Studying Work life balance of rural and urban women working in cooperative society in Punjab

[1]**Rosy Singh**, [2]**Dr. Shalini Aggarwal**

[1]Ph.D Research Scholar, Dept. of Management, Chandigarh University, Mohali (Punjab),

[1]rosysingh23@gmail.com,

[2]Associate Professor, Dept. of Management, Chandigarh University, Mohali (Punjab),

[2]shaliniaggar@gmail.com

ABSTRACT

Purpose –the purpose of the study is to explore the factors affecting work life balance and affective commitment. Further, the study examines whether significant difference occur between the Satisfaction with life scale, family satisfaction, perceived organisational support and affective commitment of rural and urban women working in cooperative societies in Punjab. **Social exchange theory** is used to support the hypothesised relationships. **Design/methodology/approach** – The study was done on 410 rural and urban women working in cooperative societies in Punjab. Factor analysis, Regression, t test and Correlation has been used to test the hypotheses. **Findings –** The study explored 4 factors in totally. 5 statements are related to first factor as "subjective well being", 7 statements are related to factor 2 as "household factors", 8 factors are associated with factor 3 as "Perceived organisational support" and 6 statements are associated with factor 4 as "affective commitment". The study found significant difference between the satisfaction with life scale and household factors of rural and urban women working in cooperatives societies in Punjab (H1). Whereas, no significant difference was found in the Perceived organisational support and affective commitment of rural and urban women working in cooperatives societies in Punjab. **Practical implications** –With the advent of technological development urban women in Punjab working in cooperative societies have discovered their potential and skills for chipping into the society and nation. They have support from their family that help them to realise their inner strength by leveraging the power of aggregation. They have access to formal sources of finance and credit with the necessary capacity building inputs. To achieve the state of work life balance and affective commitment, it is required that cooperative societies should make employee friendly policies. In contrast, rural women are still prone to shocks of intolerant customs. They keep working like thrall in their own homes, chattels to customary living. Continuously, working at home and at work (cooperative societies) make them over burdened. It impacted their health and creates mental pressure. There is a need for the society to make changes in their thought process. Family should come forward to help these women and support them so that they can work with full zeal and enthusiasm and can help in development of sustainable nation (Beauregard and Henry, 2009).

Keywords:

Quantitative, Work life balance, perceived organisational support, affective commitment.

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1. INTRODUCTION

Of late, with the changes in social, technological and demographic environment, work life balance (WLB) has become a buzz word and a matter of serious concern for both leading business houses and scholars. Another very powerful factor is the rise in personal expectations and career growth of employees (Allen, 2001; Gordon et al., 2007). According to 2001 Census of India, the country has registered a sharp rise in number of working women and working couples on the one hand and on the other hand a change in family set-ups from joint to nuclear status (Bharat, 2003; Komarraju, 1997). Some other related changes are single parent families, increased child care responsibilities and more importantly elders' care arisen due to trend of breaking families (Meyer and Allen, 1997). The pressures have further intensified because of working couples. Further, as inferred by Cooper, (1998), technology growth and intensive use of internet has caused penetration of professional work into homes,

directly impacting family life. Changes in the business environment and globalization require longer working hours, particularly for employees of the service sector, because business enhancement in the current era is based on continuous communication with the customers who belong to different time zones (NASSCOM Newsline, 2008a). This caused the abolition of boundary line between work place and family and hence the need for a work life balance arose (Hewitt Associates, 2006).

Work life balance has a bearing on behaviour, attitude and wellbeing of employees which in turn affects organisational output (Eby et al., 2005). As a consequence, the organisations are forced to work out methodologies to help their employees to attain work life balance so that they can maintain professional efficiency while fulfilling their family roles too. Some of such mediations are changing the job characteristics, work-life benefit policies, supervisor support and work family culture. Through these mediations employees not only become more autonomous, but also enjoy their work with the benefits of flexi timings and social support that leads to family-friendly culture. Some studies concluded that helping employees derive job satisfaction, enhanced commitment and a stronger organisational citizenship attitude (OCB), most of which happened in the west (Kopelman et al., 2006; Lambert, 2000; Thompson et al., 1999).

1.2 Cooperative societies in Punjab

The current trend of cooperatives is the outcome of people's helplessness to transform their lives individually, because it is realised that mutual needs of people can be easily met collectively and goal achievement becomes easier. Cooperative societies have been created to help people to harness their economic life over the last sixteen decades. In an increasing competitive scenario, where the governments in various countries don't take measures to control markets, the cooperatives are the only alternative available to help manage risks in various areas such as agriculture. These cooperative provide social security by helping members to save a part of their earnings through authorised deductions at source, which may not be possible for them otherwise. This is method to build a strong community that is economically robust. To make the things happen some of the leading companies like WEAVCO, MARKFED & MILKFED came forward to provide sustainable jobs in line with women's skills. Various income based works have been identified depending upon the area of work to consolidate the economic base of the village and some of the activities already initiated. Some of these are Phulkari work, tailoring, stitching, embroidery, Hosiery, knitting, Mushroom growing and Candle making etc.

A lot many studies have been conducted on the subject of work life balance in different organisation. But, there is a dearth of studies for this subject in cooperative societies in India. This motivate the researcher to explore the factors affecting work life balance and affective commitment. Further, the study examines whether significant difference occur between the Satisfaction with life scale, Household factors, Perceived organisational support and affective commitment of rural and urban women working in cooperative societies in Punjab. Social exchange theory is used to support the hypothesised relationships. The rest of the paper is preceded as follows: chapter 2 is about the review of literature followed by Conceptual Framework and Hypotheses Development. Chapter 4 consists of the methodology of the study and data analysis. Discussion and scope of the future research, managerial implication and conclusion is in chapter 5

2.   REVIEW OF LITERATURE
2.1 Work life balance

Work life balance is about the family and work domains of our life, the two incessant ends of the life journey. The terminology 'work-life balance' has emerged as an important issue in the recent past due to changes in work place environment

(Greenhaus and Allen, 2010). Work life balance, according to Clark (2000), is attaining a level of gratification by individuals while performing their professional and family duties without a pinch of disagreement and stress. According to Grzywacz and Carlson (2007), WLB is the discharge of duties by people at work place and home as a team with their fellow workers and family members.

Greenhaus and Allen (2010) define work-life balance as "the magnitude to which an individual's efficiency and consummation in job and household tasks are well-matched with the individual's life role urgencies at a given point of time." An in-depth study of various existing literatures Kalliath & Brough (2008) established that work life balance is made up of six components viz.: Multiplicity of roles ; Equating through these multiple roles; Fulfilment between multiple roles; Accomplishment of salience between multiple roles; A connection between disagreement and facilitation; Apparent regulator between multiple roles.

Work life balance is a tedious task for women employees. Their demanding roles at home and work place made them to strike a balance between the two. In today's world the office roles are very competing. A research was conducted by Gambles et al. (2006), across seven countries with diverse cultures and socio-economic backgrounds of USA and UK etc., to study in detail the experiences and challenges of three generations of women over half a century. In another study, by Find-Davis et. al. (2004), a comparison was made between the policies relating to WLB at national, social and workplace platforms covering France, Italy, Denmark, and Ireland. It throws light on various aspects of the subject. Moving ahead, another research carried in the UK is on work life balance and health issues known as the Whitehall Study. It established a relationship between employment status with health risk factors that include disorders like obesity, smoking, reduced leisure time and physical activity, more baseline illness, and higher blood pressure. In the recent past, a

group of American law students formed 'Law Students Building a Better Legal Profession' organisation, objective being a path to work life balance with the slogan 'practicing law does not mean giving up a Balancing work and personal life commitment to family, community, and dedicated service to clients' (Wall Street Journal Online, 2007).

3. CONCEPTUAL FRAMEWORK AD HYPOTHESES DEVELOPMENT

3.1 Social exchange theory

The give and take relationship between employer and employee has been defined as 'social exchange theory'. It explained that it is reciprocal bonding whereby each favour received by either has to be returned, in the same note. The favours refer to the monetary benefits as well as in form of services, information exchange, societal and emotional resources as well as support, regard, and fondness. In the context of organization this relation between employer and employee may be explained as a trade wherein employee returns intensified input and expresses his loyalty in exchange of tangible and non-tangible benefits like socio-emotional resources.

3.2 Satisfaction with life scale of Rural and urban women working in cooperative societies of Punjab

It has now been three decades since the concept of social well-being (SWB) has been resounding the organisational corridors as an effective and dependable component. SWB takes into account both agreeable and disagreeable effects and a blend of logical component so that satisfaction of life can be judged intelligently. According to Shin and Johnson (1978) life satisfaction is "a global assessment of a person's quality of life according to his chosen criteria". Diener et al. give five statements in 1985 that represent Satisfaction with Life Scale (SWLS).

An in depth study of the psychometric properties of SWLS was carried out across varying populated countries with different cultures; It was

in 2013 when Korea became the first country to measure SWB. Germany took the initiative to include SWB in population-based surveys by Socio-Economic Panel, the Gallup World Poll, and the Behavioural Risk Factor Surveillance System, since the importance of SWB and its relevance to policies was broadly accepted (Grzywacz and Marks, 2000; Schieman et al., 2003).

Subsequently, 'Better Life Index' was designed by OECD that includes eleven components essential for a quality life. These are housing, income, jobs, community, education, environment, governance, health, life satisfaction, safety, and work-life balance. On the similar notes, World Happiness Report devised by the United Nations also depicts the happiness of life in different regions across globe. Looking from a wider angle, satisfaction with life scale is the sum total of numerous dominions. It includes job, family, and spirituality (Carlson & Kacmar, 2000). Generally speaking, any kind of conflict between family and work will prove damaging for emotional health, physical well-being, and life satisfaction (Barnett, 1994; Cohen and Liani, 2009). Greenhaus et al., (1997) said that all these components contribute to life. And obviously a positive connection between job and life cannot be ruled out and job satisfaction is the product of individual's perception and organisational support.

H1: There is significant difference between the Satisfaction with life scale of Rural and urban women working in cooperative societies of Punjab

3.3 Family satisfaction of rural and urban women working in cooperative societies of Punjab

For women, there are challenges at every step of life that relate to time constraint because of their family responsibilities as they have to bear and rear children as well as provide nursing and care to elders. Secondly, the societal norms and gender bias are some of the other major factors that challenge work life balance for working women in

particular. According to Hudson (2005), work life balance is an art of fitting oneself into multiple and incompatible roles one has to play. The research work on the WLB aspect has been augmented to a great extent by the factors like dual career couples, single parent families, an increasing number of parents with dependent care responsibilities for children, and ageing parents. This scenario shifted the focus of scholars mainly on women, especially the employed ones, for obvious reasons (Hoobler et al., 2009).

Friedman and Greenhaus (2000) said that when backed up by family members, the individuals feel psychologically motivated and this leaves a positive effect towards discharge of their duties. Hence, it is derived that there is certain positive relationship between family-work culture and workplace job satisfaction. Mohsin and Zahid (2012) also inferred that work-life conflicts cause barriers in the productive efficiency of the workmen. Therefore, it is imperative to arrest the spill over's between two domains viz. work and home. This will help to avoid employee distraction and waste of time while at work. They should be able to reset their work schedules to meet demands of both areas (Barnett, 1994).

H2: There is significant difference between the family satisfaction of Rural and urban women working in cooperative societies of Punjab

3.3 Perceived organisational Support of rural and urban women working in cooperative societies of Punjab

Employees feel that dedication towards organisations goes hand in hand with supportive policies (Eisenberger et al., 1986). As a result today's organisations are working on how to help their employees feel comfortable. Policies like job rotations, flexibility of timings of coming to work or leaving the workplace for family reasons, even choosing the place of work, monetary help etc. are very much prevalent in the organisation. Such steps to change the process of work are defined as family-friendly policies (FFPs) or work-life benefits and policies (WLBP). These steps help

both employers and employees to attain better job fulfilment (Thompson and Prottas, 2005), deplete conflicts arising out of work-family life, dedication towards organisation (Kopelman et al., 2006) and organizational citizenship behaviour (Lambert, 2000). This methodology is based upon organizational support theory (Eisenberger et al., 1986) and social exchange theory that builds in employee a sense of confidence towards his organisation as a caring company. The support thus provided for mental and physical wellbeing of individuals, family and societal works results into building positive attitudes and motivation of employees who are ready to walk extra miles for the success of an organisation (Lambert, 2000).

H3: There is significant difference between the perceived organisational support of Rural and urban women working in cooperative societies of Punjab

3.4 Affective commitment

There are many definitions that have been assigned by scholars to organisational dedication (Becker et al. 1995) as to how an employee is identified with his involvement level for his/her organisation. In one of the earliest studies carried out which surrounds about two aspects of organisational commitment viz. attitudinal affiliation to the organisation and their behavioural purpose to continue long service with the organisation (Meyer and Allen, 1997).

These models are constantly vouched by numerous research results (Cichy et al. 2009) which they assert is generally applicable across various countries and ethos. This model explains the facts that commitment is the product of effective continuation that in turns builds an attitude in individuals so that they like to remain a part of the organisation for longer times. This component is also supported by personal attachment of the individual towards his company when he feels that organisational values and goals are aligned with employees' values (Hall et al. 1970).

Affective commitment is a totally different from

this gain/loss estimation and arises out of emotional attachment to identification to the organization and involvement in the assigned roles. We can, therefore, say that it is the acceptance of responsibility by an employee towards organization that builds his determination to stay with an organisation (Kwantes 2003).

As said by Steers (1997), the commitment level of employee is directly influenced by the supportive policies of the organisation and further added that commitment is the indicator of how strongly an individual is bonded to the organisation and his job roles. Allen and Meyer (1990), broadly explored the past history of various types of commitments and their positive effects on job challenge, role and goal clarity, management receptiveness, peer cohesion, organisation dependability, equity, personal factors, feedback, participation, skills, education level, relocate, pension scheme, community and commitment norms, also called the labels of work empowerment; opportunity, information, support and resources.

H4: There is significant difference between the affective commitment of Rural and urban women working in cooperative societies of Punjab

4. METHODOLOGY

4.1 Data Collection Procedure

The state of Punjab, India is divided into 22 districts and has three divisions i.e. Majha, Doaba and Malwa. According to the Annual administrative Report, 2018, Punjab has highest number of cooperative societies. There are around 882 cooperative societies in Punjab that have 52003 women members. Patiala, Gurdaspur, Nawan shehar, Ropar, Jalandar, Hoshiyarpur, Phagwara, Ludhiana, Samana and Amritsar districts have highest number of cooperative societies.

Primary data is collected through the structured questionnaire from the women working in cooperative societies in Punjab. Women were selected from the rural and urban cooperative

societies of the age group of 25 to 60. Respondents were assured of confidentially of the data. Convenience sampling method was used to collect the data from 410 respondents.

The secondary data was collected from the offices of the Project Officers of District Rural Development Agency (DRDA), Project Officers of Women Development Corporation, and Lead District Managers, National Bank for Agriculture and Rural Development (NABARD) Reports, Women Welfare Programme and websites.

4.2 Statistical Techniques

The demographic individuality of the data has been obtained through frequency and percentages. In order to understand the data well, T-test, Factor analysis, Regression and correlation have been carried out meticulously employing SPSS. T Test has been used to find out the significant difference between the rural and urban women working in cooperative societies in Punjab. Correlation was used to check whether there exist correlation between SWLS, POS, Family satisfaction with AC. Regression is used to see that out of SWLS, POS, Family satisfaction factors affects AC the most.

To check the internal consistency in social science research, cronbach's alpha was used to check the reliability of the scale (Schmitt, 1996). Besides these techniques mean and standard deviation was calculated and used at different level of data analysis. Factor Analysis was used to summarise the data and makes it manageable. It has been applied with principal axis factoring as extraction method and varimax rotation to determine the impact of Work life balance on organisational commitment. To check sample adequacy KMO (Kaiser-Meyer-Olkin Measure of Sampling Adequacy) was applied.

4.3 Measures

Satisfaction with Life Scale (SWLS) developed by Diener et al., (1985) is a five-item, self-report scale having subjects rate their level of agreement with each item on a 7-point Likert scale. It consists of the statements as 'In most ways my life

is close to ideal' and 'So far I have got the things I want in life'. The value of Cronabach Alpha is 0.882.

Family satisfaction was measured by a seven item scale developed by Kofodimos (1995). One item was ``I have a good relationship with my family members" from 1 as strongly disagree to 7 as strongly agree. The value of Cronabach Alpha is 0.896.

Perceived Organizational Support Scale (POS) was measured with an 8-item scale from 1 as strongly disagree to 7 as strongly agree. The scale was developed by Eisenberger et.al. (1997). the value of Cronabach Alpha is 0.928.

Affective Commitment (AC) scale was developed by Allen and Meyer 1996. It covers six components like "I would be very happy to spend the rest of my career in this organization" and "I really feel as if this organization's problems are my own" are used. Respondents assigned the value at a 5 point Likert scale from strongly disagreed (1) to strongly agreed (5). The value of Cronabach Alpha is 0.837.

4.4 Results

Out of 410 respondents, 200 respondents are rural women and 210 women are urban women working in cooperative societies of Punjab. The results show that 50% of the women are from the age group 20 to 40 and 50% of the women is from the age group 40 to 60. From table 1, it was found that there is a significant difference w.r.t. age group between the women working in rural and urban cooperative societies of Punjab.

Education plays an important role in the life of human being. In rural area, majority of the women are illiterate and secondary pass. Whereas, in urban area majority of the women are secondary pass and even 2 have post graduation degree. 28 women in urban area have graduation degree. From table 1, it can be analysed that there is a significant difference w.r.t. education between the women working in rural and urban cooperative societies of Punjab. The results shows that the

women in urban area are more educated than rural area

In urban area majority of the women is from general category. 30, 36 and 9 women belong to SC/ST, OBC and other categories respectively, whereas, in rural area, majority of the women is from SC/ST category. 59 and 6 belongs to general and OBC category respectively. There is a significant difference w.r.t. caste between the women working in rural and urban cooperative societies of Punjab (Table 1).

In both urban and rural area the majority of the women are married. 155 women in rural area and 165 in urban area are married. 39 women in rural area and 35 women in urban area are unmarried. There is no significant difference w.r.t. marital status between the women working in rural and urban area (Table 1).

Most of the Women working in the present organization lie between 5 to 10 years. 136 women from rural area and 147 women from urban area have been working for 5 to 10 years in the present organization. 29 women from rural area and 14 women from urban area are working in the same organisation for more than 10 years. The results further show that does not exist significant difference between the women of rural and urban area w.r.t. to number of years working in an organisation.

Table 1: Demographic profile of the respondents

Parameter	Description	Rural Women	Urban Women	p
Age	20-40	110	95	
	40-60	90	115	0.01
	Total	**200**	**210**	
Education	Illiterate	70	50	
	Primary	40	52	
	Secondary	75	78	
	Graduation	15	28	0.01
	Post-graduation	0	2	
	Total	200	210	
Caste	General	59	135	
	SC/ST	135	30	
	OBC	6	36	0.01
	Other	0	9	
	Total	200	210	
Marital status of respondent	Married	155	165	
	Unmarried	39	35	NS*
	Widow	6	10	
	total	200	210	
Years of working in an organisation	1 to 5 years	35	49	
	5 years to 10 years	136	147	NS*
	more than 10 years	29	14	
	total	200	210	

*NS= not significant

Table 2: Cronabach alpha

Factors	Names of Factors	Cronabach Alpha
F1	Satisfaction with life scale	0.882
F2	Family satisfaction	0.896
F3	Perceived Organisational Support	0.928
F4	Affective Commitment	0.837

To check the internal consistency in social science research, cronbach's alpha was used to check the reliability of the scale (Schmitt, 1996). The cronbach's alpha statistic for 25 statements was 0.851 showing that scale is reliable. For a deeper check, the Cronbach's alpha was also calculated for every construct separately which have been found satisfactory as shown in Table 2

Sphericity and Sample Adequacy

Table 3: **KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.854
Bartlett's Test of Sphericity	Approx. Chi-Square	5986.144
	Df	300
	Sig.	0

For ensuring the sphericity in the data collected, Bartlett's test was used which confirmed the sphericity of data with a p (significance) value of 0(Table 2). Furthermore, Kaiser-Meyer-Olkin Measure of Sampling Adequacy has been calculated which was found to be quite appreciable with a value of 0.854. These measures confirmed the initial check on data giving a positive signal to continue with the analysis.

Factor Analysis

Table 4: Structuring of Factor

Factors	Names of Factors	Eigen value	Variance (%)	Cumulative Variance (%)
F1	Satisfaction with life scale	5.818	23.274	23.274
F2	Family satisfaction	4.274	17.096	40.369
F3	Perceived Organisational Support	3.297	13.190	53.559
F4	Affective Commitment	2.880	11.520	65.078

The present study uses two methods of factor analysis for obtaining a strong research model. Firstly, Exploratory Factor Analysis was conducted to check the factor loadings of each item and that each item matches with the construct in which it has been included. All items corresponding to their respective constructs were found to be having a good factor loading (> 0.4). Factor analysis extracted 4 factors (Table 3)

explaining approximately 65.078 percent of variance. In social science, 60 percent of variance explained is deemed as satisfactory and can be taken ahead for further analysis (Malhotra & Dash, 2011). The 4 factors which were extracted were satisfaction with life scale, Family satisfaction, perceived organisational support and affective commitment

Table 5: Rural and urban women

Items	Constructs	RURAL WOMEN		URBAN WOMEN		
		Mean	SD	Mean	SD	p
	Satisfaction with Life Scales					
A1	In most areas, my life is close to my ideal, A1	3.000	0.597	3.511	0.694	0.010
A2	The conditions of my life are excellent, A2	3.900	0.530	3.450	0.578	0.010
A3	I am satisfied with my life, A3	3.216	0.541	3.650	0.589	0.010
A4	So far, I have gotten the things that are important to me in life, A4	3.450	0.592	3.950	0.644	0.010
A5	If I were born again, I would change almost nothing in my life(A5)	3.030	0.603	3.600	0.652	0.010
	Family satisfaction factors					
B1	Are you able to take medical facilities for you and your children?	4.31	.515	4.26	.500	.010
B2	Family support	4.22	.510	4.28	.524	.010
B3	Are you able to take decision with regards to Household management(B3)	4.30	.488	4.23	.494	.010
B4	Are you able to spend time with your Friends(B4)	4.32	.507	4.22	.487	.010
B5	Are you able to give Education to your children?	4.26	.468	4.02	0.56	.010
B6	Are you able to involve yourself with Community people?	4.32	.507	4.22	.487	.010
B7	Are you able to have leisure time for yourself?	4.26	.468	4.02	0.56	.010
	Perceived Organisational Support					
C1	My organization cares about my opinions.(C1)	4.26	.468	4.27	0.56	NS*
C2	My organization really cares about my	4.32	.507	4.30	.487	NS*

	well-being.(C2)					
C3	My organization strongly considers my goals and values.(C3)	4.26	.468	4.27	0.56	NS*
C4	Help is available from my organization when I have a problem.(C4)	3.36	.597	3.40	.694	NS*
C5	My organization would forgive an honest mistake on my part.(C5)	3.30	.537	3.32	.578	NS*
C6	If given the opportunity, my organization would take advantage of me.(C6)	3.32	.541	3.34	.589	NS*
C7	My organization shows little concern for me.(C7)	3.53	.592	3.56	.644	NS*
C8	My organization is willing to help me if I need a special favour.(C8)	3.52	.603	3.50	.652	NS*
Affective commitment						
D1	I would be very happy to spend the rest of my career in this organization.(D1)	4.31	.515	4.30	.500	NS*
D2	ly feel as if this organization's problems y own.(D2)	4.33	.510	4.34	.524	NS*
D3	I do not feel like 'part of my family' at this organization.(d3)	4.30	.488	4.32	.494	NS*
D4	I do not feel 'emotionally attached' to this organization.(d5)	4.32	.507	4.31	.487	NS*
D5	This organization has a great deal of personal meaning for me.(D5)	4.26	.468	4.27	0.56	NS*

Table 5 presents whether the factors SWLS, Family factors, POS, AC of rural and urban women are significantly different or not. The result shows that there exist significant difference between SWLS and family factors of rural and urban women working in cooperative societies in Punjab. Whereas, the factors POS and AC shows that there does not exist significant difference between the rural and urban women working in cooperative societies in Punjab.

Table 6: Correlation

Factors	Affective Commitment for Rural Women	Affective Commitment for Urban Women
Satisfaction with life scale	0.582*	0.65*
Family satisfaction factors	0.440**	0.56**

Perceived organizational Support	0.311*	0.32*

Notes: n =410; * p , 0.05; * * p , 0.01;

Table 6 presents the correlations between the measure of affective commitment and SWLS, Family factors, POS. The results show the presence of significant correlation among the variables under study.

Table 7: Regression Result

Factors	Affective Commitment for Rural Women		Affective Commitment for Urban Women	
	R	R^2	R	R^2
Satisfaction with life scale	0.52	0.27	0.71	.504
Family satisfaction Factors	0.582	0.34	0.75	.560
Perceived Organizational Support	0.8	0.64	0.89	.790

Table 7 presents the results of Regression analysis. It shows that POS is the most important factor impacting affective commitment for both rural and urban women explaining 64% and 79% of the variance explained respectively for rural and urban women of the cooperative society of Punjab. Family factors come next. It could explain 34% and 56% for rural and urban women respectively of the affective commitment. The last important factor is SWLS. It could explain only 27% and 50% for rural and urban women of affective commitment.

5. DISCUSSION

The study explored 4 factors in totally. 5 statements are related to first factor as "subjective well being", 7 statements are related to factor 2 as "household factors", 8 factors are associated with factor 3 as "organisational support" and 5 statements are associated with factor 4 as organisational commitment".

The study found significant difference between the satisfaction with life scale of rural and urban women working in cooperatives societies in Punjab (H1). Similar significant difference was found between family satisfaction of rural and urban women working in cooperatives societies in Punjab (H2). Women living in urban areas are more aggressive towards their work and are being supported by their family. Whereas, the rural women are not much supported by their family and hence there is a difference. It is the variant factors like gratification of job, fulfilment of family roles, life satisfaction and his dedication to organisation that determine a person's work-life balance perception as inferred through various experimental research studies (Allen et al., 2010; Carlson et al., 2009).

No significant impact was found between the perceived organisational support factors of rural and urban women working in cooperatives societies in Punjab (H3). Organisational principles were claimed to be very helpful in work-life balance by women holding managerial and professional assignments. To sum-up we can say that supportive organisational policies lead to WLB and hence positively impact personal life providing high level gratification at work and home and the employees remain in work for longer years.

There is no significant difference in the affective commitment of rural and urban women working in cooperatives societies in Punjab (H4). The women of rural and urban areas are happy working in their present organisation. Due to advent of technology, love to work and earn and creating their own identity make women committed and dedicated towards their organisation. This thought is similar for both women of urban area and rural area working in cooperatives societies in Punjab.

5.1 Managerial implications

With the changing time and development of technology, it has become the need of the hour for cooperative societies to develop employee friendly policies to enhance WLB. Cooperative societies should find solutions to work-personal life issues. Projects should be designed to correlate employees' personal needs with professional goals. Changes should be incorporated in work place practices to bring about a win-win situation for employers and employees (Fletcher and Rapaport, 1996; Burke, 1999).

5.2 Future prospects

The distribution of work and family roles along gender and class lines has experienced major shifts in India. Therefore, it becomes important for the society to start paying serious attention to help in balancing the work and family lives of employees. Importance should be given to personal growth, self development, spending time with friends, family and community.

Families should come forward to help the women and support them so that they can work with full zeal and enthusiasm and can help in development of sustainable nation (Beauregard and Henry, 2009).

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