



# Conflicts between work and family life of countryside working women – an analysis of issues and challenges

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## Abstract

The subject of achieving work-life balance poses significant challenges for female employees in the contemporary era. The concept of work-life balance (WLB) pertains to the pursuit of an optimal equilibrium between one's professional and personal life, encompassing a sense of contentment with both work-related responsibilities and familial obligations. The concept of work-life balance encompasses a healthy balance between three fundamental elements: compensated employment, non-remunerated responsibilities, and individual leisure time. The subject of balancing work and private life has garnered increased attention in recent times as individuals often face conflicting demands between their professional and personal lives, both of which hold equal significance. The prevalence of this issue is especially pronounced among female employees. Hence, the attainment of work-life balance is imperative for employed women in order to enhance their overall quality of life. This research aims to examine the formidable obstacles faced by employed women residing in the rural regions in particular, in achieving a harmonious equilibrium between their personal and professional spheres. This paper would explore issues and concerns of women working at a non urban set up where corporate lifestyle is not yet prevalent. The research has utilised the manual on work-life balance authored by Daniels and McCarragher, which was published by The Industrial Society (now known as the Work Foundation). This study has undertaken an examination of the several elements that impact the work-life balance of married women who are employed.

*Keywords: Balance-related, Family-related, Quality of life, Work-related, Working women.*

## Introduction:

In the conventional period of time, women were primarily confined to domestic work that includes cleaning, laundering, cooking, and childcare. Women were traditionally designated as homemakers and were denied the right

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or chance to venture outside the confines of their households. However, the narrative has undergone a significant change in the last few decades. In addition to their responsibilities as homemakers, women also have a substantial role in engaging with activities beyond the boundaries of their households. Due to the rising cost of living and the availability of enhanced educational and employment prospects, a significant number of households have transitioned into dual-income arrangements, wherein both spouses engage in professional work.

Over a span of time, women have made significant advancements in various domains and achieved noteworthy accomplishments in their respective disciplines. Education has not only provided individuals with empowerment, but it has also facilitated the development of strong and successful professional paths for them. In the current era of knowledge-based economies, cognitive abilities have emerged as a crucial quality, superseding physical endurance or strength. Consequently, women workers have increasingly entered many industries at a rate comparable to their male counterparts. However, there is a lack of substantial alteration in the execution of the home maker's responsibilities. In a significant number of households, women continue to assume responsibility for domestic tasks, including cooking, care giving, and household management. The work-life balance of female employees is being jeopardized due to the growing demands in both their professional and personal lives. As women who are employed enter into marriage, they acquire supplementary obligations. Furthermore, upon becoming moms, they are tasked with overseeing the primary care of their children as well as their extended family. Consequently, they experience greater pressure to persist in their professional trajectory. Contemporary working women strive to effectively manage their familial obligations while simultaneously maintaining active engagement in their professional pursuits, navigating the challenges posed by the concurrent demands of their diverse positions. This study centres around the experiences of married women who are employed in the Karkala region, as they navigate the challenges of achieving equilibrium between their professional and familial responsibilities.

### **Review of Literatures (Rol):**

Singal Rahul, Parvesh (2015) in a study on Work life balance of women employees with reference to teaching faculties made an attempt to explore the tough challenges faced by working women in maintaining a balance between their personal and professional life. It was found that the problems faced by the working women in terms of work-life balance are quite high (Rahul Singal, 2015). The study showed that most of the female teachers of professional colleges are not satisfied with the working hours of the organization and are not having enough time for their family. The data showed that most of female teachers had normal stress in managing their work life and family life.

The study on work life balance among women was carried out in different section of the society where women devoted her services, in Bhilwara by Kavita Pareek Et al. in 2018. The research work is not restricted to the boundaries of women working outside their home but also consider the home markers for interviewing in the work life balance culture they are having or practicing. Woman of the city are not fully aware regarding the work- life balance concept and the basic requirement of it for an effective and efficient working but women do try to follow

the concept at their best. A good number of women feel satisfied for what they are working but do not feel satisfied by the way they are living their lives. (Dr. Kavita Pareek, 2018)

Shinu Shukla in 2016 researched on work life balance in Madhya Pradesh. This research work is based on WLB which is essential to combat stress, ensuring both individual and organizational success. The purpose of this research is to examine the optimum level of stress of working women which indicates the work life balance between individual and organizational bases of stress management. This study shows that WLB describes the relationship between the work & commitments in the life & how they impact on one another (Shukla, 2016). As per the findings, the optimum level of stress i.e. distress indicates the disappointment, inadequacy, defeat & helplessness which is least in working women whereas Eustress indicates the achievement, triumph and exhilaration among working women.

Delina (2013) in her research paper on work life balance in working women studied basically for assessing the prevalence of work life among married working women. The purpose was also to present and discuss specifically the problems married women face in the process of balancing their work and family life (G.Delina, 2013). This study was able to measure the WLB of working women finding that married working women find it very hard to balance their work and personal life irrespective of the sector they are into, the age group they belong to, the number of children they have and their spouse's profession.

In paper titled "A Study on Work–Life Balance of Women Employees in Selected Service Sectors" by K Thriveni (2015), the study aimed to examine WLB of women employees and analyse various factors affecting work-life balance (K.Thriveni Kumari, 2015). The women employees in Bangalore city constitute universe for the study. The researcher has drawn women employees working in various sectors like banking, insurance, IT, BPO, health care and education sector for the purpose of the study. The study revealed that the levels of WLB of women employees in select service sectors of the study are significantly different. Based on the responses, it is observed that banking sector stands first in facilitating work-life balance to women employees. and health care sector occupies last position in facilitating work-life balance to women employees.

In research paper titled "Problems of rural working women: A literature review" Kaur Parneet (2020) has highlighted the various issues and concerns of working women in the rural areas. The paper has dealt with identifying studies already conducted in organized- unorganized, production based- service based, primary – secondary & tertiary sector where women have been working and what those papers have reflected with respect to problems of women at work and at home. The study has revealed that women undergo not only occupational stress but also suffer from anxiety and depression due to family responsibilities that creates work-family conflict in their minds. Health has been identified as the major factor that has been influenced on working women. (Kaur Parneet, 2020)The problems faced by women have been termed as multifaceted and manifold.

As studied by Seema Verma (2022), the literature aimed at studying the consequences of work-life imbalance and to find out whether education assisted in reducing the stress at work. The paper has enlightened the authors that education, no doubt, has resulted in choosing the best talent for the organizations but it has identified that there is limited studies conducted to support work life practices and improve performance by reducing work life conflict. (Dr. Seema Verma, 2022)

V Vijay Et al. (2016) conducted an empirical study that aimed at finding out whether Work life balance had any close association with satisfaction, retention. Statistical tests conducted in the study did show that demographic nature such as gender was not influencing the study factors while satisfaction, retention variable was influenced by the work life balance concerns. (V. Vijay Anand, 2022)

This working paper by Gayatri Pradhan (2016) has detailed right from the definition of Work Life balance taking the readers through how it has reached into an important topic of study in human resource management. (Pradhan, 2016). The paper had pin pointed several work related, family related, balance related issues on work life and suggested organizations and individuals ways to improve work life and tackle the issues practically.

A research paper by Andukuri Rai Et Al in 2013 was reviewed that critically examined the current status of practices prevalent for Work life balance for women in Indian organizations (Andukuri Raj Shrivanthi, 2013). The paper has chosen to reflect upon family-friendliness of employers and practices such as flexi time, maternity and childcare packages etc that can truly assist the women in rendering a stress free work life. The paper has shown the multiple roles that women play and have provided recommendations to both family members and employers to bring in a win win situation.

**The major gap identified from RoL:** The various literatures studied and reviewed by the authors have comprehensively and extensively expressed the problems, concerns, ideas, recommendation on work life balance of working women across the various sectors of the country. However, the authors are keen in critically examining the issues relating to work life balance among working women in Karkala region, which is not yet tapped and by nature, the region is non-metro. That means, the place is not highly industrialized to have a culture that supports corporate-style of work life balance. This means, most of the firms have a traditional background of work culture unlike metros. Thus, the authors have intended to study this region to check and find out whether women who work in this region are experiencing work life balance challenges in the same lines as those women working in highly industrial region or corporate set ups or not.

## Objectives of the study:

The research work has been conducted with the following objectives:

- To investigate the prevalence of work-life balance challenges experienced by married women who are employed.
- To critically examine the impact of attributes such as hours worked, work involvement, and family duties on the work-life balance of married women who are employed.
- To examine the impact of many factors on the work-life balance of married women employed in various sectors such as business, academia, insurance, postal services, marketing, banking, healthcare, and others.
- To study the work-life balance problems of married working women across their demographic characteristics such as age group, number of children spouse's profession, educational qualification and annual income.
- To check whether there is any transformation of work culture from a traditional to metro-style that actually conflicts between work and life of working women.

## RESEARCH METHODOLOGY

### Description of Sample:

The research was carried out among a sample of married women who were employed in and around the Karkala region in Udupi District, which is non-urban in nature. A convenience random sampling method was employed to choose a sample of **50** married working women. The individuals from varied sectors, including Business, Academic, Insurance, Postal, Marketing, Banking, Healthcare, and other industries were reached out. The research focused on studying the work life balance concerns of married women who were employed/ working.

### Description of the Tool Used for data collection

To obtain firsthand information, survey method through a structured questionnaire was administered in person to married women employed in different sectors in Karkala. A set of 50 questionnaires were disseminated and afterwards completed questionnaires were collected, resulting in a comprehensive response rate of 100 percent. The survey consisted of a total of 22 items. The primary instrument utilised was the checklist taken from manual on Work-Life balance identified by Daniels and Mc Carraher (2000) published by The Industrial Society (now the Work Foundation). The survey questionnaire comprised ten statements pertaining to work-life balance, with response options including 'agree', 'sometimes', 'disagree', or 'not applicable'. Additionally, demographic information was collected through seven statements, which included age group, educational qualification, annual income, number of children, profession of spouse, and industry/sector of employment. Lastly, five general statements were included, allowing respondents to choose between 'yes' and 'no' as response options.

Basis of Questionnaire: A Comprehensive Guide to Achieving Work-Life Balance: A Checklist Approach The checklist manual created by Daniels and McCarragher (2000) for the Industrial Society, together with the accompanying instructions for self-assessment on work-family balance, are outlined as follows.

Particulars	A Agree (3)	B Sometimes (2)	C Disagree (1)	D N A (0)
1 At the moment, because the job demands it, I usually work long hours				
2 I do not get much time to relax with my partner and family				
3 I have to take work home most evenings				
4 I often work late or at weekends to deal with paperwork without interruptions				
5 Relaxing and forgetting about work issues is hard to do				
6 I worry about the effect of work stress on my health				
7 My relationship with my partner is suffering because of the pressure or long hours of my work				
8 My family are missing out on my input, either because I don't see enough of them/am too tired				
9 Finding time for hobbies, leisure activities, or to maintain friendships and extended family relationships is difficult				
10 I would like to reduce my working hours and stress levels, but feel I have no control over the current situation				

### Tool for analysis:

The questionnaires were accurately encoded and uploaded in the software application MS Excel. The aforementioned application was utilized for the purpose of calculating statistical measures such as the mean and standard deviation. In addition to employing descriptive statistics, the data was subjected to percentage analysis and cross tabulation of variables using Pivot tables, followed by a thorough examination of the resulting outcomes.

### Scope of the study:

The study's focus was restricted to married working women residing in the Karkala region, encompassing several sectors such as Business, Academic, Insurance, Postal, Marketing, Banking, Healthcare, and others. The objective was to examine the challenges encountered by these women in achieving a balance between their professional and personal lives. The authors would like to emphasize on one aspect on the choice of their region for study ie Karkala. They are of the understanding that this region is neither too rural nor too urban. This would indicate that the place is quite different and distinct from fast moving cities.

## Analysis, Results & Discussion:

In order to subject the data to statistical testing, the collected data were tabulated with frequency tables and percentages using MS-Excel.

### Profile of the Respondents

Among the sample of 50 married women who are employed, the highest proportion of participants (40%) fell within the age range of 30-40 years. A significant proportion of participants (54%) reported having a total of two children. Regarding the respondents' professions, it was found that 22% were employed in the academic sector, while 16% were involved in the fields of insurance and marketing, among others. The majority of the participants in the study were undergraduate students, comprising 34% of the total replies. In relation to the occupation of spouses, 21.74% were involved in business, while 15.22% were employed in the banking and postal sectors, among others. The bulk of respondents reported an annual income ranging from Rs. 2.5 Lakh to 5 Lakh.

Table No: 1 Demographic Characteristics

Demographic Characteristics	Frequency	Percentage
<u>Age Group</u>		
Under 30 years	5	10
30 to 40 years	20	40
41 to 50years	16	32
above 50 years	9	18
<b>TOTAL</b>	<b>50</b>	<b>100</b>
<u>No. of Children:</u>		
None	7	14
One	15	30
Two	27	54
Three or more	1	2
<b>TOTAL</b>	<b>50</b>	<b>100</b>
<u>Occupation</u>		
Business	4	8
Academic	11	22
Healthcare	3	6
Marketing	8	16
Banking	6	12
Insurance	8	16
Postal	7	14
Others	3	6

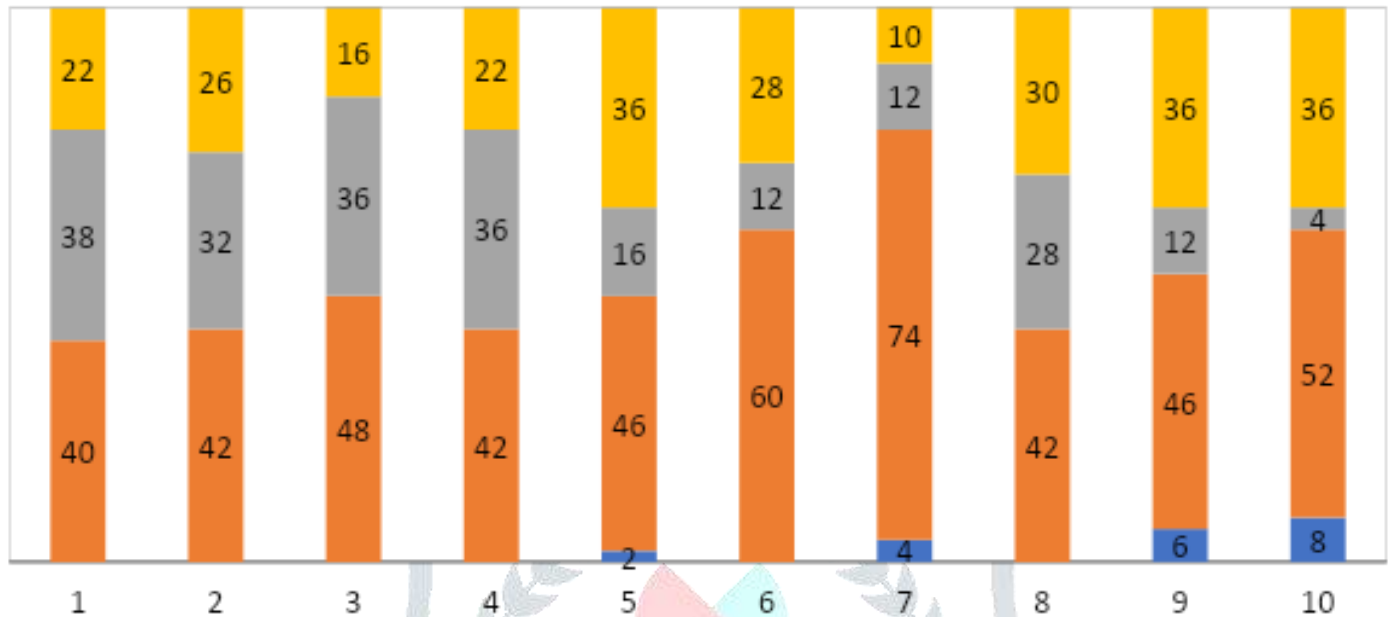
<b>Total</b>	<b>50</b>	<b>100</b>
<u>Educational Qualification</u>		
Under Graduation	17	34
Graduation	15	30
Post-Graduation	165	30
Professional degree	3	6
<b>TOTAL</b>	<b>50</b>	<b>100</b>
<u>Spouse's Profession</u>		
Business	10	20
Academic	5	10
Healthcare	3	6
Marketing	6	12
Banking	7	14
Insurance	4	8
Postal	7	14
Others	8	16
<b>Total</b>	<b>50</b>	<b>100</b>
<u>Annual Income</u>		
Bellow 1 Lakh	15	30
1Lakh - 2.5 Lakh	6	12
2.5 Lakh - 5 Lakh	17	34
Above 5 Lakh	12	24
<b>Total</b>	<b>50</b>	<b>100</b>

**Percentage Analysis:** Percentage analysis was done to check the response of the respondents to the checklist instrument. Figure 1 represents the percentage of 'A's (Agrees), 'B's(Sometimes), 'C's(Disagrees) and 'D's(Not Applicable) selected by the 50 respondents in the checklist instrument



Figure 1

■ PERCENTAGE OF NA  
■ PERCENTAGE OF DISAGREE  
■ PERCENTAGE OF SOMETIMES  
■ PERCENTAGE OF AGREE



**Discussion :** The data reveals a significant prevalence of the letter 'C', indicating that the management of work-life balance among married women who are employed in Karkala is well-regulated. Hence, the work-life balance of married women who are employed in Karkala is influenced to a certain degree by factors such as the number of hours worked, level of job engagement, and familial obligations.

**Mean and Standard Deviation:** The mean and standard deviation of responses (based on agreement of respondents) for each statement in the checklist are tabulated as below:

**TABLE2: Analysis using responses received from women on Manual created by Daniels and McCarraher (2000)**

Particulars	N	Mean	S.D
1 At the moment, because the job demands it, I usually work long hours	50	1.82	0.77
2 I do not get much time to relax with my partner and family	50	1.84	0.81
3 I have to take work home most evenings	50	1.68	0.73
4 I often work late or at weekends to deal with paperwork without interruptions	50	1.80	0.77

5	Relaxing and forgetting about work issues is hard to do	50	1.86	0.94
6	I worry about the effect of work stress on my health	50	1.68	0.88
7	My relationship with my partner is suffering because of the pressure or long hours of my work	50	1.28	0.69
8	My family are missing out on my input, either because I don't see enough of them/am too tired	50	1.88	0.84
9	Finding time for hobbies, leisure activities, or to maintain friendships and extended family relationships is difficult	50	1.78	1.01
10	I would like to reduce my working hours and stress levels, but feel I have no control over the current situation	50	1.68	1.05

### Interpretation :

The above statements are referred to from the Manual prepared by Daniels and McCarragher (2000) and the responses to these statements are recorded based on the 4 scale rating as recommended by the developers.

The statement 'My family is missing out on my input, either because I don't see enough of them/am too tired' received the highest rating among all the statements listed in Table 2, with a mean score of 1.88. This indicates that married women who are employed face challenges in providing the desired level of involvement to their families due to their demanding schedules or fatigue. The statements "Relaxing and forgetting about work issues is hard to do" and "I do not get much time to relax with my partner and family" had mean scores of 1.86 and 1.84 respectively. This suggests that women experience persistent work-related stress even after returning home, making it challenging for them to relax with their partner and family. Conversely, the statement "The pressure and long hours of my work are negatively impacting my relationship with my partner" received the lowest average score of 1.28. This suggests that most respondents do not perceive a significant detrimental effect on their relationship with their partner due to their demanding work schedule.

**Table 3: Frequency Distribution and Percentage Analysis:**

This section summarizes the responses for various dichotomous questions posed on several general statements to find out their opinions on work life balance issues.

Sl. No.	Statement	Yes (%)	No (%)
1	I am able to balance my personal and professional life well	80	20
2	As a working woman, my biggest challenge is work-life balance	88	12

3	There is a strong relationship between work-life balance and quality of life	88	12
4	I feel that better work-life balance in my life can guarantee me a better quality of life.	94	06
5	In general, my level of satisfaction towards my Quality of life is good.	80	20

Inferences drawn:

1. A noteworthy point from responses of 1<sup>st</sup> and the 2<sup>nd</sup> statement is that of the actual situation and their perception of the same. While 80% of the women feel that they are able to balance their personal and professional lives, 88% of them also expressed that they consider work life balance as a challenge. This might demonstrate contradictory to each other, but this has been inferred first one being their acceptance of their ability to balance work and life while they agree to the second statement that it is challenging.
2. The 3<sup>rd</sup> statement on the opinion whether work life balance and their quality of life is linked or not, majority of the responses were assenting. The fourth statement is quite closely linked with the 3<sup>rd</sup> statement in which a significant majority of women (94%) expressed the belief that achieving a better work-life balance would ensure an improved quality of life.
3. Overall, the 5<sup>th</sup> statement that was responded by the women has revealed that they truly believe that Work life balance is closely linked to satisfaction.

**Table 4: Analysis using Cross Tabulation**

Age* I do not get much time to relax with my partner and family- Cross tabulation									
Age	Responses								Total
	NA		Disagree		Sometimes		Agree		
	COUNT	%	COUNT	%	COUNT	%	COUNT	%	
Under 30 years	0	0	2	40	2	40	1	20	<b>5</b>
30 to 40 years	0	0	6	30	7	35	7	35	<b>20</b>
41 to 50years	0	0	9	56.25	3	18.75	4	25	<b>16</b>
above 50 years	0	0	4	44.44	4	44.44	1	11.12	<b>9</b>
Total	<b>0</b>	<b>0</b>	<b>21</b>	<b>42</b>	<b>16</b>	<b>32</b>	<b>13</b>	<b>26</b>	<b>50</b>

**Interpretation:** Based on the data presented in the aforementioned table, it can be observed that a majority of working women falling within the age range of 41 to 50 years (56.25%) express a disagreement with the statement "I do not have sufficient time to unwind with my partner and family." This suggests that women who are employed

within this particular age bracket are able to allocate sufficient time for leisure activities with their significant other and family members.

Response to Statement: “Finding time for hobbies, leisure activities, or to maintain friendships and extended family relationships is difficult ” with their No of Children.

Table: 5 No of Children\* Finding time for hobbies, leisure activities, or to maintain friendships and extended family relationships is difficult- Cross tabulation

No of Children	Responses								Total
	NA		Dis agree		sometimes		agree		
	COUNT	%	COUNT	%	COUNT	%	COUNT	%	COUNT
None	0	0	3	42.86	0	0	4	57.14	7
One	0	0	10	66.67	1	6.67	4	26.66	15
Two	2	0	10	37.04	5	18.52	10	37.04	27
Three or more	1	100	0	0	0	0	0	0	1
<b>Total</b>	<b>3</b>	<b>6</b>	<b>23</b>	<b>46</b>	<b>6</b>	<b>12</b>	<b>18</b>	<b>36</b>	<b>50</b>

**Interpretation:** Based on the data presented in the aforementioned table, it is evident that out of the working women with two children (27), 10 individuals (37.04%) expressed disagreement with the statement "Finding time for hobbies, leisure activities, or to maintain friendships and extended family relationships is difficult." Conversely, an equal number of respondents also expressed agreement with the aforementioned statement. The respondents' reactions to the aforementioned statement exhibit a paradoxical nature.

Table 6: Response to statement: “I do not get much time to relax with my partner and family” with their Spouse Occupation

Spouse Occupation* I do not get much time to relax with my partner and family –Cross tabulation									
Spouse Occupation	Response								Total
	NA		Dis agree		Sometimes		agree		
	COUNT	%	COUNT	%	COUNT	%	COUNT	%	COUNT
Business	0	0	3	30	4	40	3	30	10
Academic	0	0	3	60	1	20	1	20	5
Healthcare	0	0	1	33.33	1	33.33	1	33.34	3
Marketing	0	0	4	66.67	2	33.33	0	0	6
banking	0	0	3	42.86	3	42.86	1	14.28	7
Insurance	0	0	1	25	1	25	2	50	4
Postal	0	0	2	28.57	3	42.86	2	28.57	7
Others	0	0	4	50	1	12.5	3	37.5	8
<b>Total</b>	<b>0</b>	<b>0</b>	<b>21</b>	<b>42</b>	<b>16</b>	<b>32</b>	<b>13</b>	<b>26</b>	<b>50</b>

**Table 7: Spouse Occupation\*** I do not get much time to relax with my partner and family –Cross tabulation

Spouse Occupation	Response								Total COUNT
	NA		Dis agree		Sometimes		agree		
	COUNT	%	COUNT	%	COUNT	%	COUNT	%	
Business	0	0	3	30	4	40	3	30	10
Academic	0	0	3	60	1	20	1	20	5
Healthcare	0	0	1	33.33	1	33.33	1	33.34	3
Marketing	0	0	4	66.67	2	33.33	0	0	6
banking	0	0	3	42.86	3	42.86	1	14.28	7
Insurance	0	0	1	25	1	25	2	50	4
Postal	0	0	2	28.57	3	42.86	2	28.57	7
Others	0	0	4	50	1	12.5	3	37.5	8
<b>Total</b>	<b>0</b>	<b>0</b>	<b>21</b>	<b>42</b>	<b>16</b>	<b>32</b>	<b>13</b>	<b>26</b>	<b>50</b>

**Interpretation:** The data reveals that individuals whose spouses work in the marketing field have shown a significant tendency (66.67%) to disagree with the statement "I do not have sufficient time to spend with my partner and family." Conversely, none of the respondents in this group have expressed agreement with the aforementioned statement. This finding suggests that a majority of the participants whose spouses work in the field of marketing perceive that they have sufficient opportunities to unwind and spend quality time with their spouse and family.

Response to statement: **“My family are missing out on my input, either because I don’t see enough of them/am too tired”** according to the sector they work in.

Table 8: Occupation\* My family are missing out on my input, either because I don’t see enough of them/am too tired - Cross tabulation

Occupation	Responses								Total COUNT
	NA		Dis agree		Sometimes		agree		
	COUNT	%	COUNT	%	COUNT	%	COUNT	%	
Business	0	0	0	0	2	50	2	50	4
Academic	0	0	6	54.55	4	36.36	1	9.09	11
Healthcare	0	0	1	33.33	0	0	2	66.67	3
Marketing	0	0	6	75	2	25	0	0	8

Banking	0	0	0	0	3	50	3	50	6
Insurance	0	0	5	62.5	2	25	1	12.5	8
Postal	0	0	2	28.57	1	14.29	4	57.14	7
Others	0	0	1	33.33	0	0	2	66.67	3
<b>Total</b>	<b>0</b>	<b>0</b>	<b>21</b>	<b>42</b>	<b>14</b>	<b>28</b>	<b>15</b>	<b>30</b>	<b>50</b>

**Interpretation:** Based on the data presented, it is apparent that a significant proportion of participants employed in the Healthcare and other sectors (66.67% in both cases) have shown agreement with the statement "My family is deprived of my involvement, either due to insufficient time spent with them or excessive fatigue." The implication is that married women who are employed in the healthcare and other sectors encounter difficulties in providing the appropriate level of contribution to their families due to their demanding schedules and exhaustion. However, it is worth noting that respondents employed in the Marketing sector strongly disagree (75%) with the aforementioned statement. This suggests that their flexible schedules enable them to provide the needed support to their families.

Response to statement: **"I am able to balance my personal and professional life well"** according to the sector they work in.

Occupation	Responses				
	YES		NO		TOTAL
	COUNT	%	COUNT	%	
Business	4	100	0	0	4
Academic	9	81.82	2	18.18	11
Healthcare	2	66.67	1	33.33	3
Marketing	8	100	0	0	8
Banking	2	33.33	4	66.67	6
Insurance	7	87.5	1	12.5	8
Postal	6	85.71	1	14.29	7
Others	2	66.67	1	33.33	3
<b>Total</b>	<b>40</b>	<b>80</b>	<b>10</b>	<b>20</b>	<b>50</b>

**Interpretation** The data presented in the study indicates that women employed in the Business and Marketing sector exhibit a high level of agreement with the assertion that they are capable of effectively managing the demands of both their personal and professional lives. This phenomenon could potentially be attributed to the adaptable time patterns associated with the individuals' respective occupations. In contrast, those employed within the banking industry expressed strong disagreement with the aforementioned assertion. This phenomenon could potentially be attributed to heightened occupational stress resulting from the imperative to meet deadlines and the intensified work demands experienced towards the conclusion of the calendar year.

Response to statement: “As a working woman, my biggest challenge is work-life balance” according to their educational qualification.

Table 11: Educational Qualification * As a working woman, my biggest challenge is work-life balance - Cross tabulation					
Educational Qualification	Responses				TOTAL
	YES		NO		
	COUNT	%	COUNT	%	
U G	3	17.65	14	82.35	17
Graduation	9	60	6	40	15
P G	12	80	3	20	15
Professional degree	3	100	0	0	3
TOTAL	27	54	23	46	50

**Interpretation:** It has been observed that women who are employed and have attained higher levels of education face greater difficulties in achieving a work-life balance compared to those who have completed undergraduate studies. This phenomenon could potentially be attributed to the varying degrees of consciousness regarding the challenges associated with achieving a harmonious equilibrium between one's professional and personal spheres.

Response to statement: “In general, my level of satisfaction towards my Quality of life is good” according to their annual income

Table 12: Annual Income* In general, my level of satisfaction towards my Quality of life is good - Cross tabulation					
Annual Income	Responses				TOTAL
	YES		NO		
	COUNT	%	COUNT	%	
Bellow 1 Lakh	15	100	0	0	15
1Lakh - 2.5 Lakh	5	83.33	1	16.67	6
2.5 Lakh - 5 Lakh	9	52.94	8	47.06	17
Above 5 Lakh	11	91.67	1	8.33	12
TOTAL	40	80	10	20	50

According to the provided table, those who have an annual income of less than 1 lakh, as well as those with an annual income above 5 lakh, express contentment with their quality of life. This suggests that there is no significant correlation between annual income and the level of satisfaction reported by the respondents in relation to their quality of life.

## SUMMARY OF FINDINGS

This study successfully assessed the work-life balance of employed women, specifically focusing on married working women residing in the Karkala region. The findings indicate that these women are capable of effectively managing their professional and personal lives, regardless of their occupational sector, age group, number of children, educational attainment, annual income, and their spouse's profession. The female employees within the marketing and business sectors express unanimous agreement regarding the positive state of their work-life balance. This phenomenon could also be attributed to the flexible time schedules prevalent within the industry in which they are employed. Conversely, female employees within the banking industry encounter significant challenges in achieving a work-life balance, potentially attributable to the demanding workload and inflexible scheduling constraints.

The study reveals that a significant proportion of employed women face challenges in providing the desired level of contribution to their families, primarily due to extended working hours or fatigue resulting from demanding work schedules. This demonstrates that women, despite their desire, face challenges in achieving optimal levels of family engagement. Married women who are employed and over the age of 40 are able to allocate sufficient time for relaxation with their spouse and family. This can be attributed to their acquired expertise in effectively balancing their professional and personal responsibilities. According to educational qualifications, women with higher levels of education tend to perceive achieving work-life balance as more problematic compared to those with undergraduate degrees. Respondents whose spouses are employed in the field of marketing express satisfaction with the amount of leisure time they are able to spend with their partners and families.

The findings of the study indicate that there is no significant connection between the annual income of the respondents and their level of happiness with their quality of life. The results of our study have demonstrated the significance of maintaining a healthy work-life balance and the correlation between work-life balance, happiness, and overall life satisfaction. Based on the tabulated data, it can be observed that a significant proportion of the respondents have effectively managed to achieve a harmonious equilibrium between their personal and professional spheres. A significant proportion of participants express the sentiment that the primary obstacle faced by women in the workforce is achieving a satisfactory equilibrium between their professional and personal lives. Numerous participants have concurred that a significant correlation exists between work-life balance and quality of life. Moreover, a substantial portion of these individuals assert that achieving a favorable work-life balance can ensure an enhanced quality of life. The data reveals that a significant proportion of the participants express contentment with their overall quality of life, indicating that married women who are employed are generally content with the trajectory of their lives. This contentment is attributed to one major factor- that is the nature of the employment of the respondents. As the study aimed to find out whether the metro style work culture has been prevalent in the



occupations identified, it was quite evident from the responses given by the women that there still exists, a traditional, typical 9 to 5 work culture in most of the occupations dealt in the study. As a result, majority of the women have not experienced that high level of stress or anxiousness from the nature of their jobs even though they believed that they need to balance their work and family life more often to be happy at both places and give their best.

The study conducted in Karkala region on working women needs to be clarified and highlighted with the fact that this region is a non-metro and considered as a semi-urban location. This region is characterized by small and medium scale industries, limited government and non-government organizations engaged in banking, insurance, education, healthcare and other sectors, very few industries with larger turnovers exists here. And there is hardly any IT based or corporate level firms engaged in business here. In this context, the authors have found that the responses by the working women on work life balance is provided based on their limited work experience and career base in this region. The work life balance as applicable in corporate or higher-level businesses is not at all existent and hence, the authors feel that the term work life balance for regions of this type needs to be understood and explained in different manner altogether.

### **Conclusion:**

Given the prevalence of dual career couples in contemporary society, it is imperative to conduct systematic research on the nature of work-life conflict. Additionally, there is a need for further understanding on how the interface between work and home can be managed more effectively. Further investigation is required to get additional understanding on the significance and repercussions of achieving a balance between work and family responsibilities. The present study successfully assessed the work-life balance of employees and identified several significant predictors of work-life balance for women employees, including family engagement, working hours, and work-related stress. Additionally, the study considered factors such as employment, age, and caring obligations as additional contributors to women employees' work-life balance. The simultaneous management of familial responsibilities and organisational demands, together with the ongoing effort to achieve equilibrium between work and family, can significantly impact an individual's well-being and general quality of life. Based on the findings of the study, the authors would like to conclude that the quality of work life is closely related to the socio-cultural environment. The character of the location has relevant impact on the work life which subsequently influences the quality of life of the women.

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