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The Impact of Perceived Government Incentive Policies on the Fertility Intentions of Working Women: The Mediating Role of Work–Family Conflict in Shantou, Guangdong Province, China

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ABSTRACT

This study examines how working women's perceptions of government fertility incentive policies influence their fertility intentions in Shantou, Guangdong Province, China, with particular emphasis on the mediating role of work–family conflict. Employing a quantitative cross-sectional survey, 350 questionnaires were distributed, and 300 valid responses from employed women aged 20-49 were analysed using Partial Least Squares Structural Equation Modelling (PLS-SEM). The results reveal that positive perceptions of government policies significantly increase fertility intentions both directly and indirectly by reducing work–family conflict. Work–family conflict itself negatively affects fertility intentions, serving as a key mechanism through which policy perceptions translate into reproductive decisions. These findings underscore the importance of not only government policy presence but also women's subjective appraisal of policy accessibility and utility in shaping fertility-related decisions. The study suggests that policymakers should focus on enhancing the practical support government policies provide to working women, particularly by mitigating work–family tensions, to effectively encourage fertility intentions. This integrated approach offers valuable insights for fertility support strategies in contemporary urban China.

Keywords: Perceived Government Incentive Policies, Fertility Intentions, Work–Family Conflict, Working Women, China
JEL Classifications: J13, J16, J18, J22

1. INTRODUCTION

China has experienced a continued decline in fertility intentions and birth rates in recent years, making low fertility an increasingly important demographic and policy concern (Basten and Jiang, 2015). Although the government has gradually shifted from birth restriction to fertility support, recent evidence indicates that policy relaxation has not been sufficient to reverse the broader downward fertility trend. This broader change in China's family planning regime has also been debated in light of the country's ongoing fertility transition (Zhai and Jin, 2023). Empirical research has shown that the relaxation of the one-child policy and subsequent policy adjustments had only limited or short-term demographic effects, while fertility-related decision-making continues to be shaped by broader social and economic conditions. This pattern is consistent with the broader East Asian context of ultra-low fertility and persistent policy challenges (Jones, 2019).

Similarly, Ren's systematic review of fertility intentions among Chinese people of childbearing age concluded that fertility intentions are shaped by multiple attitudinal and contextual factors rather than by policy change alone (Ren et al., 2024). In response to the low-fertility challenge, the Chinese policy environment has placed growing emphasis on fertility support measures, including financial incentives and family-related support. Comparative discussions of policy and fertility change have likewise suggested that government intervention alone is

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unlikely to generate sustained fertility recovery (Shen et al., 2020). However, the existence of supportive policies does not necessarily mean that women perceive such policies as adequate, accessible, or practical in their everyday lives. Similarly, research on family-friendly policies has shown that institutional support is more effective when it is experienced as relevant to everyday work–life balance (Feeney and Stritch, 2019). This distinction is important because reproductive decision-making is often influenced by how individuals perceive the usefulness of institutional support rather than by policy announcements alone. Dong et al. (2024) found that although government subsidies increased intentions for additional childbearing in eastern China, the overall intention to have more children remained low because barriers such as housing pressure, educational costs, and limited childcare time continued to discourage childbearing. National evidence under the three-child policy likewise shows that intentions to have a second or third child remain limited (Jing et al., 2022).

This suggests that working women's perceptions of government support may be critical in shaping fertility intentions. Previous studies have separately shown that fertility-support policies can influence childbearing decisions, while work–family conflict can constrain reproductive intentions among employed women (Feeney and Stritch, 2019). Given these challenges, understanding how policy environments and work–family dynamics interact has become increasingly important for explaining fertility intentions among working women. However, previous studies have largely examined these factors separately, and less attention has been given to how they operate together. In particular, it remains unclear whether perceived government incentive policies shape fertility intentions through the mechanism of work–family conflict. Against this background, the present study examines the relationships among perceived government incentive policies, work–family conflict, and fertility intentions among working women in Shantou, Guangdong Province, China.

Specifically, this study examines whether perceived government incentive policies are directly associated with fertility intentions and whether work–family conflict mediates this relationship. Based on the proposed framework, four hypotheses are advanced:

- H_1: Perceived government incentive policies have a significant positive effect on fertility intentions
- H_2: Perceived government incentive policies have a significant negative effect on work–family conflict
- H_3: Work–family conflict has a significant negative effect on fertility intentions
- H_4: Work–family conflict mediates the relationship between perceived government incentive policies and fertility intentions.

By emphasizing respondents' perceptions of policy support and their lived experience of work–family tension, the study seeks to provide further insight into the mechanisms through which policy environments influence reproductive decision-making among working women in contemporary China.

2. LITERATURE REVIEW

This study is principally grounded in the Theory of Planned Behaviour and Role Conflict Theory. The Theory of Planned Behaviour holds that behavioural intention is shaped by attitudes, subjective norms, and perceived behavioural control, making it a suitable framework for explaining how perceptions of policy support may influence fertility intention (Ajzen, 1991). Role Conflict Theory, in turn, explains how incompatible demands across work and family roles generate inter-role tension and constraint, thereby providing a useful lens for understanding work–family conflict among employed women (Greenhaus and Beutell, 1985).

2.1. Perceived Government Incentive Policies and Fertility Intentions

Perceived government incentive policies refer to working women's subjective assessment of the availability, adequacy, accessibility, and effectiveness of government measures designed to encourage childbirth and ease the burdens of childbearing and childrearing. In the fertility context, this perception-based perspective is important because reproductive decisions are shaped not only by whether policies formally exist, but also by whether women regard them as meaningful and practically useful in everyday life. According to the Theory of Planned Behaviour, behavioural intention is shaped by attitudes, subjective norms, and perceived behavioural control (Ajzen, 1991). In this study, favourable perceptions of policy support may strengthen positive attitudes toward childbearing and enhance perceived behavioural control by making childrearing appear more manageable, thereby increasing fertility intention.

This logic is supported by recent empirical work in China, including studies by Dong et al. (2024), Ren et al. (2024), and Peng et al. (2023). Government subsidies have been found to increase respondents' willingness to consider additional children, although fertility intentions remain constrained by housing costs, educational expenses, and caregiving responsibilities (Dong et al., 2024). Fertility intention among Chinese people of childbearing age is shaped not only by policy change, but also by attitudinal and socio-economic factors (Ren et al., 2024). Broader contextual conditions also continue to influence reproductive decision-making despite policy adjustments (Peng et al., 2023). For working women, perceived government incentive policies may therefore be especially important because they can reduce the expected financial and practical burdens of childbearing and make fertility decisions appear more manageable. Accordingly, perceived government incentive policies are expected to have a positive effect on the fertility intentions of working women.

- H_1: Perceived government incentive policies have a significant positive effect on the fertility intentions of working women.

2.2. Perceived Government Incentive Policies and Work–Family Conflict

Perceived government incentive policies may affect not only women's intention to have a child but also their perceived conflict between work and family roles. This relationship can be explained through Role Theory and Role Conflict Theory, which suggest that role conflict emerges when the expectations of one role interfere

with the fulfilment of another role (Greenhaus and Beutell, 1985). For working women, childbearing often involves time pressure, caregiving responsibilities, and concerns about career continuity. When government support is perceived as accessible and effective, women may anticipate fewer challenges in balancing occupational and family obligations, thereby experiencing lower work–family conflict.

Recent research also indicates that policy-related support can shape women's evaluations of work–family compatibility. Labour-force support and family assistance policies have been linked to third-child fertility intention among millennial parents in eastern China, suggesting that policy support may improve expectations regarding the compatibility of work and family life (Xu et al., 2024). At the same time, work–family conflict has been identified as a central issue in women's reproductive decision-making (Li et al., 2024; Jiang et al., 2022). Taken together, these findings suggest that when women perceive government incentive policies as meaningful and practically supportive, they are more likely to expect lower levels of work–family conflict.

- H_2: Perceived government incentive policies have a significant negative effect on work–family conflict among working women.

2.3. Work–Family Conflict and Fertility Intentions

Work-family conflict is a form of inter-role conflict that arises when the demands of work and family roles are incompatible, making it difficult for an individual to perform both roles effectively (Greenhaus and Beutell, 1985). This conflict reflects the challenge of balancing competing expectations and responsibilities across the domains of employment and family life, such that fulfilling the requirements of one role may hinder satisfactory participation in the other. For working women, this is especially relevant because work obligations, housework, and childcare responsibilities may all compete for limited time and energy. In the context of fertility decision-making, high work-family conflict may weaken fertility intention because childbearing is often associated with increased caregiving demands, reduced flexibility, and potential disruption to career development. This logic is also consistent with the Theory of Planned Behaviour, which posits that behavioural intention declines when individuals perceive important constraints on performing a behaviour (Ajzen, 1991). Broader evidence also identifies work–family conflict as a consequential form of inter-role strain across national and organizational contexts (Allen et al., 2020; Molina, 2021).

This negative relationship is supported by recent empirical studies on Chinese women and families. Work–family conflict has been shown to have a significant negative effect on the fertility intention of Chinese women and to serve as an important explanatory factor influencing intentions to have a third child (Li et al., 2024; Jiang et al., 2022). Overtime work has also been found to contribute to declining fertility intentions, highlighting the broader importance of work-related strain in reproductive decision-making (Zhao et al., 2024). Collectively, these studies signal that when women expect a surge in role overload, time pressure and emotional burden through childbearing, they might be more reluctant to reproduce. Related evidence from organizational research in China further links work–family conflict to family well-being and workplace outcomes, reinforcing its relevance as a role-strain construct (Lin et al., 2022).

- H_3: Work–family conflict has a significant negative effect on the fertility intentions of working women.

2.4. The Mediating Role of Work–Family Conflict

It is unlikely that the effects of perceived government incentive policies on fertility intention operate solely through a direct path. For working women, the perceived usefulness of policy support may influence fertility intention by reducing the practical conflict between occupational and family responsibilities. In this context, work–family conflict is a plausible mediating factor that connects policy perception to fertility intention. This mediation logic is illuminated by the Theory of Planned Behaviour and Role Conflict Theory: if women find government support accessible, helpful, and sufficient, they are more likely to see childbearing as feasible, expect lower levels of work–family conflict, and report stronger fertility intention.

This mechanism is consistent with recent evidence. In particular, the mechanism proposed in this study is that positive perceptions of government incentive policies reduce anticipated or experienced work–family conflict, and that lower work–family conflict, in turn, enhances fertility intention. It has been observed that work–family conflict lowers fertility intention among Chinese women (Li et al., 2024). While government subsidies can encourage further childbearing, challenges related to housing, education, and caregiving continue to restrain reproductive intentions (Dong et al., 2024). Demanding occupational conditions also suppress fertility intention, highlighting the importance of work-related strain in reproductive decision-making (Zhao et al., 2024). Taken together, these findings suggest that policy support may increase fertility intention both directly and indirectly through its effect on work–family conflict.

- H_4: Work–family conflict mediates the relationship between perceived government incentive policies and the fertility intentions of working women.

2.5. Research Gap

Although fertility intention has been extensively investigated in prior literature, much of the previous work has examined macro-level structural and economic determinants, such as housing costs, employment insecurity, childcare burden, and wider policy environments. While this literature has provided important insight into the external influences on reproductive decision-making, most studies treat policy support as an objective institutional factor rather than a subjectively experienced one. Consequently, limited attention has been paid to how women themselves perceive, interpret, and assess the accessibility, adequacy, and utility of government incentive policies when making reproductive decisions.

Furthermore, although work-family conflict has frequently been identified as a significant obstacle to childbearing intention, the literature has not adequately explained whether perceived government support influences fertility intention through this role-related mechanism. Many studies examine policy variables

separately from work and family dynamics and do not sufficiently integrate theoretical perspectives that explain how institutional support shapes women's experiences of balancing work and family responsibilities. As a result, the processes through which perceived policy support may reduce role conflict and, in turn, influence fertility intention remain underexplored. In addition, relatively few studies have focused specifically on working women in urban China, even though this group is especially likely to experience the intersection of career demands, family expectations, and reproductive decision-making pressures. In this context, fertility intention cannot be fully explained by macro-level policy discussions and demographic indicators alone. It is also necessary to consider how women perceive state support and how those perceptions interact with the pressures of everyday work-family roles.

Thus, the present study contributes to the literature by establishing and testing a micro-level explanatory mechanism linking perceived government incentive policies, work-family conflict, and fertility intention among working women in Shantou, Guangdong Province, China. In doing so, the study moves beyond a purely structural analysis of fertility intention and provides a more integrated explanation of how institutional support is translated into reproductive decision-making through women's subjective perceptions and role experiences.

Based on the literature review and the identified research gaps, the present study proposes a theoretical framework linking perceived government incentive policies, work-family conflict, and fertility intention among working women. H_1 concerns the direct influence of perceived government incentive policies on fertility intention. H_2 addresses the influence of perceived government incentive policies on work-family conflict. H_3 concerns the effect of work-family conflict on fertility intention. H_4 proposes that work-family conflict mediates the relationship between perceived government incentive policies and fertility intention. The proposed conceptual framework is presented in Figure 1.

3. METHODOLOGY

3.1. Research Design

This study employed a quantitative cross-sectional survey design to investigate the relationships between perceived government incentive policies, work-family conflict, and fertility intentions among working women in Shantou, Guangdong Province, China. A quantitative approach was appropriate, as the study aimed to be theory-driven by testing hypotheses derived from theoretical frameworks and examining the direction and significance of relationships between clearly defined variables through statistical analysis (Creswell and Creswell, 2018). Moreover, the cross-sectional design was suitable because the study sought to capture respondents' perceptions, role-related experiences, and fertility intentions at a single point in time.

The survey method was also appropriate, given that the main constructs in this study were subjective in nature and best measured through self-reported responses. Perceived policy support, work-family conflict, and fertility intention all involve personal evaluation, lived experience, and future-oriented judgement, which are typically assessed using structured questionnaires in social science research (Sekaran and Bougie, 2016). Since the research focused on both direct and mediating relationships among these constructs, a quantitative survey design offered an efficient and systematic means of collecting comparable data from a specific respondent group.

3.2. Population and Sample Size

The target population for the present study was working women of childbearing age in the city of Shantou in China's Guangdong Province who were currently working and were between the ages of 20 and 49 years. This group was deemed suitable given that the study focused on the roles of perceived government incentive policies, work-family conflict and fertility intention among women likely to experience simultaneously employment, family and fertility related responsibilities.

A purposive sampling approach was employed to recruit respondents who met the predefined inclusion criteria. Eligible participants were women who were currently employed, aged between 20 and 49 years, and residing in Shantou, Guangdong Province, China at the time of data collection. Purposive sampling was considered appropriate because the study targeted a specific respondent group with clearly defined demographic and social characteristics relevant to the research objectives. In addition, the use of multiple recruitment channels helped broaden access to respondents within the target population, although the non-probability nature of the sampling approach means that the findings should be interpreted with appropriate caution in terms of representativeness. Consistent with broader sampling guidance, the sampling strategy and its rationale were explicitly specified to make the study's selection boundaries transparent (Bornstein et al., 2013; Palinkas et al., 2015). Because purposive sampling is a non-probability approach, it is useful when randomization is not feasible but requires caution when making claims about representativeness (Etikan et al., 2016).

The minimum required sample size was identified as 68 through power analysis. However, a substantially larger final sample of 300 valid responses was retained for analysis. This sample size exceeded

Figure 1: Conceptual framework of the study

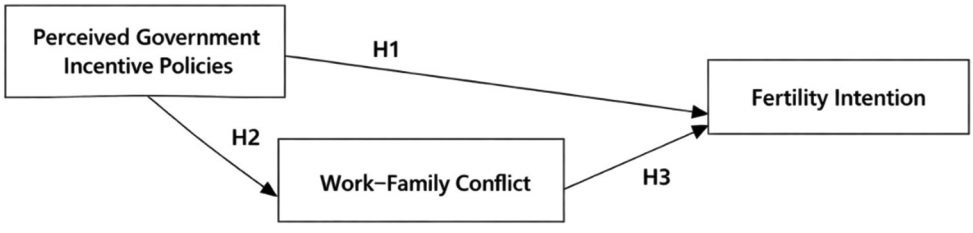


Table 1: Questionnaire items and sources

Construct	Code	Source
Perceived Government Incentive Policies (PGIP)	PGIP1–PGIP5	Developed with reference to Dong et al. (2024), Ren et al. (2024), and Xu et al. (2024)
Work–Family Conflict (WFC)	WFC1–WFC5	Adapted and reworded from Netemeyer et al. (1996)
Fertility Intention (FI)	FI1–FI5	Developed with reference to Ajzen (1991), Ren et al. (2024), Wang and Dong (2024), and Zhao et al. (2024)

PGIP1–PGIP5 refer to the individual questionnaire items measuring Perceived Government Incentive Policies; WFC1–WFC5 refer to the individual questionnaire items measuring Work–Family Conflict; and FI1–FI5 refer to the individual questionnaire items measuring Fertility Intention. All items were measured using a five-point Likert scale ranging from 1=Strongly disagree to 5=Strongly agree

the minimum requirement and enhanced the robustness of the PLS-SEM estimation (Hair et al., 2017). It also satisfied commonly used sample adequacy considerations in PLS-SEM, including the ten-times rule, and provided greater statistical power for detecting both direct and mediating effects in the proposed model. Accordingly, 350 questionnaires were distributed, and 300 valid responses were retained after data screening. The power-analysis approach was informed by established procedures for correlation- and regression-based power calculations (Faul et al., 2009).

3.3. Instrument Development

The instrument used in this study was a structured questionnaire developed to obtain standardized responses from working women of childbearing age in Shantou, Guangdong Province, China. The questionnaire was designed according to the conceptual framework of the study and informed by relevant literature on perceived government incentive policies, work-family conflict, and fertility intention.

There were four sections in the questionnaire. Section A collected demographic information, including age, marital status, education level, employment status, monthly income, and number of children. Section B assessed perceived government incentive policies. Section C measured work-family conflict. Section D measured fertility intention. All items were rated on a five-point Likert scale ranging from 1 = strongly disagree to 5 = strongly agree. Items measuring work-family conflict were adapted and reworded from the scale developed by Netemeyer et al. (1996). The items for perceived government incentive policies and fertility intention were developed with reference to previous work on fertility support, work-family conditions, and childbearing intention. The questionnaire items and their sources are shown in Table 1 below. In this study, PGIP1–PGIP5 denote the individual questionnaire items measuring Perceived Government Incentive Policies, WFC1–WFC5 denote the individual questionnaire items measuring Work–Family Conflict, and FI1–FI5 denote the individual questionnaire items measuring Fertility Intention. The use of a Likert-type response format is consistent with established survey measurement practice (Joshi et al., 2015).

3.4. Data Collection Procedure

Data for this study were collected using a structured questionnaire distributed among working women of childbearing age in Shantou, Guangdong Province, China. Prior to the main data collection process, the questionnaire was reviewed to ensure that the wording of the items was clear and that the overall structure was appropriate for the target respondents. Minor revisions were made where necessary to improve clarity and readability. This review of wording and structure was intended to strengthen questionnaire clarity and basic measurement quality, consistent with established guidance on survey instrument validity and reliability (Taherdoost, 2016).

The questionnaire was distributed through accessible channels that could reach eligible respondents, including workplaces, community channels, and online platforms commonly used by working women. In line with the sampling criteria, only women who were currently employed, aged 20-49 years, and residing in Shantou were invited to participate. A total of 350 questionnaires were distributed. After screening the returned questionnaires for completion and eligibility, 300 valid responses were retained for the final analysis, representing an 85.7% response rate. Responses with substantial missing data, inconsistent response patterns, or ineligible respondent characteristics were excluded.

Participation in the study was voluntary. Before responding to the questionnaire, participants were informed of the purpose of the study and assured that their responses would be used for academic research only. They were also informed that their identities would remain confidential and that the data would be analysed in aggregate form. This procedure was intended to promote honest responses and protect respondent privacy throughout the research process.

3.5. Data Analysis Technique

After the screening process, the valid responses were coded and analysed using Partial Least Squares Structural Equation Modelling (PLS-SEM) through SmartPLS software. PLS-SEM was considered suitable for this research because the study aimed to examine both direct and mediated relationships among latent constructs and to test a predictive research model with multiple simultaneous relationships (Hair et al., 2019). All constructs in the present study were modelled as reflective constructs because the indicators were treated as manifestations of their respective latent variables and were therefore expected to be correlated.

The data analysis proceeded in two stages. In the first stage, the measurement model was evaluated to assess indicator reliability, internal consistency reliability, convergent validity, and discriminant validity. Indicator reliability was assessed using outer loadings, while Cronbach's alpha, composite reliability, and average variance extracted (AVE) were used to assess construct reliability and convergent validity. Discriminant validity was evaluated using the Fornell-Larcker criterion, cross-loadings, and the HTMT ratio, with HTMT values below 0.85 indicating adequate discriminant validity.

In the second stage, the structural model was evaluated to test the proposed hypotheses. This included examining

collinearity, path coefficients, t-values, P-values, coefficients of determination (R^2), effect sizes (f^2), predictive relevance (Q^2), and mediating effects using bootstrapping procedures with 5,000 resamples. This analytical approach allowed a comprehensive examination of the relationships among perceived government incentive policies, work-family conflict, and fertility intention.

Table 2: Demographic profile of respondents

Variable	Category	Frequency	Percentage
Age	20-24	34	11.3
	25-29	73	24.3
	30-34	74	24.7
	35-39	62	20.7
	40-44	42	14.0
	45-49	15	5.0
Marital status	Single	80	26.7
	Married	207	69.0
	Divorced	12	4.0
	Widowed	1	0.3
Education level	Secondary school or below	32	10.7
	Diploma	69	23.0
	Bachelor's degree	130	43.3
	Master's degree	54	18.0
	Doctoral degree	15	5.0
Employment status	Full-time employed	206	68.7
	Part-time employed	26	8.7
	Self-employed	44	14.7
	Contract-based employed	24	8.0
Monthly income (RMB)	Below 3,000	61	20.3
	3,000-5,999	82	27.3
	6,000-8,999	85	28.3
	9,000-11,999	46	15.3
	12,000 and above	26	8.7
Number of children	None	96	32.0
	One	114	38.0
	Two	70	23.3
	Three	18	6.0
	More than three	2	0.7
Working years	<1 year	20	6.7
	1-3 years	75	25.0
	4-6 years	74	24.7
	7-10 years	74	24.7
	More than 10 years	57	19.0

4. RESULTS

4.1. Respondents' Demographic Profile

To provide an overview of the sample characteristics, the demographic profile of the respondents is presented in Table 2. A total of 300 valid responses were retained for analysis.

As shown in Table 2, the largest age groups were 25-29 years and 30-34 years, while most respondents were married and employed full-time. In addition, the largest proportion of respondents held a bachelor's degree and reported monthly incomes between RMB 6,000 and 8,999. These characteristics indicate that the sample largely represents economically active working women within the reproductive age range.

4.2. Measurement Model Assessment

The measurement model was evaluated by examining indicator reliability, internal consistency reliability, convergent validity, and discriminant validity. Indicator reliability was first assessed using the outer loadings of each measurement item. The results of the measurement items and convergent validity are presented in Table 3.

As shown in Table 3, all outer loadings range from 0.838 to 0.907, exceeding the recommended threshold of 0.70. This suggests that the measurement items are strongly associated with their corresponding latent constructs and adequately represent the underlying theoretical concepts. The high loading values indicate that the indicators are appropriate measures of perceived government incentive policies (PGIP), work-family conflict (WFC), and fertility intention (FI).

Furthermore, Cronbach's alpha values range from 0.903 to 0.936, while composite reliability values range from 0.928 to 0.952. These values exceed the recommended threshold of 0.70, indicating strong internal consistency reliability. This means that the measurement items within each construct consistently measure the same underlying concept.

Convergent validity was assessed using average variance extracted (AVE). The AVE values range from 0.721 to 0.797, which is above

Table 3: Indicator reliability, internal consistency reliability, and convergent validity

Construct	Indicator	Outer loading	Cronbach's α	Composite reliability (CR)	AVE
PGIP	PGIP1	0.849	0.903	0.928	0.721
	PGIP2	0.864			
	PGIP3	0.838			
	PGIP4	0.840			
	PGIP5	0.855			
WFC	WFC1	0.867	0.915	0.936	0.746
	WFC2	0.868			
	WFC3	0.873			
	WFC4	0.868			
	WFC5	0.842			
FI	FI1	0.889	0.936	0.952	0.797
	FI2	0.902			
	FI3	0.901			
	FI4	0.907			
	FI5	0.865			

the minimum acceptable threshold of 0.50. This indicates that each construct explains more than half of the variance in its indicators, thereby confirming satisfactory convergent validity.

Overall, these results indicate that the measurement items used in the current study demonstrate strong reliability and validity, suggesting that the constructs are measured appropriately and are suitable for subsequent structural model analysis.

In addition, although all item loadings exceeded the recommended threshold of 0.70, PGIP3 (0.838) and PGIP4 (0.840) were comparatively lower than the other indicators. This does not threaten measurement adequacy in the present model, but it suggests that future studies may further refine item wording to strengthen construct clarity and discriminant power. Given that the data were collected using a single self-reported questionnaire at one point in time, future research should also consider additional procedural and statistical checks for common method bias. Future research may also complement the present PLS-SEM assessment with confirmatory factor analysis using covariance-based SEM to provide additional evidence of measurement model fit.

4.3. Discriminant Validity

To further assess discriminant validity among the constructs, the Fornell–Larcker criterion was applied. The results are presented in Table 4.

As seen in Table 4, the square root of the average variance extracted (AVE) for each construct is higher than the correlations between that construct and the other constructs in the model. Specifically, the square root of the AVE for PGIP (0.849), WFC (0.864), and FI (0.893) is greater than the corresponding inter-construct correlations.

This result means that each construct is more strongly related to its own indicators than to other constructs in the model. In other words, the constructs are conceptually distinct, indicating that perceptions of government incentive policies, work-family conflict, and fertility intention represent empirically different concepts. Therefore, the Fornell-Larcker criterion confirms that discriminant validity has been achieved.

In addition to the Fornell-Larcker criterion, the Heterotrait–Monotrait ratio (HTMT) was used to assess discriminant validity. The HTMT results are presented in Table 5.

As shown in Table 5, all HTMT values range from 0.283 to 0.518, which is well below the conservative threshold of 0.85. These results indicate that the correlations between distinct constructs are sufficiently low. The relatively low HTMT values suggest that the constructs in this study are empirically distinct and do not show a problematic degree of overlap. This provides further evidence that perceived government incentive policies, work-family conflict, and fertility intention capture distinct theoretical dimensions in the proposed research model. Therefore, the HTMT findings further support the adequacy of discriminant validity.

4.4. Structural Model Assessment

Before testing the hypothesized relationships, collinearity among the predictor constructs was assessed using the variance inflation factor (VIF). Collinearity assessment is important because excessive correlation among predictor constructs may bias the estimation of the structural model.

As reported in Table 6, all variance inflation factor (VIF) values range from 1.000 to 1.073, which is well below the common threshold of 5.00. This indicates that collinearity is not a concern in the structural model. The path analysis findings further show that perceived government incentive policies (PGIP) have a significant positive effect on fertility intention (FI) ($\beta = 0.408$, $t = 9.087$, $P < 0.001$), thereby supporting H_1. In addition, perceived government incentive policies (PGIP) have a significant negative effect on work-family conflict (WFC) ($\beta = -0.261$, $t = 4.800$, $P < 0.001$), thus supporting H_2. Work-family conflict also has a significant negative effect on fertility intention (FI) ($\beta = -0.269$, $t = 5.564$, $P < 0.001$), thereby supporting H_3. The effect size (f^2) values further indicate the relative importance of the relationships in the model. Specifically, PGIP has a moderate effect on FI ($f^2 = 0.220$), whereas the effects of PGIP on WFC ($f^2 = 0.073$) and WFC on FI ($f^2 = 0.096$) are small to moderate. Overall, these results provide empirical support for the proposed direct relationships.

Beyond statistical significance, the standardized effect sizes provide further context for interpretation. The path from PGIP to FI shows the strongest effect in the model ($\beta = 0.408$, $f^2 = 0.220$), indicating a moderate substantive contribution, whereas the effects of PGIP on WFC ($\beta = -0.261$, $f^2 = 0.073$) and WFC on FI ($\beta = -0.269$, $f^2 = 0.096$) are smaller but still meaningful. These results suggest that perceived policy support matters most strongly for fertility intention directly, while its effect through work–family

Table 4: Discriminant validity (Fornell–Larcker criterion)

Construct	PGIP	WFC	FI
PGIP	0.849		
WFC	−0.261	0.864	
FI	0.478	−0.376	0.893

Table 5: Heterotrait–Monotrait ratio

Construct	PGIP	WFC	FI
PGIP	—	0.283	0.518
WFC	0.283	—	0.403
FI	0.518	0.403	—

Table 6: Variance inflation factor (VIF) values

Hypothesis	Path	β	t-value	P-value	f^2	VIF	Decision
H_1	PGIP→FI	0.408	9.087	<0.001	0.220	1.073	Supported
H_2	PGIP→WFC	−0.261	4.800	<0.001	0.073	1.000	Supported
H_3	WFC→FI	−0.269	5.564	<0.001	0.096	1.073	Supported

conflict remains important but more modest. Taken together with the confidence intervals reported for the mediation estimates, this pattern suggests that the observed relationships are not only statistically significant but also substantively meaningful.

4.5. Coefficient of Determination (R^2)

The explanatory power of the structural model was evaluated using the coefficient of determination (R^2), which represents the proportion of variance in the endogenous constructs explained by their predictor variables. The results are presented in Table 7.

The explanatory power of the structural model was assessed using the coefficient of determination (R^2). As shown in Table 7, the R^2 value for work-family conflict (WFC) is 0.068, indicating weak explanatory power. The R^2 value for fertility intention (FI) is 0.296, meaning that perceived government incentive policies and work-family conflict explain 29.6% of the variance in fertility intention. Overall, the model shows acceptable explanatory power, particularly for fertility intention.

4.6. Predictive Relevance (Q^2)

Predictive relevance of the structural model was evaluated using the blindfolding procedure in SmartPLS. The results showed that Q^2 values were greater than zero for both work-family conflict and fertility intention, suggesting that the model has predictive relevance.

Although the exact Q^2 values are not large, values above zero indicate that the model retains predictive relevance for both endogenous constructs. This means the model has acceptable out-of-sample predictive capability, particularly for fertility intention, and therefore provides support for the practical usefulness of the proposed framework.

4.7. Mediation Analysis

To further investigate the indirect effect of perceived government incentive policies on fertility intention through work-family conflict, the mediating role of work-family conflict was tested using the bootstrapping procedure (5,000 resamples).

The results of the mediation analysis are presented in Table 8.

As shown in Table 8, the indirect effect of perceived government incentive policies on fertility intention through work-family conflict is significant ($\beta = 0.070$, $t = 3.603$, $P < 0.001$). The 95% bootstrap confidence interval does not include zero (0.037, 0.114), confirming statistical significance.

At the same time, the direct effect of perceived government incentive policies on fertility intention is also significant ($\beta = 0.408$, $t = 9.087$, $P < 0.001$). Because both the direct and indirect effects are significant, the results indicate that work-family conflict partially mediates the relationship between perceived government incentive policies and fertility intention. This suggests that government incentive policies may influence fertility intention through two pathways. Because both the direct effect and the indirect effect were statistically significant and pointed in the same overall direction, the mediation pattern may be interpreted as complementary partial mediation.

First, supportive policy measures may exert a direct influence on individuals' willingness to consider having children. Second, such policies may affect fertility intention indirectly by reducing work-family conflict, thereby easing tensions between career responsibilities and family planning decisions.

Overall, the mediation analysis demonstrates the significant role of work-family conflict as a psychological mechanism linking policy support and fertility-related intentions.

The mediation estimates also show acceptable precision because the bootstrap confidence intervals for both the direct effect (0.317, 0.494) and the indirect effect (0.037, 0.114) do not include zero. This pattern strengthens confidence in the conclusion that work–family conflict functions as a statistically reliable partial mediator rather than a trivial pathway.

4.8. Hypothesis Testing Summary

To provide a clear overview of the hypothesis testing results, a summary of the hypotheses and their corresponding outcomes is presented in Table 9.

As summarized in Table 9, all proposed hypotheses were supported.

5. DISCUSSION

This study investigated the complex relationships between perceived government incentive policies, work–family conflict (WFC), and fertility intentions among working women in Shantou, Guangdong Province, China. Overall, the empirical results support the proposed research model. The analysis demonstrates that

Table 7: Coefficient of determination (R^2)

Endogenous construct	R^2
WFC	0.068
FI	0.296

Table 8: Mediation analysis

Effect type	Path	β	t-value	P-value	95% CI	Mediation
Direct	PGIP→FI	0.408	9.087	<0.001	(0.317, 0.494)	Partial
Indirect	PGIP→WFC→FI	0.070	3.603	<0.001	(0.037, 0.114)	Partial
Total	PGIP→FI	0.478	11.199	<0.001	(0.394, 0.561)	—

Table 9: Hypothesis Testing Summary

Hypothesis	Path	Result
H_1	PGIP→FI	Supported
H_2	PGIP→WFC	Supported
H_3	WFC→FI	Supported
H_4	PGIP→WFC→FI	Supported

perceived government incentive policies significantly reduce work–family conflict while exerting a significant positive influence on fertility intentions. Conversely, work–family conflict was found to have a significant negative impact on fertility intentions. Furthermore, the results confirm that work–family conflict partially mediates the relationship between perceived policy support and reproductive intent. Collectively, these findings suggest that fertility choices are shaped not only by the formal existence of policies but by how women perceive their accessibility and their efficacy in mitigating the domestic–professional divide.

A primary contribution of this research is the finding that perceived government incentive policies directly and positively influence fertility intentions. This suggests that when working women view government support as accessible, relevant, and useful for their family's specific needs, they are more likely to view childbearing as a feasible life choice. This finding highlights a vital distinction: policy effectiveness is not merely a matter of formal design. Even when supportive measures are legally available, their impact remains limited if women do not experience them as practical or sufficient in their daily lives. Consequently, subjective perception is as critical a factor as policy existence.

These results are particularly salient within the contemporary Chinese urban experience, where female workers often face rising living costs, demanding labour conditions, and high expectations regarding caregiving. In such an environment, fertility decisions are not merely a reflection of long-term demographic desires; they are immediate, pragmatic assessments of whether institutional support can lighten the burden of motherhood. Therefore, positive perceptions of government incentives enhance a woman's belief that childbearing is sustainable within her current socio-economic environment. While previous literature suggests that policy support can encourage fertility, this study contributes a more nuanced perspective by demonstrating that a woman's subjective evaluation of that support is a critical driver of the decision-making process.

Additionally, the study reveals that perceived government incentive policies significantly decrease work–family conflict. This indicates that when women feel supported by policy measures, the perceived pressure of reconciling professional responsibilities with family obligations diminishes. Theoretically, this suggests that policy support functions as a role-related resource rather than just an economic one, reducing the inherent incompatibility between career and home life. In practical terms, specific interventions—such as childcare assistance and family-oriented benefits—empower women by ensuring that parenthood does not inevitably lead to unmanageable levels of role strain.

This finding is particularly salient for urban working women in China, a demographic situated at the intersection of high professional expectations and demanding family responsibilities. Many women are burdened with the "double requirement" of maintaining stable workplace performance while bearing primary responsibility for household care. Within this high-pressure environment, perceived government incentive policies serve as a critical signal that the state recognizes these tensions and is willing to co-share the reproductive burden. Consequently, the mitigation of work–family conflict (WFC) is not merely a material adjustment but a psychological one; it reflects women's perceptions of institutional responsiveness and the legitimacy of their dual roles.

Another critical finding is the significant negative impact of work–family conflict on fertility intentions (H_3). This indicates that as the tension between professional and domestic roles intensifies, the desire to have children diminishes. Such a result is theoretically consistent with role strain theory: if women anticipate that an additional child will exacerbate existing pressures, jeopardize job security, or increase emotional exhaustion, they are likely to postpone or curtail their childbearing plans. In this context, WFC functions as a decisive psychological and practical barrier between an abstract desire for a family and the concrete intention to conceive.

These results align with previous literature identifying WFC as a primary deterrent to childbearing among employed women. However, the current study adds nuance by demonstrating that policy support alone may be insufficient unless it directly addresses the lived realities of balancing paid employment with family care. Thus, fertility intention should not be viewed as a purely demographic outcome, but as a negotiated choice embedded within the constraints of everyday life and role negotiation.

The mediation result provides further insight into this process. Work-family conflict was found to partially mediate the relationship between perceived government incentive policies and fertility intention. This means that perceived policy support affects fertility intention both directly and indirectly through its ability to reduce work-family tension. The partial mediation result is important because it shows that policy perception does not operate through a single pathway. On the one hand, women who perceive stronger policy support may experience direct feelings of security, encouragement, or confidence regarding childbearing. On the other hand, such perceptions may indirectly increase the desire to have children by reducing the extent to which work and family roles are seen as conflicting. At the same time, because the mediation is partial rather than full, other mechanisms may also link perceived policy support and fertility intention. For example, policy support may influence women's financial expectations, sense of social recognition, or confidence in future family planning, in addition to its effect on work-family conflict. This interpretation helps explain why the direct effect of perceived government incentive policies on fertility intention remains significant even after the mediator is included in the model. In the urban Chinese context, fertility intention is also likely to be shaped by broader social norms, household economic stability, and the degree of partner support available within the family. These factors may interact with policy perceptions and further influence how working women assess the feasibility and costs of childbearing.

Ultimately, this study contributes to the literature by establishing that work–family conflict is a significant—yet not exclusive—conduit through which policy perceptions shape fertility intentions. By moving beyond the dichotomy of macro-level policy versus personal preference, this research demonstrates that reproductive decision-making is a micro-level interpretation of institutional support. In the specific context of urban China—where labour participation, care expectations, and shifting demographic policies intersect—this integrated approach is essential for understanding why supportive policies may succeed or fail.

From a policy perspective, these findings suggest that various government incentives may operate through different psychological levers. While financial subsidies may alleviate economic anxiety, childcare services and flexible work arrangements are likely more effective at reducing the WFC that stifles fertility intentions. Given the rising costs of living, demanding employment structures, and evolving gender norms in urban China, fertility intentions must be interpreted within this broader socioeconomic framework rather than through the lens of policy exposure alone. This also suggests that fertility-support policy should not rely on a single uniform intervention, but rather on a tailored combination of financial assistance, childcare provision, and work-flexibility measures that address different dimensions of work–family strain.

6. CONCLUSION

This study examined the influence of perceived government incentive policies on fertility intentions among working women in Shantou, Guangdong Province, specifically focusing on the mediating role of work–family conflict (WFC). Utilizing a quantitative framework and PLS-SEM analysis, the research confirms that women's perceptions of policy support play a dual role: they directly bolster fertility intentions and significantly reduce the strain of work–family conflict.

The structural model further reveals that work–family conflict exerts a significant negative pressure on reproductive desires. Crucially, the results verify that WFC serves as a key mediator, suggesting that the effectiveness of government incentives is partially realized through their ability to alleviate the lived tensions between professional and domestic roles. These findings highlight that institutional support does not operate in a vacuum; its impact on fertility decision-making is filtered through the practical realities of a woman's daily work-life balance.

In summary, this study contributes to the demographic and sociological literature by demonstrating that policy perception and work–family dynamics are inextricably linked in the contemporary Chinese urban context. From a practical standpoint, the findings underscore that efforts to address declining birth rates must go beyond financial incentives. A holistic approach is required—one that combines robust policy communication with structural workplace reforms to enhance the compatibility between career continuity and family life.

6.1. Limitations and Future Research

This study acknowledges several limitations. First, the cross-sectional design precludes definitive causal claims; future longitudinal research is necessary to track how policy perceptions and work-family conflict (WFC) evolve alongside changing reproductive life stages. Second, as data were derived from a single self-reported survey, Common Method Bias (CMB) cannot be entirely dismissed, although statistical controls (like VIF checks) were applied. Third, the geographic focus on Shantou and the use of purposive sampling may limit the representativeness of the sample and the generalizability of these findings beyond the target population. Future studies may employ stratified random sampling or quota sampling to improve population coverage and reduce potential selection bias. Future research may also strengthen instrument design and data collection procedures by incorporating a more explicit screening section, more detailed work-profile categories, policy-perception items that more closely reflect local fertility-support contexts, bidirectional measures of work–family conflict, pilot testing, and additional procedural remedies to improve data quality and reduce common method bias. Future studies should also employ Multi-Group Analysis (MGA) in SmartPLS to compare subgroups—such as age, marital status, and employment type—to determine if the structural relationships identified here remain consistent across diverse populations. Future studies may also establish measurement invariance before conducting subgroup comparisons, extend the construct coverage by distinguishing work interference with family from family interference with work, and provide sample questionnaire items or appendix-based scale documentation to strengthen transparency and replicability. Education level may also be incorporated into such subgroup comparisons, as differences in educational attainment may shape how women interpret policy support, employment demands, and reproductive planning.

6.2. Theoretical Implications

This study offers several significant theoretical contributions to the literature regarding fertility intentions, policy support, and work–family dynamics. First, it expands the debate on government intervention by shifting the focus from the objective existence of pronatalist policies to women's subjective perceptions of those policies. While much of the existing literature assesses policy effectiveness through formal design, coverage, or availability, this study indicates that policies are not influential simply by virtue of their existence. Instead, their impact is determined by whether women perceive them as accessible, meaningful, and capable of addressing the practical challenges associated with childbearing. This contribution establishes policy perception as a critical explanatory dimension, aligning with broader research which argues that gender equity, family arrangements, and life-course conditions shape reproductive decisions beyond formal policy structures (McDonald, 2000; Bernardi and Klärner, 2014).

Second, this research enriches the literature by establishing explicit connections between fertility intentions and the mechanisms of role conflict. Previous studies have traditionally analyzed fertility intentions through economic, demographic, or attitudinal lenses, often treating work–family conflict as a parallel factor rather than an integrated part of the explanatory continuum. By demonstrating that work–family conflict partially mediates the relationship between perceived government incentives and fertility intentions, this study provides a clearer picture of the micro-level mechanisms that

translate institutional support into individual reproductive decision-making. This effectively bridges the gap between macro-level policy discussions and individual-level behavioural intentions.

Third, the study advances research on fertility intentions within the specific context of urban China. This is theoretically vital because the reproductive decisions of working women in Chinese cities are uniquely shaped by the simultaneous, competing pressures of employment participation, traditional family expectations, and caregiving responsibilities. The findings support a context-sensitive understanding of fertility, emphasizing the interaction between institutional conditions and lived role experiences.

Ultimately, these contributions suggest that fertility intention should not be viewed merely as a demographic or policy-driven metric. Instead, it must be understood as a socially and psychologically mediated outcome that emerges from the interaction between institutional arrangements and the reality of role strain, particularly under conditions of unequal care expectations (Saraceno, 2010; Evertsson and Nermo, 2004). Rather than assuming that policy support automatically increases fertility intentions, this study reveals a "perceptual filter" where reproductive outcomes are determined by how women navigate the intersection of institutional support and their daily lived experiences.

6.3. Practical Implications

The findings provide a strategic roadmap for policymakers and employers to move beyond symbolic support toward functional, high-impact interventions. First, increasing fertility intentions requires more than just the legislative introduction of new laws; measures must be perceived as usable, adequate, and relevant to the actual needs of women. Consequently, policymakers should focus on the clarity and accessibility of benefits, simplifying application procedures and utilizing targeted communication to ensure that eligible women understand and trust the support available. As noted in the literature, unless women perceive that policies are easy to access and navigate, the intended impact of even the most generous incentives will remain limited.

Furthermore, the significant negative impact of work–family conflict (WFC) on intentions (H_3) underscores that childcare affordability is a central bottleneck in reproductive decision-making. Expanding subsidized, high-quality early childhood services is essential to transform fertility support from a symbolic gesture into a practical reality that reduces the daily burden on working mothers. By decreasing out-of-pocket family care costs, institutions can help mitigate the tension between employment and parenting responsibilities, making childbearing feel more manageable rather than a source of financial and temporal strain.

Since work–family conflict serves as a primary deterrent to pregnancy, employers must also play a proactive role by institutionalizing family-friendly work arrangements. Implementing workplace practices such as hybrid models, flexible hours, and supportive return-to-work programs signals to women that childbearing will not inevitably result in career stagnation or employment discontinuity. This alignment is consistent with the findings of Shockley and Allen (2012), who emphasize that flexibility is a meaningful mechanism through which institutions can reduce perceived role strain. When caring responsibilities are recognized rather than punished, women are more likely to view parenthood as compatible with their professional identities.

Ultimately, fertility policy must function as an integrated support ecosystem rather than a collection of isolated incentives. Financial aid, childcare access, and workplace flexibility must operate in tandem to reduce both the practical and psychological burdens of childbearing. As argued by Evertsson and Nermo (2004), state policy and workplace reality must reinforce one another to be effective. Unless women perceive that the institutional environment makes parenthood seemingly manageable, state incentives alone will likely fail to exert a meaningful influence on fertility intentions in contemporary urban society.

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