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A Study on the Relationship Between Work-Life Balance, Job Satisfaction, and Stress among Full-Time Employees

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ABSTRACT: ***Work-life balance has emerged as a central concern in contemporary human resource management, particularly as organizations navigate increasing demands on employee time, energy, and attention. The growing prevalence of work-related stress and declining job satisfaction among full-time employees represents a significant organizational challenge with direct implications for productivity, retention, and overall organizational effectiveness. This research paper investigates the interrelationships among work-life balance, job satisfaction, and occupational stress among full-time employees across diverse industry sectors in Chh. Sambhaji Nagar (Aurangabad), Maharashtra, India. The study employs a mixed-methods research design, integrating quantitative survey data collected from 210 full-time employees across 14 organizations with qualitative insights drawn from structured interviews with 28 key informants including HR managers, departmental supervisors, and employees. Findings indicate a strong positive correlation between work-life balance and job satisfaction ($r = 0.71$, $p < 0.001$) and a significant negative correlation between work-life balance and perceived occupational stress ($r = -0.68$, $p < 0.001$). The research identifies excessive workload, inadequate flexible work provisions, role ambiguity, and supervisor support deficits as the primary drivers of work-life imbalance. Based on these findings, the paper proposes a structured Work-Life Equilibrium Framework (WLEF) that integrates organizational policy, managerial practice, and individual coping strategies to promote sustainable employee well-being and organizational performance.***

Keywords: Work-Life Balance, Job Satisfaction, Occupational Stress, Full-Time Employees, Employee Well-being, Human Resource Management, Chh. Sambhaji Nagar, Organizational Effectiveness, Flexible Work Arrangements, Burnout

I. INTRODUCTION

The modern workplace is characterized by heightened performance expectations, blurred boundaries between professional and personal life, and the pervasive influence of digital technology that renders employees perpetually accessible. In this environment, the ability of full-time employees to maintain a healthy equilibrium between their professional responsibilities and personal lives has become both a personal imperative and an organizational concern of strategic significance.

Work-life balance — broadly defined as an individual's ability to simultaneously fulfill the demands of both work and non-work domains without experiencing undue conflict or depletion — has attracted considerable research attention over the past three decades. Its associations with key organizational outcomes including job satisfaction, employee engagement, absenteeism, turnover intention, and occupational stress are well documented in the international literature. However, context-specific empirical evidence from emerging economy settings such as India, and from secondary and tertiary cities within India such as Chh. Sambhaji Nagar, remains relatively scarce.

Chh. Sambhaji Nagar (Aurangabad), the administrative and industrial capital of the Marathwada region of Maharashtra, has witnessed substantial economic growth over the past two decades. The city hosts a diverse industrial base encompassing manufacturing, automotive components, pharmaceuticals, information technology-enabled services (ITES), banking and financial services, and educational institutions. This economic diversity provides a rich and varied employment context in which to examine work-life balance dynamics across different industry types, organizational structures, and employee demographic profiles.

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The COVID-19 pandemic and its aftermath have further complicated work-life balance for full-time employees. The rapid normalization of remote and hybrid work models has altered the boundaries between work and home, creating new forms of work intensification even as it offered flexibility in other respects. For employees who continued to work on-site throughout the pandemic — as many manufacturing and healthcare employees in Chh. Sambhaji Nagar did — extended hours, heightened health anxieties, and reduced social support compounded pre-existing work-life challenges.

This research addresses the need for context-specific evidence by systematically examining the relationships among work-life balance, job satisfaction, and occupational stress among full-time employees in Chh. Sambhaji Nagar, and by developing practical recommendations for HR practitioners and organizational leaders seeking to improve employee well-being outcomes.

II. LITERATURE REVIEW

A. *Conceptual Foundations of Work-Life Balance*

The concept of work-life balance has evolved significantly since its emergence in organizational psychology literature in the 1970s, initially framed as work-family conflict (Greenhaus&Beutell, 1985). The conflict model, which conceptualizes work and family as competing domains in which participation in one role is made more difficult by participation in the other, has been gradually supplemented by enrichment and balance perspectives that emphasize the potential for positive spillover and mutual enhancement between work and personal life domains (Greenhaus&Powell, 2006).

Kossek and Ozeki (1998) established foundational evidence linking work-family conflict to reduced job satisfaction and elevated stress, findings replicated across multiple cultural and organizational contexts over subsequent decades. Clark's (2000) Work/Family Border Theory offered a nuanced framework for understanding how individuals manage the permeable borders between work and family domains, with implications for how organizational policies (such as flexible scheduling) can facilitate or impede balance.

More recently, the construct of work-life balance has broadened beyond work-family to encompass all life domains — including leisure, health maintenance, community engagement, and personal development — that compete with work for employee time and energy. This broader framing is particularly relevant in the Indian context, where sociocultural obligations encompassing extended family responsibilities, religious observances, and community participation create additional non-work demands that may not be captured in Western work-family frameworks.

B. *Work-Life Balance and Job Satisfaction*

The relationship between work-life balance and job satisfaction is one of the most extensively studied associations in organizational psychology. Judge and Watanabe (1993) demonstrated bidirectional influence between job and life satisfaction, suggesting that improving one domain tends to elevate satisfaction in the other. Subsequent meta-analyses have consistently confirmed a positive association between work-life balance and job satisfaction across diverse occupational and national contexts.

In the Indian context, Yadav and Dabhade (2013) found that work-life balance was a significant predictor of job satisfaction among employees in manufacturing firms, with workload, supervisor support, and organizational culture emerging as key mediating factors. Similarly, Nair (2010) documented strong positive correlations between work-life balance practices — particularly flexible work options — and employee job satisfaction in the Indian IT sector.

The mechanisms through which work-life balance influences job satisfaction are multiple. Employees who achieve a satisfactory balance are better able to psychologically detach from work during off-hours, recover from work demands, and return to work with restored energy and positive affect — a process theorized in the Effort-Recovery Model (Meijman& Mulder, 1998). Conversely, chronic work-life imbalance depletes personal resources, reduces intrinsic motivation, and creates negative affective states that spill over into job-related attitudes.

C. *Occupational Stress: Causes and Consequences*

Occupational stress arises when perceived job demands exceed an individual's available resources for meeting those demands (Lazarus &Folkman, 1984). The Job Demands-Resources (JD-R) model (Demerouti et al., 2001) has become the dominant theoretical framework for understanding stress in organizational settings, positing that job demands (such as workload, time pressure, and role conflict) consume personal energy and lead to health impairment, while job resources (including autonomy, social support, and skill development opportunities) buffer against demand-induced stress and promote engagement.

Occupational stress has been consistently associated with a range of adverse outcomes at individual and organizational levels: reduced job performance and productivity, increased absenteeism and presenteeism, elevated turnover intention, and serious physical and mental health consequences including cardiovascular disease, anxiety disorders, and burnout (Maslach&Leiter, 2016).

For organizations, the economic costs of employee stress — including healthcare expenditures, replacement costs, and productivity losses — are substantial.

In the Indian organizational context, particular stressors identified in the literature include heavy workloads, poor work-life balance, inadequate compensation, job insecurity, interpersonal conflicts, and the cultural expectation of long working hours as a signal of commitment and dedication (Pestonjee, 1992). These stressors are compounded in sectors experiencing rapid growth or technological transformation.

D. The Interconnection: Work-Life Balance, Stress, and Satisfaction

Empirical research consistently documents a triadic relationship among work-life balance, occupational stress, and job satisfaction, with work-life balance functioning as both an independent predictor of satisfaction and stress outcomes, and as a mediating variable that partially explains the stress-satisfaction relationship. Employees who experience chronic work-life imbalance tend to exhibit higher levels of occupational stress, which in turn diminishes job satisfaction — a pathway that represents a significant risk factor for employee burnout and organizational disengagement (Haar et al., 2014).

The present study builds on this body of literature by providing empirical evidence from a specific emerging economy context — Chh. Sambhaji Nagar — and across a broader range of industry sectors than most prior Indian studies, which have tended to focus on IT or manufacturing in isolation.

III. OBJECTIVES OF THE STUDY

A. Primary Objectives

- To examine the current state of work-life balance among full-time employees in Chh. Sambhaji Nagar, including the primary sources of work-life conflict and the organizational and individual factors that facilitate or impede balance.
- To assess the levels of job satisfaction and occupational stress among the study sample and identify their primary determinants.
- To empirically investigate the relationships among work-life balance, job satisfaction, and occupational stress, examining both the direction and magnitude of these associations.
- To identify the demographic and organizational moderators (gender, industry type, organizational size, supervisory support) that influence the work-life balance-satisfaction-stress nexus.

B. Secondary Objectives

- To propose a Work-Life Equilibrium Framework (WLEF) that integrates organizational policies, managerial practices, and individual strategies to promote sustainable work-life balance.
- To provide actionable, context-specific recommendations for HR professionals and organizational leaders in the Chh. Sambhaji Nagar region.
- To contribute empirical evidence from a Tier-2 Indian city to the broader international literature on work-life balance and employee well-being.

IV. RESEARCH METHODOLOGY

A. Research Design

This study adopts a mixed-methods research design, integrating quantitative survey data with qualitative insights from structured interviews. The mixed-methods approach is appropriate for this research context because the quantitative component enables the measurement and statistical testing of relationships among work-life balance, job satisfaction, and stress, while the qualitative component provides contextual depth and explanatory richness that survey data alone cannot yield.

B. Study Area and Sample

The study was conducted across diverse organizations located in Chh. Sambhaji Nagar (Aurangabad), Maharashtra. A total of 14 organizations were purposively selected to represent the principal industry sectors present in the city: manufacturing (automotive components, pharmaceuticals, and tooling), banking and financial services, healthcare, information technology-enabled services (ITES), and educational institutions.

Within each organization, a stratified random sampling approach was used to select respondents across organizational levels: senior and middle managers, supervisors and team leaders, and junior staff and frontline employees.

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A total of 210 valid survey questionnaires were collected and analyzed. Semi-structured interviews were conducted with 28 key informants including HR managers, departmental heads, and employee representatives.

C. Instrumentation

The primary data collection instrument was a structured questionnaire comprising five sections. The first section captured respondent demographics and organizational background. The second utilized the Work-Life Balance Scale (Hayman, 2005), a validated 15-item instrument measuring three dimensions: work interference with personal life (WIPL), personal life interference with work (PLIW), and work-personal life enhancement (WPLE). The third section employed the Job Satisfaction Survey (Spector, 1994) adapted for the Indian organizational context. The fourth section used the Perceived Stress Scale (Cohen et al., 1983) to assess occupational stress levels. All attitudinal items used a five-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree). The fifth section captured open-ended qualitative responses on the primary causes and consequences of work-life imbalance as experienced by respondents.

D. Data Analysis

Quantitative data was analyzed using IBM SPSS Version 25.0. Descriptive statistics (means, standard deviations, frequencies) were computed for all major variables. Pearson correlation analysis was used to examine bivariate relationships among work-life balance, job satisfaction, and stress. Multiple linear regression analysis was conducted to identify the independent predictors of job satisfaction and stress. One-way ANOVA and independent samples t-tests were used to examine demographic and organizational moderators. Qualitative interview data was analyzed through thematic coding, identifying both deductive themes derived from the literature and inductive themes emerging from the data.

V. FINDINGS AND ANALYSIS

A. Respondent Profile

Demographic Variable	Category	Percentage (%)
Gender	Male	58%
	Female	42%
Age Group	20-30 years	34%
	31-40 years	41%
	41-50 years	18%
	Above 50 years	7%
Marital Status	Married	63%
	Single	37%
Industry Sector	Manufacturing	29%
	Banking & Finance	21%
	Healthcare	16%
	ITES / IT	19%
	Education	15%
Experience	Less than 2 years	18%
	2-5 years	29%

	5-10 years	33%
	More than 10 years	20%

Table 1: Respondent Demographic Profile (n = 210)

B. Work-Life Balance Levels

Analysis of the Work-Life Balance Scale data reveals that 54% of respondents report experiencing significant or moderate work interference with personal life (WIPL), indicating that professional demands frequently encroach on time and energy available for personal activities. Only 31% of respondents reported being satisfied with their overall work-life balance. The manufacturing and ITES sectors reported the lowest work-life balance scores, reflecting the extended hours, shift work patterns, and deadline-driven work cultures prevalent in these industries.

Female respondents reported significantly higher levels of personal life interference with work (PLIW) compared to male respondents (mean score 3.6 vs. 3.1 on a 1-5 scale, $p < 0.05$), consistent with the disproportionate non-work caregiving responsibilities borne by women in Indian households. Married respondents with dependent children reported the lowest overall work-life balance scores across the sample.

C. Job Satisfaction Levels

Job Satisfaction Dimension	Mean Score (1-5)	Std. Deviation
Nature of Work	3.7	0.72
Supervisor Relationship	3.2	0.89
Compensation and Benefits	2.8	0.94
Career Growth Opportunities	2.9	0.88
Co-worker Relationships	3.8	0.65
Work Autonomy	3.1	0.81
Organizational Support	3.0	0.87
Overall Job Satisfaction	3.2	0.79

Table 2: Job Satisfaction Dimension Scores (n = 210)

Overall job satisfaction among the sample registered a mean score of 3.2 (SD = 0.79) on a 1-5 scale, indicating a moderate satisfaction level. Co-worker relationships and the intrinsic nature of work emerged as the highest-rated satisfaction dimensions, while compensation and career growth opportunities — both instrumentally important for economic security and professional development — were rated lowest. These patterns align with prior Indian workplace studies suggesting that while employees often find meaning in their work and derive social satisfaction from colleague relationships, structural and financial aspects of the employment relationship remain areas of significant dissatisfaction.

D. Occupational Stress Levels

Occupational stress assessment using the Perceived Stress Scale revealed that 61% of respondents reported moderate to high stress levels. The manufacturing sector reported the highest mean stress scores (3.9/5), followed by healthcare (3.7/5) and ITES (3.6/5). Primary stressors identified through both survey data and qualitative interviews included excessive workload and unrealistic deadlines (cited by 78% of respondents), lack of control over work scheduling (64%), role ambiguity (52%), insufficient supervisory support (48%), and job insecurity (41%).

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E. Correlation Analysis: Key Relationships

Variable Pair	Pearson r	Significance
Work-Life Balance & Job Satisfaction	0.71	$p < 0.001$
Work-Life Balance & Occupational Stress	-0.68	$p < 0.001$
Job Satisfaction & Occupational Stress	-0.64	$p < 0.001$
Supervisor Support & Work-Life Balance	0.59	$p < 0.001$
Flexible Work & Job Satisfaction	0.54	$p < 0.001$
Workload & Stress Level	0.73	$p < 0.001$

Table 3: Correlation Matrix — Key Variable Pairs (n = 210)

The correlation analysis confirms strong and statistically significant associations among the three central constructs. Work-life balance exhibits a strong positive relationship with job satisfaction ($r = 0.71$) and a strong negative relationship with occupational stress ($r = -0.68$), confirming that employees who achieve greater balance between work and personal life experience markedly higher satisfaction and significantly lower stress. The negative association between job satisfaction and stress ($r = -0.64$) further validates the triadic interdependence of these constructs.

Notably, supervisor support demonstrates a strong positive correlation with work-life balance ($r = 0.59$), highlighting the critical role of direct managers in enabling or undermining employee balance. The availability of flexible work arrangements also shows a meaningful positive association with job satisfaction ($r = 0.54$), underscoring the organizational policy levers available to HR practitioners.

F. Gender and Industry Moderation Effects

One-way ANOVA revealed significant industry-sector effects on all three key variables ($p < 0.05$), with manufacturing and healthcare employees reporting the lowest work-life balance and job satisfaction scores and the highest stress levels. Female employees reported significantly higher occupational stress scores than male employees (mean 3.7 vs. 3.3, $p < 0.05$), a finding that the qualitative data attributes to the dual burden of professional and household/caregiving responsibilities.

Employees in organizations with formal flexible work policies reported significantly higher work-life balance scores (mean 3.6 vs. 2.9, $p < 0.01$) and job satisfaction scores (mean 3.6 vs. 3.0, $p < 0.01$) compared to those in organizations without such policies, providing strong empirical support for the effectiveness of flexible work provisions as an organizational intervention.

VI. BARRIERS TO WORK-LIFE BALANCE

Thematic analysis of interview data, corroborated by open-ended survey responses, identified six primary barriers to achieving satisfactory work-life balance among full-time employees in the study sample:

A. Excessive and Unpredictable Workloads

The single most frequently cited barrier to work-life balance was excessive workload, reported by 78% of respondents. Many employees described chronic staffing shortfalls that resulted in work being distributed across a smaller workforce, escalating individual workloads to unsustainable levels. The unpredictability of workload — particularly for employees in customer-facing or project-driven roles — further complicated work-life planning and created persistent uncertainty about when work demands would ease.

B. Absence of Flexible Work Provisions

Only 34% of the sampled organizations offered any form of formal flexible work arrangement — including flexible start/end times, compressed work weeks, or hybrid remote options. The remaining 66% required all full-time employees to adhere to fixed schedules regardless of operational necessity, leaving employees with little ability to accommodate personal obligations during work hours. The absence of flexibility was particularly burdensome for employees with dependent care responsibilities.

C. Technology-Driven Work Extension

The pervasive use of smartphones and organizational communication platforms has effectively eliminated the temporal boundary between work and personal time for many employees. More than two-thirds of respondents reported receiving work-related communications — including calls, emails, and messages from supervisors or clients — outside of official working hours on a regular basis. The implicit organizational expectation of responsiveness to after-hours communications was widely experienced as an invasion of personal time that undermined psychological detachment from work.

D. Supervisor Attitudes and Culture

Supervisory attitudes toward work-life balance emerged as a powerful organizational determinant. In organizations where supervisors modeled long working hours, implicitly rewarded presenteeism, or conveyed skepticism toward employees who prioritized personal commitments, employees reported significantly lower work-life balance satisfaction and higher stress. Conversely, supervisors who explicitly supported balance, normalized leaving on time, and respected personal time boundaries were associated with substantially better employee outcomes. This finding underscores that organizational culture — shaped largely through managerial behavior — is at least as important as formal policy in determining work-life balance outcomes.

E. Commuting Burden

While less prominent in the international work-life balance literature, commuting emerged as a significant stressor for employees in Chh. Sambhaji Nagar, where traffic congestion, inadequate public transportation, and urban sprawl have extended commute times for many workers. Approximately 43% of respondents reported daily one-way commute times exceeding 45 minutes, with longer commutes associated with significantly lower work-life balance scores and higher fatigue levels. The time and energy consumed by commuting directly reduces the personal time available for restorative activities, amplifying the effects of workplace demands.

F. Individual Coping Strategy Deficits

Beyond organizational factors, a number of respondents identified personal limitations in managing work-life boundaries as barriers to balance. These included difficulty saying no to additional work assignments, lack of skill in time management and task prioritization, and the internalization of organizational expectations of constant availability as a personal professional standard. The absence of formal employee well-being programs or EAP (Employee Assistance Program) services in most sampled organizations left employees without institutional support for developing healthier coping strategies.

VII. PROPOSED WORK-LIFE EQUILIBRIUM FRAMEWORK (WLEF)

Based on the empirical findings of this study and drawing on established theoretical frameworks including the Job Demands-Resources Model (Demerouti et al., 2001), Work/Family Border Theory (Clark, 2000), and the Conservation of Resources Theory (Hobfoll, 1989), this research proposes a Work-Life Equilibrium Framework (WLEF) for organizations in the Chh. Sambhaji Nagar region and similar Indian industrial contexts. The WLEF is structured around three interdependent intervention layers:

A. Organizational Policy Layer

The foundational layer of the WLEF comprises formal organizational policies that establish the structural conditions for work-life balance. Key policy components include formalized flexible work arrangements — including staggered hours, hybrid remote options where operationally feasible, and compressed work week alternatives. Organizations should establish clear digital communication norms that define reasonable after-hours contact expectations and protect employee recovery time. Workload management policies should include regular workforce capacity assessments and mechanisms for employees to flag unsustainable workload levels without fear of negative career consequences. Leave policies — including annual leave, parental leave, and wellness leave — should be adequately provisioned and actively encouraged through utilization culture rather than tacitly discouraged through implicit presenteeism norms.

B. Managerial Practice Layer

The second layer focuses on the practices of direct managers, who represent the most proximate organizational influence on employee work-life balance. Organizations should invest in structured training for supervisors on work-life balance-supportive leadership behaviors, including how to conduct workload conversations, how to model healthy boundaries, and how to support team members with dependent care responsibilities without compromising team performance.

Performance management systems should be redesigned to evaluate outcomes and results rather than hours worked, removing the structural incentive for presenteeism. Regular one-on-one check-ins should include explicit conversation about employee workload sustainability and personal well-being, normalizing these topics as legitimate organizational concerns.

C. *Individual Enablement Layer*

The third layer supports employees in developing the personal capabilities and resources needed to manage work-life boundaries effectively. Organizations should provide access to evidence-based time management and boundary-setting training. Employee Assistance Programs (EAPs) offering confidential counselling and stress management support should be made available to all employees. Peer support networks — including employee resource groups for working parents, women employees, or employees managing eldercare responsibilities — can provide valuable community support and reduce the social isolation that often accompanies work-life imbalance. Personal well-being plans, co-developed by employees and supervisors, can provide individualized structures for managing competing demands while maintaining performance.

VIII. RECOMMENDATIONS

Based on the research findings and the proposed WLEF, the following recommendations are offered to HR professionals, organizational leaders, and policymakers:

1) Institutionalize Flexible Work Policies: Organizations across all industry sectors should formally adopt flexible work arrangements tailored to their operational realities. Even manufacturing and healthcare environments that cannot offer remote work can implement staggered shift schedules, shift-swapping mechanisms, and predictable scheduling practices that provide employees with greater control over their time.

2) Establish and Enforce Digital Boundary Norms: Senior leadership should visibly champion and enforce norms that protect employee personal time from work intrusions. This includes discouraging after-hours communications except in genuine emergencies, and refraining from sending non-urgent communications outside working hours.

3) Invest in Supervisor Training: Given the powerful mediating role of supervisor behavior documented in this study, targeted training in work-life balance-supportive leadership should be a priority investment for HR functions. Supervisor performance evaluations should incorporate explicit criteria related to team well-being and work-life balance support.

4) Strengthen Workload Governance: HR and line management should implement regular workload audits and establish formal mechanisms for employees to report unsustainable workloads. Staffing decisions should include work-life balance impact assessments to prevent chronic understaffing from systematically degrading employee well-being.

5) Launch Employee Well-being Programs: Organizations should invest in structured well-being programs including EAP services, stress management workshops, mindfulness training, and physical wellness initiatives. These programs should be destigmatized through visible senior leadership endorsement and usage encouragement.

6) Gender-Responsive HR Policies: Given the disproportionate work-life balance burden documented among female employees, HR policies should be explicitly designed to support gender equity in work-life balance, including generous parental leave for both parents, on-site or subsidized childcare facilities, and flexible return-to-work arrangements for employees returning from caregiving responsibilities.

7) Address Commuting Burden: Where feasible, organizations should explore options to reduce commuting burden, including subsidized transportation, shift timing adjustments to avoid peak congestion periods, and expanded hybrid work options that reduce commuting frequency.

IX. CONCLUSION

This research has provided empirical evidence from Chh. Sambhaji Nagar that work-life balance, job satisfaction, and occupational stress are strongly and significantly interrelated among full-time employees. The strong positive correlation between work-life balance and job satisfaction ($r = 0.71$) and the strong negative correlation between work-life balance and stress ($r = -0.68$) confirm that supporting employee work-life balance is not merely a welfare consideration but a strategic organizational priority with direct implications for workforce performance, retention, and sustainability.

The study identified excessive workloads, absent flexible work provisions, technology-driven work extension, supervisor attitudes, commuting burdens, and individual coping deficits as the primary barriers to work-life balance in the Chh. Sambhaji Nagar employment context.

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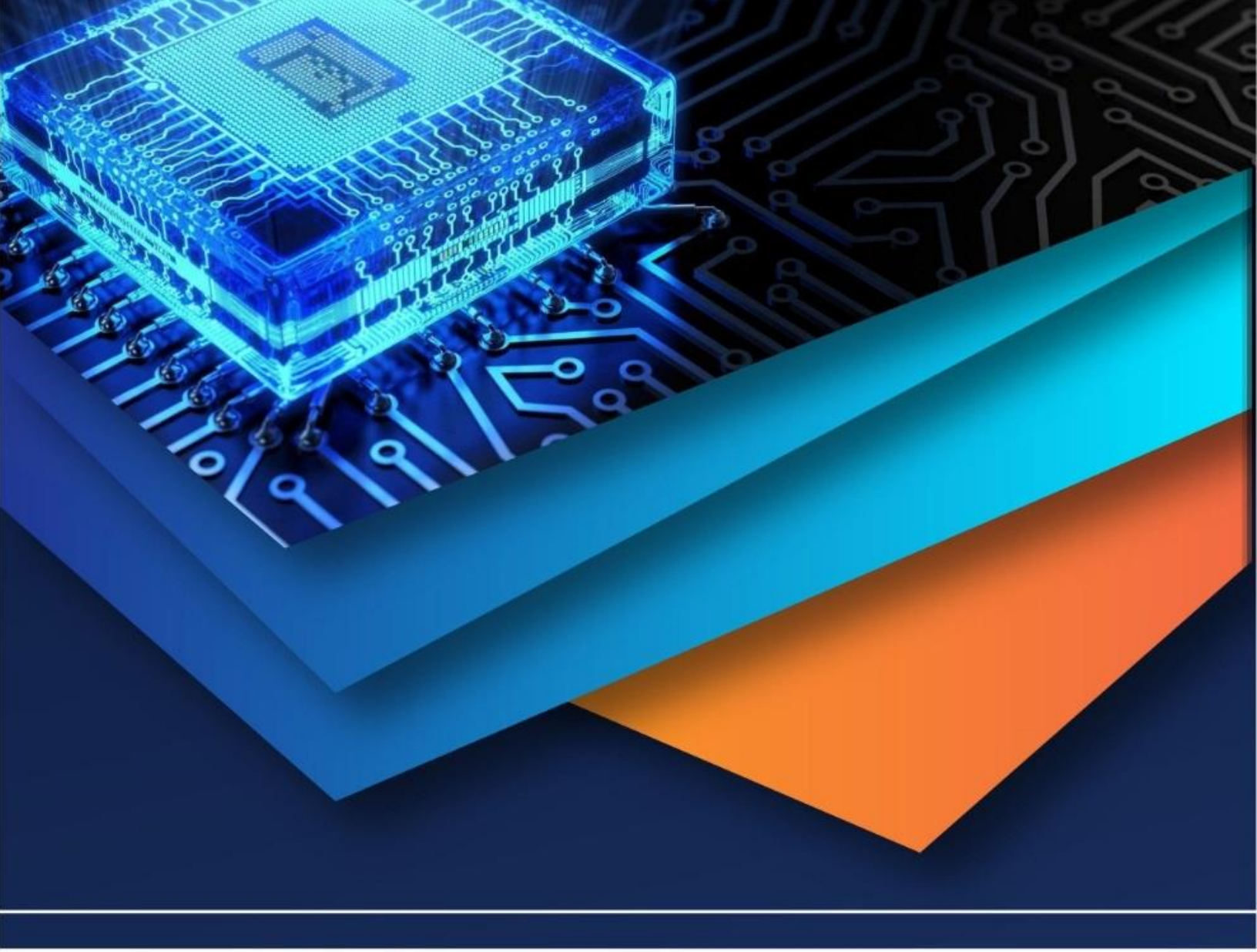
The proposed Work-Life Equilibrium Framework (WLEF) offers a multi-level intervention architecture — spanning organizational policy, managerial practice, and individual enablement — that organizations can adapt to their specific operational and cultural contexts.

As Chh. Sambhaji Nagar continues its trajectory of economic and industrial growth, the ability to attract and retain talented, engaged, and productive full-time employees will increasingly depend on the quality of the work experience that organizations provide. Organizations that proactively invest in work-life balance infrastructure — visible in their policies, their managerial practices, and their organizational cultures — will be better positioned to build resilient, satisfied, and high-performing workforces capable of sustaining competitive advantage in an intensifying talent market.

Future research should examine the longitudinal effects of specific work-life balance interventions on job satisfaction and stress outcomes, the role of organizational culture in moderating the effectiveness of policy interventions, and the unique work-life balance dynamics of emerging sectors such as the gig economy and platform-based work that are increasingly present in Tier-2 Indian cities.

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