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Reproductive Support at Work: How Maternity Protection Policies and Workplace Benefits Shape Work-Life Balance Among Working Women

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Abstract

As women's participation in the workforce continues to expand, balancing professional responsibilities with reproductive and family-related decisions has become an increasingly important organizational and social concern. This study examines Maternity Protection Policy and Workplace Benefits as two organizational factors as "reproductive support factors" and tests their independent and joint (interactive) effects on Work-Life Balance (WLB) among working women. Data were collected from 370 married working women using a structured questionnaire. The data were analyzed using structural equation modelling and regression analysis. The findings suggest that organizational support mechanisms can play an important role in enabling working women to manage work and family responsibilities. The study highlights the importance of strengthening maternity protection and workplace benefits as part of gender-responsive organizational policies.

Keywords: Reproductive choices, Maternity Protection Policies, Workplace Benefits, Work- Life Balance, socio-economic, working women,

1. Introduction

In the contemporary global economy, the dual-earner household model has increasingly superseded traditional breadwinner dynamics (Martínez et al., 2011). As more highly educated women continue to rise in numbers, the interplay between professional trajectories and familial responsibilities has become a central area of socio-economic inquiry (Slavinski et al., 2020). For married working women, navigating career progression alongside reproductive decisions presents a complex dynamic where work-life balance is constantly negotiated (Yadav & Latha, 2026). Central to this negotiation are two pivotal determinants: individual autonomy in reproductive decision-making and the structural support provided by state and organizational maternity protection policies (Gethe & Pandey, 2023).

A woman's decisions about whether, when, and how to have children rarely reflect purely private or biological choices. Instead, they are shaped by the interplay of workplace factors and career (Upadhyay et al., 2014). Women constantly evaluate their career aspirations alongside the professional costs of stepping away (Yadav & Latha, 2026). Beyond formal policies, workplace culture signals whether parenthood is truly supported or quietly penalized (Rashmi & Kataria, 2022). Additionally, generous maternity leave policies protect immediate financial security and preserve long-term labor force attachment (Gethe & Pandey, 2023). Perceived organizational support from supervisors creates an environment where working mothers can thrive (Howe et al., 2025). Tangible employer benefits beyond statutory leave further ease this transition (Rashmi & Kataria, 2022). Finally, household finances, affordable childcare, and shared domestic support from partners or family strongly influence these choices (Mustapa et al., 2018). These factors do not operate in isolation; they interact, overlap, and shape a woman's path to parenthood.

This constellation of influences motivates the present study's focus on two organizationally controllable factors: Maternity Protection Policy (MPP) and Workplace Benefits (WPB). Rather than treating formal statutory policy and discretionary workplace benefits as interchangeable, this study examines whether they operate independently or interactively. It investigates whether their joint effect on women's Work-Life Balance (WLB) is synergistic or substitutive. Previous studies generally examine formal maternity policy at the macro level or evaluate general organizational benefits without directly linking them to

reproductive decisions. Ultimately, it clarifies which policy levers employers should prioritize to effectively support working women through the career transition of parenthood.

2. Literature review

2.1 Maternity protection policies in the workplace

Maternity Protection Policy (MPP) encompasses formal organizational provisions, such as job-protected leave, income replacement, and safeguards against pregnancy-related discrimination (Addati, 2015). They are designed to support women through childbearing while maintaining employment continuity (Lingam & Yelamanchili, 2011). These frameworks often presume that formal leave provisions automatically enhance female labor force participation and facilitate family formation (Hiriscu, 2024). However, a significant gap exists between statutory policy provision and the day-to-day lived experiences of working mothers (Addati, 2015). While guaranteed job security incentivises women to remain in the workforce, structural protections alone do not guarantee long-term wage growth or seamless work-life integration (Addati, 2015). Consequently, the presence of formal protection cannot be assumed to yield uniform benefits across different work environments (Gethe & Pandey, 2023). Treating maternity protection as an empirical variable rather than an assumed remedy allows for a more nuanced evaluation of how institutional policies directly interact with reproductive agency and daily work-family reconciliation (Tough et al., 2007).

2.2 Workplace benefits

Workplace benefits (WPB) is the tangible and perceived support an organization provides beyond statutory requirements (Howe et al., 2025). Workplace benefits play a critical role in improving work-life balance by providing individuals with the flexibility and support needed to manage non-work obligations alongside professional expectations (Harrop et al., 2025). Tailored benefits specifically those addressing reproductive health, childcare, and family planning are particularly instrumental in retaining female talent, promoting gender equity, and ensuring career continuity (Tough et al., 2007). More recent evidence reinforces that perceived organizational and supervisory support found both to be critical in shaping whether employees could access and benefit from family-friendly workplace programs (Allen, 2001). This effect employee engagement operating through employees' actual use of available benefits rather than the benefits' formal existence alone.

2.3 Work-life balance

Work-life balance (WLB) among married working women is deeply shaped by the presence and accessibility of structural and interpersonal reproductive support factors (Netemeyer et al., 1996). For working women, this conflict is amplified by the persistent "double burden," wherein primary domestic and caregiving responsibilities remain gendered despite formal employment (Martínez et al., 2011). Reproductive support factors such as planning legislative protections, organisational family benefits, flexible work arrangements, and spousal or familial assistance (Lingam & Yelamanchili, 2011). They act as essential buffers against this operational strain. Conversely, a lack of structural backing forces women into severe trade-offs between career progression and family planning, often incurring a pronounced "motherhood penalty" (Budig et al., 2012). While workplace flexibility can alleviate routine pressures, its success relies heavily on supportive organizational cultures that normalize its use without professional marginalization.

2.4 Theoretical integration

This study integrates two complementary resource-based theories. Conservation of Resources (COR) theory (Hobfoll, 1989) holds that individuals strive to acquire, protect, and build resource objects, conditions, energies and that resource loss is disproportionately more psychologically significant than resource gain. Applied here, MPP and WPB both represent organizational resources that, in principle, help working women conserve the personal resources (time, energy) otherwise depleted by combining employment and childbearing. Job Demands-Resources (JD-R) theory (Bakker & Demerouti, 2007) extends this resource logic to how multiple resources jointly shape outcomes, proposing the buffering and boosting hypotheses described above. Together, COR theory explains why MPP and WPB should each relate independently to WLB, while JD-R theory's resource-interaction logic motivates testing whether the two resources combine additively or synergistically.

2.5 Hypothesis formation

According to the Conservation of Resources (COR) theory, maternity protection policies serve as a foundational structural resource that actively preserves a woman's work-life balance. Rather than simply mitigating stress, robust policies such as paid flexible return-to-work and remote access options (Lingam & Yelamanchili, 2011). It empowers working women to successfully balance professional milestones with family life. Based on this, we hypothesize that:

H1: Maternity protection policies have a positive effect on work-life balance.

According to the Job Demands-Resources theory, comprehensive workplace benefits function as vital organizational resources that enrich a woman's overall resource pool and enhance personal well-being. Rather than merely easing daily pressures, benefits such as flexible working hours, childcare subsidies,

healthcare coverage, and wellness initiatives actively empower married working women to achieve seamless work-life integration (Rashmi & Kataria, 2022). Based on this, we hypothesize that:

H2: Workplace benefits have a positive effect on work-life balance.

Maternity protection policies (MPP) and workplace dynamic supports (WPB) act as combined resource streams that exponentially enhance a working woman's overall well-being. While formal maternity protection provides a macro-level structural safety net to secure career continuity, income stability, and dedicated recovery time, a supportive workplace environment delivers the day-to-day relational resources needed to navigate dual roles seamlessly. When robust legal protections are reinforced by an encouraging organizational culture, flexible management, and peer understanding, the potential for resource gain is maximized (Gethe & Pandey, 2023; Harrop et al., 2025). Based on this, we hypothesize that:

H3: MPP and WPB interact to jointly predict WLB.

2.6 Conceptual framework

Figure 1 illustrates study's framework which is based on the Conservation of Resources (COR) theory and Job Demands-Resources theory. This research examines the relationship between Reproductive Support Factors and Work-life Balance. Reproductive Support Factors are operationalized into two distinct dimensions: Workplace Benefits and Maternity Protection Policies.

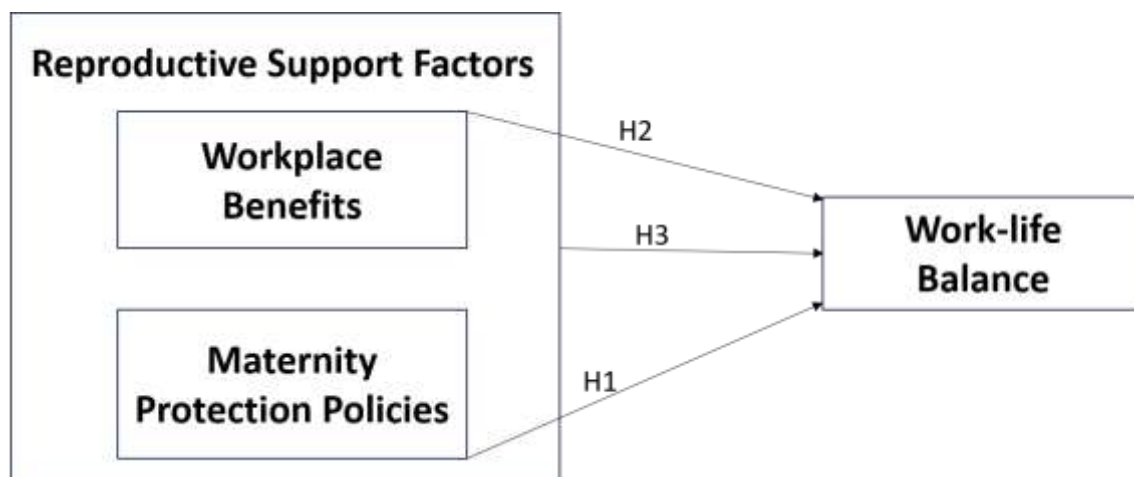


Figure 1: Research framework

Source(s): Authors' own work

3. Methodology

3.1 Data and sampling procedure

This study utilizes a quantitative, descriptive, cross-sectional design to examine the relationship between Reproductive Support Factors, specifically Workplace Benefits and Maternity Protection Policies and the Work-Life Balance of working women. The target population comprises working women employed across diverse domains, including educational institutions, corporate enterprises & IT organizations, and healthcare facilities. Due to the specific inclusion criteria required for evaluating institutional reproductive and maternity support, a non-probability snowball sampling technique was adopted. Initial key informants across participating institutions were identified to complete the survey and subsequently forward the instrument to eligible peers within their professional networks. Data collection was conducted using a structured, closed-ended questionnaire distributed through both online platforms and physical forms. Primary data was gathered from a final sample size of 370 respondents.

3.2 Measurement

The survey instrument was organized into four key sections. The demographic profile of respondent contained age of marriage, educational qualification, planning for, and type of institute. The second section measured Workplace Benefits, the scale contained 8 items scale adopted from Buddhapriya (2009). The third section measured Maternity Protection Policy using 7 items scale adopted from Gethe & Pandey (2023). The last section measured Work-Life Balance using 10 items scales adopted from Netemeyer et al. (1996). All core construct items were scored using a standard 5-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree).

3.4 Common Method Bias

To mitigate and evaluate potential common method variance, both procedural and statistical remedies were implemented in accordance with methodological recommendations (Kock, 2015). Statistically, Harman's Single-Factor Test was initially conducted in SPSS by subjecting all items measuring Workplace Benefits, Maternity Protection Policies, and Work-Life Balance to an unrotated exploratory factor analysis (EFA). The results revealed that the first factor accounted for far less than the critical threshold of 50% of the total variance, indicating that no single dominant factor emerged from the data. Additionally, within the

PLS-SEM framework in SmartPLS, a full collinearity test was performed by evaluating the Variance Inflation Factors (VIF) for all latent constructs (Podsakoff et al., 2003). The resulting inner VIF values for Workplace Benefits, Maternity Protection Policies, and Work-Life Balance were consistently below the conservative threshold of 3.3.

3.4 Statistical Analysis Techniques

The proposed research model has been tested through SPSS and SmartPLS. To examine the primary structural relationships, Partial Least Squares Structural Equation Modeling (PLS-SEM) was executed in SmartPLS. PLS-SEM was selected to evaluate the individual direct path coefficients of Maternity Protection Policies and Workplace Benefits on Work-Life Balance, as well as the combined structural effect of these overall Reproductive Support Factors. In addition to SEM, multiple linear regression analysis was conducted in SPSS to assess the joint predictive capability and potential interaction effects between Workplace Benefits and Maternity Protection Policies. Specifically, linear regression analysis was utilized to evaluate how these two dimensions operate both individually and inter-sectionally in predicting variance in Work-Life Balance.

4. Results

4.1 Descriptive analysis

Table 1 summarizes the means, standard deviations, and correlations among all study variables and shows that MPP and WPB were positively correlated ($r=.144$, $p < .01$). Both MPP and WPB also demonstrated positive correlation with WLB, with MPP ($r=.146$, $p < .01$) and with WPB ($r=.162$, $p < .01$).

Table 1: Means, standard deviations, and correlations

	Variable	M	SD	1	2	3	4	5	6
1	Age of Marriage	3.06	0.73						
2	Educational Qualification	3.03	0.79	.138**					
3	Planning For	1.42	0.49	.054	.152**				
4	Type of Institute	1.51	0.50	.031	-.131*	-.122*			
5	MPP	4.89	1.09	-.009	-.294**	-.087	-.013		
6	WPB	6.32	0.87	.069	.147**	-.032	.009	.144**	
7	WLB	4.93	1.51	.114*	-.038	-.080	.113*	.146**	.162**
Note(s): Age of Marriage (21- 30 years, 31 – 35 years, 36 – 40 years, more than 41 years), Educational Qualification (Graduation, Post-Graduation, Doctorate and above), Planning for (1 st child, 2 nd Child/Subsequent), Type of Institute (Private, Government)									
***p < 0.001, **p < 0.01, *p < 0.05. N= 370									
Source(s): Authors' own work									

4.2 Data normality

Assessing data normality is a fundamental prerequisite for Structural Equation Modelling (SEM) (Anderson et al., 1988). The authors reported that the skewness and kurtosis values for all items fell within the acceptable thresholds of 3 and 8, respectively, as recommended by Kline (2018).

4.3 Internal consistency and convergent validity of the construct

The internal consistency and convergent validity of the study constructs are summarized in Table 2. To evaluate internal consistency, Cronbach's alpha and composite reliability (rho_a) were computed, while composite reliability (rho_c) was examined to assess construct reliability within the structural equation modeling framework (Podsakoff et al., 2003). Convergent validity was established using the Average Variance Extracted (AVE), reflecting the proportion of indicator variance captured by the designated latent construct (Podsakoff et al., 2003).

All the constructs exhibit strong internal consistency, with Cronbach's alpha ranging from 0.856 to 0.961. Both composite reliability (rho_a and rho_c) exceeds the recommended value of 0.70 (Kline, 2018). The AVE estimates range from 0.577 to 0.773, exceeding the 0.50 threshold (Kline, 2018). Overall, these statistics demonstrate that the reliability indicators measure their underlying construct and account for a substantial portion of the variance.

Table 2: Internal consistency and convergent validity of the constructs

Variable	Number of items	Cronbach's Alpha	rho_a	rho_c	AVE
MPP	7	0.856	0.882	0.878	0.577
WFC	10	0.961	0.975	0.966	0.738
WPB	8	0.952	1.001	0.960	0.773
Source(s): Authors' own work					

Table 3 presents the results of the Heterotrait-Monotrait (HTMT) ratio of correlations used to assess the discriminant validity of the constructs. The HTMT values were 0.161 between MPP and WFC, 0.262 between MPP and WPB, and 0.169 between WFC and WPB. All values are substantially below the commonly accepted threshold of 0.85, indicating that the constructs are empirically distinct from one another (Podsakoff et al., 2003). The relatively low HTMT values further suggest that Maternity Protection and Policies (MPP), Work-Family Conflict (WFC), and Workplace Benefits (WPB) capture conceptually different dimensions of the research model. Therefore, the results provide satisfactory evidence of discriminant validity and support the suitability of these constructs for subsequent assessment of the structural model.

Table 3. Discriminant Validity Heterotrait - Monotrait (HTMT) ratio

	MPP	WFC	WPB
MPP			
WFC	0.161		
WPB	0.262	0.169	

4.4 Structural Modeling

Path analysis was used to assess the structural model fit after measurement model was established, the validity of the construct and reliability were confirmed, and model fit deemed adequate (Anderson et al., 1988). The application of path analysis to test the suggested structural relationships was supported by the zero-order model results, showing acceptable model fit and statistically significant relationships among the designated construct. The structural model was then assessed using PLS-SEM in terms of collinearity, explanatory power, effect sizes, and overall model fit (Ringle et al., 2020).

The structural model explained that WFC had $R^2 = 0.06$; adjusted $R^2 = 0.055$. The effect sizes of MPP ($f^2 = 0.03$) and WPB ($f^2 = 0.026$) on WFC were small, indicating limited individual contributions to the explained variance. The model yielded an SRMR of .0793 for both saturated and estimated model, suggesting an approximately acceptable fit (Ringle et al., 2020). The NFI was 0.92, indicating acceptable model fit, while RMS theta = 0.173. The value of Chi-square = 1966.259. Overall, the structural model demonstrates modest explanatory power for WFC, with contributions from both MPP and WPB.

Table 4 presents the summary of hypothesis testing obtained using 2000 bootstrap samples with the no-sign-change option. The result indicates that Maternity Protection Policies (MPP) significantly and positively influence work-life balance (WLB) ($\beta = 0.170$, S.E. = 0.057, CR = 2.985, $p = 0.003$). This implies that greater work-life balance is associated with higher levels of perceived support for maternity protection policies. Similarly, Workplace Benefits (WPB) have a significant positive effect on WLB ($\beta = 0.157$, S.E. = 0.043, CR = 3.638, $p < 0.001$), suggesting that higher reported levels of work-life balance are linked to greater availability of workplace benefits. Overall, both MPP and WPB demonstrate statistically significant positive effects on WLB supporting the hypothesized relationships.

Table 4. Summary of hypothesis testing

Constructs	Estimate	S.E.	CR	p-value	Hypotheses
MPP→WLB	0.170	0.057	2.985	0.003	Significant positive effect
WPB→WLB	0.157	0.043	3.638	0.000	Significant positive effect
Note(s): Estimate= Path coefficient; S.E.= Standard error; CR= Critical ratio					
Source(s): Authors' own work					

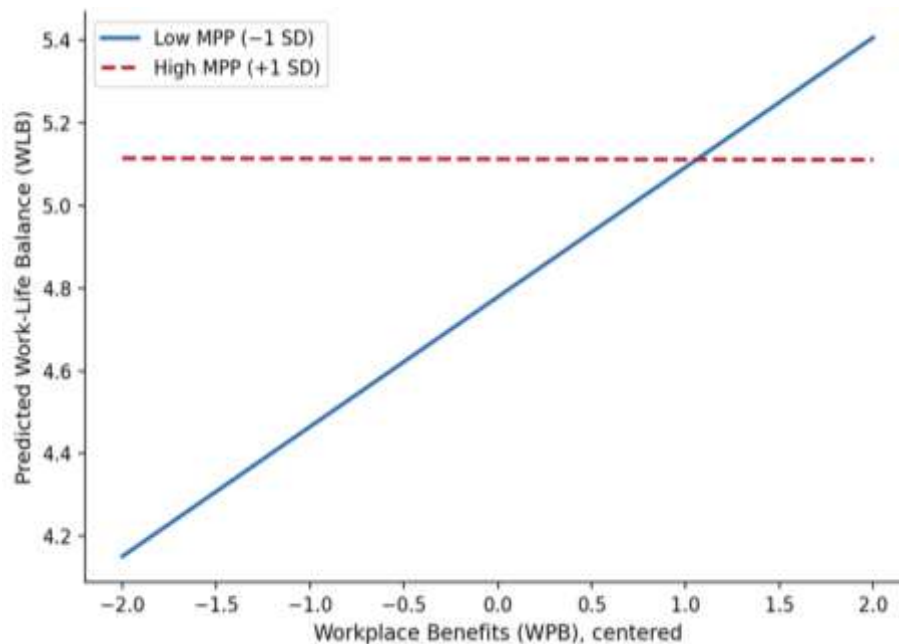


Figure 2: Intersection plot with WLB, MPP and WPB

Source(s): Authors' own work

4.5 Regression analysis

Table 5 presents the results of a multiple regression analysis conducted to examine whether MPP and WPB jointly predict WLB. The overall regression model was statistically significant, $F(3, 366) = 7.248$, explaining 5.6% of the variance in WLB ($R^2 = .056$; adjusted $R^2 = .048$). WPB was positively associated with WLB ($B = 0.862$, $SE = .273$, $\beta = .500$, $t = 3.156$, $p = 0.002$). MPP was also positively associated with WLB ($B = 1.065$, $SE = .382$, $\beta = .771$, $t = 2.788$, $p = 0.006$). Importantly, the interaction between WPB and MPP was statistically significant and negative ($B = -0.144$, $SE = 0.061$, $\beta = -.390$, $t = -2.377$, $p = 0.018$) indicating that MPP significantly moderated the relationship between WPB and WLB. Figure 2 indicates that the association between workplace benefits and work-life balance depends on MPP level. At low MPP levels (-1 SD), workplace benefits were positively associated with predicted work-life balance, whereas at high MPP levels (+1 SD), the association was approximately flat. Thus, the positive relationship between workplace benefits and work-life balance is more pronounced when MPP is low.

Table 5: Result of regression analysis

Predictor	B	SE	β	t-value	p-value
Constant	-1.248	1.700	-	-0.734	0.463
WPB	0.862	0.273	0.500	3.156	0.002
MPP	1.065	0.382	0.771	2.788	0.006
WPB $\times$ MPP	-0.144	0.061	-0.790	-2.377	0.018

Note(s): B= Unstandardized Coefficient; SE= Standard Error; β =Standardized Beta

Source(s): Authors' own work

5. Discussion

5.1 Major findings

The present study examines how Maternity Protection and Policies (MPP) and Workplace Benefits (WPB) are positively associated with Work-Life Balance (WLB), highlighting the importance of organisational support in enabling working women to manage work and family responsibilities effectively. Furthermore, the significant interaction between MPP and WPB indicates that these organizational factors jointly influence WLB, suggesting that the effectiveness of workplace benefits is contingent upon the availability of supportive maternity protection policies.

Furthermore, the study reveals a significant and positive relationship between maternity protection and policies and work-life balance. This finding suggests that robust policy-level protection can serve as a critical organizational resource for working women. Moreover, when examined with workplace benefits, the relationship becomes even more pronounced. This aligns with Addati (2015) and Maclean et al. (2021) indicating that while maternity policies may enhance work-life integration, their protective effect operates in tandem with broader workplace resources, providing vital structural support for women navigating work and non-work demands.

The study confirms that workplace benefits foster greater work-life balance among working women. This aligns with the broader perceived organizational support framework(Allen, 2001;Harrop et al., 2025;Mustapa et al., 2018) which posits that tangible organizational provisions signify care and investment in employee well-being. In the presence of the interaction term, the baseline main effect reflects the influence of workplace benefits at typical levels of maternity protection. A nuanced simple-slopes perspective clarifies that workplace benefits are particularly vital and influential precisely where they are needed mostamong women who experience low levels of perceived maternity protection.

In addition, the findingunderscores a key theoretical contribution of this study: the interaction between MPP and WPB. The finding reveals a significant compensatory pattern that maps directly onto the resource substitution hypothesis within the Job Demands-Resources framework(Bakker & Demerouti, 2007). Rather than these two support factors reinforcing one another multiplicatively, they function as partial substitutes. For working women who already report strong maternity protection, additional workplace benefits yield diminishing incremental gains for work-life balance, as core protective needs are already met. Conversely, for women lacking strong maternity protection, workplace benefits become disproportionately crucial, effectively compensating for missing policy-level safeguards. This supports and extends the Conservation of Resources theory(Hobfoll, 1989) by demonstrating that resource compensation operates cross-domain between distinct structural and fringe organizational supports.

5.2Research theoretical and practical implications

These findings extend COR and JD-R theory in a specific, testable way: they show that formal policy resources (MPP) and informal/discretionary resources (WPB) do not simply add together in their effect on employee-level work-life balance outcomes, but interact substitutively. This nuances a purely additive, "more resources are always better" reading of COR theory and instead supports JD-R's more conditional framing, in which the marginal value of any one resource depends on what other resources are already present.

For workplaces with limited resources to allocate, this substitution pattern has a direct and actionable implication: investment in workplace benefits (WPB) yields the greatest return on work-life balance, specifically where formal maternity protection is weakest, rather than being a universally uniform lever(Hobfoll, 1989). Organizations operating in contexts with strong statutory maternityprotection may see diminishing returns from further discretionary benefits targeted at the same population; organizations with limited or inconsistently implemented maternity protection stand to gain more from strengthening workplace benefits as a compensatory mechanism(Bakker & Demerouti, 2007).

6. Conclusion

The present study tested the independent and joint effects of Maternity Protection Policy (MPP) and Workplace Benefits (WPB) as reproductive support factors predicting Work-Life Balance (WLB) among married working women. WPB emerged as the more consistently reliable direct predictor of WLB, while MPP's effect was weaker and conditional. Most notably, the two factors interact significantly and in a substitutive way: each resource matters most when the other is scarce, rather than the two combining to produce a compounded benefit. Future research should test whether this substitution pattern replicates across other resource pairings relevant to reproductive choices and work-life balance, and whether it holds longitudinally rather than in the cross-sectional design used here.

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