balance and work life conflict are negatively correlated.

Among Educationists and Banking professionals both, Work life balance is positively correlated with Work personal life enhancement (.295 and .399) and the correlation is significant. A positive spillover of work life on family or on family on the work life of an individual has a positive effect on the overall life balance of an individual. This supports our Hypothesis 1b that work life balance is positively related with work life enrichment.

<table>
<thead>
<tr>
<th>overall work life balance</th>
<th>pearsons correlation coefficient</th>
<th>significance</th>
</tr>
</thead>
<tbody>
<tr>
<td>overall work life balance and work life conflict</td>
<td>-.616</td>
<td>.000</td>
</tr>
<tr>
<td>overall work life balance and work family conflict</td>
<td>-.516</td>
<td>.004</td>
</tr>
<tr>
<td>overall work life balance and family work conflict</td>
<td>-.636</td>
<td>.000</td>
</tr>
<tr>
<td>overall work life balance and job satisfaction</td>
<td>.399</td>
<td>.032</td>
</tr>
<tr>
<td>overall work life balance and intentions to quit</td>
<td>.454</td>
<td>.013</td>
</tr>
<tr>
<td>Overall work life balance and org citizenship behavior</td>
<td>.429</td>
<td>.023</td>
</tr>
<tr>
<td>overall work life balance and subjective well being</td>
<td>-.119</td>
<td>.538</td>
</tr>
</tbody>
</table>
Job Satisfaction whereas among Educationists the correlation is not significant. In the banking sector our Hypothesis 1c that work life balance is positively related with job satisfaction is supported. Amongst banking professionals, Work life balance is significantly and positively correlated with Organizational Citizenship Behaviors (.429), though the correlation is not significant for Educationists. Our Hypothesis 1d that work life balance is positively related with Organizational Citizenship Behaviors is supported in the Banking Sector. There is a negative correlation between overall life balance and intentions to quit (-.028 and -.119) which indicates that lower the work life balance of an individual, higher will be the tendency to leave an organization. For Bankers the correlation is significant but it is not so in the case of Educationists. Finally there is a significant correlation (.645 and -.119) between work life balance and subjective well being in case of Educationists but surprisingly not so in case of Bankers. In the Education Sector our hypothesis 1d that work life balance affects subjective well being of an individual is supported.

ONE WAY ANOVA

We wished to test the influence of various demographic descriptors on work life balance for which a one way ANOVA was conducted.

<table>
<thead>
<tr>
<th>type of org</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education</td>
<td>Between Groups</td>
<td>.254</td>
<td>1</td>
<td>.254</td>
<td>.247</td>
</tr>
<tr>
<td>Banking</td>
<td>Between Groups</td>
<td>.291</td>
<td>1</td>
<td>.291</td>
<td>.284</td>
</tr>
</tbody>
</table>

Table no. 3.3.1 showing ANOVA by gender
### ANOVA BY AGE

<table>
<thead>
<tr>
<th>type of org</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education</td>
<td>3.056</td>
<td>3</td>
<td>1.019</td>
<td>1.021</td>
<td>.399</td>
</tr>
<tr>
<td>Banking</td>
<td>5.962</td>
<td>4</td>
<td>1.491</td>
<td>1.623</td>
<td>.201</td>
</tr>
</tbody>
</table>

Table no. 3.3.2 showing ANOVA by age

### ANOVA BY MARITAL STATUS

<table>
<thead>
<tr>
<th>type of org</th>
<th>Sum of Squares</th>
<th>Df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education</td>
<td>.745</td>
<td>2</td>
<td>.373</td>
<td>.356</td>
<td>.704</td>
</tr>
<tr>
<td>Banking</td>
<td>.035</td>
<td>1</td>
<td>.035</td>
<td>.033</td>
<td>.856</td>
</tr>
</tbody>
</table>

Table no. 3.3.3 showing ANOVA by marital status

### ANOVA BY NO. OF CHILDREN

<table>
<thead>
<tr>
<th>type of org</th>
<th>Sum of Squares</th>
<th>Df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education</td>
<td>.850</td>
<td>1</td>
<td>.850</td>
<td>.845</td>
<td>.366</td>
</tr>
<tr>
<td>Banking</td>
<td>2.104</td>
<td>2</td>
<td>1.052</td>
<td>1.056</td>
<td>.362</td>
</tr>
</tbody>
</table>

Table no. 3.3.4 showing ANOVA by No. of children
Table no. 3.3.5 showing ANOVA by Family Structure

Table no. 3.3.6 showing ANOVA by Income level

The One way ANOVA results show that gender does not play a significant role in achieving an overall life balance in both Education and Banking (p >.05, .623 and .599). Males and Females do not vary so far as achievement of an overall life balance is concerned. The Hypothesis 4a is not supported.

The Hypothesis 4b was that age has an effect on work life balance, specifically younger employees will have a lower life balance than older employees. This result suggests that there is
no significant relationship between age and work life balance (P>.05). Age is not a factor in determining the work life balance of an individual. The hypothesis 4b is not supported.

The hypothesis 4c was that marital status affects work life balance. This result once again shows that there is no significant relationship between Marital status and work life balance (P>.05) in both Education and Banking). Marital status is not a factor in determining the work life balance of an individual. The hypothesis 4c is also not supported.

It was hypothesized that the Number of Children has an effect on work life balance. The results do not support the hypothesis 4d. The number of Children does not play a significant role in achieving an overall life balance in both Education and Banking (p >.05).

The next hypothesis 4e that a joint or nuclear family structure impacts Overall life Balance was also not supported as the result once again show that there is no significant relationship between family structure and work life balance (P>.05 in both Education and Banking). Family Structure (joint/Nuclear) is not a factor in determining the work life balance of an individual.

The Hypothesis 4f was that income level impacts Overall life Balance. The results show that Income Level does not play a significant role in achieving an overall life balance in both Education and Banking (p >.05). The Hypothesis 4f is also not supported.

3.4 REGRESSION ANALYSIS

REGRESSION ANALYSIS – FACTORS AFFECTING WORK LIFE BALANCE

Table 3.4.1 represents the multiple regression analysis of all the factors affecting the Work life balance.
### Model Summary

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.566&lt;sup&gt;a&lt;/sup&gt;</td>
<td>.321</td>
<td>.232</td>
<td>.90878176</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), job satisfaction, work life enrichment, and work life conflict
b. type of org = Education

### Model Summary

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.675&lt;sup&gt;a&lt;/sup&gt;</td>
<td>.455</td>
<td>.390</td>
<td>.78093966</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), job satisfaction, work life enrichment, and work life conflict
b. type of org = Banking

### Coefficients<sup>a,b</sup>

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
</tr>
<tr>
<td>1</td>
<td>(Constant)</td>
<td>-.014</td>
<td>.176</td>
<td>-.077</td>
</tr>
<tr>
<td></td>
<td>work life enrichment</td>
<td>.308</td>
<td>.179</td>
<td>.296</td>
</tr>
<tr>
<td></td>
<td>Wok life conflict</td>
<td>-.500</td>
<td>.184</td>
<td>-.491</td>
</tr>
<tr>
<td></td>
<td>Job satisfaction</td>
<td>-.039</td>
<td>.212</td>
<td>-.033</td>
</tr>
</tbody>
</table>

Type of org = education dependent variable = work life balance
As we can see from the table 32% of the construct of Work life balance in Education is being explained by work life Job Satisfaction, Work life conflict and Work life enrichment. Whereas in banking the three predictors explain 45% of the influence on the Work Life balance of an individual.

The results show that in Education work life conflict significantly impacts Work Life Balance (P=.012). Of the three predictors conflict has a greater negative impact on Work life balance than job satisfaction and work life enrichment.

In banking too work life conflict (P=.014) has a significant impact on the Work life balance. Job satisfaction and work life enrichment do not significantly affect Work Life balance.
REGRESSION ANALYSIS – WORK LIFE BALANCE AND SUBJECTIVE WELL BEING

Table no 3.4.2 showing the regression analysis of factors affecting subjective well being

<table>
<thead>
<tr>
<th>Model Summary&lt;sup&gt;b&lt;/sup&gt;</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Model</td>
<td>R</td>
<td>R Square</td>
<td>Adjusted R Square</td>
<td>Std. Error of the Estimate</td>
</tr>
<tr>
<td>1</td>
<td>.645&lt;sup&gt;a&lt;/sup&gt;</td>
<td>.416</td>
<td>.393</td>
<td>.77900472</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), work life balance  
b. type of org = Education

<table>
<thead>
<tr>
<th>Coefficients&lt;sup&gt;a,b&lt;/sup&gt;</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Model</td>
<td>Unstandardized Coefficients</td>
<td>Standardized Coefficients</td>
<td>t</td>
<td>Sig.</td>
</tr>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>(Constant)</td>
<td>.002</td>
<td>.147</td>
<td>.011</td>
</tr>
<tr>
<td></td>
<td>Work life balance</td>
<td>.633</td>
<td>.147</td>
<td>.645</td>
</tr>
</tbody>
</table>

a. type of org = Education  
b. Dependent Variable: subjective wellbeing

<table>
<thead>
<tr>
<th>Model Summary&lt;sup&gt;b&lt;/sup&gt;</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Model</td>
<td>R</td>
<td>R Square</td>
<td>Adjusted R Square</td>
<td>Std. Error of the Estimate</td>
</tr>
<tr>
<td>1</td>
<td>.613&lt;sup&gt;a&lt;/sup&gt;</td>
<td>.375</td>
<td>.351</td>
<td>.80530798</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), work life balance  
b. type of org = Banking
### Coefficients\(^{a,b}\)

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficient</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>(Constant)</td>
<td>-.006</td>
<td>.152</td>
<td>-.042</td>
</tr>
<tr>
<td></td>
<td>Work life balance</td>
<td>.603</td>
<td>.152</td>
<td>.613</td>
</tr>
</tbody>
</table>

\(a\). type of org = Banking  
\(b\). Dependent Variable: subjective wellbeing

The regression analysis shows that in Education 41.6% construct of Subjective well being is explained by the independent variable work life balance and this is 37.5% in the case of Banking. In both sectors Work Life balance explains and has a significant impact on the subjective well being of individuals (p=.000 and p=.001 respectively, B=.633 and B=.603 respectively).

### 3.5 STRUCTURAL EQUATIONAL MODELLING

In order to get the complete picture we also carried out the SEM analysis for the proposed model shown in fig 2. The SEM analysis conducted showed moderate results. This can be owed to the fact that the sample size was not large enough to have a statistically sound SEM analysis (Kline, 2005). However, we intended to find out the structural path and the antecedents and consequences, which were successfully incorporated.
Fig 2 showing SEM analysis for the proposed model

The figure shows Amos's path diagram for the final model. We can see that the observed variable work life balance (WLB) has 3 predictor or antecedent variables i.e. Work life conflict (WLC1), Work life enrichment (WLE1) and Job Satisfaction (JS1). The R Square coefficient of .37 shows that 37% percent of the variable Work life balance is explained by these three predictors. The outcome variable subjective well being has r square coefficient .79 which reflects that the independent variable work life balance is a good predictor of the dependent variable subjective well being. The predictor variable WLC1 shows a negative relation with WLB, lending weight to our assessment that conflict in work has a negative effect on the work life balance. JS and WLE1 depict positive standardized regression weight of 0.12 and 0.24, showing the predictive capability of the two indicators.

Further, the goodness of fit criteria was assessed. The overall model goodness of fit is reflected by the magnitude of discrepancy between the sample covariance matrix and the covariance matrix implied by the model with the parameter estimates (also referred to as the minimum of the
fit function or $F_{\text{min}}$). A variety of alternative goodness-of-fit indices have been developed to supplement the chi-square statistic. All of these alternative indices attempt to adjust for the effect of sample size, and many of them also take into account model degrees of freedom, which is a proxy for model size. Three goodness of fit indices were taken into account. RMSEA was reported to be 0.086 which is less than 0.1 (Kline, 2004) and therefore this model can be considered to be having a good fit. Further the Cmin/df was 1.434, the requisite threshold of which should be 3 (Hair et. al, 2010). The CFI score of 0.887 can also be considered an acceptable score which shows a moderate fit.

4. SUMMARY FINDINGS AND CONCLUSIONS

The main aim of the paper was to identify the factors affecting work life balance and subjective well being in selected Organizations i.e. University of Delhi and Public Sector banks. Statistical analysis of the primary data collected leads to the following results:-

1) In both the Sectors Work life balance is affected by the level of Conflict between the work and life interface. Higher the level of conflict, lower is the work life balance. In Banking particularly both WFC and FWC are greater as compared to Education. More than family work conflict it is the Work family conflict which affects the work life balance. Also work family enrichment leads to a positive spillover of the two domains on each other leading to a higher work life balance. Job satisfaction also has a positive impact on the work life balance of an individual

2) Having a good balance has positive outcomes in terms of higher Organizational Citizenship behaviors in both Education and Banking. Work life balance was found to be negatively related to intentions to quit in both the sectors. So addressing work life issues can help organizations enhance the loyalty towards the Organizations and lower the intentions to quit.
3) Having achieved a balance between Work and life helps in increasing an individual’s satisfaction with life as a whole. A higher work life balance is indeed a predictor of higher feelings of well being in both Sectors.

4) Work Life Conflict lowers an individual’s work life balance. Both Family work conflict and Work family conflict have been found to be negatively related to Work life balance.

5) There is no definite link between various social and demographic variables like gender, age, marital status, no. of children, family structure, income etc. on the work life balance of the employees in both sectors. The ANOVA results have not found these variables to mediate the effect on Work life Balance.

6) The regression analysis results indicate that the most important factor impacting Work life balance in Education and Banking is Conflict.

5. RECOMMENDATIONS

Work life balance is an important issue in the employment relationship and studies have indicated that employees are increasingly finding it difficult to maintain a balance between the work and life domains. Most of the employees report conflict between their work and personal lives. Employees feel that they do not spend enough time with their families, which has become their number-one rated work/life priority. The negative spillover of family and work into each other, viewed as Family-work conflict (FWC) and work-family conflict (WFC), has proved to be one of the major causes of diminished work life balance. Employers need to look into the work practices e.g. long working hours, work overload etc. which are causing a high degree of work interference in family life. On the other side the very spillover but in Positive way where learning or skills from one role enhance /facilitate the other role can lead to a higher balance.

Though numerous studies have identified several variables that influence the level of balance and conflict such as the size of family, the age of children and income level etc. our hypothesis
regarding the influence of various demographic predictors like gender, age, no. of children, family structure, level of income are unsupported which perhaps stems from the smaller sample of this study. To further corroborate the findings larger samples should be taken so as to establish the influence/non influence of these factors.

Lack of work life balance can lead to reduced Organizational Citizenship Behaviors and increased Intentions to leave which can reduce stability and lower the morale in an Organization. So work life balance is an area of great concern for management which should initiate policies and address Work life balance issues of their employees. The type of policies and the effect of their introduction on the Work Life Balance of individuals need to be further probed.

5.1 DIRECTIONS FOR FUTURE RESEARCH

1) This study is based on data gathered from Government/public Sector organization. Extending this study in other Organizations in Private Sector will help to determine the extent to which the presented results can be generalized to other settings as well.

2) Work Life Balance and Conflict can have numerous positive outcomes like increased organizational Commitment, Engagement etc and negative ones like Stress, Burnout, and Alcoholism etc. All these outcomes have not been studied and further research in these areas will throw greater light on the varied outcomes of balance and conflict.

3) Work life balance is influenced by a no. of factors. It is necessary that these factors and their effect are identified. It is also imperative for the Employers to address work life issues through understanding what employees want and proactively initiate strategies and programs to address work life conflicts & imbalances. Both national and international literature on the implementation of work-life balance policies recommends that improvement’s such as increased benefits, flexibility and leave, support of family commitments and a reduction in working hours, awareness training for managers. Organizational support of work-life balance, childcare provision, innovative work arrangements and other policy-level improvements can go a long way in enhancing the work life balance of the employees. These areas need to be researched further to help
Organizations identify strategies they can use to keep their employees lives well balanced.
BIBLIOGRAPHY


