A CROSS CULTURAL PERSPECTIVE ON WORK-LIFE BALANCE OF PROFESSIONAL WOMEN

A Project Report

Submitted

By

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Under the guidance of

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In partial fulfillment of the requirements

for the award of the degree

of

MASTER OF BUSINESS ADMIISTRATION

Department of Management Studies

Kumaraguru College of Technology

(An autonomous institution affiliated to Anna University, Chennai)

Coimbatore -641 049

May, 2013

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BONAFIDE CERTIFICATE

Certified that this project report titled **"A CROSS CULTURAL PERSPECTIVE ON WORK-LIFE BALANCE OF PROFESSIONAL WOMEN"** is the bonafide work of **Ms R.AARTHI, Roll no: 11MBA001,** who carried out the project under my supervision. Certified further, that to the best of my knowledge the work reported herein does not form part of any other project report or dissertation on the basis which a degree or award was conferred on an earlier occasion on this or any other candidate.

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Internal Examiner   External Examiner

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DECLARATION

I hereby declare that this project report entitled **"A CROSS CULTURAL PERSPECTIVE ON WORK-LIFE BALANCE OF PROFESSIONAL WOMEN"** has been undertaken for academic purpose submitted to Anna University in partial fulfillment of the requirements for the award of the degree of Master of Business Administration. The project report is the record of the original work done by me under the guidance of **Dr. Vijila Kennedy, Director KCT Business School** during the academic year 2012-2013.

I, also declare hereby that the information given in this report is correct to best of my knowledge and belief.

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CHAPTER - 1

INTRODUCTION

1.1 INTRODUCTION TO THE STUDY

In the last few decades there has been a dramatic increase in the amount of research devoted to understanding the linkages between work and family and/or personal life. The term 'Work-life Balance' was first coined in 1986 in reaction to the unhealthy choices that many Americans were making in favour of the work place, as they opted to neglect family, friends and leisure activities in the pursuit of corporate or work goals. A balanced life is one where we spread our energy and effort, emotional, intellectual, imaginative, spiritual thoughts and physical activities between key areas of importance. The neglect of one or more areas, or anchor points may threaten the vitality of the whole. Work-life balance thus refers to "The extent to which individuals are equally involved in and equally satisfied with their work role and their family /personal role."

Work life balance is a broad concept. The term simply means maintaining a balance between your professional and personal life and not sacrificing either of them. Work includes an individual's aims, ambitions and career. Life includes giving time to family members, pleasure, leisure time and spiritual development. At the core of an effective work life balance are two main concepts. They are daily 'Achievement' and 'Enjoyment'. Achievement and enjoyment are two sides of the same coin. We cannot have one without the other. Trying to live a one sided life is the reason for many successful people that they are not happy or completely happy or nearly that happy they should be. The word enjoyment also takes into its ambit happiness, celebration, pride, satisfaction and sense of well being, love and all the joys of living. It has been found that those who are able to strike the right balance not only enjoy their job but also return home with zeal and satisfaction. This gives them more energy from within to work in the desired manner.

Recent changes in the nature of the workforce and the organization of production have exposed deep-seated tensions along the fault-line between paid work and other activities individuals need to do or value.

Most labor law systems continue to operate on a paradigm based on a dichotomy of time: all time is either paid working time within the market, or private time, in the exclusive domain of the individual and of no concern to labor law. Unpaid work within the family remains invisible, largely because it has been traditionally performed at home by women. Equally invisible are the many forms of voluntary work performed within the community many of which are done in default of State action and most of which contribute to vital social capital.

However, demographic changes, globalization and the transformation of women's role in the workforce have created a range of pressure points in the dominant Paradigm. Women are now active participants in the paid workforce, but little or no corresponding provision has been made for family work. The resulting double burden of paid and unpaid work is still largely shouldered by women, with only marginal Contributions by men or the broader society. The social implications of this double burden have taken several on several forms, including falling birth-rates, high levels of stress and an increase in precarious work.

As work became more intellectual and knowledge based it has become harder to escape (Lockwood, 2003). Employees can no longer easily segregate their work from the rest of their lives because the work has the capacity to take over people's thoughts (Patterson, 2001).

In addition to this cognition of work most recently, there has been a shift in the workplace as a result of advances in information and communication technologies which have removed the temporal and spatial boundaries of work allowing people to work anytime from anywhere (Jacobs & Winslow, 2004). As Boswell and Olson-Buchanan stated, "increasingly sophisticated and affordable technologies have made it more feasible for employees to keep contact with work".

Employees have many methods, such as emails, computers, and cell phones, which enable them to accomplish their work beyond the physical boundaries of their office. Employees may respond to an email or a voice mail after-hours or during the weekend, typically while not officially "on the job". Researchers have found that employees who consider their work roles to be an important component of their identities will be more likely to apply these communication technologies to work while in their non-work domain.

Technological control "emerges from the physical technology of an organization". In other words, companies use email and distribute smart phones to enable and encourage their employees to stay connected to the business even when they are not in the office. This type of control, as Barker argues, replaces the more direct, authoritarian control, or simple control, such as managers and bosses. As a result communication technologies in the temporal and structural aspects of work have changed defining a new workplace in which employees are more connected to the jobs beyond the boundaries of the traditional workday and workplace. The more this boundary is blurred, the higher work-to-life conflict is self-reported by employees. This intensification of work makes finding a desirable balance between work and life thus enabling it to be difficult.

1.1.1 The Evolution of Work-Life Balance

The history of work-life balance begins in the latter half of the 19th century when reformers successfully campaigned against long factory hours and were able to demonstrate that reductions in working hours had no impact upon levels of output.

Then during the early part of the 20th century the campaign to reduce working hours continued through a series of pioneering studies that demonstrated the relationship between time spent at work and the level of output was a complex one.

These studies also took account of the importance of motivation and morale, fatigue, concentration, and attention to reveal that there were conditions under which a reduction in working time led to increased production, and there were optimum arrangements for the length of working time and intervals for rest pauses, in particular circumstances.

1.1.2 Factors Affecting Work-Life Balance

Most professional women step off the career fast track at some point with children to raise, elderly parents to care for and other pulls on their time, these women are confronted with one off-ramp after another. When they feel pushed at the same time by long hours and unsatisfying work, the decision to leave becomes even easier. Many women take an off-ramp at some point on their career highway.

Sylvia and Carolyn state that nearly four in ten highly qualified women (37 percent) report that they have left work voluntarily atsome point in their careers. Among women who have children, that statistic rises to 43 percent. Factors other than having children that pull women away from their jobs include the demands of caring for elderly parents or other family members (reported by 24 percent) and personal health issues (9 percent). Not surprisingly, the pull of elder care responsibilities is particularly strong for women.

Research suggests that the struggle to achieve work-life balance can be affected by different factors. These factors include

• **Work Demands** – When the total demands on time and energy associated with multiple activities and roles are too great to perform tasks adequately or comfortably

• **Work-family interference** – Where work-related activities (long work hours, shift work, inflexible work schedules, heavy work demands, and work-related travel away from home) may limit an employee's ability to participate fully in family roles and functions. Work may also impact families when workers relocate to pursue

• **Family-work interference** – Where family demands such as a sick child may prevent attendance at work, ability to stay late at work, or the capacity of workers to focus fully on work because they are worrying about issues at home.

•**Family Demands**– Where individuals' experience stress and strain from providing assistance to elderly dependents or persons with disabilities (Duxbury and Higgins, 2003).

From a leisure perspective, I would add one more challenge to individuals Seeking work/life balance:

• **Lack of 'me time'** – Where feelings of guilt about work and/or family may inhibit individuals from taking 'time out' for themselves (see, for example, Henderson and Bialeschki, 1991; Kay, 1998).

1.1.3 Work-Life Balance Implications

The challenge of work/life balance is a reality for every working women and it is an issue that is widely discussed in organizations and governments today.

The issue of work life balance is getting difficult to achieve for women in today's world, especially for married working women who are supposed to strike proper balance. Today, women are working equally as men do however the only difference is that women have additional family responsibilities along with their professional work.

They include looking after their family and day to day work at home, taking proper care of elders at home, husband, social life, daily needs shopping and looking after children if any. There are always more expectations from a female at home than their male counterpart.

The right balance today will be different tomorrow. There is no one size fits all, balance we can strive for. Work life and personal life have become inter related and inter dependent. Spending more time in office, dealing with clients and the pressure at workplace, not only interferes but also affects the personal life. The right balance changes from when we are single to when we marry and further changes when kids become a part of the family. Work life balance is different from individual to individual. Sometimes, this issue aggravates and makes it impossible to even complete the household chores. On the other hand personal life also gets demanding if you have a kid, elders at home, financial problems or some issues in your closed one's life. All these things can affect your work as well.

It is the need today to maintain work life balance to keep everything in right place and at right time. Moreover, to lead life in satisfaction it is important to have a feeling of content.

It is very vital on the part of the employer also to provide such environment, where women take pride in recommending the company to work with. In order to achieve work life balance, it is necessary that women have to work with time management on full cooperation at work and home both.

1.1.2 Consequences of Work-Life Imbalance

The inability to balance work and life has severe implications because it affects every aspect of women's lives. The stress created from being pulled in multiple forces has negative consequences for psychological and physical well-being. When women are attempting to satisfy all of the competing demands on time they feel stressed and not able to complete the task to the best of their ability.

Productivity at work place is affected and qualities of women's relationship with friends and family are harmed.

This psychological stress stemming from their inability to give 100 percent at work and at home can reflect on women's physical health.

Poor nutrition, lack of exercise and high level of stress due to poor work/life balance can cause physical symptoms such as fatigue, insomnia, back pain and sometimes lead to more chronic illness including heart conditions that result in long-term consequences for women and their families.

Work/Life balance not only affects working women and their families and friends, but also it affects the organization form business standpoint. Women in this century make up nearly half the work force, and if organizations have to compete in the global marketplace they have to maximize their use of available talent pool. Work/life imbalance takes on women's job satisfaction and commitment to the organization. If women do not receive adequate support from employers in managing their work and home demands, they are more likely to opt for part-time work or quit from permanent employment. This has significant impact on business associated with absenteeism and turnover, and ultimately limits women's full participation in the labor force preventing organizations from hiring the best person for each job. This exclusion of women from the labor force will inhibit the organizational growth in the long term. Poor work/life balance has negative implications for organizations in the global economy, as well for individual women and their families.

Employee assistance professionals say there are many causes for this situation ranging from personal ambition and the pressure of family obligations to the accelerating pace of technology.

1.1.2 GLOBAL COMPARISIONS

Work- Life in the United States of America

According to a new study by Harvard and McGill University researchers, the United States lags far behind nearly all wealthy countries when it comes to family-oriented workplace policies such as maternity leave, paid sick days and support for breast feeding. Jody Hayman, founder of the Harvard-based Project on Global Working Families and director of McGill's Institute for Health and Social Policy, states that, "More countries are providing the workplace protections that millions of Americans can only dream of. The U.S. has been a proud leader in adopting laws that provide for equal opportunity in the workplace, but our work/family protections are among the worst."

This observation is being shared by many Americans today and is considered by many experts to be indicative of the current climate. However, the U.S. Labour Department is examining regulations that give workers unpaid leave to deal with family or medical emergencies (a review that supporters of the FMLA worry might be a prelude to scaling back these protections, as requested by some business groups). At the same time, Senator Chris Dodd from Connecticut is proposing new legislation that would enable workers to take six weeks of paid leave. Congress is also expected to reconsider the Healthy Families Act which is a bill that would require employers with at least fifteen employees to provide seven paid sick days per year.

There is not a federal law requiring paid sick days in the United States. When it comes to sick days, 145 countries provide sick days to their employees; 127 provide a week or more per year. Even when vacation time is offered in some U.S. companies, some choose not to take advantage of it.

A 2003 survey by Management Recruiter International stated that fifty percent of executives surveyed didn't have plans to take a vacation. They decided to stay at work and use their vacation time to get caught up on their increased workloads.

The limited provisions of the American welfare state, combined with the widespread view that care giving is a private concern, have left families to devise their own resolutions to these tensions. These private solutions have had serious consequences for gender equality and for family and child well-being (Gornick & Meyers 2003, 25).

In the United States today, many working parents struggle to balance their work and family responsibilities. No standard for success in maintaining this balance exists and many families struggle daily with the competing needs of work and family without any support from society at large. While women's rates of labour force participation are gaining parity to men in the workforce, women still feel more acutely this work-life struggle.

American workers average approximately has ten paid holidays per year while British workers average twenty-five holidays and German employees thirty. Americans are at work twelve weeks more a year in total hours than Europeans though they are no more productive than the average European.

The policies implemented by federal law by addressing work/life balance are considerably very few. The family and medical leave act 1993 provides employees of companies with 50 or more people the right to take 12 weeks of unpaid leave to care for newborn child, newly adopted child or ill family member (Department of labour 2008). Only one of 50 U.S states California has law mandating paid family leave for all employees and it allows for six week of leave at 55percent salary.

In fact the U.S government does not provide for paid leave of any kind. However the U.S is significantly behind most other industrialized countries in providing work/life balance. The US, for example, is the only OECD country without a national paid parental leave policy, although some states do provide leave payments.

Available parental leave is short (12 weeks), and only covers some employees (those in companies with 50workers). While making changes will involve a cost to employers, there will be benefits not only to child well-being but also the labor market, as evidence suggests that when US mothers take their full leave entitlement, they are more likely to return to work than mothers who do not. Leave is short for a reason US family well-being is strongly linked to employment because a significant proportion of public family support is delivered via tax breaks and credits (45% of total compared to 10% on average in the OECD). Nevertheless female employment in the US has been falling for the last decade, albeit from high levels.

This fall is happening despite US women having better career prospects compared to most other OECD countries (35% of management jobs occupied by women) and lower career costs associated with child-rearing.

Work- Life in the United Kingdom

The UK government has taken much more active role in initiating targeted campaign to improve work/life balance. Gender discrimination in the work place is prohibited by the Sex Discrimination Act 1975 and the Equal Pay Act 1970in addition to this U.K government instituted the work and families Act improving the existing family paid parental leave. Statutory maternity leave allows for women to take 52 weeks off after birth or adoption of child at percent 90 percent of average earnings for the first six weeks and then flat rate for the remainder of the time.

Current legislation grants some employees the right to request a flexible working pattern. Employees have the right to make a request if they have worked for their employer for 26 weeks and have parental responsibility for a child aged under 17 (under 18 if the child has a disability), or have adult caring responsibilities.

The Employment Act (2002) introduced the right for employees with a child aged five or under (18 or under for disabled children) to request flexible working, with their employer having the duty to consider this request. This 'right to request' was extended in the Work and Families Act (2006) to include employees caring for sick or disabled adult household members (effective from 2007) and parents of children under the age of 17 (effective from 2009).

There have been two key changes since the last Work-Life Balance survey: the extension of the right to request flexible working to include employees with adult caring responsibilities from April 2007, and the inclusion of employees with children aged six to 16 in April 2009 (previously eligibility has been restricted to those with children aged under six).

The Fourth Work-Life Balance survey (WLB4) was carried out in early 2011. As such it plays an important role in developing our understanding of how the changes introduced by the Work and Families Act are influencing employees' working arrangements, whether they take up these opportunities and their general awareness of what is available to them in the workplace.

Government came up with current provisions such as maternity act, paternity rights, adoptive rights, parental leave entitlements, parents and responsibility of primary care (request for flexible working hours) and time off for dependants in emergency.

Between 2003 and 2007 the UK strengthened its position as one of the biggest investors in families in the OECD. Early childhood spending rose substantially, driven by new cash supports for children around birth and increased investment on childcare services.

In 2007 the UK spent more on children than most OECD countries, at just over 138 000 pounds sterling per child from birth up to the age of 18, compared to an OECD average of just under 95 000 pounds. Before the financial crisis, and during a period of increased investment (1995 to 2005)

Today, spending cuts, such as cutting benefits for pregnancy and childbirth, and a freeze on child cash benefits, will affect many families. Progress in child poverty reduction in the UK has stalled, and is now predicted to increase; social protection spending on families therefore needs to be protected. Providing services such as affordable and good quality local day-care centers, with flexible opening hours is key to helping families with children on low-incomes into work.

In spring 2000 the UK Government launched its Work-Life Balance Campaign. The campaign aims to raise employers' awareness of the business benefits of introducing policies and practices which help employees obtain a better balance between work and the rest of their lives. The campaign aims to benefit all employees and job seekers, not just those with children or adults to care for.

Work - life in India

While India is fast emerging as an economic power to contend with, for many years, India's economy was closed to foreign competition. India undertook economic reform and liberalization only in the early 1990s. Since then, many socioeconomic changes have occurred in the country (Ellyn, 2001). In the last few years we have noticed a number of new career opportunities opening up for Indians especially in the service sectors. However better opportunities along with good pay package, growth prospects, brings in a long work schedule leaving individuals with very little time to balance their work and life. Demanding careers have dominated the lives of many young Indians for some time now and it takes a toll on their family life. It is not a surprise then that most Indians consider work-life balance as their biggest concern.

India adopted its comprehensive Constitution in 1950. The Indian Constitution is the largest written Constitution and provides the guideline for India's future development mainly through its Directive Principles of State Policy.

By making a number of welfare activities mandatory for state and private organizations either by legislation or through trade practices, this influential document could be considered to be India's first formal attempt to address work and family matters.

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Notable legislations were passed around the times that have had a special bearing on working women's ability to handle work and family responsibilities.

These include the Maternity Benefits Act of 1961; the Factories Act of 1948 and the Right to protection from sexual harassment at the workplace that had existed even before independence (passed in 1869) and revised again in 1997 (Bhargava (1996) and Jain and Agarwal (1995)).

Such Institutional support for work and family issues is low in India and takes the form of government policies that are progressive on paper but poorly implemented.

The **Maternity Benefits Act of 1961** entitles a woman to 12 weeks of leave with full pay associated with the birth of a child. Under this act, it is unlawful for an employer to discharge or dismiss a woman during or on account of maternity leave, except for gross misconduct. Further, a woman worker must be permitted to take 2 nursing breaks in addition to normal breaks until the child is 15 months old.

The **Factories Act of 1948** also provides guidance on minimum and maximum working hours along with lunch breaks and small breaks. In addition, there is provision for annual leave with wages for workers and conditions to regulate shift work, overtime and night shift work

The Factories Act also provides guidance on minimum and maximum working hours along with lunch breaks and small breaks. In addition, there is provision for annual leave with wages for workers, and conditions to regulate shift work, overtime and night shift work.

(a) Strict enforcement of all relevant legal provisions and speedy reprisal of grievances will be ensured, with a special focus on violence and gender related atrocities.

(b) Measures to prevent and punish sexual harassment at the place of work, protection for women workers in the organized/ unorganized sector and strict enforcement of relevant laws such as Equal Remuneration Act and Minimum Wages Act will be undertaken,

(c) Crimes against women, their incidence, prevention, investigation, detection and prosecution will be regularly reviewed at all Crime Review fora and Conferences at the Central, State and District levels.

Recognised, local, voluntary organizations will be authorized to lodge Complaints and facilitate registration, investigations and legal proceedings related to violence and atrocities against girls and women.

(d) Women's Cells in Police Stations, Encourage Women Police Stations Family Courts, Mahila Courts, Counselling Centres, Legal Aid Centres and Nyaya Panchayats will be strengthened and expanded to eliminate violence and atrocities against women.

(e) Widespread dissemination of information on all aspects of legal rights, human rights and other entitlements of women, through specially designed legal literacy programmes and rights information programmes will be done.

Through legislation, Government has initiated lot many paths for women to achieve work life balance in India by its progressive national laws and governmental policies for women including National Commission for Women, Department of Women and Child Development. The problem however is that the laws are not always rigorously enforced, and implementation is uneven.

1.2 STATEMENT OF THE PROBLEM

The struggle for work/life balance has significant implications for working women, their families, and employer. The current interest in work–family are stems from a set of new challenges which include, among others, the rise in women's paid work, the growth in non-standard work, work intensification, ageing and changes in family patterns, including the growth of single-parent households.

The current economic crisis and the accompanying austerity measures have further exacerbated these competing pressures of paid work and family duties.The pressures of work, for those in work, have been intensifying in recent decades.

Factors such as the advances in information technology and information load, the need for speed of response, the importance attached to quality of customer service and its implications for constant availability and the pace of change with its resultant upheavals and adjustments all demand our time and can be sources of pressure.

Their productivity, commitment to their institution, job satisfaction, health, and overall life satisfaction are affected when there is an undesirable imbalance between work and life outside of work.

1.3 SCOPE OF THE STUDY

The concept of work life balance has been in news recently and much needs to be done. This study is intended to develop a diverse perspective on the implications of work-life in achieving a satisfaction in work-life balance of professional Women in the United States, United Kingdom, and India.

CHAPTER 2

REVIEW OF LITERATURE

The term Work- Life Balance

- Work-life balance is meant to articulate the desire of all individuals not just those with families or caring responsibilities to achieve and maintain a balance between their paid work and their life outside work, whatever their life involves, from childcare and housework to leisure or self-development**. (**Jones A, 2003 About Time for Change)
- Adjusting work patterns so that everyone, regardless of age, race or gender can find a rhythm that enables them more easily to combine work and their other Responsibilities and aspiration (Pillinger 2001: 1)
- That personal fulfilment is important inside work and that satisfaction outside work may enhance employees' contribution to work (2003:13)
- Work-life balance can be defined from a legislative point of view drawing upon statutes and case law, and from an economic perspective where individuals make trade-offs between the amount of time given over to leisure and work given the market price for their labor. (Institute for Employment Research, University of Warwick (January 2009)

Women in Academia a Cross-Cultural Perspective on Work/Life Balance

The dominant live-to-work ideology of the UK leads individuals to prioritize work over other parts of life and limits the use of progressive European Union policies.

Australian participants, by contrast, described an egalitarian culture that encourages individuals to have a life outside of work, in turn fostering more progressive institutional and governmental policies that support a more desirable work/life balance in a mutually reinforcing cycle.

The more desirable work/life balance promoted by institutional and Governmental policies in Australia was found to reduce stress and minimize guilt among academic women, specifically with respect to childcare, improving overall life satisfaction. (Anna Beninger, 2010)

Work-life

Work - life balance as a misnomer and one that serves simply as convenient shorthand for work and the rest of life. This culture is partly perceived to be the result of downsizing and the more demanding workloads with which those who remain in employment must contend (McGovern et al, 1998). There is good evidence to indicate that the intensity of work reflected, among other things, in perceived workload has increased in recent years, and that this increase in intensity has been greater in the UK than in other European countries (Green, 2001). It is argued that, as a cohort, young people wish to develop and manage their careers on their own terms, with an important part of this career individualism being the achievement of balance between the work and non-work aspects of their lives (Loughlin and Barling, 2001). This conclusion is supported by Lewis et al (2002) who, in a study of young peoples' values across four European countries including the UK, found evidence of a strong desire to lead a balanced lifestyle.

Work and family satisfaction and conflict

This meta-analysis is a review of the literature examining the relations among stressors, involvement, and support in the work and family domains, work-family conflict, and satisfaction outside of those domains.

Results suggest that a considerable amount of variability in family satisfaction is explained by work domain-specific variables, whereas a considerable amount of variability in job satisfaction is explained by family domain-specific variables.

The variability is explained with job and family stress having the strongest effects on work-family conflict and cross-domain satisfaction.

The authors propose future directions for research on work and family issues focusing on other explanatory mechanisms and moderators of cross-domain relations. (Ford, Michael T Heinen, Beth A. Langkamer, Krista L. -A meta analysis of cross-domain relations journal of Applied Psychology, Volume 92(1), Jan 2007, 57-80)

A cross-cultural test of the work-family interface

Results of 48 countries show that the same work-family interface model that fits the data globally also fits the data in a four-group model composed of culturally related groups of countries, as well as a two-group gender model. This supports a transportable rather than a culturally specific or gender-specific work-family interface model: notably, job flexibility related to reduced work-family conflict, reduced family-work conflict, and enhanced work-family fit. Work-family fit related to increased job satisfaction. (E. Jeffrey Hill, Chongming Yang, Alan J. Hawkins , Maria Ferris Journal of Marriage and Family Volume 66, Issue 5, pages 1300–1316, December 2004)

A Cross-Cultural Perspective on Work/Life Balance

Women in the workforce are here to stay, and institutions and governments have a responsibility to step up and put policies into place that will enable all working women, including women in IT, to achieve a desirable work/life balance. As the World Economic Forum recognizes, this is not just a women's issue, it's a human rights issue (Haussmann, et al., 2006).

Opening a dialogue about the issues is an important first step toward achieving meaningful change. As a new generation of women enters the workforce, they need to make use of the available policies in large numbers to lessen the stigma, and demand more support where needed given the political context.

As individual women understand the current reality, identify their own values and goals, and make strategic choices in their own lives about how to balance work and life, change will happen.(Anna Beninger,2010)

Work/family conflict

Results have demonstrated that a supportive culture at work can reduce the degree of work/family conflict individual experience. A supportive culture has also been shown to enhance the perception that an organization cares about its employees (Lambert, 2000).

Work-life balance is an ordinary challenge throughout the industrialized world. Employees all over the world are facing challenges how to balance work and personal life (Ramachandra & Suman, 2007). Most cited work-family policies in work-family literature are on-site day care; help with day care costs, elder care assistance, information on community day care, paid parental leave, unpaid parental leave, maternity or paternity leave with reemployment, and flexible scheduling (Perry et al., 2000, Carlson and Perrewe 1999).

Work-family conflict

Work-family conflict as a form of inter-role conflict in which the role pressures from the two domains, that is, work and family, are mutually non-compatible so that meeting demands in one domain makes it difficult to meet demands in the other. That is, participation in the work role is made more difficult by virtue of participation in the family and vice versa.

Cross-Cultural Differences on Work-To-Family Conflict and Role Satisfaction: A Taiwanese-British Comparison

The aim of this research was to explore relations between work and family demands and resources, work-to-family conflict (WFC), and work and family outcomes in a cross-cultural comparative context involving Taiwanese and British employees.

Two-hundred and sixty-four Taiwanese employees and 137 British employees were surveyed using structured questionnaires. For both Taiwanese and British employees, work and family demands were positively related to WFC, whereas work family resources were negatively related to WFC. Furthermore, WFC was negatively related to family satisfaction. More importantly, we found that nation moderated relationships between work resources and WFC, WFC and work, and family satisfaction. Specifically, work resources had a stronger protective effect for Taiwanese than British in reducing WFC, whereas WFC had a stronger detrimental effect on role satisfaction for British than Taiwanese.

It is recommended that both culture-general and culture-specific effects should be taken into consideration in designing future WFC research and family friendly managerial practices.(Luo lu, cary l. Cooper, shu-fang kao, ting-ting chang, ammy d. Allen, laurent m. Lapierre, michael p. O'driscoll, steven a. Y. Poelmans, juan I. Sanchez, and paul e. Spector)

Work Time, Work Interference with Family and Psychological Distress

Despite public concern about time pressures experienced by working parents, few scholars have explicitly examined the effects of work time on work–family conflict.

The authors developed and tested a model of the predictors of work time and the relationships between time, work interference with family (WIF), and psychological distress.

Survey data came from 513 employees in a Fortune 500 company. As predicted, several work and family characteristics were significantly related to work time. In addition, work time was significantly, positively related to WIF, which in turn was significantly, negatively related to distress. The results suggest that work time fully or partially mediates the effects of many work and family characteristics on WIF.

Work-Life in India

In the last few years we have noticed a number of new career opportunities opening up for Indians especially in the service sectors. However better opportunities along with good pay package, growth prospects, brings in a long work schedule leaving individuals with very little time to balance their work and life.

Demanding careers have dominated the lives of many young Indians for some time now and it takes a toll on their family life. It is not a surprise then that most Indians consider work-life balance as their biggest concern. (Sarang Panchal, Managing Director Customized Research, Asia Pacific India)

The support for work and family balance in India comes mainly from the non-institutional family context. Support is usually provided by members of the extended family such as parents and in-laws, paid help, the husband and Child care centres. However Institutional support for work and family issues is low in India and takes the form of government policies that are progressive on paper but poorly implemented.

Work-life balance in South East Asia: the Indian experience

Based on India's socio-cultural realities additional work-life interventions are suggested in the areas of elder care, employee training and commuting. Organizational work-life interventions in India are varied and disparate and have focused mainly on the formal sector considering implications of practical and social perspective.

Practical implications Based on India's socio-cultural realities additional work-life interventions are suggested in the areas of elder care, employee training and commuting. Social implications include Organizational work-life interventions in India are varied and disparate and have focused mainly on the formal sector. There is no overarching government policy addressing work and family issues across different sectors.

Implicit gendering of governmental policies and work-life initiatives covertly reifies patriarchal structures that make such interventions necessary in the first place.(Ujvala_Rajadhyaksha)

Tracing a Timeline for Work and Family Research in India (A comparison with USA and UK)

This paper examines four time phases beginning with the period after independence up to mid-2000 in order to trace a timeline for work and family research in the Indian context. As compared to work-family research in Europe and the US that has evolved in to a distinct sub-area of cross-disciplinary study in India it has followed two separate and disconnected paths.

One is the route charted out by women's studies centers with a focus on underprivileged women that looks at structures of patriarchy and their contribution to subordination of women at work and home.

The other path of psychosocial research conducted largely from a role theory perspective, has examined work family relations within urban settings. There has been little cross-pollination between these two streams and limited focus on organizational levels of analysis (Ujvala Rajadhyaksha)

A Cross-cultural Research Project on the Work-Family Interface

It presents some preliminary data from an international research project on work-family conflict. The data were collected from Canadian English-speaking white collar, dual earner men and women employees with children.

The qualitative data were collected via on-line focus groups.. The qualitative and quantitative results are discussed in terms of what they indicate about work-family conflict in the Canadian context and how they compare to those of the other counties involved in the larger project.

The work/family imbalance due factors such as stress has been shown to result in distress and dissatisfaction at work and at home, as well as mental and physical health problems.

This has serious consequences, both for workers and their families, and for organizations that fail to benefit from talented employees and incur additional costs in absenteeism, turnover, recruitment costs, and lost productivity. An understanding of the individual variables, organizational variables and workplace policies can support work-family conflict.

Work life balance of women employees

Career women are challenged by the full-time work and at the end of each work-day in a private Educational Institution they carry more of the responsibilities and commitments to home. Majority of women are working 40-45 hours per week and 53% are struggling to achieve work/life balance. Women reported that their life has become a juggling act as they have to shoulder multiple responsibilities at work and home. Management of educational institutions needs to be conscious of this status of working women and periodically review the status. They can create supportive environment to help these women achieve work life balance.

This article highlights the issues connected with work life balance of women in an educational institution and the factors that determine work life balance (Dr. N. Santhosh Kumar, K. Santana lakshmi, 2011).

An examination of women solicitors careers, work-life balance and use of flexible work arrangements

The career development and work-life balance of women solicitors are issues of major concern for the future of the legal profession. From the Law Society's own research female solicitors appear to be less satisfied than male solicitors with their career prospects, particularly in respect of opportunities to gain partnership. At the same time the legal profession is renowned for its tradition of long hours and the inflexibility of its work arrangements. Indeed lack of workplace flexibility appears to be a major reason why women solicitors consider leaving the profession.

Against this backdrop this study examines the attitudes of women solicitors to their careers, work-life balance and flexible working arrangements.

A particular focus of the investigation were the factors that affect women solicitors' career satisfaction and their ability to combine their work and non-work roles, including their demand for, and use of, flexible working.

An examination of the antecedents and consequences of the use of family-friendly benefits.

This study tests a theoretical model of antecedents (e.g., reporting to a family-supportive supervisor) and outcomes (e.g., family-work conflict) of employees making use of family-friendly employment benefits. We measured benefit usage both in terms of overall use and by examining the use of four specific family-friendly benefits (i.e., telecommuting, ability to take work home, flextime, and family leave). Although the major test of our model involved the use of cross-sectional data, data gathered at a later point in time also were used to test hypotheses.

Our findings highlighted the importance of reporting to a family-supportive supervisor (having such a supervisor was associated with the use of family-friendly benefits, less family-work conflict, and greater job satisfaction).

In terms of the use of specific benefits, flextime was associated with lower reports of family-work conflict and higher job satisfaction. (Breaugh, James A. Frye, N. Kathleen, 2007)

Work – life balance

Many studies focus on gender specifically, there is a strong focus on how parents (particularly mothers) balance their caring and work responsibilities. However, there is a dearth of evidence surrounding non-parents' experiences of work-life balance (Emslie & Hunt, 2009; Emslie et al., 2004; Taylor, 2001).

Work-family influences

Work-family relationships are complex, with work influencing family, and family influencing work in different and multiple ways (Barnett, 1998; Eby et al., 2005). However there is limited research on positive connections between domains) which is needed to better understand the complexities of interactions there is also a virtual omission of 'non-work' domains on the work family- relationship (Eby et al., 2005, Parasuraman & Greenhaus, 2002).

Elusive work-life balance

The study is conducted across the generations, gender, industries, and international borders, work-life balance is surfacing as a common concern. This brief paper will examine some of the literature on work-life balance, explore challenges in achieving work-life balance, and address the costs of ignoring the issue, and present specific strategies for individuals, families, and workplaces, to implement in their quest for improved balance and wellbeing (Roberta Neault).

Work-Life Balance

Work family conflict and work life balance issues have received a great deal of attention from researchers and contemporary employers.

Nevertheless, there is a lack of reported scales for assessing the construct of work life balance. This study evaluated a 15 item scale for assessing the construct of work life balance adapted from an instrument reported by Fisher-McCauley, Stanton, Jolton and Gavin (2003) with data obtained from 61 human resource administrators of a large university in Western Australia. Factor analysis confirmed a robust three factor solution. This paper reports and validates a new measure to capture employee perceptions of work life balance. (**Jeremy Hayman**)

Work and life balance

The ability to combine work, family commitments and personal life is important for the well being of all household members. It is important as it ensures that people have sufficient time to socialize and participate in the life of the community. The balance of work and non work related have changed considerably in recent decades with overall gains in leisure and reductions in hours worked in but still there are issues pertaining to extent of cultures. (OECD 2011, how's life measuring well-being)

CHAPTER-3
METHODOLOGY

3.1 TYPE OF RESEARCH

It is a descriptive study which describes data being studied. It provides insights on the possible implications of satisfaction in work/life balance of professional women in a diverse cultural perspective.

3.2 OBJECTIVES OF THE STUDY

Primary Objective

1. To identify the overall cross-cultural differences in work-life balance of women in India, the United Kingdom and the United States of America

Secondary Objective

1. To assess the relationship between the factors work/family support, work/family interference, work/family strain and work/family satisfaction
2. To find the factors that influence work/life balance of professional women in managing a better work/life balance
3. To identify the differences in work/life balance in diverse cultures

3.3   DATA AND SOURCES FOR THE STUDY

Primary data

The instrument used for primary data collection included a structured questionnaire The survey was conducted through electronic survey to collect data from respondents from United Kingdom, India and the United States of America.

Secondary data

The secondary sources of data were collected from collected from websites, publications, journals and scholarly articles.

3.4   TIME PERIOD COVERED

The time duration involved for the study was three months from 26th January 2013 to 14th April 2013. The data collection was carried out in 42 days.

3.5   POPULATION AND SAMPLE SIZE

Country	Sample size
India	165
United kingdom	47
United states of America	38

The sample size is 250 samples and the respondent group selected was professional women from the United Kingdom, the United States of America and India and this selection technique was based on convenience sampling.

3.6 INSTRUMENT USED

The primary data was collected through structure which consists of 15 questions that influence satisfaction in work/life balance. The dependent and independent variables used for the analysis is work/family support, work/family strain, work family interference. The measures of the variables were based on 5 point likert scale.

The measures of the dimensions were checked for the reliability using cronbach's alpha

Dimensions	No of items	Cronbach's alpha
Work/family support	2	0.760
Work/family interference	10	0.800
Work/family satisfaction	2	0.752

Work/family support

Work support is usually a assistance offered by a mentor/superior. This form of work resources can also often refer to other services such as counseling and other services which will result in both employee wellbeing and organizational performance.

Family support is usually a help received from family members parents, husband members of extended family, friends, siblings or paid help to manage with household chores.

Work/family interference

Work–family conflict is a form of inter role conflict in which the role pressures from the work and family domains are mutually incompatible in some respect. That refers to participation in the work (family) role is made more difficult by virtue of participation in the family (work) role" (Greenhaus & Beutell, 1985, p.77). Accordingly, the conflict takes place at the work-life interface.

Conflict between work and family is important for organizations and individuals because it is linked to negative consequences. For example, conflict between work and family is associated with increased absenteeism, increased turnover, decreased performance, and poorer physical and mental health. Work-to-family conflict occurs when experiences at work interfere with family life, like extensive, irregular, or inflexible work hours, work overload and other forms of job stress, interpersonal conflict at work, extensive travel, career transitions, unsupportive supervisor or organization Family-to-work conflict occurs when experiences in the family interfere with work life like presence of young children, primary responsibility for children, elder care responsibilities, interpersonal conflict within the family unit, unsupportive family members.

It is difficult to control outside stressors, but you need to take a holistic approach to employee well-being. To manage work related stress effectively, you need to recognise the importance and interaction of work and home problems.

Work/family satisfaction

The term simply means maintaining a balance between your professional and personal life and not sacrificing either of them. Work includes an individual's aims, ambitions and career.

Life includes giving time to family members, pleasure, leisure time and spiritual development. When a person can find clear connection in managing the family and work related demands excessively can establish a balance in work life and family life

3.7 STATISTICAL TOOLS USED FOR ANALYSIS

The data collected was coded for better understanding of the subject it was summarized, analyzed and interpreted using tables and figures from the results of correlation analysis, regression analysis, cross-tabs, and one-way Anova

Correlation Analysis

To assess the relationship between the factors influencing satisfaction in work-life, Pearson correlation was used to understand whether there is an association between work-life Support, work-life interference, work-life and work-life satisfaction.

Regression Analysis

Multiple regressions predict the impact of a variable based on the value of another variable. Linear regression was used to find Impact of work-family support, work-family interference and work-family strain on work-life satisfaction

Cross-Tabulations

Crosstabs produces details about bi-variate relationship, which shows the frequencies of joint occurrences among two variables. Cross tabs was used to analyze the liaison between two variables

One-Way Anova

The one-way analysis of variance (ANOVA) is used to determine whether there are any significant differences between the means of two or more independent (unrelated) groups. Anova was used to determine the differences that exist in work-life satisfaction of women across diverse cultures.

3.8 LIMITATIONS OF THE STUDY

- The study was focused in general for professional from India, the United Kingdom and the United States of America

- The sample size was restricted due to possible constraints in collecting data.

CHAPTER 4
ANALYSIS AND INTERPRETATION

4.1 ANALYSING DEMOGRAPHIC PROFILE OF RESPONDENTS

The 250 respondents who were surveyed and they were analyzed on the basis of their demographic segments. The demographic profiling includes details about country of residence, work experience, age, relationship status, and qualication

4.1.1 Demographic analysis of respondents with country of residence

The frequency and percentage analysis of the respondents classified based on their country of residence is shown below in the table 4.1

Table 4.1

Country of residence	Frequency of respondents	Percentage of respondents
India	165	66.0
Uk	47	18.8
Usa	38	15.2
Total	250	100.0

Figure 4.1
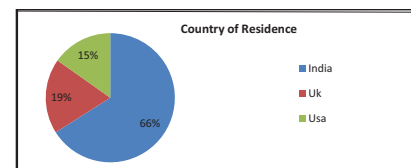
Interpretation

The demographic variables considered for the test were country of residence. The residence of the respondents was from India, the United Kingdom and the United States of America. The maximum frequency was 165 respondents who were from India and minimum frequencies were 47 and 38 respondents who were from UK and USA.

4.1.2 Demographic analysis of respondents with age

The frequency and percentage analysis of the respondents with age Classification is shown below in the table 4.2

Table 4.2

Age group of respondents	Frequency of respondents	Percentage of respondents
21-30years	103	41.2
31-40years	92	36.8
41-50years	46	18.4
51-60years	9	3.6
Total	250	100.0

Figure 4.2

Age Group of respondents
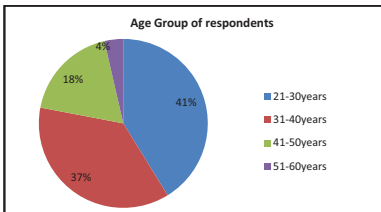
Interpretation

The demographic variables considered for the test was age classification. The respondents ranged from age of 21 years to 60years. The maximum frequencies of respondents belonged to age 21 – 30 years and 31-40 years with 103 and 92 respondents and the minimum frequencies of respondents belong to 51- 60 years of age.

4.1.3 Demographic analysis of respondents with relationship status

The frequency and percentage analysis of the respondents classified based on relationship status is shown below in the table 4.1

Table 4.3

| Relationship status of respondents	Frequency of respondents	Percent of respondents
Single	58	23.2
Married	185	74.0
Divorced	7	2.8
total	250	100.0

Figure 4.3

Relationship status of Respondents
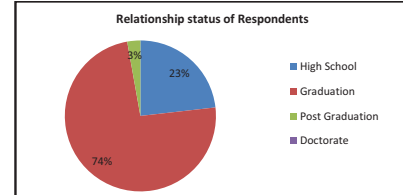
Interpretation

The demographic variables considered for the test was relationship status. The women were classified as single, married/partnership and divorced. The maximum frequencies of respondents were 185 women who were married / in partnership and 58 were single/unmarried women.
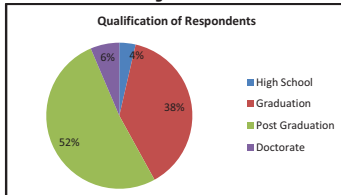
4.1.4 Demographic analysis of respondents with qualification

The frequency and percentage analysis of the respondents were classified based on educational qualification is shown below in the table 4.1

Table 4.4

Qualification of respondents	Frequency of respondents	Percent of respondents
High School	9	3.6
Graduation	96	38.4
Post Graduation	129	51.6
Doctorate	16	6.4
Total	250	100.0

Figure 4.4

Qualification of Respondents

Interpretation

The demographic variables considered for the test were educational qualification. The respondents were classified as women who have qualification of high school level, graduates, post graduates, and doctorates. The maximum frequencies of respondents were 129 graduates and 96 post graduates and the minimum frequencies represent 16 doctorates and 9 high school level qualification.

4.1.5 Demographic analysis of respondents with work experience

The frequency and percentage analysis of the respondents classified based on work experience is shown below in the table 4.1

Table 4.5

Work experience of respondents	Frequency	Percent
0-5years	110	44
6-10years	66	26.4
11-15years	46	18.4
16-20years	22	8.8
21-25years	6	2.4
Total	250	100.0

Figure 4.5

Work experience of respondents
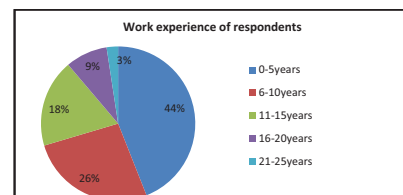
Interpretation

The demographic variables considered for the test were work experience. The respondents were classified based on their work experience that ranged between 0-25 years of experience. The maximum frequency represent 110 women with 0-5 years of experience and the minimum frequency represent 6 women with 20-25 years of work experience.
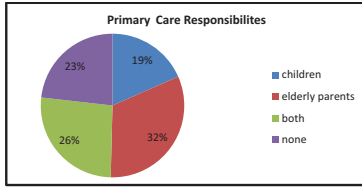
4.1.6 Demographic analysis of respondents with primary care responsibilities

The frequency and percentage analysis of the respondents is shown below in the table 4.6

Table 4.6

Primary care responsibilities	Frequency	Percent
Children	46	18.4
elderly parents	80	32.0
both	66	26.4
none	58	23.2
total	250	100.0

Figure 4.6

Interpretation

The demographic variables considered for the test based on their responsibilities for primary care responsibilities. The women had responsibility of children or elderly parents or both children and elderly parents or none. The maximum frequencies represent 80 women with elderly parents under care and 66 women having the responsibility of both children and the elderly parents. The minimum frequency represents 46 with child care responsibilities alone and the rest 58 who had no responsibility of care.

4.2 To assess the relationship between work/life support, work/life strain, work/life interference and satisfaction in work-life balance

4.2.1 To assess the relation between the factors that influence work-life satisfaction of samples from India

The association between the factors that influence the work-life satisfaction is analyzed with Pearson correlation is exhibited in the table 4.7

Table 4.7

Correlation analysis for assessing the association between the factors

	Support	Interference	Satisfaction
support	1		
Interference	-.630**	1	
	.000		
satisfaction	.617**	-.785**	1
	.000	.000	

Interpretation

From the above table it is evident that there is a good correlation among the factors with a Pearson correlation. The correlation is significant at 0.01 levels. The highest positive correlation value of 0.617 is found between Work/Life Satisfaction and work/life support. The highest negative correlation value of -0.785 is found between Satisfaction in work/life balance and Work/life interference.

4.2.2 To assess the relation between the factors that influence work-life satisfaction of samples from the United Kingdom

The association between the factors that influence the work-life satisfaction is analyzed with Pearson correlation is exhibited in the table 4.8

Table 4.8

Correlation analysis for assessing the association between the factors

	Support	Interference	Satisfaction
support	1		
Interference	-.561**	1	
	.000		
satisfaction	.758**	-.714**	1
	.000	.000	

Interpretation

From the above table it is evident that there is a good correlation among the factors with a Pearson correlation. The correlation is significant at 0.01 levels. The highest positive correlation value of 0.758 is found between Work/Life Satisfaction and work/life support. The highest negative correlation value of -0.714 is found between Satisfaction in work/life balance and Work/life interference.

4.2. To assess the association between the factors that influence work-life satisfaction of samples from the United States of America

The association between the factors that influence the work-life satisfaction is analyzed with Pearson correlation is exhibited in the table 4.8

Table 4.9

Correlation analysis for assessing the association between the factors

	Support	Interference	Satisfaction
Support	1		
Interference	-.725**	1	
	.000		
satisfaction	.802**	-.705**	1
	.000	.000	

Interpretation

From the above table it is evident that there is a good correlation among the factors with a Pearson correlation. The correlation is significant at 0.01 levels. The highest positive correlation value of 0.802 is found between Work/Life Satisfaction and work/life support. The highest negative correlation value of -0.705 is found between Satisfaction in work/life balance and Work/life interference.

4.3. TO FIND THE FACTORS INFLUENCING ON WORK-LIFE SATISFACTION

4.3.1 To predict the factors influencing on work-life satisfaction of Indian samples

The factors that influence the work-life satisfaction is analyzed by Multiple Regression Analysis is exhibited in table 4.10

Dependent Variable: work –life satisfaction

Independent Variables: Work – life support and work- life interference

Ho: The there is no impact of independent variable on dependent variable.

Ha: There is an impact of independent variable on dependent variable.

TABLE 4.10
Regression Analysis for factors predicting work-life satisfaction

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.804ᵃ	.646	.642	.42670

Coefficients

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	T	Sig.
1	(Constant)	4.658	.417		11.158	.000
	Support	.282	.077	.221	3.661	.000
	interference	-.705	.066	-.644	-10.652	.000

Interpretation

A multiple regression was used to predict Work-life satisfaction from work-life support and interference. These variables are statistically significant and predicted the Work-life satisfaction F (2, 161) = 148.991, $p < .0005$, from the $R^2 = .664$ indicate that the model is .646 times reliable. From the Anova table the P value is statistically significant to the prediction, $p < .001$. From the model it is observed that among the two dependant variables work-family support with B = 0.719 had greater positive influence on work-life satisfaction. Hence we accept (Ha) alternate hypothesis stating that there is an impact of independent variable on dependent variable.

4.3.2 To find the factors influencing on work-life satisfaction of UK samples

The factors that influence the work-life satisfaction is analyzed Multiple Regression Analysis is exhibited in table 4.11

Dependent Variable: work –life satisfaction

Independent Variables: Work – life support and work- life interference

Ho: The there is no impact of independent variable on dependent variable.

Ha: There is an impact of independent variable on dependent variable.

TABLE 4.11
Regression Analysis for factors predicting work-life satisfaction

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.834ᵃ	.696	.682	.35677

Coefficients

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	T	Sig.
1	(Constant)	2.520	.605		4.163	.000
	Support	.628	.120	.521	5.246	.000
	Interference	-.385	.091	-.422	-4.244	.000

Interpretation

A multiple regression was used to predict Work-life satisfaction from work-life support and interference. These variables are statistically significant and predicted the Work-life satisfaction F (2, 47) = 51.462, $p < .0005$, from the $R^2 = .696$ indicate that the model is .696 times reliable. From the Anova table the P value is statistically significant to the prediction, $p < .001$. From the model it is observed that among the two dependant variables work-family support with B = 0.628 had greater positive influence on work-life satisfaction. Hence we accept (Ha) alternate hypothesis stating that there is an impact of independent variable on dependent variable.

4.3.2 To find the factors influencing on work-life satisfaction of USA samples

The factors that influence the work-life satisfaction is analyzed using Multiple Regression Analysis is exhibited in table 4.12

Dependent Variable: work –life satisfaction

Independent Variables: Work – life support and work- life interference

Ho: The there is no impact of independent variable on dependent variable.

Ha: There is an impact of independent variable on dependent variable

TABLE 4.12
Regression Analysis for factors predicting work-life satisfaction

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.828ᵃ	.685	.667	.39776

Coefficients

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	2.276	.989		2.300	.028
	Support	.719	.176	.578	4.096	.000
	Interference	-.354	.164	-.303	-2.152	.038

Interpretation

A multiple regression was used to predict Work-life satisfaction from work-life support and interference. These variables are statistically significant and predicted the Work-life satisfaction F (2, 38) = 38.076, $p < .0005$, from the $R^2 = .685$ indicate that the model is .684 times reliable. From the Anova table the P value is statistically significant to the prediction, $p < .001$. From the model it is observed that among the two dependant variables work-family support with B = 0.719 had greater positive influence on work-life satisfaction. Hence we accept (Ha) alternate hypothesis stating that there is an impact of independent variable on dependent variable.

4.4 To identify the relationship between the variables influencing satisfaction work-life balance

The bi-variate relationship between the two variables or factors that influence the work-life satisfaction is analyzed with cross tabulations.

4.4.1 Relationship status and primary care

The bi-variate relationship is assessed for respondent's relationship status with primary care responsibilities is exhibited in table 4.13

Ho: The variables has no statistically significant association

Ha: The variables has statistically significant association

Table 4.13
Cross tabs for Relationship status and primary care responsibilities

Primary care	Relationship status Single	Relationship status Married/partnership
Children	2	46
	.0%	100.0%
Elderly parents	25	55
	31.3%	68.8%
Both	5	61
	7.6%	92.4%
none	35	23
	60.3%	39.7%
total	65	185
	26.0%	74.0%

Interpretation

The above variables relationship status and primary care is statistically significant and hence we accept (Ha) stating that there is a bi-variate relationship between the variables. The maximum frequency of 185 (74.0%) women is married and has primary care responsibilities.

4.4.2 Primary care and work - family interference

The bi-variate relationship is assessed for respondent's primary care responsibilities and work-family interference is exhibited in table 4.14

Ho: The variables has no statistically significant association

Ha: The variables has statistically significant association

Table 4.14
Cross tabs for primary care and work-family interference

Primary care	Interference		
	low	Moderate	high
Children	14	18	14
	30.4%	39.1%	30.4%
Elderly parents	22	44	14
	27.5%	55.0%	17.5%
Both	6	23	37
	9.1%	34.8%	56.1%
none	26	19	13
	44.8%	32.8%	22.4%
total	68	104	78
	27.2%	41.6%	31.2%

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	39.427ᵃ	6	.000
Likelihood Ratio	39.481	6	.000
Linear-by-Linear Association	.001	1	.972
N of Valid Cases	250		

Interpretation

The above variables work-family interference and primary care is statistically significant and hence we accept (Ha) stating that there is a bi-variate relationship between the variables. The maximum frequency of 104 (41.6%) women having primary care responsibilities has moderate level of work-life interference.

4.4.3 work-family demands and level of work-family interference

The bi-variate relationship is assessed for respondent's work-family demands and work – family interference is exhibited in table 4.15

Ho: The variables has no statistically significant association

Ha: The variables has statistically significant association

Table 4.15
Cross tabs for work-family demands and work-life interference

Demand	Interference		
	Low	Moderate	high
Low	5	3	3
	45.5%	27.3%	27.3%
Moderate	16	51	53
	13.3%	42.5%	44.2%
high	8	44	67
	6.7%	37.0%	56.3%
total	29	98	123
	11.6%	39.2%	49.2%

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	14.085ᵃ	4	.007
Likelihood Ratio	13.554	4	.009
Linear-by-Linear Association	10.272	1	.001
N of Valid Cases	250		

Interpretation

The above variables work-family interference and work-family demand is statistically significant and hence we accept (Ha) stating that there is a bi-variate relationship between the variables. The maximum frequency of 123 (49.2%) women who have long duration of work-life demands has high level of work-life interference.

4.5 To find the cultural difference in work-life satisfaction across India, the United Kingdom and the United states of America

The overall difference in work-life balance across India, the United Kingdom and the United States of America is assessed with the factors work-life support and work-life interference using one way Analysis of Variance (One - Way Anova) the results are exhibited in table 4.16

Ho: There is homogeneity in work-life balance across diverse cultures

Ha: There is no homogeneity in work-life balance across diverse cultures

Table 4.16
Anova to identify the differences in culture

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Support	Between Groups	3.918	2	1.959	6.444	.002
	Within Groups	75.391	248	.304		
	Total	79.309	250			
Interference	Between Groups	3.979	2	1.990	4.501	.012
	Within Groups	109.617	248	.442		
	Total	113.596	250			
satisfaction	Between Groups	4.645	2	2.322	4.881	.008
	Within Groups	118.014	248	.476		
	Total	122.659	250			

Interpretation

In the above table, the differences that persist in three countries with the factors work-life support, work-life interference and work-life satisfaction has been predicted. It indicates the factors work-life support, work-life interference and work-life satisfaction is significant with P<0.005. It's evident from the analysis that there exist differences in work/life balance across various cultures. Hence accept the (Ha) alternative hypothesis.

CHAPTER 5

FINDINGS AND CONCLUSION

5.1 FINDINGS

5.1.1 Findings from demographic profile of respondents

- The residence of the respondents was from India, the United Kingdom and the United States of America. The maximum frequency was 165 respondents who were from India and minimum frequencies were 47 and 38 respondents who were from UK and USA (Refer table 4.1)

- The maximum frequencies of respondents belonged to age 21 – 30 years and 31-40 years with 103 and 92 respondents and the minimum frequencies of respondents belong to 51- 60 years of age(Refer table 4.2)

- The maximum frequencies of respondents were 185 women who were married/in partnership and 58 were single/unmarried (Refer table 4.3)

- The maximum frequencies of respondents were 129 graduates and 96 post graduates and the minimum frequencies represent 16 doctorates and 9 high school level qualification (Refer table 4.4)

- The respondents were classified based on their work experience that ranged between 0-25 years of experience. The maximum frequency represent 110 women with 0-5 years of experience and the minimum frequency represent 6 women with 20-25 years of work experience (Refer table 4.5)

- The maximum frequencies represent 80 women with elderly parents under care and 66 women having the responsibility of both children and the elderly parents. The minimum frequency represents 46 with child care responsibilities alone and the rest 58 who had no responsibility of care (Refer table 4.6)

5.1.2 Findings from the correlation analysis to assess the relationship between the factors affecting work-life balance

- The highest positive correlation value of 0.617 is found between Work/Life Satisfaction and work/life support. The highest negative correlation value of -0.785 is found between Satisfaction in work/life balance and Work/life interference (Refer table 4.7)

- The highest positive correlation value of 0.758 is found between Work/Life Satisfaction and work/life support. The highest negative correlation value of -0.714 is found between Satisfaction in work/life balance and Work/life interference. (Refer table 4.8)

- The highest positive correlation value of 0.802 is found between Work/Life Satisfaction and work/life support. The highest negative correlation value of -0.705 is found between Satisfaction in work/life balance and Work/life interference (Refer table 4.9)

5.1.3 Findings from Regression analysis to find the influence of factors affecting work-life balance

- The variables are statistically significant and predicted the Work-life satisfaction $F_{(2, 161)}$ = 148.991, $p < .0005$, from the $R^2 = .664$ indicate that the model is .646 times reliable. The P value is statistically significant to the prediction, $p < .001$. It is observed from the model that among the two dependant variables work-family support with B = 0.719 had greater positive influence on work-life satisfaction. Hence we accept (Ha) alternate hypothesis stating that there is an impact of independent variable on dependent variable (Refer table 4.10)

- The variables are statistically significant and predicted the Work-life satisfaction $F_{(2, 47)}$ = 51.462, $p < .0005$, from the R2 =.696 indicate that the model is .696 times reliable. The P value is statistically significant to the prediction, $p < .001$. It is observed that among the two dependant variables work-family support with B = 0.628 had greater positive influence on work-life. Hence we accept (Ha) alternate hypothesis stating that there is an impact of independent variable on dependent variable (Refer table 4.11)

- The variables are statistically significant and predicted the Work-life satisfaction $F_{(2, 38)}$ = 38.076, $p < .0005$, from the $R^2 = .685$ indicate that the model is .684 times reliable. The P value is statistically significant to the prediction, $p < .001$.It is observed that among the two dependant variables work-family support with B = 0.719 had greater positive influence on work-life satisfaction. Hence we accept (Ha) alternate hypothesis stating that there is an impact of independent variable on dependent variable (Refer table 4.12)

5.1.4 Findings from Cross Tabulations to assess the bi-variate Relationship between the variables

- The above variables relationship status and primary care is statistically significant and hence we accept (Ha) stating that there is a bi-variate relationship between the variables. The maximum frequency of 185 (74.0%) women is married and has primary care responsibilities (Refer table 4.13)

- The above variables work-family interference and primary care is statistically significant and hence we accept (Ha) stating that there is a bi-variate relationship between the variables. The maximum frequency of 104 (41.6%) women having primary care responsibilities has moderate level of work-life interference (Refer table 4.14)

- The above variables work-family interference and work-family demand is statistically significant and hence we accept (Ha) stating that there is a bi-variate relationship between the variables. The maximum frequency of 123 (49.2%) women who have long duration of work-life demands has high level of work-life interference. (Refer table 4.15)

5.1.5 Findings from One-Way Anova to assess the differences in cross culture work- life balance

- It indicates the factors work-life support, work-life interference and work-life satisfaction is significant with P<0.005. It's evident from the analysis that there exist differences in work/life balance across various cultures. Hence we accept the (Ha) alternative hypothesis stating that there is no homogeneity in work-life balance across diverse nations and cultures (Refer table 4.16)

5.2 DISCUSSIONS

Table 5.1

	INDIA	UK	USA
Primary care responsibilities	87%	77%	68%
Time spent on work / week	54 hrs	44hrs	52 hours
Career is important to personal identity (1-Not at all to 5-extremely)	4.4	4.65	4.13
How likely to leave job (1-Not at all to 5-extremely)	1.62	1.46	2.05
How often do you spend on primary care responsibilities on average per week (1-Not at all to 5-extremely)	3.4	3.3	3.2
How often do you spend on household chores on average per week (1- never to 5-very often)	3.8	3.6	3.55
Work/family support (1-not at all to 5-extremely)	3.26	3.48	3.14
Work family interference (1-never to 5-extremely)	3.32	2.90	3.12
Satisfied with work/family balance (1-not at all to 5-extremely)	3.28	3.58	3.35

- The satisfaction in work-life balance of women from India, the United States of America and The United Kingdom is influenced by factors such as Primary care Responsibilities, family demands, work demands, work-family interference, work – family stress and work-family support.

- The work-life of women is differed with various aspects to consider the primary care responsibilities which include women who have responsibility of care for children or elderly parents or who had both children and elderly parents were considered. where the primary care responsibilities of Indian women was 87 % which is considerably high when compared with women in UK and USA it was 77% and 68% of primary care responsibilities.

- work-Life interference had much influence to married women and women with primary care responsibilities rather than women who were single and women who had no primary care responsibilities (Refer table 4.13 and 4.14)

- The work demands were assessed based on the time spent on work on an average per week was considered for the study. The average hours in work was high in Indian context which was 54 hours and for Americans working hours were 53 and to British women it was 44 hours on job / week.

- The work-life interference significance with the work-family demands. stating that work - life conflict highly influenced by work-life demands the time the women spend on work or on primary care or house hold demands has interference with work –life (Refer Table 4.15)

- The family demands were assessed based on the house hold chores and time spent on primary care responsibilities. On average Indian women spent more hours of time on family demands which includes household chores and primary care duties.

- The work-family support and work family interference were considered and on an average work family support were 3.26 for Indian women, 3.48 for UK women and 3.14 for women who belonged to USA. But the work-family stress was also had an effect with marital status, demands from work and family on an average the work-family interference for Indian women was 3.32 , for women from UK 2.90 and 3.12 for American women.

- There were women who were likely to leave the job due to work-life interference and lack of work-life support. They were also career oriented in spite of being career oriented the other factors such as primary care duties and work demands pull them from the job.

- By considering the factors influencing the satisfaction in work life balance on average women from United Kingdom had considerably high satisfaction in work-life balance whereas for American and Indian women they had a considerably moderate level of satisfaction.

5.3 CONCLUSION

The study on work-life balance in a cross cultural perspective focus on the impact of satisfaction in work-life balance by work-life support, interference and stress due to work/life towards working women in each country.

The data revealed that women professional across all three nations experienced diverse challenges to work-life balance. These barriers could involve organizational and institutional and non-institutional policies and cultural attitudes that women are supposed to manage in the society.

The ability of women to manage these challenges varied cross-culturally with degree of work-life support, stress, and interference. Women in India had the hard time in balancing the work-life due to commitments and demands at work and family. Though the governmental work/life polices supporting work-life culture is established but it's still not predominantly being followed by the institutions and organizations. Whereas, women in USA also had tough time to balance work-life as the culture that prioritizes work and a view that reinforced by the absence of institutional governmental policies. On the contrary to satisfaction in work-life of women in USA and India the work-life satisfaction for UK women were way far better to strike desirable satisfaction in balance between their work and their personal life. Due to the fact that the UK culture and governmental policies that foster progressive work-life culture which encourages with flexible working hours and the individuals to have a life outside work.

5.4 SCOPE FOR FURTHER STUDY

Future research can focus on the issues of work-life balance in a specific occupation, diverse industrial sectors to identify the challenges or self-employed women. The study can be extended to other countries where people cultural have different perspectives in work-life balance.

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