CHAPTER IV
RESULTS AND DISCUSSION

This chapter aims to analyze and interpret the data collected to understand how these women perceive work-life balance and its components with their work satisfaction and work performance. The analysis is framed within the Social Exchange Theory (SET) contexts, which provides insights into the dynamics of social interactions and the reciprocity involved in workplace relationships. By employing this theoretical framework, the chapter seeks to explore the intricate social exchanges that influence the experiences of self-employed women in the transportation sector. The chapter begins with a presentation of descriptive statistics for the dimensions of work-life balance and work satisfaction, followed by an examination of how various demographic factors such as age, education, and work experience affect these perceptions. Ultimately, the chapter aims to ascertain the impact of work-life balance on the overall work satisfaction and performance of self-employed women commercial drivers, highlighting the complexities and challenges they face in their professional and personal lives. The objectives were achieved by analysis of the data gathered, which were then separated into the parts listed below.

4.1 Demographic Profile of the Women Commercial Drivers

4.2 Motivational factors of women commercial drivers for selecting driving as a profession

4.3 Assessment of the Work-life Balance, Work Satisfaction and Work Performance of Women Commercial Drivers

4.4 Effect of Work-life Balance on Work Satisfaction of Women Commercial Drivers

4.5 Effect of Work-life Balance on Work Performance of Women Commercial Drivers

4.6 Effects of work Work-life Balance, work satisfaction on Work Performance of Women Commercial Drivers

4.7 Influence of work satisfaction on work performance of women commercial drivers

4.8 Influence of demographic profile (Age, Education, Marital Status, Income and Experience) of women commercial drivers on work-life balance, work satisfaction and work performance

4.9 Moderating effect of Customer Support and Family support on the Work-Life Balance, Work Satisfaction and Work Performance of women commercial drivers

4.10 Challenges of Women Commercial Drivers

4.1 Demographic Profile of the Women Commercial Drivers

The social characteristics of the respondents, including age, education, marital status, vehicle category, income, and experience, are the main focus of this section. The following section aims to summarize the study participants' socio-economic background by highlighting WLB, WS and WP aspects. Analysis of respondents' socioeconomic backgrounds is essential to any social science research study since it helps to understand the social and economic context of the participants and sheds light on their unique personality traits. Age significantly influences attitudes and behaviors in the workplace (Beatty & Smith, 1987. This demographic insight ensures interventions improve work-life balance and work satisfaction across all age groups (Smith & Lee, 2019; Johnson et al., 2020). Educational background significantly influences professional development needs and career advancement opportunities (Smith & Lee, 2019). Higher education levels may correlate with better work performance and satisfaction due to increased competency and skills.

Marital status affects work dynamics and the availability of support systems at home, impacting work satisfaction and performance (Johnson et al., 2020). Understanding these dynamics helps in designing supportive work environments for both married and single drivers. Experience levels indicate the need for specific training programs to enhance skills and safety (Thompson, 2018). Experienced drivers often have valuable insights that can improve operational efficiency and safety standards. Vehicle type influences job performance, safety concerns, and maintenance requirements (Brown, 2017). Income levels impact job satisfaction, motivation, and overall work-life balance (Adebayo, 2021). By knowing the importance of the demographic profile of the respondents Table 4.1 and Figure 8 explains the same.

Table 4.1 Demographic Profile of the Respondents

Variables	Category	Number of Respondents N= 213	Percentage (%)
Age (In years)	21-25	55	25.82
	26-30	70	32.86
	Above 30	88	41.31
Education	School level	123	57.75
	UG	58	27.23
	Post-Graduation & Diploma	32	15.02
Marital Status	Married	140	65.73
	Unmarried	33	15.49
	Divorced	26	12.21
	Widow	14	6.57
Type of Driving Vehicle	Three-Wheeler	171	80.28
	Four- Wheeler	9	4.23
	Both Three & Four-Wheeler	33	15.49
Monthly Income (₹)	15000-20000	59	27.70
	20001-25000	80	37.56
	25001-30000	74	34.74
Work Experience	1-5 Years	59	27.70
	6-10 Years	67	31.46
	Above 10 Years	87	40.85

Source: Primary data

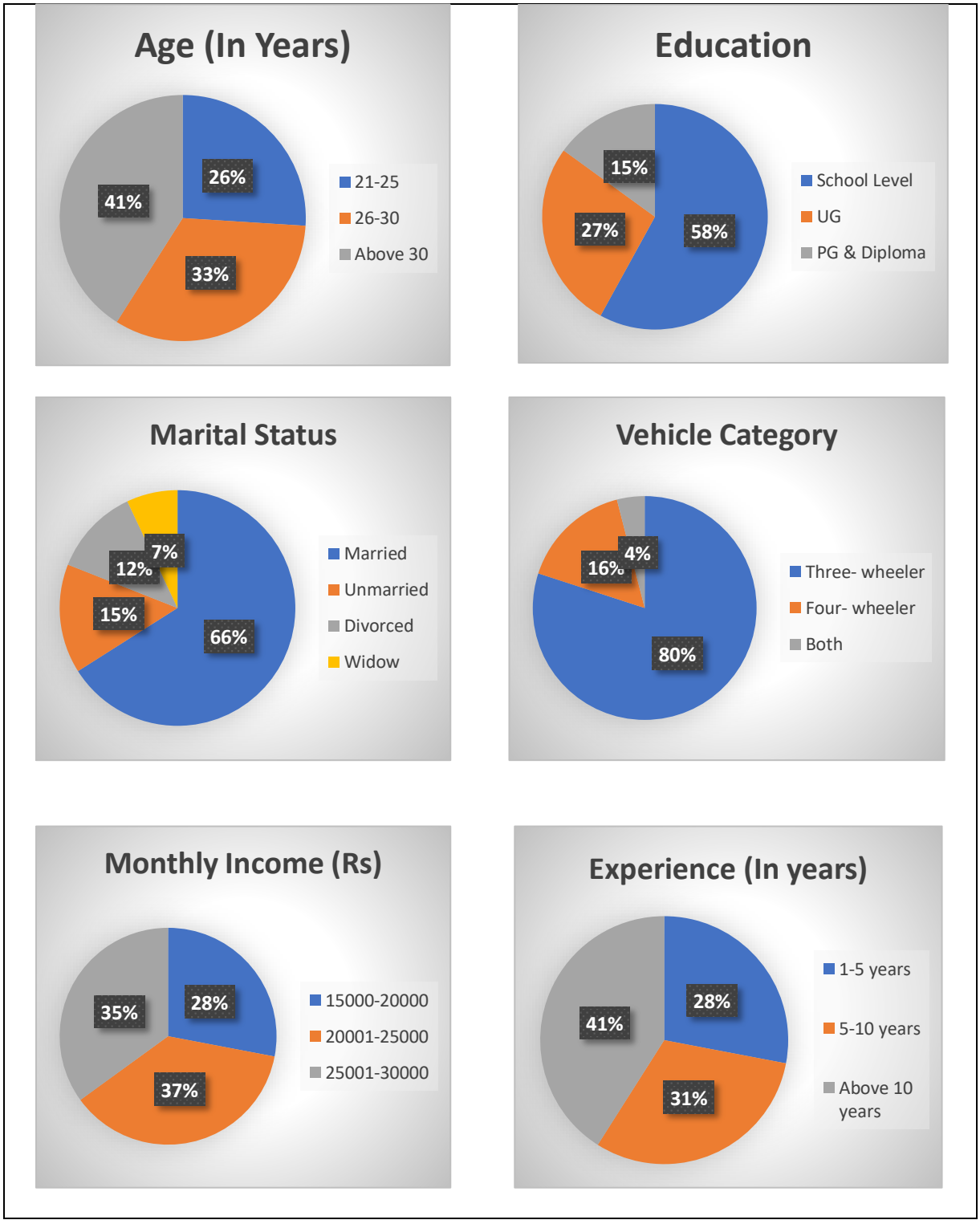

Figure 7 Demographic Profile of the Respondents

Table 4.1 and Figure 7 present a comprehensive overview of the demographic and work-related characteristics of 213 women commercial drivers. The age distribution reveals that the majority of drivers are over 30 years old (41.3%), followed by those aged 26-30 (32.9%) and 21-25 (25.8%). In terms of education, most drivers have completed schooling (57.7%), with a smaller proportion holding undergraduate degrees (27.2%) or post-graduate/diploma qualifications (15%). Regarding marital status, most drivers are married (65.7%), while (15.5%) are unmarried, (12.2%) are divorced, and (6.6%) are widows. Regarding vehicle category, most drivers operate three-wheelers (80.3%), while (15.5%) operate both three and four-wheelers, and only (4.2%) exclusively drive four-wheelers. The income distribution shows that most drivers earn between Rs 20,001-25,000 (37.6%), followed by those earning Rs 25,001-30,000 (34.7%) and Rs 15,000-20,000 (27.7%). Experience-wise, most drivers have over 10 years of experience (41.3%), while others have 6-10 years (31.5%) or 1-5 years (27.7%).

4.2 Motivational Factors of Women Commercial Drivers for selecting driving as a profession

Financial rewards, work guarantees, work satisfaction, etc. are some of the most significant factors responsible for an individual's career decision-making. By ranking these factors, researchers can gain insights into what motivates women to select driving as a profession and tailor support strategies accordingly. Similarly, Khan and Khan (2019) applied ranking methods to understand the motivational factors for women entrepreneurs, revealing how these methods can be used to analyze career choices in different contexts. Table 4.2 and Figure 8 demonstrate the motivational factors of women commercial drivers.

Following closely, a strong personal passion and interest in driving, with a score of 56.2, ranks second, indicating that intrinsic motivation and a genuine enthusiasm for driving are crucial. The third most influential factor, with a score of 54.4, is the inherent challenge of the work, which appeals to those seeking dynamic and engaging job experiences. Being inspired by other successful drivers ranks fourth (52.4), suggesting that role models and success stories within the industry play a significant role in career choice. The job's flexibility, allowing for better personal time management, ranks fifth (49.3), and the perception of the work being less stressful compared to other careers comes sixth (46.6).

Table 4.2 Motivational Factors of Women Commercial Drivers for their Choice of Profession

Factors	Total Score	Garrett MeanScore	Mean Rank
The profession is relatively easy to enter	2502	41.7	**9**
I couldn't find similar job opportunities elsewhere	2508	41.8	**8**
A strong personal passion and interest in driving play a significant role in choosing this career.	3377	56.2	**2**
Being inspired by other successful drivers motivates individuals to pursue this profession.	3147	52.4	**4**
The job does not require formal education, making it accessible to individuals regardless of their educational background	2715	45.2	**7**
The work is inherently challenging, which appeals to those seeking a dynamic and engaging job.	3264	54.4	**3**
The opportunity for a better income is a key motivator for selecting this profession.	4592	76.5	**1**
The job offers flexibility in scheduling, allowing for better management of personal time.	2961	49.3	**5**
Working as a commercial driver is a continuation of a family profession, contributing to their choice.	1833	30.5	**10**
The work is perceived as less stressful compared to other careers, making it an attractive option.	2801	46.6	**6**

Source: Primary data

The factors influencing women to enter the commercial driving profession in road transport were ranked based on their Garrett Mean Scores (Table 4.2). The highest-ranking factor, with a Garrett Mean Score of 76.5, is the opportunity for a better income, highlighting that financial motivation is the most significant driver for choosing this career

Accessibility due to the lack of formal education requirements ranks seventh (45.2), making the profession attractive to individuals irrespective of their educational background. The ease of entry without extensive formal education ranks eighth (41.8), and the inability to find similar job opportunities elsewhere is ninth (41.7). Finally, for some,

the continuation of a family profession ranks tenth (30.5), indicating that familial influence, though significant, is less impactful compared to other factors. These insights reveal that financial incentives, personal interest, and job flexibility are the primary motivators for women entering commercial driving, while factors like education requirements and family traditions also play a role, albeit to a lesser extent.

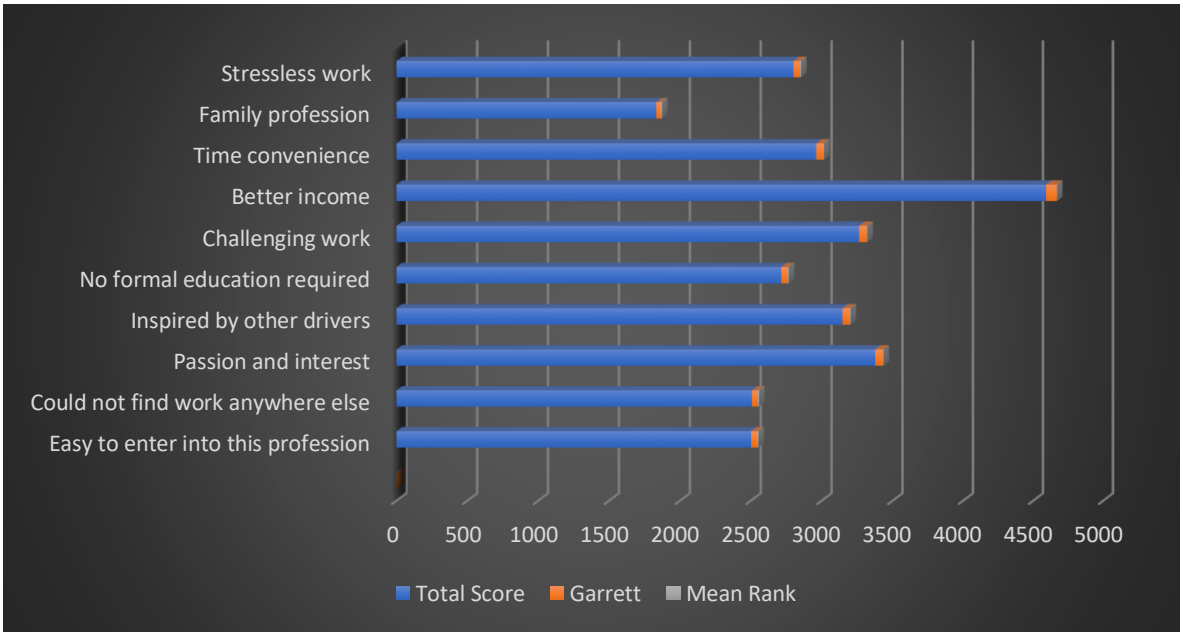

Figure 8 Motivational Factors of Women Commercial Drivers for this Professional Choice

Figure 8 presents a bar graph illustrating the distribution of motivational factors influencing women commercial drivers to choose driving as a profession. Each bar corresponds to a specific motivational factor, displaying the percentage of individuals motivated by that factor. The x-axis enumerates the different motivational factors, and the y-axis indicates the percentage of respondents for each factor, offering a clear visual comparison of their importance in the work category distribution.

4.3 Assessment of the Work-life Balance, Work Satisfaction and Work Performance of Women Commercial Drivers

This section looks into the extent to which female commercial drivers balance work and personal life, work satisfaction, and work performance. These are very critical to understanding their specific needs and challenges. The paper intends to identify factors that affect workers' well-being and productivity so as to provide insights for better working conditions and supporting their professional development.

4.3.1 Assessment of the Work-life Balance

In this research, work-life balance can be assessed through Heyman's Work-Life Balance Scale. For designing interventions that can better work for enhancing the overall well-being and job satisfaction, it is important to understand the extent of how work affects personal life and vice versa. Quantitatively, it will give a mean and weighted average score as to how far women commercial drivers can cope with work and personal life.

Table 4.3.1 Assessment of the Work-Life Balance of Women Commercial Driver

Statements	HA	A	N	DA	HAD	Weight Score	Mean Score
Work Interference with Personal Life (WIPL)	56	74	23	34	26	788	3.7
Personal Life Interference with Work (PLIW)	69	88	11	25	20	800	3.8
Work/ Personal life Enhancement (WPLE)	47	70	34	36	26	717	3.4

Source: Primary data

Highly Agree - 5; Agree – 4; Neutral – 3; Disagree – 2; Highly Disagree – 1

Table 4.3.1 shows the assessment of work-life balance among respondents reveals significant insights into three key areas: Work Interference with Personal Life (WIPL), Personal Life Interference with Work (PLIW), and Work/Personal Life Enhancement (WPLE). The mean score for WIPL is 3.7, indicating that many respondents feel their work significantly interferes with their personal lives. This is supported by 56 respondents who highly agreed and 74 who agreed with this statement, highlighting a substantial conflict between work responsibilities and personal life. The PLIW mean score is slightly higher at 3.8, suggesting that personal life demands often interfere with work duties. This is evident as 69 respondents highly agreed and 88 agreed that their personal life factors impede their professional responsibilities. In contrast, the mean score for WPLE is lower at 3.4, indicating that work and personal life are not perceived as mutually enhancing by many respondents. While 47 respondents highly agreed and 70 agreed that their work and personal life positively influence each other, a significant number of respondents were neutral, disagreed, or highly disagreed. This suggests a need for better integration and balance between work and personal life. Overall, the data highlights the challenges women

commercial drivers face in achieving a balanced work-life relationship and points to opportunities for interventions to improve work-life integration and enhance overall well-being.

4.3.2 Assessment of the Work Satisfaction

Assessing work satisfaction is crucial for identifying factors that impact employees' overall work contentment. Understanding factors like work-related stress and scheduling challenges can aid in developing strategies to mitigate negative impacts on satisfaction (Karasek & Theorell, 1990). The data from weighted averages enable the respondents under the study to design targeted interventions to improve work satisfaction.

Table 4.3.2 Assessment of Work Satisfaction of Women Commercial Drivers

Statements	HA	A	N	DA	HDA	Weight Score	Mean Score
I am earning a fair amount for the work I do	55	68	26	35	29	724	3.4
I am not completely satisfied with my earnings.	88	82	10	22	11	853	4
I receive recognition for my work from family, friends and the public	87	62	12	32	20	803	3.8
I have a better interaction with my co-workers	78	69	17	35	14	801	3.7
I feel motivated and engaged in the profession I undertake	96	77	10	14	16	862	4.05
I find joy and fulfilment in my relationship with customers	68	72	16	29	28	762	3.6
I have a better scope for increasing my earnings	69	72	13	27	32	758	3.6
My work-related stress affects my overall satisfaction	68	64	9	37	35	732	3.4
There is too much bickering and fighting at work	87	78	10	21	17	836	3.9
It is challenging to manage a work schedule along with personal responsibilities	78	66	15	32	22	785	3.7
I have too much of work and long hours	43	46	18	50	56	609	2.9

Source: Primary data

Highly Agree - 5; Agree – 4; Neutral – 3; Disagree – 2; Highly Disagree – 1

Table 4.3.2 represents the assessment of work satisfaction among women commercial drivers revealing a nuanced perspective. Across various statements, it is evident that while individuals generally feel fairly compensated for their work and receive recognition from their social circles, there remains a notable dissatisfaction with earnings and occasional work-related stress. The majority of the respondents have positive interactions with coworkers and a sense of motivation in their profession, contributing to high levels of engagement and fulfillment. However, challenges such as high workload, long hours, and difficulty balancing work with personal responsibilities emerge as significant concerns impacting overall satisfaction. Despite these challenges, the overall sentiment leans towards moderate to high satisfaction with work environments characterized by mutual respect and recognition.

4.3.3 Assessment of Work Performance

Assessing work performance is critical for understanding how women commercial drivers exhibit their performance out of their work. Weighted average analysis provides a detailed view of various aspects of work performance, highlighting areas of strength and opportunities for improvement. Evaluating work performance involves key aspects such as time management, safety, continuous improvement, and feedback. Table 4.3.3 portrays the assessment of work performance of women commercial drivers using the 5-point Likert scale technique.

Table 4.3.3 shows the self-performance assessment across various dimensions revealing a mixed perception among respondents. The assessment of work performance among women commercial drivers was conducted using a series of self-evaluation statements. The statement "I manage my time effectively to balance driving schedules with my responsibilities" received an average mean score of 3.3, indicating a moderate level of time management skills among the respondents. The proactive safety measure statement, "I take proactive steps to prevent accidents by adhering to safe driving practices and avoiding distractions," achieved a slightly higher mean score of 3.4, reflecting a relatively good adherence to safe driving practices. Compliance with traffic regulations and safety protocols was rated higher, with the statement "I adhere to all traffic regulations and safety protocols while driving" receiving a mean score of 3.7, showing strong compliance in this area.

Table 4.3.3 Assessment of the Work Performance of Women Commercial Drivers

Statements	E	AA	A	BA	P	Weight Score	Mean Score
I manage my time effectively to balance driving schedules with my personal responsibilities	47	58	45	42	21	707	3.3
I take proactive steps to prevent accidents by adhering to safe driving practices and avoiding distractions	52	61	44	28	28	720	3.4
I adhere to all traffic regulations and safety protocols while driving	57	79	48	23	6	797	3.7
I continuously seek to improve my driving skills and knowledge through training and professional development opportunities	50	64	48	28	23	729	3.4
I seek feedback from customers and colleagues to improve my performance and service quality	75	62	37	22	17	795	3.7

Source: Primary data

1 - Poor, 2 - Below Average, 3 - Average, 4 - Above Average, 5 – Excellent

Continuous improvement was also highlighted, as indicated by the mean score of 3.4 for the statement "I continuously seek to improve my driving skills and knowledge through training and professional development opportunities," suggesting a commitment to professional growth among the drivers. Additionally, the importance of feedback was underscored by the statement "I seek feedback from customers and colleagues to improve my performance and service quality," which received a high mean score of 3.7. These findings collectively illustrate a conscientious effort by women commercial drivers to maintain safety, comply with regulations, and engage in ongoing professional development and customer service improvement. The data sourced from primary research highlights key areas of strength and opportunities for further enhancement in work performance among the drivers.

4.4 Effect of Work-life Balance on Work Satisfaction of Women Commercial Drivers

The effect of work-life balance on work satisfaction among women commercial drivers in the road transport sector is crucial for understanding how balancing personal and professional responsibilities impacts work satisfaction. Prior studies highlight that better work-life balance leads to higher work satisfaction and reduced stress (Greenhaus et al., 2003; Allen et al., 2000). Improved work-life balance not only boosts work satisfaction

but also supports an inclusive and supportive work environment. Table 4.4 reveals the relationship between Work-Life Balance and Work Satisfaction with the help of correlation analysis.

Table 4.4.1 Relationship between Work-Life Balance and Work Satisfaction

		Work/ Personal life Enhancement	Work Ethic and Efficiency	Work Interference with Personal Life	Work Satisfaction
Work/ Personal life Enhancement	Pearson Correlation	1			
	Sig. (2-tailed)				
	N	213			
Work Ethic and Efficiency	Pearson Correlation	.895**	1		
	Sig. (2-tailed)	.000			
	N	213	213		
Work Interference with Personal Life	Pearson Correlation	.963**	.882**	1	
	Sig. (2-tailed)	.000	.000		
	N	213	213	213	
Work Satisfaction	Pearson Correlation	.673**	.645**	.732**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	213	213	213	213

**. Correlation is significant at the 0.01 level (2-tailed)
Source: Primary data

The correlation analysis provides several insights into the relationships between work-life balance dimensions and work satisfaction. Work/Personal Life Enhancement is positively correlated with both Work Ethic and Efficiency $r = 0.895$, $p < 0.01$ and Work Interference with Personal Life $r = 0.963$, $p < 0.01$, as well as with Work Satisfaction $r = 0.673$, $p < 0.01$. This indicates that improvements in work/personal life balance are associated with a higher work ethic, greater interference of work with personal life, and increased work satisfaction. Work Ethic and Efficiency also show a strong positive correlation with Work Interference with Personal Life $r = 0.882$, $p < 0.01$ and Work Satisfaction $r = 0.645$, $p < 0.01$. Thus the alternative hypothesis is accepted. This suggests that higher work ethic and efficiency are linked to more work interference with personal life and greater work satisfaction. Work Interference with Personal Life is positively correlated with Work Satisfaction $r = 0.732$, $p < 0.01$, showing that as work interference with personal life increases, work satisfaction also increases. This implies that while

work interference may create challenges, it is associated with higher levels of satisfaction in this context.

In summary, the results demonstrate a statistically significant positive correlation between Work-Life Balance and Work Satisfaction. This suggests that initiatives aimed at improving Work-Life Balance could potentially lead to higher levels of Work Satisfaction among women commercial drivers. A complete list of correlations is presented in Table 4.4.

4.5 Effect of Work-life Balance on Work Performance of Women Commercial Drivers

Knowing the effect of work-life balance on work performance among women commercial drivers is vital as it directly influences their work efficiency and well-being. Prior Research shows that a balanced work-life environment enhances job performance, reduces stress, and mitigates burnout (Allen et al., 2000). Women in commercial driving face unique challenges in managing personal and professional responsibilities, and addressing these through supportive measures can significantly improve their performance (Aryee et al., 1999). The insights from the analysis given in Table 4.5 help to understand the relationship between work-life balance and work performance.

Table 4.5.1 Relationship between Work-Life Balance and Work Performance

		Work Interference with Personal Life	Work Ethic and Efficiency	Work/ Personal life Enhancement	Work Performance
Work Interference with Personal Life	Pearson Correlation	1			
	Sig. (2-tailed)				
	N	213			
Work Ethic and Efficiency	Pearson Correlation	.882**	1		
	Sig. (2-tailed)	.000			
	N	213	213		
Work/ Personal life Enhancement	Pearson Correlation	.963**	.895**	1	
	Sig. (2-tailed)	.000	.000		
	N	213	213	213	
Work Performance	Pearson Correlation	.882**	1.000**	.895**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	213	213	213	213

**. Correlation is significant at the 0.01 level (2-tailed).
Source: Primary data

Table 4.5. shows the correlation analysis between work-life balance dimensions and work performance reveals several significant relationships. First, there is a strong positive correlation between Work Interference with Personal Life and Work Ethic and Efficiency $r = 0.882$, $p < 0.01$ indicating that higher levels of work interference with personal life are associated with higher work ethic and efficiency. Similarly, Work Interference with Personal Life shows a robust positive correlation with Work/Personal Life Enhancement $r = 0.963$, $p < 0.01$ suggesting that as work interference with personal life increases, so does the enhancement of work/personal life balance. Thus the alternative hypothesis is accepted. Furthermore, Work Ethic and Efficiency are positively correlated with Work/Personal Life Enhancement $r = 0.895$, $p < 0.01$ indicating that higher work ethic and efficiency are linked to better work/personal life enhancement. Finally, all three work-life balance dimensions (Work Interference with Personal Life, Work Ethic and Efficiency, and Work/Personal Life Enhancement) are strongly and positively correlated with Work Performance $r = 0.882$, $r = 1.000$, $r = 0.895$ respectively, all $p < 0.01$. This implies that improvements in these work-life balance dimensions are associated with higher work performance. These findings underscore the importance of addressing work-life balance to enhance work performance among commercial drivers.

4.6. Effects of Work-Life Balance, Work Satisfaction on Work Performance of Women Commercial Drivers

Exploring the relationship between Work-Life Balance (WLB), Work Satisfaction, and Work Performance is essential for understanding how WLB and WS as independent variables impact the WP of women commercial drivers. This approach allows for a better grasp of the synergies between these variables, revealing how improvements in one variable can positively influence the others. Previous research indicates that an optimal work-life balance enhances job satisfaction, and subsequently boosts work performance (Greenhaus et al., 2003; Allen et al., 2000). This linear regression analysis investigates the influence of two predictors, Work-Life Balance (WLB) and Work Satisfaction (WS) on an outcome variable Work Performance. Multiple Regression analysis was done for the given context and the results are explained in Tables 4.6.1, 4.6.2 and 4.6.3.

Table 4.6.1 Effects of Work-Life Balance, Work Satisfaction on Work Performance of Women Commercial Drivers -Model Fit Measures

Model	R	R^2	Adjusted R^2	F	Df1	Df2	p
1	0.845	0.715	0.712	266.8	2	213	<.001

Predictors: (Constant), WP, WLB_a
Dependent Variable: WS

Source: Primary Data

The regression analysis presented in Table 4.6.1 demonstrates a robust model predicting work satisfaction (WS) based on work performance (WP) and work-life balance (WLB). The correlation coefficient (R) of 0.845 indicates a very strong relationship between the predictors and work satisfaction. The R^2 value of 0.715 suggests that approximately 71.5% of the variability in work satisfaction can be explained by WP and WLB, highlighting the significant role these factors play in determining work satisfaction. The adjusted R^2 of 0.712 further confirms the model's high explanatory power, accounting for the number of predictors used. The F-statistic of 266.8, accompanied by a p-value of less than 0.001, underscores the statistical significance of the model, indicating that the relationship between the predictors and work satisfaction is highly unlikely to be due to chance. Overall, the model fit measures illustrate that WP and WLB are critical determinants of work satisfaction among the respondents.

Table 4.6.2 Effects of Work-Life Balance, Work Satisfaction on Work Performance of Women Commercial Drivers - ANOVA results

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	150.927	2	75.464	266.851	.000[b]
	Residual	60.235	213	.283		
	Total	211.162	215			

Source: Primary Data

The ANOVA test results in Table 4.6.2 provide further validation of the regression model's effectiveness in predicting work satisfaction (ws) based on work performance (WP) and work-life balance (wlb). The regression model accounts for a significant portion of the variance, with a sum of squares of 150.927 for the regression compared to 60.235 for the residuals. The mean square for the regression (75.464) is

substantially higher than that of the residuals (0.283), resulting in an F-statistic of 266.851. This large F-value, coupled with a p-value of less than 0.001, indicates that the regression model is statistically significant. In other words, the variation in work satisfaction explained by WP and wlb is highly significant, confirming the model's reliability and the importance of these predictors in determining work satisfaction among the respondents.

Table 4.6.3 Effects of Work-Life Balance, Work Satisfaction on Work Performance of Women Commercial Drivers - Model Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
1	(Constant)	.503	.124		4.053	.000	.258	.747		
	wlb	.642	.046	.694	13.942	.000	.551	.733	.540	1.851
	WP	.188	.046	.203	4.084	.000	.097	.279	.540	1.851
a. Dependent Variable: ws										

Source: Primary Data

Table 4.6.3 presents the regression coefficients for the model predicting work satisfaction (ws) using work-life balance (wlb) and work performance (WP) as predictors. The constant term ($B = 0.503$, $p < 0.001$) is statistically significant, indicating that when both wlb and WP are zero, the predicted work satisfaction score is 0.503. The unstandardized coefficient for work-life balance is 0.642 ($p < 0.001$), showing that for every unit increase in wlb, work satisfaction increases by 0.642 units. This relationship is strong and positive, as reflected in the standardized coefficient (Beta = 0.694). Similarly, work performance has an unstandardized coefficient of 0.188 ($p < 0.001$), indicating that a unit increase in WP leads to a 0.188 increase in work satisfaction. Both predictors are statistically significant, with high t-values (13.942 for wlb and 4.084 for WP) and confidence intervals that do not include zero. The collinearity statistics (Tolerance = 0.540, VIF = 1.851) suggest no multicollinearity issues, confirming the robustness of the predictors in explaining variations in work satisfaction.

The regression analysis indicates that both work satisfaction (WS) and work-life balance (WLB) significantly influence the outcome variable. The model explains about 71.5% of the variance in the outcome variable. Both predictors have positive coefficients, meaning that increases in work satisfaction and work-life balance are associated with

increases in the outcome variable. The model fit measures and significance tests suggest that the predictors have a meaningful and statistically significant impact on the outcome.

4.7 Influence of Work Satisfaction on Work Performance of Women Commercial Drivers

Examining the impact of work satisfaction on work performance is vital for understanding how contentment with one's job influences overall productivity and effectiveness, especially among women commercial drivers. Prior research consistently shows that higher work satisfaction leads to enhanced work performance (Judge et al., 2001; Locke, 1976). For women in the commercial driving sector, where job demands and challenges are unique, ensuring high levels of satisfaction can directly translate to better performance on the job. Analyzing the relationship helps in identifying key areas that need improvement to boost satisfaction and, consequently, performance. Using the Path Analysis tool the relationship of the given variables is explained in Table 4.7.1, 4.7.2 and Figure 9

Table 4.7.1 Path Coefficients for Work Satisfaction (WS) to Work Performance (WP)

Path	Estimate	S.E	C.R	P-value
WS→ WP	1.078	.283	3.810	0.000

. Source: Primary data

Table 4.7.1 represents the regression weights analysis and reveals significant relationships between the constructs in this model. Specifically, Work Satisfaction (WS) has a strong positive effect on Work Performance (WP), with an estimate of 1.078, indicating that higher Work Satisfaction is associated with improved Work Performance. This relationship is statistically significant, supported by a critical ratio of 3.810 and a p-value that indicates significance at the 0.01 level. The indicators for Work Satisfaction (WS1 to WS8) show robust loadings on the WS construct, with all estimates being positive and significant. These indicate that these indicators are very valid measures of Work Satisfaction. Similarly, the indicators for Work Performance (WP1 to WP5) have very high and positive relationships with the WP construct, which validates the measurement of Work Performance. These results generally establish the construct validity of both Work Satisfaction and Work Performance, indicating that Work Satisfaction positively impacts Work Performance, and the indicators of these two constructs are statistically valid.

The coefficient of 1.078 indicates that there is a positive and significant relationship between Work Satisfaction (WS) and Work Performance (WP). This means that for every one-unit increase in WS, WP increases by 1.078 units. This relationship is statistically significant at the 0.01 level as indicated by the critical ratio of 3.810 and p-value. Overall, these findings confirm that the two constructs are valid in themselves; that is, Work Satisfaction indeed positively affects Work Performance and the measurement tools for both constructs are statistically valid.

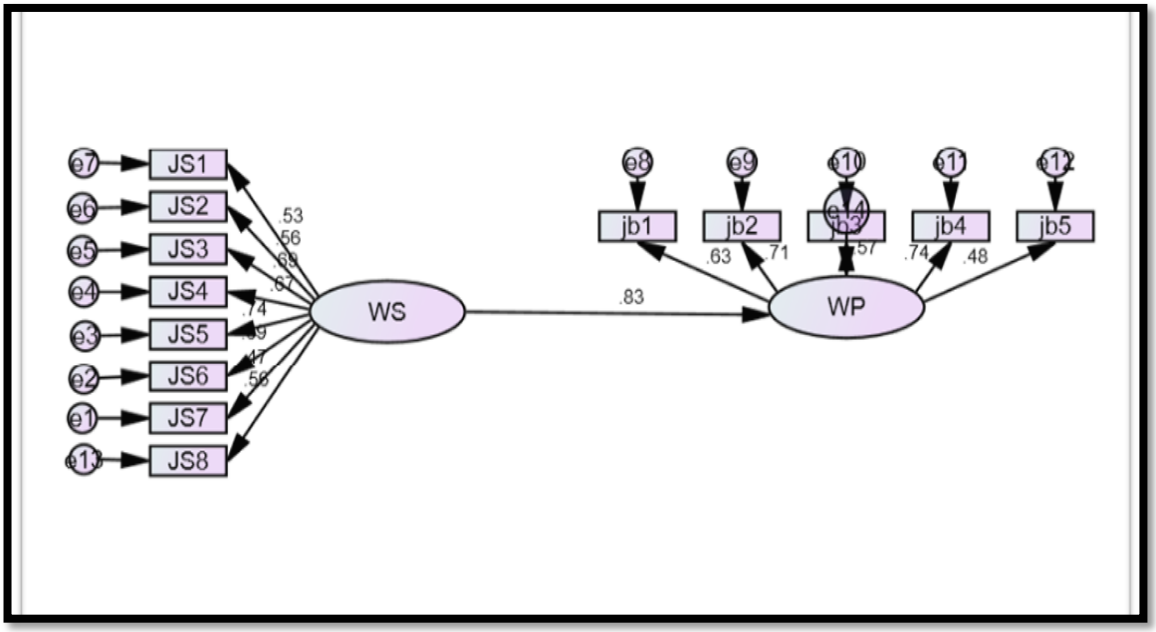

Figure 9 Path Analysis of Work Satisfaction and Work Performance

Table 4.7.2 Coefficient of structural Path

	Estimate	S.E.	C.R.	P- Value
WP<---WS	1.078	.283	3.810	***
WS6<---WS	1.927	.452	4.263	***
WS5<---WS	1.773	.405	4.380	***
WS4<---WS	1.428	.338	4.219	***
WS3<---WS	1.779	.418	4.258	***
WS2<---WS	1.367	.354	3.857	***
WS1<---WS	1.283	.344	3.735	***
WP2<---WP	1.391	.256	5.434	***
WP3<---WP	.871	.188	4.636	***
WP4<---WP	1.220	.218	5.590	***
WP5<---WP	.726	.181	4.017	***
WS8<---WS	1.529	.400	3.827	***

Table 4.7.2 shows the regression analysis reveals several significant relationships between the variables in the model. Work performance (WP) is notably influenced by work satisfaction (WS), with an estimated coefficient of 1.078, a standard error of 0.283, and a critical ratio (C.R.) of 3.810, indicating a highly significant relationship ($P < 0.001$). The results indicate that work satisfaction significantly influences both work satisfaction and work performance, with all relationships being statistically significant at the 0.001 level.

4.8 Influence of Demographic Profile (Age, Education, Marital Status, Income and Experience) of Women Commercial Drivers on Work-Life Balance, Work Satisfaction and Work Performance

Work-life balance, work satisfaction, and work performance of women commercial drivers across demographic variables such as age, education, marital status, income, and experience are considered essential for this study to understand the differences in the variables. A previous study has shown that age and experience can influence work performance and satisfaction due to varying work expectations and stress levels (Ng & Feldman, 2010). Similarly, educational background and income levels can affect how the respondents perceive their roles in work and personal life (Judge et al., 2001). Marital status also plays a major role, as married individuals or those with children may experience more significant challenges in managing work and personal life (Voydanoff, 2005).

The first assumption for conducting the MANOVA test is ensuring the normality of data. The Normality values are presented in Table 4.8.1.

Table 4.8.1 Establishing the Multivariate Normality of data

Dependent Variables	Mahalanobis Minimum value	Mahalanobis Maximum value	ritical value ofChi-square
Work Satisfaction WLB Work Performance	0.136	5.450	5.871

Source: Primary Data

Table 4.8.1 shows Mahalanobis Minimum value is less than the critical value. Hence multivariate normalityexists between variables.

The second assumption is regarding the homogeneity of variance, i.e., the covariance matrix has equal variances in each group for all the criterion variables. For this assumption to test where applied. Box's M test and Levens test.

i. **Box's M Test –** Box M test is also known as an equivalence of covariance matrices used to compare variation in multivariate variables. The homogeneity of covariance matrices is checked by using the box m test using SPSS. Before applying the box M test, the null hypothesis was framed. The null hypothesis is that the criterion variables are observed covariance matrices or equal across the group.

Table 4.8.2 Box test of equality of covariance matrices

Box's M	29.812
F	1.111
Df1	25
P value	0.372

Table 4.8.2 reveals the box M test value of 29.812, F =1.111 was associated with the p-value of 0.372, which means the p-value is more than 0.05 (alpha value). Hence the null hypothesis was accepted as a result of the observed covariance matrices of the dependent variable or equal across the group.

ii. **Leven's Test –** the Levens test is used to measure the equality of variances for the mentioned variable calculated for 2 or more groups**.** The homogeneity of variance is checked by using Leven's test. Leven's test was applied to test the null hypothesis error, a variance of the criterion variables is equal across groups.

Table 4.8.3 Leven's test for the equality of variances in Work-Life Balance, Work Satisfaction and Work Performance

	F	**Df1**	**Df2**	**sig**
Work Satisfaction	1.870	6	52	0.072
WLB	2.362	6	52	0.053
Performance	1.872	6	52	0.822

Source: Primary Data

Table 4.8.3 shows calculated F values for the variables work-life balance, work satisfaction, and performance are 1.870, 2.362 and 1.872 respectively. With p-values of 0.072, 0.053 and 0.822. All these P - values or greater than 0.05 which means an insignificant difference was found in all these variables. Therefore, the null hypothesis was accepted that the sample data was homogeneousfor work-life balance, work satisfaction, and performance. All the assumptions were satisfied.

The third assumption is regarding the Pearson Correlation. Pearson Correlation was performed between all the criterion variables to test the MANOVA assumption that the null hypothesis is interpersonal relationship Work-life balance, work satisfaction, and performance with each other. The dependent variable cannot be too correlated to each other. Tabachnick & Fidell (2012) suggest that no correlation should be above r=0.90.

Table 4.8.4 Pearson Correlations among Criterion Variables

		WLB	WS	WP
WLB	Pearson Correlation	1	.100**	.277**
	Sig. (2-tailed)		.000	.000
	N	213	213	213
WS	Pearson Correlation	.100**	1	125**
	Sig. (2-tailed)	.000		.000
	N	213	213	213
Performance	Pearson Correlation	.277**	.125**	1
	Sig. (2-tailed)	.000	.000	
	N	213	213	213

**. Correlation is significant at the 0.01 level (2-tailed).

After fulfilling all prerequisites of employing parametric statistics, the researcher has appliedDescriptive statistics to proceed toward influential statistics.

Table 4.8.5 Descriptive Statistics for Work-Life Balance (WLB), Work Satisfaction (WS), and Work Performance by Age, Education, Income and Experience

Variables	WLB			WS			WP		
Age in years									
21-25	3.676	3.6880	43	3.785	4.0812	129	3.998	3.8650	84
26-30	3.872	3.2072	78	3.462	4.0010	55	3.862	4.7701	89
Above 30	3.001	4.8732	92	3.231	3.8772	29	3.404	4.5021	40
Total									
	3.6621	**3.8721**	**213**	**3.9962**	**3.8761**	**213**	**3.6612**	**4.8728**	**213**
Education									
School level	3.651	3.6571	96	3.637	4.6681	42	3.685	3.8765	72
Undergraduate	4.150	3.7021	77	4.058	3.0010	88	4.120	4.2760	55
PG& Diploma	6.650	4.0861	40	3.516	3.8721	83	3.708	3.9087	86
Total	**3.1161**	**4.6721**	**213**	**3.7816**	**3.9816**	**213**	**3.1728**	**3.8716**	**213**
Monthly Income (₹)									
15000-20000	3.828	3.5355	62	3.750	1.7559	72	3.806	3.7649	48
20001-25000	3.597	3.5000	79	3.597	2.3228	63	3.683	3.5356	83
25001-30000	3.808	3.0139	72	3.771	1.4143	79	3.800	3.4701	82
Total									
	3.7721	**3.8921**	**213**	**4.3212**	**3.3321**	**213**	**3.8801**	**3.6072**	**213**
Work Experience									
1-5 years	3.616	2.1213	62	3.532	2.3228	88	3.682	1.7559	62
6-10 years	3.601	3.0131	64	3.683	1.4142	74	3.665	2.3223	72
Above 10 years	3.964	1.7559	87	3.602	3.4490	51	3.912	1.4142	79
Total	**3.971**	**4.8017**	**213**	**3.8816**	**3.7817**	**213**	**3.6678**	**3.3221**	**213**

Total	Mean	SD	N
WLB	3.6617	4.0081	213
WS	4.0181	3.9721	213
WP	3.6871	3.6781	213

The mean (M) values of the dependent variable and independent variable groups are separated. The overall total mean reflects the minor difference in both groups.

The data fulfilled all the assumptions to be essential for the application of multivariate analysis of variance (MANOVA) for testing the hypothesis, hence this section enables the researcher for hypothesis testing through MANOVA. The null hypothesis put for testing here are laid down as follows.

Table 4.8.6 Effect of Work-Life Balance (WLB), Work Satisfaction (WS) and Work Performance (WP)

Source	Dependent Variable	Type III Sum of Squares	df	Mean Square	F	Sig.	Partial Eta Squared
Corrected Model	WP	167.873[a]	44	3.815	8.241	.000	.680
	wlb	231.574[b]	44	5.263	59.215	.000	.938
	WS	91.251[c]	44	2.074	3.911	.000	.502
Intercept	WP	422.499	1	422.499	912.622	.000	.842
	wlb	453.104	1	453.104	5097.867	.000	.968
	WS	875.289	1	875.289	1650.665	.000	.906
Age	WP	25.931	3	8.644	18.671	.000	.247
	wlb	87.714	3	29.238	328.957	.000	.852
	WS	.174	3	.058	.109	.955	.002
Education	WP	.000	0	.	.	.	.000
	wlb	.000	0	.	.	.	.000
	WS	.000	0	.	.	.	.000
Income	WP	2.223	3	.741	1.600	.191	.027
	wlb	.081	3	.027	.304	.822	.005
	WS	5.681	3	1.894	3.571	.015	.059
Experience	WP	.000		.	.		.000
	wlb	.000		.	.		.000
	WS	.000		.	.		.000
Age * Education	WP	.000		.	.		.000
	wlb	.000		.	.		.000
	WS	.000		.	.		.000
Age * Income	WP	3.877		.485	1.047	.403	.047
	wlb	.175		.022	.247	.981	.011
	WS	8.226		1.028	1.939	.057	.083
Age * Experience	WP	.000		.	.		.000
	wlb	.000		.	.		.000
	WS	.000		.	.		.000
Education * Income	WP	.000		.	.		.000
	wlb	.000		.	.		.000
	WS	.000		.	.		.000
Education * Experience	WP	.000		.	.		.000
	wlb	.000		.	.		.000
	WS	.000		.	.		.000
Income * Experience	WP	.000		.	.		.000
	wlb	.000		.	.		.000

Source	Dependent Variable	Type III Sum of Squares	df	Mean Square	F	Sig.	Partial Eta Squared
	WS	.000		.	.		.000
age * Education * income	WP	.000		.	.		.000
	wlb	.000		.	.		.000
	WS	.000		.	.		.000
Age * Education* Experience	WP	.000		.	.		.000
	wlb	.000		.	.		.000
	WS	.000		.	.		.000
Age * Income * Experience	WP	.000		.	.		.000
	wlb	.000		.	.		.000
	WS	.000		.	.		.000
Education * Income * Experience	WP	.000		.	.		.000
	wlb	.000		.	.		.000
	WS	.000		.	.		.000
Age*Education* Income * Experience	WP	.000		.	.		.000
	wlb	.000		.	.		.000
	WS	.000		.	.		.000
Error	WP	79.165		.463			
	wlb	15.199		.089			
	WS	90.675		.530			
Total	WP	2464.000					
	wlb	2483.000					
	WS	3670.000					
Corrected Total	WP	247.037					
	wlb	246.773					
	WS	181.926					
a. R Squared = .680 (Adjusted R Squared = .597)							
b. R Squared = .938 (Adjusted R Squared = .923)							
c. R Squared = .502 (Adjusted R Squared = .373)							

Source: computed data

Table 4.8.6 shows the "Tests of Between-Subjects Effects" table provides insights from a MANOVA analysis examining the impact of various factors on Work Performance (WP), Work-Life Balance (WLB), and Work Satisfaction (WS). The corrected model is significant for all three dependent variables, explaining a substantial variance: 68.0% for WP, 93.8% for WLB, and 50.2% for WS. This indicates that the model's factors collectively significantly impact these outcomes. The intercept is highly significant across all variables, suggesting that the mean values of WP, WLB, and WS are notably different from zero. Age significantly affects WP and WLB, explaining 24.7% and 85.2% of the variance, respectively, but has no significant effect on WS, contributing only 0.2% to its variance. Income significantly affects WS ($F(3, 171) = 3.571$, $p = .015$), explaining 5.9% of the variance, but does not significantly impact WP or WLB. The other factors and interactions (education, experience, and their combinations) were either not included or did not show significant effects, as indicated by the presence of zeros or non-significant p-values.

Overall, age is a major determinant for WP and WLB, while income plays a role in WS, reflecting the importance of these demographics in understanding work-related outcomes among the surveyed group.

Table 4.8.7 Post Hoc – Tukey HSD Test Comparison between Independent Variable

Group	Group	Mean different	Std.Error	P-Value
WLB	WS Performance	.2434 -.2434	.16106 .16106	<0.001 <0.001
WS	WLB Performance	.1636 -.1636	.15218 .15218	<0.001 <0.001
Work Performance	WS WLB	.4441 .1542	.13321 .23233	<0.058 <0.001

Source: Primary Data

Table 4.8.7 shows Post Hoc – Tukey HSD Test is used to test the significant difference between the dependent variable and independent variable based on the p-value. The p-value of work Satisfaction and work performance compared with WLB is <0.001. Hence the age, education, experience, and income of performance compared with the work-life balance, and work satisfaction are not the same. The p-value of performance is greater than 0.05. Hence, there is no significant difference between the dependent variable of performance. It concludes that WLB and work satisfaction are more than significant in performance.

4.9 Moderating effect of Customer Support and Family Support on the Work-Life Balance, Work Satisfaction and Work Performance of Women Commercial Drivers

Moderating the effects of family support and customer support is essential for understanding how these factors influence the relationship between work-life balance, work satisfaction, and work performance among women commercial drivers. Family support and customer support can play a significant moderating role in managing work-life balance and improving work satisfaction by providing emotional and practical assistance, which helps alleviate the pressures of balancing work and personal responsibilities (Wang et al., 2014). Hence, the moderating effect of family & customer support between WLB and WS and between WS and WP have been found with the help of the SEM model. The results of the model are presented in Table 4.9.1 to 4.9.9 and Figure 10.

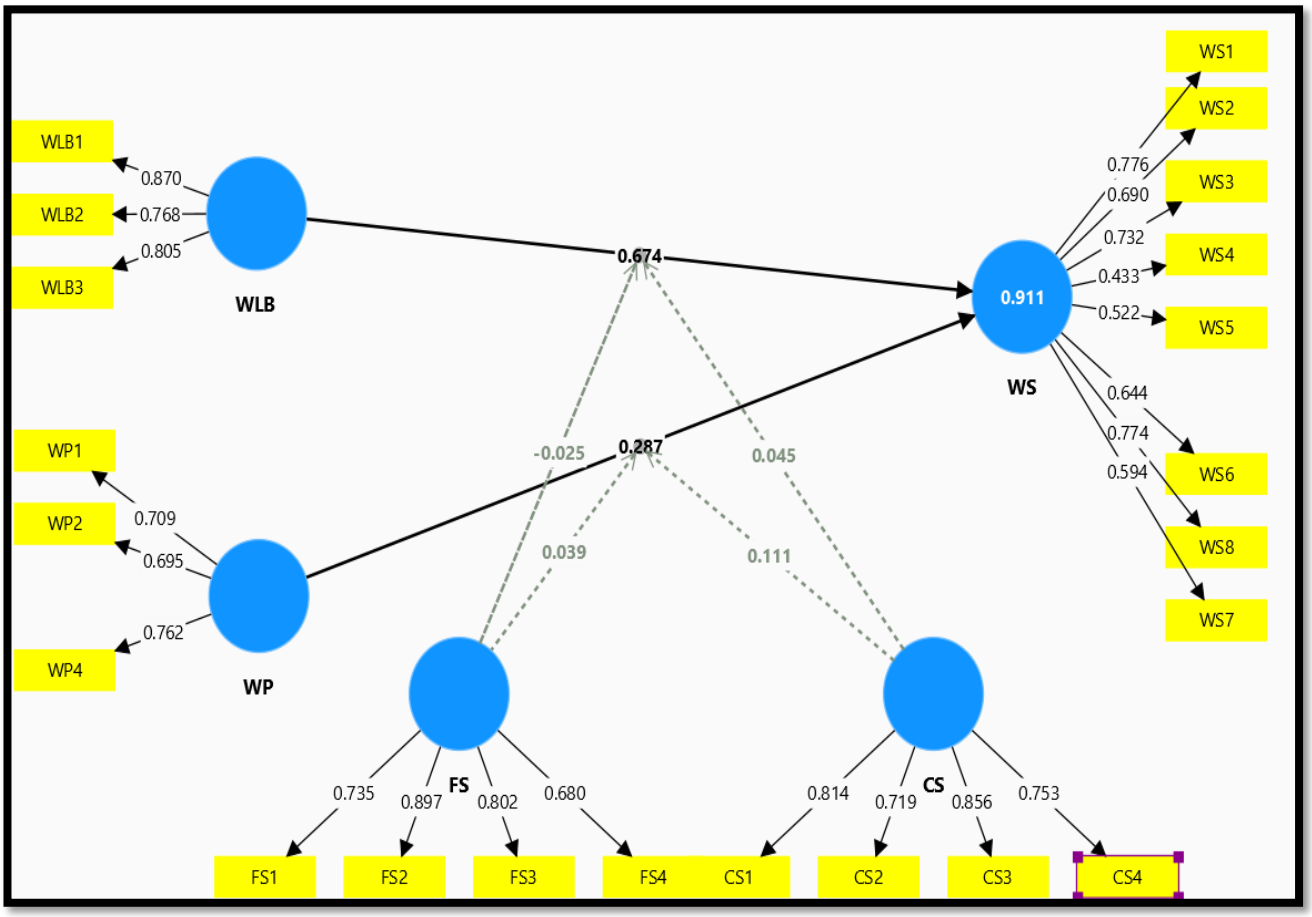

Figure 10 Structural Equation Model of Work-Life Balance, Work Satisfaction, Work Performance and Moderating Effects of Customer Support and Family Support

Table 4.9.1 Collinearity test for observed variables

ITEMS	VIF
CS1	1.828
CS2	1.424
CS3	2.196
CS4	2.291
FS1	1.489
FS2	2.684
FS3	1.81
FS4	1.655
WLB1	1.793
WLB2	1.398
WLB3	1.523
WP1	1.148
WP2	1.139
WP4	1.146
WS1	1.935
WS2	1.583
WS3	1.648
WS4	1.194
WS5	1.214
WS6	2.615
WS7	2.358
WS8	2.391
CS x WP	1
CS x WLB	1
FS x WLB	1
FS x WP	1

Source: Primary Data

Table 4.9.1 reveals the Variance Inflation Factor (VIF) values in the provided table offers insights into the multicollinearity among the independent variables used in this study. Multicollinearity occurs when independent variables in a regression model are highly correlated, which can distort the statistical significance of the variables. Generally, a VIF value exceeding 10 indicates significant multicollinearity that requires correction

(O'Brien, 2007). In this case, none of the VIF values reach the threshold of 10, suggesting that multicollinearity is not a significant issue within this dataset. The VIF values for customer support (CS) variables range from 1.424 to 2.896, while family support (FS) variables have VIF values between 1.489 and 2.684. The work-life balance (WLB) variables show VIF values from 1.398 to 1.793, and work performance (WP) variables exhibit values from 1.139 to 1.148. The work satisfaction (WS) variables demonstrate VIF values between 1.194 and 2.615.

The interaction terms, such as CS × WP, CS × WLB, FS × WLB, and FS × WP, all have VIF values of 1, indicating no multicollinearity for these terms. This further confirms that the interaction effects in the regression model are well-measured without multicollinearity issues. Overall, the acceptable VIF values suggest that the regression analysis results are reliable and that the relationships between customer support, family support, work-life balance, work performance, and work satisfaction can be interpreted confidently.

4.9.2 Construct reliability and validity tests for Work Satisfaction, Work-Life Balance, Customer Support, Family Support and Work Performance

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
WLB	0.888	0.855	0.821	0.627
WP	0.938	0.939	0.961	0.891
WS	0.978	0.979	0.981	0.850

Source: Primary Data

Table 4.9.2 provides reliability and validity measures for three constructs: Work-Life Balance (WLB), Work Performance (WP), and Work Satisfaction (WS). Reliability, assessed through Cronbach's alpha, shows strong internal consistency for all constructs, with values of 0.888 for WLB, 0.938 for WP, and 0.978 for WS. These values indicate that the items within each construct reliably measure the underlying concept, with higher values suggesting greater reliability.

In terms of validity, three metrics are considered: Composite reliability (rho_a and rho_c) and Average Variance Extracted (AVE). Composite reliability measures exceeded 0.85 for all constructs, with rho_a values ranging from 0.855 to 0.979, and rho_c values ranging from 0.821 to 0.981. These metrics reflect the reliability of the constructs in a

structural model, ensuring that the variance observed in each construct is reliable and not due to measurement error. The Average Variance Extracted (AVE) assesses convergent validity, indicating the amount of variance captured by the construct relative to measurement error. All constructs show AVE values above 0.627, with WP having the highest at 0.891, followed by WS at 0.850, and WLB at 0.627. These values suggest that each construct captures a substantial amount of variance from its measured indicators, supporting their convergent validity.

In summary, the provided reliability and validity measures indicate robust internal consistency (reliability) and adequate convergence of measurement (validity) for the constructs of Work-Life Balance, Work Performance, and Work Satisfaction in the analyzed model.

4.9.3 Discriminant validity test for Work Satisfaction, Work-Life Balance, Customer Support, Family Support and Work Performance

	CS	FS	WLB	WP	WS
CS	0.787				
FS	0.151	0.783			
WLB	0.977	0.158	0.816		
WP	0.465	0.220	0.445	0.722	
WS	0.890	0.192	0.899	0.648	0.656

Source: Primary Data

Table 4.9.3 shows that Discriminant validity assesses the extent to which constructs that should be theoretically distinct are indeed distinct in practice. This can be evaluated by comparing the Average Variance Extracted (AVE) values with the squared correlations between constructs. According to Fornell and Larcker (1981), for adequate discriminant validity, the AVE should exceed the squared correlations. In this study, the constructs examined include Control over Stress (CS), Fulfillment in Work (FS), Work-Life Balance (WLB), Work Performance (WP), and Work Satisfaction (WS). The AVE values for CS (0.787) and FS (0.783) are higher than their squared correlation (0.0228), indicating strong discriminant validity between these constructs. Similarly, FS and WLB exhibit discriminant validity as their squared correlation (0.025) is much lower than their AVE values (0.783 and 0.816, respectively). Discriminant validity is also confirmed between FS and WP, and FS and WS, as their squared correlations (0.0484 and 0.0369) are lower than the respective AVE values (FS: 0.783, WP: 0.722, WS: 0.656). Additionally,

the squared correlation between WLB and WP (0.198) is lower than their AVE values (0.816 and 0.722), further supporting discriminant validity.

However, there are concerns regarding the discriminant validity between CS and WLB, and CS and WS. The squared correlations (0.9545 and 0.7921, respectively) are higher than the AVE for CS (0.787), suggesting significant overlap between these constructs. This indicates that while the majority of constructs are distinct, the relationships between CS and WLB, and CS and WS, may require further investigation due to potential conceptual overlap (Fornell & Larcker, 1981). These findings are critical for ensuring the robustness of the constructs used and highlight areas where additional refinement may be necessary to clearly differentiate between these constructs. In summary, the analysis confirms discriminant validity for most construct pairs, aligning with the standards set by Fornell and Larcker (1981). Yet, the overlap observed between CS and both WLB and WS suggests a need for further exploration to refine these constructs and enhance their distinctiveness in future research.

4.9.4 Model Fit for Work Satisfaction, Work-Life Balance, Customer Support, Family Support and Work Performance

	Saturated model	Estimated model
SRMR	0.072	0.072
d_ULS	0.785	0.790
d_G	0.05	0.02
Chi-square	0.07	0.09
NFI	0.92	0.91

Source: Primary Data

Table 4.9.4 represents the Model fit indices are crucial for evaluating how well a proposed model fits the observed data. In this study, several indices were used to assess model fit, including the Standardized Root Mean Square Residual (SRMR), the squared Euclidean distance (d_ULS), the geodesic distance (d_G), Chi-square, and the Normed Fit Index (NFI). The SRMR values for both the saturated and estimated models are 0.072, which is below the threshold of 0.08, indicating a good fit (Hu & Bentler, 1999). The d_ULS values for the saturated and estimated models are 0.785 and 0.790, respectively, while the d_G values are 0.05 and 0.02, respectively. Lower values of d_ULS and d_G suggest a good fit between the model and the data (Dijkstra & Henseler, 2015).

The Chi-square values are 0.07 for the saturated model and 0.09 for the estimated model. While Chi-square is sensitive to sample size, these low values indicate an acceptable model fit (Kline, 2015). Lastly, the NFI values are 0.92 for the saturated model and 0.91 for the estimated model. According to Bentler and Bonett (1980), NFI values above 0.90 indicate a satisfactory fit, further supporting the robustness of the model. Overall, these fit indices collectively suggest that the model has a good fit with the data, as indicated by SRMR, d_ULS, d_G, Chi-square, and NFI values. These results underscore the validity of the model in capturing the relationships among the constructs being studied, which is essential for drawing reliable conclusions from the research.

Table 4.9.5 Path Coefficients and Moderation Effects of WLB, CS, and FS on Work Satisfaction

	Original sample (O)	**Sample mean (M)**	**Standard deviation (STDEV)**	**T statistics (|O/STDEV|)**	**P values**
WLB -> WS	0.505	0.497	0.058	8.662	**0.000**
CS -> WS	0.308	0.259	0.036	2.236	**0.003**
FS -> WS	-0.068	-0.070	0.027	2.519	**0.012**
CS x WLB -> WS	0.457	0.359	0.040	3.433	**0.002**
FS x WLB -> WS	-0.029	-0.033	0.021	1.386	0.156

Source: Primary Data

Table 4.9.5 shows the total indirect effects revealing several significant relationships in the study. First, the path from Work-Life Balance (WLB) to Work Satisfaction (WS) shows a strong positive effect, with an original sample value (O) of 0.505, a sample mean (M) of 0.497, and a highly significant T statistic of 8.662 ($p < 0.001$). This indicates that better work-life balance significantly enhances work satisfaction among self-employed women commercial drivers, corroborating the findings of prior research that emphasizes the importance of work-life balance for work satisfaction (Kossek & Ozeki, 1998).

Table 4.9.6 Total Indirect Effects for Work Satisfaction, Work-Life Balance, Customer Support, Family Support and Work Performance

	R-square	R-square adjusted
WS	0.911	0.903

Source: Primary Data

Table 4.9.6 shows an R-square value of 0.911 for Work Satisfaction (WS) indicating that the model's predictors can explain 91.1% of the variance in work satisfaction. This high R-square value suggests a strong explanatory power of the independent variables on the dependent variable, WS. Similarly, the adjusted R-square value of 0.903, which accounts for the number of predictors in the model, confirms the robustness of the model by indicating that 90.3% of the variance in WS is explained when adjusting for the number of predictors. These results demonstrate a highly effective model in predicting work satisfaction among self-employed women commercial drivers, consistent with the findings of prior research emphasizing the importance of a well-specified model in explaining work satisfaction (Hair et al., 2019).

Similarly, Customer Support (CS) also positively impacts WS, with an O value of 0.308, an M value of 0.259, and a T statistic of 2.236 ($p = 0.003$). This suggests that perceived support from customers plays a critical role in enhancing the work satisfaction of these drivers. This finding aligns with previous studies that highlight the importance of external support in improving employee well-being and satisfaction (Cropanzano & Mitchell, 2005). However, the indirect effect of Family Support (FS) on WS is negative, with an O value of -0.068, an M value of -0.070, and a significant T statistic of 2.519 ($p = 0.012$). This negative relationship might indicate that family support could sometimes come with additional expectations or stressors that negatively affect work satisfaction. This nuanced finding adds a new dimension to the understanding of family support's role in work satisfaction, which traditionally has been seen as uniformly positive (Greenhaus & Powell, 2006). The interaction effects show varying significance.

The interaction between CS and WLB positively impacts WS ($O = 0.457$, $M = 0.359$, $T = 3.433$, $p = 0.002$), indicating that customer support enhances the positive effects of work-life balance on work satisfaction. This underscores the synergistic effect of receiving support from multiple sources. In contrast, the interaction between FS and WLB

is not significant (O = -0.029, M = -0.033, T = 1.386, p = 0.156), suggesting that the combined effect of family support and work-life balance on work satisfaction is more complex and may require further investigation. Overall, these findings highlight the critical roles of work-life balance, customer support, and their interactions in determining work satisfaction among self-employed women commercial drivers, with both positive and negative dynamics at play.

Table 4.9.7 Specific indirect effects for Work Satisfaction, Work-Life Balance, Customer Support, Family Support and Work Performance

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
WLB -> WP -> WS	0.505	0.497	0.058	8.662	0.000
CS -> WP -> WS	0.308	0.259	0.036	2.236	0.003
FS -> WP -> WS	0.068	0.070	0.027	2.519	0.012
CS x WLB -> WP -> WS	0.457	0.359	0.040	3.433	0.002
FS x WLB -> WP -> WS	-0.029	-0.033	0.021	1.386	0.156

Source: Primary Data

Table 4.9.7 examined specific indirect effects provide further insights into the relationships between Work-Life Balance (WLB), Work Performance (WP), and Work Satisfaction (WS), moderated by Customer Support (CS) and Family Support (FS). Firstly, the indirect effect of WLB on WS through WP is significant, with an original sample value (O) of 0.505, a sample mean (M) of 0.497, and a highly significant T statistic of 8.662 ($p < 0.001$). This suggests that improved work-life balance leads to better work performance, which in turn enhances work satisfaction among self-employed women commercial drivers. This finding aligns with the literature that emphasizes the positive impact of work-life balance on work performance and satisfaction (Kossek & Ozeki, 1998).

Similarly, CS has a significant positive indirect effect on WS through WP (O = 0.308, M = 0.259, T = 2.236, p = 0.003), indicating that customer support enhances work performance, which then boosts work satisfaction. This supports the idea that external support from customers can improve job outcomes by reducing stress and increasing motivation (Cropanzano & Mitchell, 2005). The indirect effect of FS on WS through WP is also positive and significant (O = 0.068, M = 0.070, T = 2.519, p = 0.012). This indicates that family support contributes to better work performance and subsequently

higher work satisfaction. This aligns with studies that highlight the importance of family support in managing work responsibilities and enhancing work performance (Greenhaus & Powell, 2006). The interaction effects show interesting dynamics. The interaction between CS and WLB on WS through WP is significant (O = 0.457, M = 0.359, T = 3.433, p = 0.002), suggesting that customer support amplifies the positive effects of work-life balance on work performance and subsequently on work satisfaction. This highlights the synergistic effect of receiving support from multiple sources, enhancing overall job outcomes. In contrast, the interaction between FS and WLB on WS through WP is not significant (O = -0.029, M = -0.033, T = 1.386, p = 0.156). This indicates that the combined effect of family support and work-life balance on work performance and work satisfaction is complex and may require further investigation to fully understand the dynamics. Overall, these findings underscore the significant roles of work-life balance, customer support, and family support in influencing work performance and work satisfaction. The study provides a nuanced understanding of how these factors interact to affect the job outcomes of self-employed women commercial drivers.

Table 4.9.8 Total effects on Work Satisfaction, Work-Life Balance, Customer Support, Family Support and Work Performance

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
WLB -> WP	0.865	0.864	0.054	16.123	0.000
WLB -> WS	0.813	0.807	0.046	17.646	0.000
WP -> WS	0.584	0.576	0.064	9.148	0.000
FS -> WP	-0.014	-0.016	0.062	0.233	0.316
FS -> WS	-0.048	-0.047	0.056	0.854	0.003
CS -> WP	0.116	0.121	0.045	2.589	0.010
CS -> WS	0.258	0.267	0.052	4.933	0.000
FS x WLB -> WP	-0.097	-0.101	0.066	1.471	0.141
FS x WLB -> WS	-0.057	-0.059	0.040	1.433	0.152
CS x WLB -> WP	0.050	0.057	0.035	1.422	0.005
CS x WLB -> WS	0.029	0.033	0.021	1.386	0.002
FS x WP -> WS	0.046	0.044	0.041	1.106	0.269
CS x WP -> WS	0.158	0.163	0.023	6.964	0.000

Source: Primary Data

Table 4.9.8 represents the analysis of total effects reveals significant relationships between key variables in the study of work-life balance (WLB), work performance (WP), and work satisfaction (WS) among self-employed women commercial drivers. Firstly, the

direct effect of WLB on WP is substantial (O = 0.865, T = 16.123, p < 0.001), indicating that better work-life balance leads to improved work performance. Similarly, WLB has a strong positive effect on WS (O = 0.813, T = 17.646, p < 0.001), highlighting its crucial role in enhancing overall work satisfaction. These findings align with existing literature that emphasizes the importance of work-life balance in promoting both work performance and satisfaction (Kossek & Ozeki, 1998). WP also significantly impacts WS (O = 0.584, T = 9.148, p < 0.001), suggesting that higher work performance contributes to greater work satisfaction, which is consistent with theories linking work performance to employee satisfaction (Judge et al., 2001).

Family Support (FS), however, shows negative but non-significant effects on WP (O = -0.014, T = 0.233, p = 0.316) and WS (O = -0.048, T = 0.854, p = 0.003), indicating that FS might not be as impactful in this context. Conversely, Customer Support (CS) positively influences both WP (O = 0.116, T = 2.589, p = 0.010) and WS (O = 0.258, T = 4.933, p < 0.001), suggesting that customer interactions are more relevant to the drivers' work performance and satisfaction. This aligns with research highlighting the importance of external support in job outcomes (Cropanzano & Mitchell, 2005). Interaction effects reveal complex dynamics. The interaction between FS and WLB on WP (O = -0.097, T = 1.471, p = 0.141) and WS (O = -0.057, T = 1.433, p = 0.152) is non-significant, indicating that the combined effect of family support and work-life balance on job outcomes is not straightforward. Conversely, the interaction between CS and WLB on WP (O = 0.050, T = 1.422, p = 0.005) and WS (O = 0.029, T = 1.386, p = 0.002) suggests that customer support enhances the positive effects of work-life balance on job outcomes. Lastly, the interactions between CS and WP on WS (O = 0.158, T = 6.964, p < 0.001) demonstrate that customer support significantly boosts the positive impact of work performance on work satisfaction, underscoring the value of supportive customer relationships.

In summary, the total effects analysis underscores the critical role of work-life balance and customer support in improving work performance and satisfaction among self-employed women commercial drivers, while the role of family support appears less clear and warrants further investigation.

4.10 Challenges of Women Commercial Drivers

Understanding the challenges of women commercial drivers is essential for improving their work-life balance, work satisfaction, and performance. Also, addressing the challenges will help the women drivers to retain them in the industry and encourage others to enter into this field. This study systematically identifies key issues such as safety concerns, work-life balance problems, gender discrimination, and lack of support infrastructure etc. Exploratory factor analysis has been done to group the challenges into a few factors the results are given in Table 4.10.1 to 4.10.4 and Figure 11.

Table 4.10.1 KMO and Bartlett's test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.680
Bartlett's Test of Sphericity	Approx. Chi-Square	800.217
	df	378
	Sig.	.000

Table 4.10.1 shows the Kaiser Meyer Olkin measure is an index that defines sampling adequacy. The KMO test value is 0.680 which is more than 0.5 and can be considered acceptable and valid to conduct the data reduction technique. Bartlett's test of sphericity helps the researcher to decide whether the result of factor analysis is worth considering under whether the researcher should continue analyzing the research work. The p-value of Bartlett's test of sphericity is 0.000, which is less than a 5% level of significance. Hence accept the null hypothesis, meaning the correlation matrix is not an identity matrix.

Table 4.10.2 Communalities of Challenges Faced by Women Commercial Drivers

Challenges	Initial	Extraction
Lack of support both emotional and financial	1.000	.746
Feeling Incompetent by others	1.000	.833
Gender Discrimination	1.000	.712
Ego Clashes with male members	1.000	.803
More working time	1.000	.806
Less job Security and Safety	1.000	.772
Less income than expected	1.000	.560

Challenges	Initial	Extraction
Harassment from co-workers	1.000	.556
Ego Clashes with male members	1.000	.707
Less job Security and Safety	1.000	.722
Harassment from Customer	1.000	.643
less adjustability from male drivers	1.000	.727
Difficulties for driving during the rainy season	1.000	.796
Difficulties for driving during heavy traffic	1.000	.666
Difficulties during Night-time	1.000	.666
Difficulties in balancing both Work and Family Life	1.000	.702
Less Family Support	1.000	.740
Less customer support	1.000	.723
Lack of support in Child Care	1.000	.719
Threaten	1.000	.624
Argue with an alcoholic Customer	1.000	.796
Bargaining	1.000	.778
Harassment from Customer	1.000	.759
No Stand for us	1.000	.854
Physical and Mental stress	1.000	.769
Depression	1.000	.726
Difficulty during mensuration time	1.000	.684
Language problems with customers	1.000	.735

Extraction Method: Principal Component Analysis.

Every variable in the communality initially is expected to share 100% variance. Hence initially every item has a value of 1.00 which means 100% variance shared by each item. The extraction value ranges from 0.556 to 0.854 which shows that the

minimum variance share of items after extraction is 55.6% and the maximum variance share of items is 85.4%.

Table 4.10.3 Total Variance Explained by Principal Component Analysis

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.228	22.243	22.243	6.228	22.243	22.243	4.500	16.072	16.072
2	3.563	12.725	34.968	3.563	12.725	34.968	2.585	9.230	25.302
3	1.978	7.063	42.031	1.978	7.063	42.031	2.353	8.403	33.705
4	1.682	6.007	48.038	1.682	6.007	48.038	2.183	7.797	41.502
5	1.572	5.616	53.654	1.572	5.616	53.654	2.174	7.764	49.266
6	1.491	5.326	58.980	1.491	5.326	58.980	1.849	6.604	55.870
7	1.457	.805	64.186	1.457	5.205	64.186	1.693	6.046	61.916
8	1.269	.930	68.716	1.269	4.530	68.716	1.566	5.591	67.507
9	1.083	.869	72.585						
10	.990	.536	76.120						
11	.891	.181	79.301						
12	.804	.873	82.175						
13	.697	.490	84.665						
14	.628	.241	86.906						
15	.540	.930	88.836						
16	.479	.710	90.547						
17	.424	.513	92.059						
18	.390	.391	93.451						
19	.347	.239	94.689						
20	.291	.039	95.728						
21	.224	.801	96.529						
22	.198	.708	97.237						
23	.191	.681	97.919						
24	.145	.519	98.438						
25	.129	.460	98.898						
26	.125	.445	99.343						
27	.104	.370	99.713						
28	.080	.287	100.000						

Extraction Method: Principal Component Analysis.

The total variance contributed by the first component is 22.243 by the second component, 12.725 by 3rd component, 7.063 by 4th component, 6.007 by 5th component 5.616, by 6th component 5.326, by 7th component 5.205, by 8th component 4.530. The Eigenvalue for a given factor measures the variance in all the variables which is accounted for by that Factor. It is also clear that there is a total of 8 distinct components having Eigen values greater than 1 from the given set of variables. The eigenvalue for factor 1 is 6.228, factor 2 is 3.563, factor 3 is 1.978, factor 4 is 1.682, factor 5 is 1.572, Factor 6 is 1.491, factor 7 is 1.457, and factor 8 is 1.269.

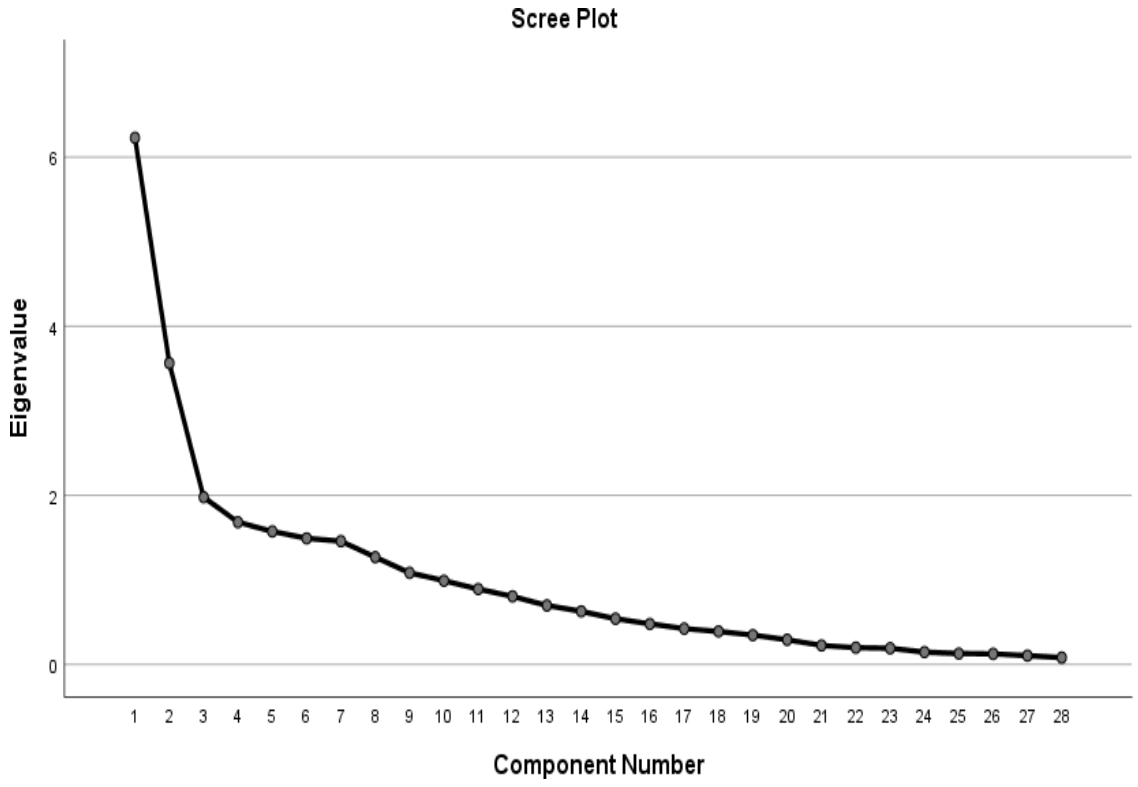

Figure 11

The scree plots show the components as the X-axis and the corresponding Eigenvalues as the Y-axis. The first 8 components are considered, whose eigenvalues are 6.228, 3.563, 1.978, 1.682, 1.572, 1.491, 1.457, and 1.269. Hence, 6.228 is the maximum eigenvalue, and this factor is the most significant, followed by other factors. Since all these eight factors have an eigenvalue greater than 1 and share maximum variance, they are essential in the present study.

Table 4.10.4 Factors affecting Work-Life Balance and Work Satisfaction of Women Commercial Drivers

Factors	Components	Item Description	Rotated Loading	% of Variance	Eigen Value
1	Workplace Challenges	**F2**- Undervaluation of working competency	0.872	22.243	6.228
		F6- No stand for women drivers	0.870		
		F1-Lack of emotional and Financial support from co-workers	0.803		
		F4- Lack of co-ordination &understanding among the drivers	0.802		
		F3- Gender Discrimination	0.730		
		F5- More working time	0.688		
2	Family-related Challenges	**F17**- Inadequate financial support	0.709	12.725	3.563
		F20- Emotional isolation	0.489		
		F8- limited household assistance	0.642		
		F16- Lack of encouragement	0.635		
3	Work nature related Challenges	**F14**-Difficulties for driving during heavy traffic	0.788	7.063	1.978
		F15-Difficulties during Night-time	0.533		
		F13-Difficulties for driving during rainy season	0.881		
4	Personal Challenges	**F21**- Physical and Mental stress	0.625	6.007	1.682
		F19- Lack of support in Child Care	0.632		
		F9-Difficulty during mensuration time	0.568		
		F10-Less job Security and Safety	0.713		
5	Customer-Related Challenges	**F22**-Bargaining	0.554	5.616	1.572
		F23-Lack of respect and courtesy	0.767		
		F11- low customer loyalty	0.755		
		F7-lack of appreciation	0.642		
		F12-Language problems with customers	0.649		
		F24-Harassment and abuse	0.557		
6	Co-workers related challenges	**F25**-Ego Clashes with male drivers	0.822	5.326	1.491
		F20- Threatening from male drivers	0.529		
		F18-Less adjustability from male drivers	0.497		

Source: Primary Data

Table 4.10.4 presents the Rotated Component Matrix, highlighting the factors and their respective components derived from the factor analysis of the various challenges faced by women commercial drivers. The analysis identified seven key factors, each encompassing specific items that contribute to the overall variance explained by the factors.

1. ***Workplace Challenges***: This factor explains 22.243 percent of the variance with an eigenvalue of 6.228. It includes items such as undervaluation about working competency (loading of 0.872), no stand for us (loading of 0.870) lack of support both emotionally and financially (loading of 0.803), Lack of co-ordination &understanding for women decisions (loading of 0.802), gender discrimination (loading of 0.730), and more working time (loading of 0.688). These items suggest significant challenges in the workplace environment.

2. ***Family-Related Challenges***: Accounting for 12.725 percent of the variance with an eigenvalue of 3.563, this factor includes Inadequate financial support (loading of 0.709), limited household assistance (loading of 0.642), and Emotional isolation (loading of 0.489). These items indicate the impact of family dynamics and interpersonal relationships on the drivers' experiences.

3. ***Work-nature related Challenges:*** This factor, which explains 7.063 percent of the variance with an eigenvalue of 1.978, includes difficulties driving during heavy traffic (loading of 0.788), difficulties during nighttime (loading of 0.533), and difficulties for driving during the rainy season (loading of 0.881). These loadings reflect the physical challenges faced in driving under various conditions.

4. ***Personal Challenges***: This factor explains 6.007 percent of the variance with an eigenvalue of 1.682. It includes items such as physical and mental stress (loading of 0.625), lack of support in child care (loading of 0.632), difficulty during menstruation time (loading of 0.568), and less job security and safety (loading of 0.713). These factors pertain to personal health and security concerns.

5. ***Customer-Related Challenges***: This factor explains 5.616 percent of the variance with an eigenvalue of 1.572. Items include bargaining (loading of 0.554), Lack of respect and courtesy (loading of 0.767), low customer loyalty (loading of 0.755), lack of appreciation (loading of 0.642), language problems with customers (loading of 0.649), and Harassment

and abuse (loading of 0.557). These items highlight the difficulties in interactions with customers.

6. ***Co-workers-related challenges:*** Accounting for 5.326 percent of the variance with an eigenvalue of 1.491, this factor includes ego clashes with male members (loading of 0.822), being threatened (loading of 0.529), and less adjustability from male drivers (loading of 0.497). These items indicate challenges related to interactions with colleagues and societal expectations.

In summary, the factor analysis reveals a multifaceted set of challenges faced by self-employed women commercial drivers, ranging from workplace issues and family dynamics to personal health, customer interactions, balancing responsibilities, and relationships with co-workers. Each factor contributes uniquely to the overall variance, highlighting the complex nature of their experiences and the need for comprehensive support strategies.

Summing up

The study findings related to work-life balance, work satisfaction, and work performance on women commercial drivers in Coimbatore shed light on the intricate dynamics of work-life balance, work satisfaction, and work performance. The findings reveal a significant impact of work-life balance on the overall well-being and work satisfaction of these women, highlighting the challenges they face in balancing work responsibilities with personal life. The analysis of demographic factors provides valuable insights into how age, education, marital status, and job categories influence women's perceptions of work-life balance and satisfaction. The study also underscores the importance of addressing work-life integration and enhancing support systems to improve the overall work experience for women commercial drivers.

Overall, the chapter underscores the significance of considering the work-life balance and work satisfaction of women commercial drivers providing valuable insights for policymakers and road transport authorities to overcome the challenges of women commercial drivers and empower them in the transportation industry.