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Construction and Validation of Multidimensional Assessments Regarding Work-Life Balance Among Married Self-Employed Women: A SEM Model Approach

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Abstract

Structural equation modelling (SEM) is a statistical technique which is used for identifying the effect of independent variables on the dependent factors of a particular study. In this study, work-family conflict, family-work conflict, work load and responsibilities, family dependents, and work load and responsibilities were the independent variables, whereas work-life balance (WLB), job satisfaction, and quitting self-employment were the dependent factors. 210 samples were selected from married self-employed women respondents in Chennai. Collected data are subjected to confirmatory factor analysis and SEM model. It has found out that all the indices fits the model and such model has been accepted. Absence from work affects WLB at 0.18 value and, in turn, job satisfaction is increased by WLB at .94. As a result, quitting self-employment has been reduced by 0.97 level.

Keywords: Absence from Job, Family Dependents, Family-work Conflict, Job Satisfaction, Quitting Self-Employment, SEM, Work-family Conflict, WLB, Work load and Responsibilities

Introduction

Self-employment or entrepreneurship is an activity of starting their own business venture for the purpose of making profits. Entrepreneurship career has many pros and cons with it. The main idea of taking up entrepreneurship as a career is the freedom associated with it and passion towards it. But, the main problems associated with the entrepreneurship are risk, unstandardized income, and prolonged business hours. These cons of entrepreneurship make the business persons to have a lack of work-life balance (WLB). Hence, it becomes necessary to study the WLB of self-employed business persons.

WLB refers to the management and fulfillment of demands arising out of professional and personal lives of the employees. For employees, maintenance of proper WLB level is quite easier compared to that of the entrepreneurs. Managing WLB is quite difficult for women entrepreneurs compared to that of their male counterparts. This is due to the multiple roles of the women respondents such as spouse, mother, daughter-in-law, and entrepreneur. Researchers named Leanna Lawter et al., (2016), Hiroyuki Okamuro et al., (2012), Sumaira Rehman et al. (2012), Dieter Bogenhold et al. (2015), Mai Camilla Munkejord, (2016), and Diane Gabrielle Tremblay et al. (2008) have conducted the empirical studies on the WLB of self-employed women. But, they all failed to develop a model on the WLB of business women. So, this study has been undertaken mainly because for the construction of a model based on the factors influencing WLB and its outcomes.

This study uses structural equation modelling (SEM) technique for building a model on the WLB of married self-employed women. SEM is a multivariate enquiry which is used to discover the association among the endogenous and exogenous elements, i.e., between

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the dependent and independent variables. This study uses the WLB, job satisfaction, and quitting self-employment as the endogenous variables and work load and responsibilities, work-family conflict, family-work conflict, family dependents, and absence from job as the exogenous variables. In this model, the above mentioned exogenous variables are considered as the inputs of the study and based on this input factors, the outcomes i.e., dependent variables were derived.

Defining WLB

WLB refers to the management of proper balance between the two domains namely, work and the family. WLB has been defined differently by various researchers and authors. Authors like Clark (2000) and Ungerson et al. (2005) described WLB as the thoughts of the employees' that their multiple roles were integrated and lessened through minimum level of conflict. Greenhaus et al. (2003) has framed the following definition of WLB, i.e., "Work life balance is the extent to which an individual is equally engaged in - and equally satisfied with - his or her work role and family role". They also said that WLB refers to the satisfaction level a person receives from performing the demands of both the personal and professional lives (Padma S., et al., 2013).

Brief Review of Literature

Women choose self-employment as their career choice mainly because of the removal of conflict associated with the multiple roles and to have freedom to meet the demands of various roles (Lois M. Shelton., 2006). In a study done by Sumaira Rehman et al. (2012), it has been identified that flexi time, family obligations, and taking care of family members were the driving forces among Pakistani women capitalists to start their own business.

Certain authors have made a comparative study with regard to the WLB of male and female women entrepreneurs. They are as follows. In a research conducted by Hiroyuki Okamuro et al. (2012), it has been found that the women entrepreneurs have a proper WLB than the male business owners. American self-employed women earn more when compared to their male traders despite of their WLB level (Leanna Later et al., 2016). In another study done by Michelle J. Budig. (2006), it has been found out that the male entrepreneurs have a significant and positive association between income and entrepreneurship career choices than that of the self-employed women.

Job satisfaction is one of the outcome variables of WLB and there is a significant relationship between WLB and job satisfaction (Komal Saeed et al., 2014). In other words, it could also be said as the job satisfaction rises for an increase in WLB (Greenhaus et al., 2003). Hence, the WLB for improving job satisfaction could be better achieved via better organizational policies and support along with family support (Meera Komarraju., 2006). Turnover intentions or attrition of the employees has a negative relationship with the WLB (Geetha Subramaniam et al., 2015 & Rajesh K. Yadav et al., 2014). Whereas there is an optimistic association among job discontentment and attrition (Ahmad Bashir et al., 2012).

Higher the work load, lesser would be the WLB among the employees working in an organization (James et al., 2003). Therefore, it could be said that there is a negative affiliation among the employees (Purushottam Arvind Petare, 1983). Similar to work load and responsibilities construct, family dependents factor also has a destructive connection with WLB (Prabha N., et al., 2016) and more number of dependents would cause stress and affect the well-being of the employees (Alicia A. Grandey et al., 1999 & Santhana Lakshmi K., et al., 2013). Work-family conflict, i.e., an outcome of work-family interference (Greenhaus et al., 1985) lowers the employees' WLB (Reddy NK et al., 2010). Family-work conflict also reduces the WLB of the employees (Maria C.W. Peeters et al., 2005). Absence from job has a polarizing bond with work-life management, i.e., either positively (Sakthivel Rani et al., 2011) or negatively (Dilek Yildrim et al., 2008).

Need for the Study

Researchers such as Michael P. Leiter et al., (2003); Stella E. Anderson, Michael R. Frone and Maria Russell et al., (1992); Cortese C.G. et al., (2010); Susan J. Lambert (2000); and Jari J. Hakanen et al., (2006) have developed SEM models using the central objective variables such as the areas of work life, work-life conflict, organizational citizenship behavior, and emotional burnout. But no study has developed a SEM model by taking WLB as the central objective of the research with factors namely work

load and responsibilities, family dependents, work-family conflict, family-work conflict, absence from job, WLB, job satisfaction, and quitting self-employment. So, this study has been undertaken.

Married self-employed women were selected as the samples for the study in order to better understand the real-life issues of those women in maintaining their WLB. Although there are many studies about WLB of women entrepreneurs such as those done by Nordenmark M. et al., (2012), Annink A. et al., (2015), Munkejord et al., (2016), and Tremblay D.G., et al., (2008), there is no study on the area of married self-employed women using SEM model. Hence, in order to meet out this gap, the married self-employed women setting is considered as the sample setting for the study.

Objective of the Study

The preliminary objective of the study is to develop a model for identifying the relationship among the independent factors such as work load and responsibilities, work-family conflict, family-work conflict, family dependents, and absence from work as well as their impact on the outcome dependent variables namely WLB, job satisfaction, and quitting of self-employment in return to analyse whether all the measures fit the suggested values and thus specify a perfect fit of the developed model.

Limitations of the Study

In this study, a model has been developed based on the WLB of married self-employed women in Chennai region. The samples were restricted to 210 women entrepreneurs with certain conditions. There are only five dependent variables with three outcomes. The predicting variables of WLB are limited to five because they are reported as most influencing factors by the 50 self-employed women respondents in the case study conducted. So, if the study increases its respondents size collected from wider sample region along with more factors through conducting more case studies on self-employed women, there are possibilities of obtaining different results. However, this research study presents a perfect depiction of SEM model with regard to the WLB among married self-employed women respondents.

Research Methodology

The data for the study were collected from 210 self-employed women respondents running various businesses in Chennai through simple random sampling (SRS) technique. Data were analysed and a model has been developed using SEM technique. The self-employed respondents were involved mainly in businesses like beauty parlors and groceries which are generally sole-trading business types with an annual turnover of above Rs. 3,00,000. Some of the respondents were also indulged in other sole-trading businesses like street vendors selling flowers, vegetables, and those running fast foods with a low annual turnover of within Rs. 60,000. The data have been collected from those interviewees who satisfied the following conditions. The 25-50 years aged self-employed women had been married who are living with their respective husbands for the past three years along with one dependent child. They had been engaged in their current business for the last one year. In order to identify the major affecting factors of WLB (dependent variables of the study), case studies were conducted on 50 self-employed women respondents through unstructured interviews and after making a thorough review on past literatures in order to discover the outstanding variables, the five factors namely, work load and responsibilities (WLR), family dependents (FD), work-family conflict (WFC), family-work conflict (FWC), and absence from job (AFJ) were considered as the dependent constructs. The 50 self-employed women selected for the case study have not been included in the total sample size of 210 respondents.

Firstly, the probability sampling method is adopted on the study mainly because of the presence of possibilities of selecting each and every member of the population as samples. The study used SRS technique mainly due to its advantage of being unbiased and ease of use. The other probability sampling methods such as stratified sampling, cluster sampling, systematic sampling, and multi-stage random sampling have their own disadvantages of complicated procedures, being biased, risk of data manipulation, and complicated procedures, respectively. But, the SRS procedure of sampling is free from all these limitations. Hence, it is applied in this study.

Since, Tamil Nadu state holds the first position in Women Entrepreneurship at 13.51% out of the total women entrepreneurs in India during 2012–13 (Sixth Economic Census, 2012–13), it becomes necessary to utilize SRS sampling technique in order find out the married self-employed women in Chennai. The study used manual lottery method of SRS technique on selecting the 210 self-employed women respondents as samples.

Data Analysis

Reliability and Validity Analysis

The initial data collected from 30 self-employed women respondents were subjected to reliability and validity analysis. The reliability analysis was conducted mainly to check the consistency of the instruments undertaken for the study. It has been found out that the alpha value is 0.7587 and as it falls between 0.8 and 0.7, it is said to be acceptable, good reliability. Thus, we can say that the questionnaire used for data collection is reliable and valid.

Table 1: Demographic Profile of the Respondents

Demographic variables	*Frequency*	*Percentage*
Age group		
25-30 years	32	15.2%
31-40 years	81	38.6%
41-50 years	97	46.2%
Years of Experience		
1-3 years	28	13.3%
4-7 years	55	26.2%
8-10 years	65	31.0%
11-13 years	37	17.6%
14-16 years	15	7.14%
17 years and above	10	4.76%
Weekly Business Hours		
0-29 hours	19	9.0%
30-39 hours	54	25.7%
40-49 hours	71	33.8%
50-59 hours	44	21.0%
Above 60 hours	22	10.5%
Job Description		
Groceries	70	33.33%
Beauty Parlor	95	45.24%
Others	45	21.43%
Respondent Monthly Income		
Up to Rs. 10,000	21	10.0%
Rs. 10,0001 – Rs.20,000	64	30.5%
Rs.20,001 – Rs.30,000	80	38%
Rs.30,001- Rs.40,000	31	14.8%
Above Rs. 40,000	14	6.7%
Family Monthly Income		
Up to Rs.20,000	20	9.5%
Rs. 20,001 – Rs.40,000	57	27.1%
Rs.40,001 – Rs.60,000	69	32.9%
Rs.60,001 – Rs.80,000	20	9.5%
Rs. 80,0001 - Rs.1,00,000	34	16.2%
Above Rs. 1,00,000	10	4.8%

Source: Primary Data

Table 1 depicts the frequency distribution about the age, experience, weekly business hours, job description, Income and family monthly income of the self-employed women in Chennai. Regarding age of the entrepreneurs, 97 respondents are aged 41–50 years and 32 are within the age group 25–30 years. As far as the experience in business is concerned, 65 self-employed women reported that they have 8–10 years' experience of business. 10 women capitalists said that they have experience above 17 years.

Considering the business hours per week, 71 business women were operating their business activities for 40–49 hours in a week and 19 interviewees said that they do business for less than 29 hours in a week. As concerned about the job description, 95 respondents were doing beauty parlors and 45 women were found to be performing other types of businesses such as street vendors and fast food stalls.

Taking into account the income of the respondents, 80 women were earning income in the range of Rs. 21,001–30,000 and 14 business women were earning above Rs. 40,000 as their monthly returns from the business. As far as the monthly family income of the interviewees, Rs. 40,001–60,000 has been reported by 69 women entrepreneurs as their monthly family income and 10 women capitalists' family returns were above Rs. 1,00,000.

SEM on WLB of Married Self-Employed Women

SEM is a technique used for analysing and investigating whether the composed data fit the proposed model. Casual modelling and Analysis of Covariance modelling are the alternate names for this SEM Model.

Factors Considered

In this study, the SEM model is constructed using three dependent variables and five independent variables. They were:

A. Observed, Endogenous Variables

Work-Life Balance (WLB)

Achievement of proper balance between the various demands of two domains namely work and personal life is known as the WLB. WLB refers to the level of experience in one domain resulting on the improvement in the quality of life on another aspect (Powell et al., 2006). In this study, the WLB is influenced by the five independent variables namely work load and responsibilities, family dependents, (Pandu et al., 2013) work-family conflict, family-work conflict (Reddy NK et al., 2010), and absence from job (Pandu, 2017). In turn, the WLB affects job satisfaction and quitting self-employment.

1. Job Satisfaction (JS)

Satisfaction an entrepreneur receives from operating her business activities is termed as job satisfaction (JS). WLB determines the job satisfaction of the self-employed respondents. Positive or proper WLB level ends up in the job satisfaction (Greenhaus et al., 2003), while work-life imbalance results in job dissatisfaction which is caused because of the job stress (Arthur G. Bedian et al., 1988; A. Q. Chaudhry, 2012). There is a positive relationship between job satisfaction and WLB (Bushra Arif and Yasir Aftab Farooqi, 2014; Adikaram D.S.R. and Lakmini V.K. Jayatilake, 2016, Rajesh K. Yadav and Nishant Dabhade, 2014).

2. Quitting Self-employment (QSE)

Whenever the women entrepreneurs find it difficult to run the business due to various reasons like emotional burnout, role conflict, and job dissatisfaction, they prefer to quit their business (Pavitra S. et al., 2012; Geetha A. Subramaniam et al., 2015;) which is known as winding up (or) liquidation of their businesses. Business owners generally quit their business setting when there is no proper WLB, continuous losses, and work-life conflict (Stella E. Anderson, Betty S. Coffey and Robin T. Byerly, 2002). As per this study, WLB and job satisfaction decides the shutting down ideas of business enterprise.

B. Observed, exogenous variables

1. Work Load and Responsibilities (WLR)

WLR is the level of business activities a women entrepreneur undertakes from the ordinary

course of her business. Work load is generally categorized into quantifiable and qualitative business work. Quantifiable is the measurable amount of business activities performed by an entrepreneur while qualitative speaks about the eminence of that concerned business happenings. On the model to be developed, this WLR variable influences the WLB of the women respondents. Generally, high business work results in low WLB level (James, 2003; & Purushottam Arvind Petare, 2013). The job satisfaction is also, in turn, affected by the over WLR (Sakthivel Rani et al., 2011; Meghna Virick et al., 2007; & Dilek Yildirim et al., 2008).

2. Family Dependents (FD)

Family dependents are those persons who rely on the wage earners of the family for their livelihood and fulfillment of their demands. Children, father, mother, and in-laws are the major dependents of the women entrepreneurs. In the SEM model, family dependent is one among the factors influencing the WLB. More number of dependents results on the reduced WLB level (Alicia A. Grandey, 2001; Santhana Lakshmi et al., 2013; & Prabha N., et al., 2016).

3. Work-Family Conflict (WFC)

Conflict which arises as a result of the interference of the business activities on the family life of the respondents is known as work-family conflict (WFC) (Greenhaus et al., 1985). This work-family conflict is mainly caused because of the extended business hours and more business commitments. Work-family conflict is taken as the factor affecting WLB in this study. Existence of high level of work-family conflict results on the negative WLB of the respondents (Reddy N K et al., 2010) due to the poor well-being of the employees (Joseph G. Gryzwacz et al., 2003).

4. Family-Work Conflict (FWC)

Family-work interface is the main cause responsible for the family-work conflict. The conflict that exists due to the intervention of family demands on the business of the women entrepreneurs is known as FWC. Dependents care and fulfillment of family demands, lack of spousal support are the main reasons for FWC (Reddy N.K. et al., 2010; Delina. G., et al. 2013; Maria C.W. Peters et al., 2005; & Carmen K. Fu et al., 2000). FWC predicts the WLB of respondents. More number of FWC impacts WLB negatively (Pandu et al., 2013; Maria C.W. Peters et al., 2005; Hall et al., 1984).

5. Absence from Job (AFJ)

Absence from job (AFJ) variable speaks about the flexible business commitments which allow the respondents to take off time from their business for meeting the family demands. The favourable AFJ is helpful in rising the WLB level of the businesswomen (Sakthivel Rani et al., 2011) and on the other hand, the unfavourable AFJ reduces the WLB of the interviewees (Meghna Virick et al., 2007; Dilek Yildrim et al., 2008). According to this study, AFJ is the final predictor of the WLB. WLB has a significant association with AFJ (Pandu et al., 2013).

C. Unabsorbed, Exogenous Variables

1. e1: Error term for WLB
2. e2: Error term for job satisfaction
3. e3: Error term for quitting self-employment

The total number of variables in the SEM model are as follows:

Number of factors in the model : 11
Number of observed variables : 8
Number of unobserved variables : 3
Number of exogenous variables : 8
Number of endogenous variables : 3

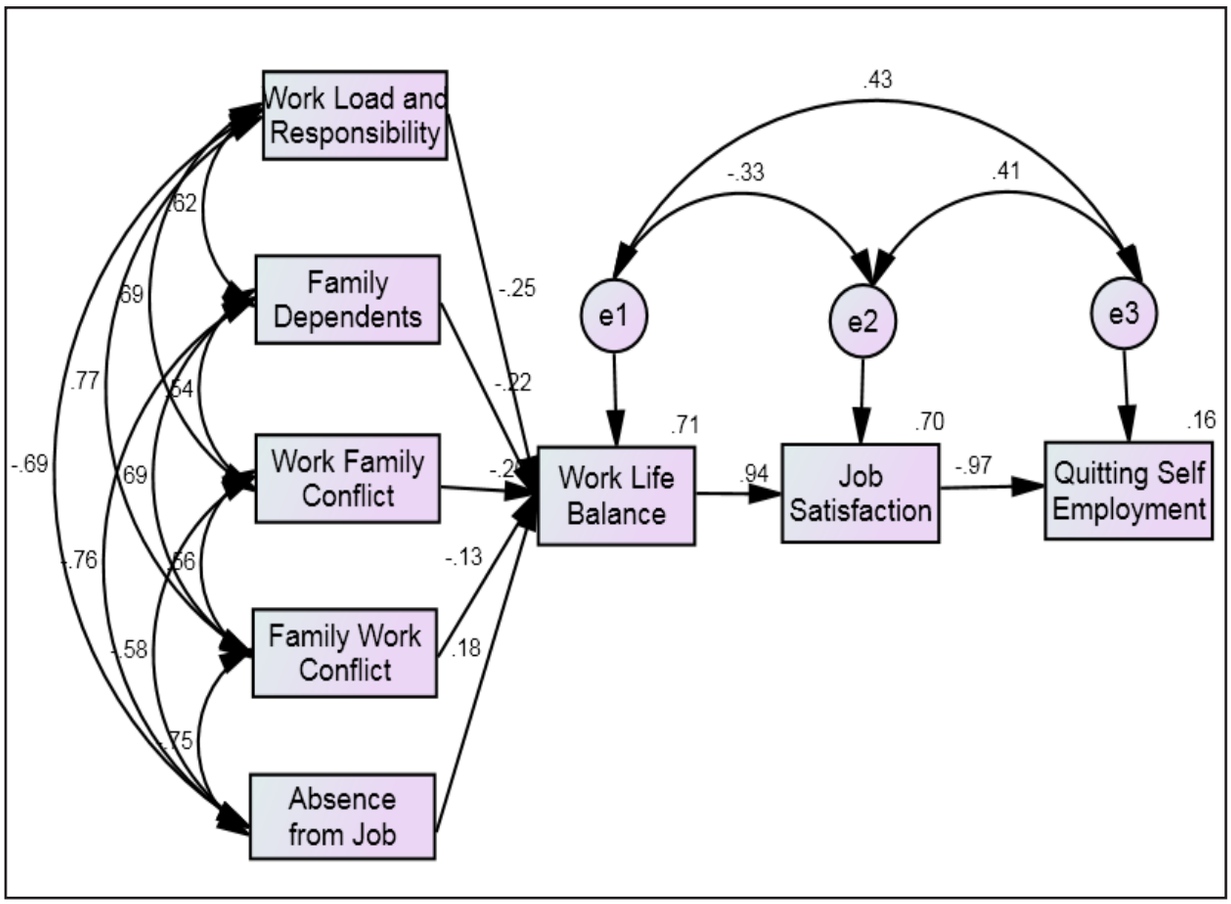

Fig. 1: Structural Equation Modelling (SEM) based on Standardized Coefficient of WLB

Table 2: Variables in Structural Equation Model Analysis

Variables			*Unstandardized Co-efficient (B)*	*S.E. of B*	*Standardized Co-efficient (Beta)*	*t value*	*P Value*
WLB	←	Work load and Responsibilities	-.317	.063	-.248	-5.053	.000**
WLB	←	Family Dependents	-.305	.061	-.216	-4.967	.000**
WLB	←	Work-Family conflict	-.312	.058	-.205	-5.360	.000**
WLB	←	Family-work conflict	-.217	.080	-.133	-2.717	.007**
WLB	←	Absence from job	.319	.083	.184	3.827	.000**
Job satisfaction	←	WLB	1.080	.051	.940	21.034	.000**
Quitting self-employment	←	Job satisfaction	-.898	.073	-.975	-12.225	.000**

Source: Primary Data

In Table 2, WLR has an unstandardized coefficient value of –.317 on WLB by keeping remaining factors persistent. Minus symbol indicates the inverse impact stating that WLB reduces by 0.317 for each single unit rise on the WFC factor. Since, the *p* value is less than <.001, this coefficient value is highly significant at 1% level.

Unstandardized coefficient of family dependents on the WLB is –.305 through holding other factors constant. This variable shows the negative impact, i.e., the WLB level decreases by .305 for every increase on the FD variable. The coefficient value of FD on WLB is significant at 1% level. WF conflict's unstandardized value on WLB

is –.312 through keeping other predictors and outcome factors idle. WFC has an adverse effect, i.e., level of WLB lowers for rise on each component of WFC by .312 and they were significant at 1% level.

Next, considering the unstandardized coefficient of FWC on WLB, the value is –.217 by making co-variables constant. Negative sign implies a fall in the WLB for increase on every unit of FWC at 0.217 and this value is significant at 1% confidence interval. Absence from job is the last independent variable taken for the study. The unstandardized coefficient of AFJ on WLB is .319 and it shows that WLB rises for improvement on the AFJ factor by keeping other variables as constant. The AFJ and WLB were significant at 1% level.

Unstandardized coefficient of WLB on job satisfaction is 1.080 by keeping all other variables constant. This states that JS level rises for per unit increase on the WLB and this coefficient value is highly significant at 1% level. Taking into account the unstandardized coefficient of JS on QSE, QSE falls for each rise on the JS variable at 0.898 and this value is significant at 1% level.

Based on the standardized coefficient values, WLB on JS (1.080) is the highly inducing track on the SEM model, followed by AFJ on WLB (.319) and FWC on WLB (–.217). Then, FD on WLB (.305) and next WFC on WLB (.312). Sixthly, by WLR on WLB (–.317) and lastly by JS on QSE (–.898).

Table 3: Model Fit Indices

Fit Indices	*Results*	*Suggested Values**
CMIN	27.879	P-value >0.05
DF	8	-
CMIN/DF	3.485	<_ 5.00 (Hair et al., 1998)
Goodness of Fit index (GFI)	.955	>0.90 (Hair et al., 2006)
Adjusted Goodness of Fit Index (AGFI)	.925	>0.90 (Daire et al., 2008)
Parsimony Goodness of Fit Index (PGFI)	.212	Within 0.5 (Mulaik et al., 1989)
Normated Fit Index (NFI)	.972	>_ 0.90 (Hu and Bentler, 1999)
Incremental Fit Index (IFI)	.977	Approaches 1
Tucker Lewis Index (TLI)	.919	>_0.90 (Hair et al., 1998)
Comparative Fit Index (CFI)	.977	>0.90 (Hu and Bentler, 1999)
Root Mean Square Error of Approximation (RMSEA)	.042	<0.08 (Hair et al., 2006)

Source: Primary data

*Source for Suggested Values: Renganathan R, Balachandran S & Govindarajan K (2012)

This above table displays the information regarding the way in which the numerous indices fits the model. Chi-square test, GFI, AGFI, PGFI, NFI, IFI, TLI, CFI and RMSEA are the common methods used for measuring the model fit. The common eligibility criteria for accepting a model were the Chi-square/df must be less than (or) equal to 5.00. Suggested values for GFI is less than 0.90, AGFI should be lower than that of 0.90 and PGFI's value must be within 0.5. NFI should be greater than (or) equal to 0.90, IFI must be nearer to 1, and TLI should be greater than (or) equal to 0.90. Also, CFI should be greater than .977 and RMSEA's result should be within 0.08.

Hypothesis

There is a good fit for the model.

As the Chi-square/df value 3.485 is less than that of 5.00, the hypothesis is accepted. Other indices such as GFI = .955 is more than 0.90 and AGFI = .925 is also greater than .90; thus, the model is said to be accepted. Results of the measures are: PGFI = .212 is less than 0.5 (accepted value), NFI = .972 lower than 0.90, and IFI = .977 is closer to 1; thus, the model has been said to be accepted. Since, TLI (.919) and CFI (.977) are greater than .90, it has been concluded that these measures fits the model. In addition to this, RMSEA = 0.042 is less than that of 0.08, then it is also discovered that RMSEA fits the model. As per the study, all the measures lie within the recommended values; therefore, the SEM Model has a good fit and it is accepted.

This developed SEM model consists of 11 factors and contains three observed endogenous variables such as WLB, JS, and QSE and five observed exogenous variables namely WLR, FD, WFC, FWC, and QSE. Along with these factors, there are three unobserved variables like e1, e2, and e3. From the five observed exogenous factors, WLR, FD, WFC, and FWC affect the WLB negatively at –.25, –.22, –.20, and –.13, respectively, while AFJ alone has a positive impact on WLB at .18 value. As a result, the WLB improves the JS with 0.94 and in turn JS reduces QSE by .97%.

Discussions

The case study is conducted to find out the actual issues that affect the WLB of the self-employed women. It has

been discovered through the unstructured interview that the factors like lengthy business hours, more WLR, and WLC affect the respondents from looking after their family and its commitments. From the case study, it has been also identified that the presence of more number of family dependents reduces their WLB. In the interview, they also added up that irrespective of the extended business hours and stress in the business, the respondents are satisfied with their business which is mediated through the customer loyalty and satisfaction over their service. In addition to this, it has been found out that fulfillment of family commitments and their very own well-being are formed to be the causes for attrition.

The main goal of this study was to develop a model on the WLB of married self-employed women in Chennai by SEM technique. As per the study, AFJ is the only variable which influences the WLB positively at .18 and increased WLB rises the satisfaction level by .94 and this JS reduces the QSE with .97. Since, the measures namely CMIN/DF, GFI, AGFI, PGFI, NFI, IFI, TFI, CFI and RMSEA are within the advised values, the model has been recognized and accepted.

Suggestions

WLR influences WLB negatively mainly due to the lack of complex skills required for running a business enterprise. The skills could be improved by the women entrepreneurs through more practical exposure and experience. They can acquire through learning those new skills from various entrepreneurial skill-development agencies like Entrepreneurial Skill Development Corporation of India. Similarly, the FD has an inverse relationship with that of the WLB which is caused by extended business hours. Prolonged business hours could be altered by reducing the business hours from 12 hours per day to 10 hours per day. This left out hours of business could be matched by extending the 6 weekly working days to 6.5 weekly working days.

WFC reduces the WLB level because of business-family interface and such interference is caused due to the responsibility of developing the business. So, it is the role of the government to provide more subsidies to the women entrepreneurs for operating their business smoothly. It has been discovered that FWC also adversely affects the WLB due to the family commitments. Hence, again it is the responsibility of the government, along with other subsidies should provide grants-in-aid for the development of the women entrepreneurs' families.

In this study, the women respondents leave their self-employment for the lack of peace of mind due to the commitments of the business. So, in order to divert from the business stress and pressure, the women respondents could concentrate on some relaxation exercises as yoga and meditation. So, it is concluded that with the above-mentioned suggestions namely developed skills, altered business hours, government subsidies for conflict reduction, supportive family, and recreation trainings result in the improvement of WLB among married self-employed women in Chennai.

Conclusion

This study presents the model developed using SEM technique along with the variables such as WFC, FWC, WLR, FD, AFJ, WLB, JS, and QSE. This study helps us to find out the effect on WLB by above-mentioned factors. Hence, it has been considered to be very significant because this paper considers the factors affecting WLB and its outcomes through SEM technique among married self-employed women.

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