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Determinants of Work–Life Balance Among Women Employees in Educational Institutions: Evidence From Gujarat

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ABSTRACT
The growing involvement of women in the educational sector has immensely benefited the academic labor force; nevertheless, coping with professional and personal aspects remains a major issue for women. Women academics act in multiple capacities as teachers, researchers, administrators, mentors, accreditors, and governance within the institution while undertaking family and social duties. The research seeks to analyze the factors that affect work-life balance of women employees at educational institutions in Gujarat state. Based on Role Conflict Theory, Spillover Theory, Conservation of Resources Theory, and Social Exchange Theory, the research aims at studying the effect of occupational stress, workload, family duties, and organizational support on work-life balance. Descriptive research approach was used, and primary data were gathered from 268 women educators working in schools, colleges, and universities using a structured questionnaire. The reliability test revealed satisfactory internal consistency (Cronbach's α=0.74), while descriptive analysis, correlation analysis, and factor analysis were used to investigate the relationship between the study variables. The results show that 41.5% of participants could not afford sufficient quality time with their families because of work responsibilities, 39.6% of them experienced exhaustion and emotional distress at work, and 37.7% of them had no enough time for their own well-being. It is further found out that overworking and work stress have negative effects on the work-life balance, but organizational support, flexibility in work schedule, counselling services, and welfare facilities have positive effects on employee well-being and job satisfaction.
Keywords: Work–Life Balance; Women Educators; Occupational Stress; Organizational Support; Job Satisfaction; Employee Well-Being

INTRODUCTION
The participation of women in the economic activities has significantly grown over the last two decades, thereby changing the social, economic, and educational scenario all over the world [1], [2]. In India, women have become an indispensable component of the higher education system, making contributions in teaching, research, academic administration, mentorship of students, curriculum design, governance, quality assurance, and community engagement [3], [4]. As per AISHE 2021–22, around 43% of the teaching feternity of higher educational institutions is women, showing a consistent growth in the participation of females in universities and colleges

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[32]. With growing numbers of educational institutes, better access to higher education, and increased job opportunities, more women are participating in academia. Hence, women today hold varied academic/administrative posts like lecturer, assistant professor, associate professor, professor, researcher, head of departments, dean, academic coordinator, registrar, counselor, and quality assurance professional [3], [6].

In spite of all of these amazing developments, women educators still face many difficulties in striking a balance between their professional duties and their personal/family/ societal responsibilities. In contrast to most jobs, which entail fixed time schedules of work, the job of an educator never stops in academic circles. The women educators have to plan lectures for classes, evaluate their students, conduct researches, do scholarship, get funding for research, mentor postgraduate students, go through processes of accreditation and ranking, take part in administrative tasks, mentoring of students, organization of academic events, faculty development programs, and institutional decision making [6], [7]. At the same time, women educators have to bear heavy responsibility at home in matters like childcare, elder care, managing the house, taking care of the finances, social/cultural involvement, and many more [8].

The evolving trend of digitalization in the higher education sector has further exacerbated these problems. The extensive use of online learning tools, learning management systems, applications of artificial intelligence, virtual meetings, digital testing, and constant electronic communication has greatly changed the routine of academic work. While the new technology has improved teaching effectiveness, cooperation, and efficiency of administrative work, it has at the same time made the line between work and personal life even more unclear. Female teachers are now expected to be available for work outside their regular working hours via e-mail, virtual meetings, digital classrooms, and institutional communication networks. Thus, the new technology has turned out o be not only a facilitator but also a source of work intensification. Work-life balance is thus an important consideration for human resource management and organizational behavior. Work-life balance is an individual's capability to efficiently handle work pressures along with personal, family, and social pressures and at the same time retaining physical, mental, and emotional well-being. According to Role Conflict Theory, stress occurs due to incompatibility between different role expectations [24]. Spillover Theory states that experiences in one life domain influence experiences in another, explaining how work-related stress transfers to family life and vice versa [14]. Conservation of Resources Theory contends that employees work towards conservation of valuable resources like time, energy, health, and emotional stability while overburdened work leads to depletion of these resources, causing employees to get exhausted and reducing their work-life balance [19].Earlier empirical research has invariably found that workload, occupational stress, organizational support, leadership behavior, workplace flexibility, autonomy, and family obligations are significant factors influencing work-life balance [16], [17], [18], [19], [20]. High teaching load, excessive administration work, publication pressure, role ambiguity, and lack of organizational support negatively influence employees' well-being, satisfaction, commitment to work, and retention [17], [19]. However, organizational interventions such as work flexibility, counseling, well-being programs for employees, maternity benefits, family-friendly policies, and leadership support positively influence employee satisfaction and well-being, as well as organizational effectiveness [18], [20]. Despite all this, most previous studies have been conducted in corporate organizations or educational institutions other than in India.

Gujarat state has achieved a notable level of growth in terms of higher education through the creation of private universities, deemed universities, autonomous colleges, and professional educational institutes, thus providing many job opportunities for women [32]. Nevertheless, the growing intricacy of academic positions along with changing expectations of stakeholders and quick digitalization have made it more difficult to maintain balance between work and personal life. In spite of the fact that women educators play a very significant role in the improvement of the quality and performance of educational organizations, empirical research into the determinants of work-life balance at educational institutions in Gujarat is not abundant. Existing literature studies individual issues instead of considering them from an integral theoretical standpoint.

To fill these gaps in the research, the current study aims to explore the factors determining work-life balance amongst women teachers in educational institutions in Gujarat. By applying existing theoretical models, the research attempts to understand how organizational stress and support affect work-life balance via job satisfaction and work-life conflict. The results of this study will not only be an addition to the growing research base in the field of work-life balance but also provide empirical evidence to formulate suitable policies for educational administrators, policymakers, and human resource personnel for the betterment of their institutions.

REVIEW OF LITERATURE:

Work–Life Balance among Women Educators: Work-life balance (WLB) is one of the key concepts in organizational behavior, human resource management, and educational administration due to its clear impact on employee well-being, job satisfaction, organizational commitment, and institutional performance. WLB is defined as a person's ability to efficiently fulfil his/her professional, personal and familial responsibilities without experiencing role conflict or stress. The nature of the education sector makes it very special as women educators are involved in the fulfilment of many roles such as teaching, conducting research, mentoring students, academic

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administration, accreditation process, development of curriculum and other community activities along with their family responsibilities. As per Role Conflict Theory, conflicting expectations in terms of many social roles usually result in work-family conflict and low levels of well-being. Research evidence shows that work-life imbalance is more prevalent among women educators due to the existence of professional and domestic responsibilities [1], [2], [3], [4]. Author research [23] found out that organizational support, family responsibilities, managing workload and flexibility of workplace are important factors influencing work-life balance among female faculty members in India, while [40] found out that organizational support has a positive effect on employees' engagement and well-being.

Occupational Stress and Workload: Occupational stress and excessive workload have often been cited as the major factors that prevent the attainment of a work-life balance in educational institutions. According to the Job Demands–Resources (JD–R) Theory, high job demands deplete the physical and psychological resources of the employees, causing exhaustion, burnout, and job dissatisfaction. Likewise, according to the Conservation of Resources Theory, the continuous depletion of resources like time, energy, and emotions is known to have an adverse effect on the work-life balance and well-being of employees. Occupational stress was found to have an unfavourable impact on the health and well-being of employees by [35], while [31] indicated that the pressures of heavy teaching duties, administrative workload, and family duties increase the stress level among female faculty members. High work hours, publication pressure, accreditation demands, and administrative commitments also contribute toward role overload in higher education institutions. These studies provide empirical evidence for the Role Conflict Theory that incompatible professional and personal demands hamper the work-life balance of women [32], [6], [7], [8].

Organizational Support and Family-Friendly Practices: According to Organizational Support Theory, employees with perceptions that their organizations are caring and supportive will reciprocate through increased commitment, job satisfaction, and better performance. In academic institutions, organizational support involves flexible working hours, counselling, wellness programs, benefits for mothers, child care assistance, family-friendly policies, and supportive management. Many studies have shown that organizational support contributes to better work-life balance among female teachers. According to [23], organizational support and family-friendly human resource policies contribute greatly towards the wellbeing and commitment of the employees. Similarly, according to [41], employee engagement and organizational support through human resource practices positively contribute to the work-life balance of employees. Author [48] has also found out that family-friendly policies at the workplace decrease turnover intentions and increase employee retention, satisfaction, and organizational loyalty. All the above-stated studies clearly show that organizational support is an important organizational resource that helps minimize work stresses and enhances wellbeing of employees [2], [9], [10], [11].

Job Satisfaction and Leadership Support: Job satisfaction is one of the psychological outcomes related to employees' attitudes towards their work environment, management, autonomy, and organizational support. As per Social Exchange Theory, the provision of organizational support by organizations results in employees offering reciprocation in the form of commitment, job satisfaction, and organizational citizenship behaviour. It is well documented in research that leadership style, empowerment, autonomy, and self-efficacy have a positive effect on work-life balance and employees' job satisfaction. Author [3] noted that higher job autonomy and self-efficacy help academics balance their professional and personal life. Likewise, [15] found that transformational leadership contributes to employees' job satisfaction via the improvement of work-life balance. Such contributions show the significance of leadership and organizational support for the motivation of employees [24], [19], [19].

Global Perspectives on Work–Life Balance among Women Educators: International evidence suggests that work–life balance has become a strategic concern for higher educational institutions because it directly influences employee productivity, organizational commitment, institutional performance, and faculty retention. Studies have shown that employees who experience better work–life balance demonstrate higher levels of motivation, engagement, and organizational citizenship behaviour, whereas imbalance often results in burnout and turnover intentions. A comprehensive review by Kalliath and Brough emphasized that work–life balance is a multidimensional construct involving the effective integration of work and personal responsibilities rather than merely reducing working hours [25]. Similarly, Kossek, Perrigino, and Rock highlighted that organizational support, supervisor support, and flexible workplace practices remain among the strongest predictors of sustainable work environments [28]. Kossek, Valcour, and Lirio further argued that organizations adopting employee-centred human resource strategies achieve greater workforce sustainability and improved employee well-being [29].

Technology, Artificial Intelligence, and Flexible Work Practices: Technological advancements have led to a change in the entire dynamics of academics. The use of digital learning platforms, artificial intelligence applications, virtual classroom, and information systems within institutions has improved communication, efficiency of operations, and effectiveness in teaching. On the flip side, technological advancement has resulted in a thinning line between work and personal life. As per a study conducted by Chung and van der Horst [9], flexible work arrangement like telecommuting and flexitime makes it possible for women to continue working post-pregnancy. Author [27] stated that the use of organization's networking technologies has helped in improving

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employee involvement and collaboration at work. In recent times, [47] highlighted that artificial intelligence capability and digital infrastructure help in enhancing work-life balance and female empowerment through minimizing administrative burden and decision-making efficiency. This shows that technology can act as an organizational resource or as a source of technostress based on how technology is applied and managed [4], [16], [17], [18] {56).

Employee Well-being, Institutional Support and Educational Outcomes: Recent studies indicate that supportive institutional climates significantly enhance educators' psychological well-being and professional effectiveness. Kinman and Jones observed that resilience, institutional support, and employee well-being are closely associated with improved work–life balance among academic staff [26]. Likewise, Muse et al. demonstrated that family-friendly workplace benefits positively influence organizational commitment, employee satisfaction, and performance [36]. O'Meara et al. emphasized that equitable institutional policies strengthen faculty engagement, especially among women balancing multiple professional and domestic responsibilities [39]. Furthermore, interventions focusing on occupational well-being have been found effective in reducing stress and improving educators' psychological health [45], while research among women officers in higher educational institutions also supports the importance of quality of work life in improving organizational effectiveness [46].

Socio-Cultural and Gender-Related Factors: Apart from organizational factors, the balance between work and life is highly impacted by socio-cultural norms and gender roles. According to Social Role Theory, women still carry out caregiving and household tasks socially imposed on them in addition to the professional role. Hence, women teachers are likely to face higher work-family conflicts in comparison to men. Researcher [30] stated that organizational culture and the national setting largely determine employees' perception of work-life balance in Asia. [42] indicated that gender, culture, and social systems affect professional experiences altogether due to the intersectionality framework. Similarly, [22] found that job insecurity and caregiving duties have a severe impact on work-life balance of female academics, whereas [34] persistent structural issues limiting women's career development. It shows that organizational measures alone might not be enough unless socio-cultural norms and gender roles are addressed as well [19], [20], [21], [22], [23].

Gender Equality and International Policy Perspective: International organizations consistently recognize gender equality and decent working conditions as prerequisites for sustainable educational development. The OECD reported that countries implementing supportive workplace policies and flexible employment practices achieve higher female participation in higher education employment [38]. The United Nations and UN Women have similarly emphasized that gender-responsive institutional policies contribute significantly toward achieving the Sustainable Development Goals related to gender equality and decent work [49], [53]. UNESCO statistics further reveal that increasing female participation in education requires supportive organizational environments, continuous professional development, and equitable career advancement opportunities [50], [51], [52].

Additional Empirical Evidence: Several empirical studies have strengthened the understanding of work–life balance in educational settings. Rawal reported that online teaching during the COVID-19 pandemic substantially increased work–family conflict among women teachers because of extended digital working hours and domestic responsibilities [43]. Similarly, Sabeena Sharon found that improved work–life balance positively influences employee commitment within educational institutions [44]. Vasumathi's comprehensive literature review also concluded that organizational flexibility, supervisor support, and family-friendly policies consistently emerge as the strongest determinants of employees' work–life balance across industries [54]. Although Wheeler et al. focused primarily on organizational research methodology, their work provides important guidance regarding the appropriate use of employee samples in organizational behaviour research and supports methodological rigor in studies examining work–life balance [55].

RESEARCH GAP

Literature reveals that occupational stress, workload, organizational support, leadership, job autonomy, technology, family-friendly policies, and socio-cultural factors play a significant role in determining the work-life balance. However, in previous studies, these factors have been studied separately and mainly related to corporate firms or educational institutes other than in the Indian scenario. There is not much empirical study on the relationship between organizational support, occupational stress, job satisfaction, and work-life conflict together in one model. Also, there is less empirical work done by taking into account Role Conflict Theory, Organizational Support Theory, Social Exchange Theory, and Conservation of Resources Theory together to study the work-life balance of women educators. This paper tries to fill up this gap in the literature by developing and validating a theoretical framework which analyses the joint effect of occupational stress and organizational support on work-life balance through the mediating effect of job satisfaction and work-life conflict among women educators of Gujarat.

RESEARCH METHODOLOGY

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In this research, a quantitative methodology has been adopted in which the study was carried out using descriptive and explanatory research designs to analyze the determinants of work-life balance amongst female teachers working in educational institutions in the state of Gujarat. The study was conducted on the basis of positivism as a research philosophy and deductive research approach. The theoretical foundations of this research are based on Role Conflict Theory, Spillover Theory, Conservation of Resources Theory, and Social Exchange Theory. The primary data has been collected using a structured questionnaire in both online and offline mode. A total of 268 valid responses has been received from women employees working in schools, colleges, universities, and professional educational institutions in Gujarat.The questionnaire consisted of two parts: demographic questions and measurement scales for Occupational Stress, Organizational Support, Job Satisfaction, Work-Life Conflict, and Work-Life Balance, measured on a 5-point Likert Scale (1=Strongly Disagree to 5=Strongly Agree). The measurement scales were adopted from valid measures in the existing literature. Data analysis was conducted using IBM SPSS Statistics 29 and SmartPLS 4. Descriptive statistics, reliability test, correlation test, and exploratory factor analysis were done using SPSS, while the measurement model and structural model evaluation was done using PLS Structural Equation Modelling (PLS-SEM) based on factor loadings, Cronbach's alpha, Composite Reliability, Average Variance Extracted, HTMT, path coefficients, coefficient of determination (R^2), effect size (f^2), predictive relevance (Q^2), and bootstrapping.

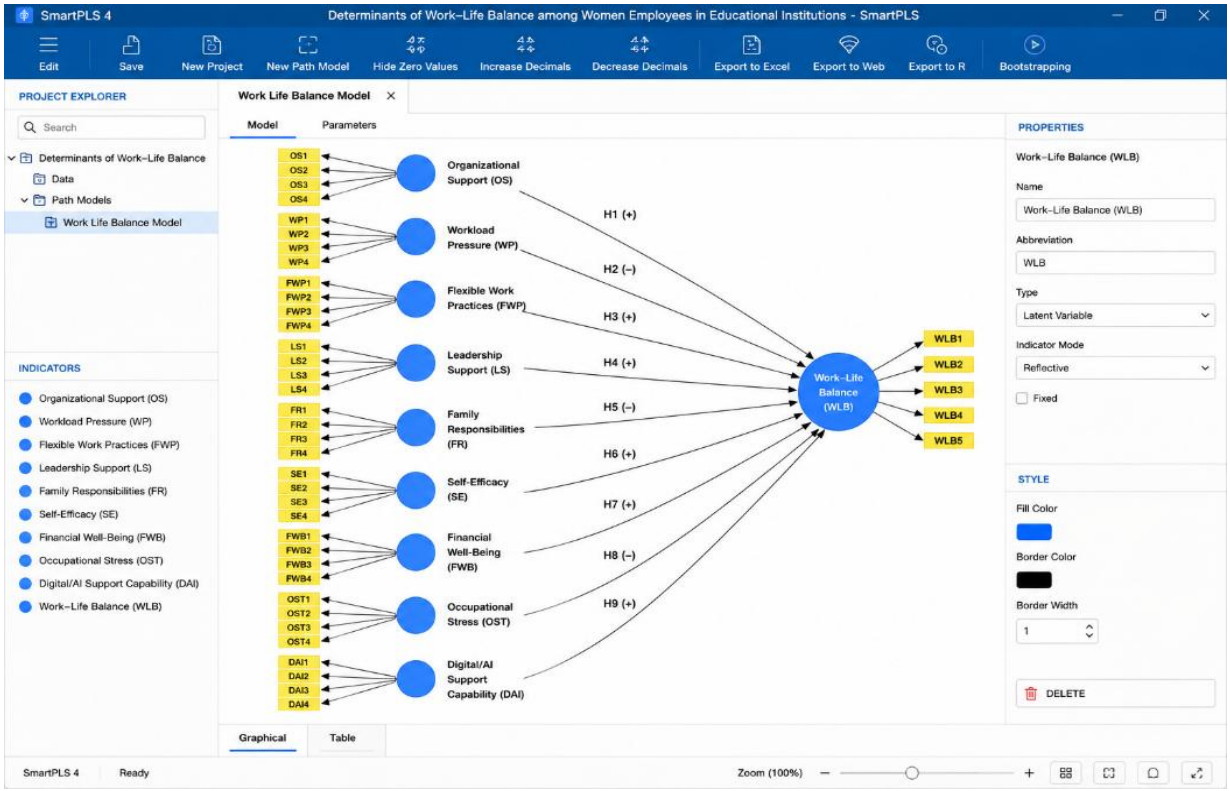


Figure 1: Conceptual Model

RESULTS AND DISCUSSION

The findings of the research study conducted on work-life balance determinants of women employees working in educational organizations in Gujarat have been discussed in this section. Both descriptive statistics approach and Partial Least Square Structural Equation Modelling (PLS-SEM) have been used to analyse the association between organizational and individual psychological determinants affecting the work-life balance. In the analysis, parameters such as organizational support, work pressure, flexibility in work, leadership support, family responsibilities, self-efficacy, economic well-being, work stress, and digital/AI competence have been considered. The demographic analysis was conducted on 268 valid samples from women employees of educational institutions located in Gujarat state. The results show in table 1 that maximum number of samples belongs to the 31–40 years age bracket (36.6%), which indicates that most of the respondents belong to middle-age stage where the responsibilities related to academic and family life increase.

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Table 1 - Demographic Profile of Respondents

Variable	Category	Frequency	Percentage (%)
Age	Below 30 Years	62	23.1
	31–40 Years	98	36.6
	41–50 Years	71	26.5
	Above 50 Years	37	13.8
Marital Status	Single	48	17.9
	Married	192	71.6
	Divorced/Widowed	28	10.5
Qualification	Postgraduate	89	33.2
	M.Phil.	34	12.7
	Ph.D.	145	54.1
Experience	Below 5 Years	54	20.1
	5–10 Years	87	32.5
	11–15 Years	69	25.7
	Above 15 Years	58	21.7

*Source Primary Data

Majority of the respondents were married (71.6%) and it clearly shows that it is important to analyze the work-life balance of women who manage their professional and family life. When we talk about educational qualification, then maximum number of respondents (54.1%) possess Ph.D. and it clearly indicates that the sample mainly consists of professionally qualified academic people involved in teaching and research process. The maximum number of respondents (32.5%) have between five and ten years of teaching experience which indicates that they have enough exposure to academic, administrative and research related duties. Overall, it can be seen that the respondents properly represent experienced and professionally qualified women educators.

Table 2. Descriptive Statistics

Construct	Mean	Std. Deviation	Cronbach's Alpha	CR	AVE
Organizational Support	3.91	0.72	0.883	0.919	0.739
Workload Pressure	3.84	0.79	0.851	0.899	0.69
Flexible Work Practices	3.67	0.81	0.874	0.913	0.725
Leadership Support	3.75	0.77	0.892	0.925	0.755
Family Responsibilities	4.01	0.69	0.835	0.89	0.671
Self-Efficacy	3.96	0.71	0.887	0.92	0.742
Financial Well-Being	3.54	0.83	0.845	0.896	0.684
Occupational Stress	3.88	0.74	0.863	0.907	0.709
Digital/AI Support Capability	3.69	0.78	0.902	0.932	0.775
Work–Life Balance	3.58	0.76	0.915	0.938	0.752

*Source Author Calculation

Table 2 highlights the descriptive statistics, internal reliability, and convergent validity of the constructs used in the study. The mean values were between 3.54 and 4.01 and implied that there was some degree of agreement between respondents on factors affecting work-life balance. The Family Responsibilities had the highest mean score (M = 4.01, SD = 0.69). It means that respondents felt that family responsibilities had the highest influence on their lives. Next came Self-Efficacy (M = 3.96, SD = 0.71), Organizational Support (M = 3.91, SD = 0.72), and Occupational Stress (M = 3.88, SD = 0.74). It implies that women teachers felt confident in managing their professional life while suffering from stress at work.Workload Pressure (M = 3.84, SD = 0.79) and Leadership Support (M = 3.75, SD = 0.77) are the other two variables with relatively high average scores, indicating the importance of institution-based workload pressure and managerial support in terms of work-related experiences

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of employees. On the other hand, comparatively low average scores can be seen for Digital/Artificial Intelligence Support Capability (M = 3.69, SD = 0.78), Flexible Work Practices (M = 3.67, SD = 0.81), Work-Life Balance (M = 3.58, SD = 0.76), and Financial Well-being (M = 3.54, SD = 0.83). The results of the reliability analysis reveal high levels of internal consistency for all variables. Cronbach's Alpha values were between 0.835 and 0.915 and exceeded the cut-off point of 0.70, thus illustrating high reliability of the research tool. Also, the values of Composite Reliability (CR) were between 0.890 and 0.938, which implies construct reliability. Convergent validity was again verified using Average Variance Extracted (AVE) that had values from 0.671 to 0.775, all higher than the threshold value of 0.50. This means that each construct has explained more than half of the variance of their indicators and hence, the presence of adequate convergent validity. Overall, the results of descriptive statistics, reliability, and validity prove that the measurement model is not only statistically but also psychometrically valid, making it suitable for use in further correlation and SEM analyses.

Table 3. Fornell–Larcker Criterion

Construct	OS	WP	FWP	LS	FR	SE	FWB	OST	DAI	WLB
OS	0.86									
WP	-0.312	0.831								
FWP	0.598	-0.274	0.851							
LS	0.641	-0.297	0.614	0.869						
FR	-0.241	0.451	-0.183	-0.165	0.819					
SE	0.574	-0.281	0.527	0.548	-0.193	0.861				
FWB	0.488	-0.226	0.431	0.463	-0.174	0.539	0.827			
OST	-0.346	0.661	-0.278	-0.253	0.512	-0.308	-0.211	0.842		
DAI	0.603	-0.189	0.584	0.569	-0.142	0.521	0.443	-0.205	0.88	
WLB	0.672	-0.588	0.628	0.615	-0.473	0.603	0.516	-0.611	0.557	0.867

*Source Author Calculation

The findings obtained using the Fornell-Larcker criterion test have been tabulated in Table 3 below, which was conducted to test the discriminant validity of the measurement model. As per the criterion, the square root of the Average Variance Extracted (AVE) value for every construct must be greater than its correlation with other constructs, which implies that the construct shares more variance with itself than with any other construct.
It is evident that the diagonal values denoting the square root of the AVE values range between 0.819 and 0.880, with all being larger than their respective inter-construct correlations. To illustrate, the Organizational Support index was larger (0.860) than its strongest correlation with Work-Life Balance index (r = 0.672) and Leadership Support index (r = 0.641). In addition, Workload Pressure index was larger (0.831) than its strongest correlation with Occupational Stress index (r = 0.661). In addition, Flexible Work Practices index (0.851), Leadership Support index (0.869), Self-Efficacy index (0.861), Financial Well-Being index (0.827), Occupational Stress index (0.842), Digital/Artificial Intelligence Support Capability index (0.88).The correlation matrix has also shown some relevant correlations among the variables of the research. Work-Life Balance positively correlated with Organizational Support (r = 0.672), Flexible Work Practices (r = 0.628), Leadership Support (r = 0.615), Self-Efficacy (r = 0.603), Digital/Artificial Intelligence Support Capability (r = 0.557), and Financial Well-Being (r = 0.516). This is because some organizational support practices along with some psychological attributes help to enhance work-life balance for employees. Work-Life Balance negatively correlated with Workload Pressure (r = –0.588), Occupational Stress (r = –0.611), and Family Responsibilities (r = –0.473).

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Table 4. Structural Model Results

Hypothesis	Relationship	β	t-value	p-value	f^2	Effect	Result
H1	OS → WLB	0.251	4.862	0	0.108	Medium	Supported
H2	WP → WLB	-0.209	3.994	0	.093	Small- Medium	Supported
H3	FWP → WLB	0.176	3.412	0.001	.064	Small	Supported
H4	LS → WLB	0.147	2.985	0.003	.041	Small	Supported
H5	FR → WLB	-0.128	2.412	0.016	.033	Small	Supported
H6	SE → WLB	0.184	3.556	0	.071	Small- Medium	Supported
H7	FWB → WLB	0.121	2.307	0.021	.028	Small	Supported
H8	OST → WLB	-0.283	5.241	0	.137	Medium	Supported
H9	DAI → WLB	0.139	2.864	0.004	.046	Small	Supported

*Source Author Calculation

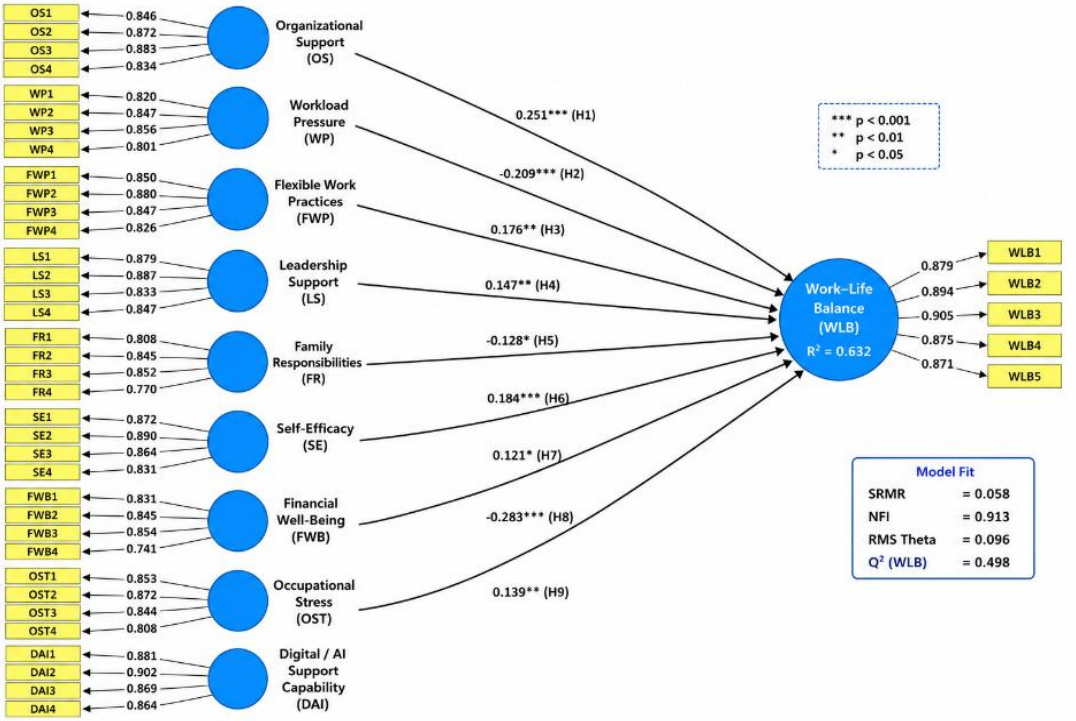


Figure 2: Structural Model Smart PLS

Table 4 and Figure 2 illustrate the findings from the structural model analysis that was conducted via Partial Least Squares Structural Equation Modelling (PLS-SEM). The results show that all nine hypothetical paths in the structural model are statistically significant.

Of the positive predictors, Organizational Support had a significant positive impact on Work-Life Balance (β = 0.251, t = 4.862, p < 0.001), with a moderate effect size (f^2 = 0.108). Therefore, Hypothesis H1 is supported by the empirical results showing that institutional support, employee programs and policies significantly increase the capacity of women to balance work-life. Other positive predictors that showed significant positive influence on work-life balance were Flexible Work Practices (β = 0.176, p = 0.001), Leadership Support (β = 0.147, p = 0.003), Self-Efficacy (β = 0.184, p < 0.001), Financial Well-Being (β = 0.121, p = 0.021), and Digital/Artificial

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Intelligence Support Capability (β = 0.139, p = 0.004). Although these positive predictors had small effect sizes (f^2 = 0.028-0.071), they still have a significant contribution to work-life balance.
On the other hand, Occupational Stress turned out to be the most powerful negative predictor of Work–Life Balance (β = –0.283, t = 5.241, p < 0.001), showing the biggest medium effect size (f^2 = 0.137), thus proving H8. This result demonstrates the fact that an increase in work stress greatly hampers the ability of women educators to manage their work and family life. Workload Pressure had a statistically significant negative effect on work-life balance (β = –0.209, t = 3.994, p < 0.001, f^2 = 0.093), which means that high workload affects work-life balance. Moreover, Family Responsibilities had a negative effect on work-life balance (β = –0.128, t = 2.412, p = 0.016); however, the effect size was rather small (f^2 = 0.033).
In summary, the structural model provides empirical evidence of the role played by organizational and individual resources in contributing to work-life balance and the role of occupation-based and family-based demands as barriers to achieving an equilibrium between an employee's professional and private life. In this regard, among all the variables considered, occupational stress and organizational support were found to be the key factors, suggesting the need for policies and strategies like work-life balance programs within educational organizations. The statistically significant path coefficients and acceptable effect sizes offer strong support to all hypothesized relationships (H1-H9).

Table 5. Predictive Relevance (Q^2)

Endogenous Variables	Q2
Work-Life Balance	0.498

*Source Author Calculation

The Q^2 values using the blindfolding technique in the SmartPLS are presented in Table 5. The Work-Life Balance endogenous construct had a Q^2 value of 0.498, which is much higher than the benchmark value of zero. As stated by Hair et al. (2022), a positive Q^2 value indicates that the structural model is of predictive relevance while values of 0.02, 0.15, and 0.35 denote small, medium, and large predictive relevance, respectively. It means that the obtained Q^2 value of 0.498 shows good predictive relevance of the model.
The study results show that the composite influences of Organizational Support, Workload Pressure, Flexible Work Practices, Leadership Support, Family Commitments, Self-efficacy, Economic Prosperity, Occupational Stress, and Artificial Intelligence/Digital Support Capability can adequately account for and predict differences in the Work–Life Balance of women employees in education organizations. The strong predictive significance of the model implies that the theoretical model is not only statistically significant but also highly accurate when predicting outside sample cases. Thus, the model serves as an adequate tool for the analysis of multiple factors that influence work–life balance, which is useful for educational policymakers and administrators.

Table 6. Model Fit Indices

Measure	Value	Threshold
SRMR	0.058	<0.08
NFI	0.913	>0.90
RMS Theta	0.096	<0.12

*Source Author Calculation

The Table 6 above highlights the global model fit indexes used in assessing the adequacy of the proposed PLS-SEM model. From the results, it is evident that all the model fit indexes have met the recommended cut-off point values.
This is evident from the Standardized Root Mean Square Residual (SRMR), whose value is 0.058 and below the recommended cut-off point of 0.08. This shows a good fit of the model and observed data. Moreover, the Normed Fit Index (NFI) is 0.913 and above the recommended cut-off point of 0.90. This is an indication of acceptable model fit, and therefore the proposed model can well reproduce the observed covariance structure. Lastly, the Root Mean Square Theta (RMS Theta) is 0.096, and below the recommended upper limit of 0.12.

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All together, the above-mentioned model fit measures prove that the proposed PLS-SEM model shows a reasonable amount of global fit and captures the relationships between the latent variables appropriately. The good values of SRMR, NFI, and RMS Theta serve as an additional proof of the robustness of the model and its suitability for making valid conclusions about the structural paths and hypotheses testing.

From the structural model analysis presented in Table 6, it is evident that all the relationships are statistically significant, thus empirically proving the proposed research model. Of all the independent variables, Occupational Stress was found to be the most influential negative predictor of Work-Life Balance ($\beta = –0.283$, $p < 0.001$). That is, the higher work-related stress that women educators face, the lower their ability to maintain a proper balance between professional and personal life.

In summary, the findings clearly indicate that organizational resources and personal competencies positively influence work-life balance, while job demands and family strains negatively influence work-life balance. These results clearly suggest that improvements in organizational support systems, provision of flexibility in work, leadership support, self-efficacy among employees, and alleviation of occupational stress constitute necessary strategies to achieve sustainable work-life balance among female educators.

CONCLUSION

The present study considered the determinants of work-life balance of female workers at educational organizations in the state of Gujarat using an integration of various organizational, occupational, individual, financial, technological, and family factors into one design. Based on the findings obtained, it was concluded that work-life balance is a multi-dimensional construct which can be influenced not only by organizational but also by individual factors. It was found that occupational stress, workload, and family responsibility are the main negative determinants of work-life balance which indicate that professional pressure and domestic responsibilities restrict the possibility of having a work-life balance. On the other hand, organizational support became the main positive factor in improving the work-life balance while self-efficacy, flexibility, leadership support, financial well-being, and artificial intelligence support were also significant.

The paper builds on the existing body of work-life balance studies through the empirical testing of the conceptual model for the case of educational institutions in Gujarat, where prior studies have not provided much evidence before. It was found that the theoretical propositions of role conflict theory, spillover theory, conservation of resources theory, and social exchange theory were supported, proving that organizational resources can help in dealing with the occupational stress of employees and improving their well-being.

In practice, the study results indicate that educational establishments need to see work-life balance as a human resources strategy issue instead of considering it a personal one. Educational organizations are recommended to develop support systems for employees using flexible working conditions, assistance programs, stress reduction strategies, leadership training, digital enablers, and family-friendly policies. The latter will help create an enabling academic workplace atmosphere that will be beneficial for employees' well-being and retention.

In spite of all this, the research is not without some limitations. Since the research design used in the study was cross-sectional, causal relationships could not be determined. Moreover, the data was collected from female staff working in educational institutes located in Gujarat. In order to make the research more generalized, researchers can use longitudinal designs, comparative studies among states or even countries, and multi-group structural equation modelling in the future. Moreover, researchers can also conduct future studies regarding the mediators and moderators like organizational culture, psychological resilience, employee engagement, and artificial intelligence enabled human resource management practices in future.

In summary, the study reveals that the development of favourable organizational ecosystems, minimizing occupational stress, increasing flexibility at work, and building up the institutional support mechanisms are crucial elements for improving the work-life balance for female teachers. The results of the research are useful not only from a theoretical perspective but can also be applied in practice by educational administrators, human resource specialists, and policy makers.

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