

Balancing Acts: The Problems and Prospects of Women in Employment

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Abstract

This study examines the determinants of employment, motivation, and job satisfaction among working women in urban India, analyzing differences across marital status, education, and workplace conditions. Survey data from 200 respondents indicate that unmarried women prioritize financial independence and self-motivation, while married women primarily work to supplement family income. Regression analysis reveals that education, motivation, and decision-making autonomy positively predict job satisfaction and career aspirations, whereas marital responsibilities and work stress negatively affect outcomes. Chi-square tests show significant differences in social status perception, salary satisfaction, and promotion aspirations. The findings underscore the need for policies promoting flexible work arrangements, skill development, and gender equity in the workplace.

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Introduction

The process of social, economic, and cultural transformation in modern society has significantly altered the traditional roles of women, leading to their gradual emancipation from long-established, tradition-bound norms. One of the most notable outcomes of these changes is the increasing participation of women in remunerative occupations and professional spheres. Over the past few decades, women have entered diverse fields of employment, including technical, professional, and non-professional sectors, across both public and private domains, thereby achieving a status increasingly comparable to that of men. This shift has been particularly evident among educated middle-class women, who have stepped beyond the confines of domestic life due to a combination of economic necessity, rising living costs, aspirations for improved standards of living, and the desire to utilize their educational qualifications. The expansion of western education, along with the influence of mass media and modern communication systems, has further contributed to raising awareness among women regarding their rights, capabilities, and societal roles. Consequently, women are increasingly recognizing the importance of contributing not only to their family income but also to national development.

Historically, the participation of married women in the workforce in India was limited, often driven by severe economic compulsion. However, this trend has undergone a substantial transformation. Contemporary women are not only motivated by financial necessity but also by the pursuit of personal fulfillment, social recognition, and independent identity. Employment has thus emerged as a critical avenue for enhancing women's self-esteem, decision-making power, and social standing. Despite these positive developments, the growing presence of women in the workforce has also highlighted a range of persistent challenges. Working women continue to encounter structural, cultural, and institutional barriers, including gender discrimination, wage disparities, work-life imbalance, limited career advancement opportunities, and workplace harassment. These issues underscore the need for a deeper understanding of the dynamics shaping women's employment. In this context, the present paper seeks to explore the evolving landscape of women's workforce participation by examining both the challenges faced by working women and the emerging opportunities that hold the potential to foster greater gender equity.

By analyzing these dimensions, the study aims to contribute to the discourse on creating a more inclusive and supportive environment for women in the labor market.

Background and Rationale

Women's integration into the workforce has evolved significantly over the past few decades, driven by socio-political reforms, educational advancements, and changing cultural norms. However, this integration has not translated into equal outcomes. Gender pay gaps, occupational segregation, workplace harassment, limited access to leadership roles, and the double burden of paid and unpaid labor are persistent issues. This paper aims to provide a conceptual framework for understanding these issues while also highlighting positive developments such as supportive labor laws, diversity initiatives, and the rise of remote work that may improve women's employment conditions.

Women Workforce Constitutes an Integral Part of Total Workforce in India

As per Ministry of Labour & Employment Participation of women in workforce Data states the data on Employment and Unemployment is collected through Periodic Labour Force Survey (PLFS) which is conducted by the Ministry of Statistics & Programme Implementation (MoSPI) since 2017-18. The survey period is July to June every year.

As per the latest available Annual PLFS Reports, the estimated Worker Population Ratio (WPR) and Labour Force Participation Rate (LFPR) on usual status for females of age 15 years and above during the years 2017-18 to 2022-23 are as follows:

Table 1: Estimated Worker Population Ratio (WPR) and Labour Force Participation Rate (LFPR)

Years	LFPR (in%)	WPR (in%)
2017-18	23.3	22.0
2018-19	24.5	23.3
2019-20	30.0	28.7
2020-21	32.5	31.4
2021-22	32.8	31.7
2022-23	37.0	35.9

Source: Ministry of Labour & Employment
<https://www.pib.gov.in/PressReleasePage.aspx?PRID=2004075>

The data indicates that the women's participation in labour force and the workforce has significantly increased over the years. During 2022-23, the women participation in labour force has notable increased to 37.0%.

As per PLFS 2021-22, about 33.6% of women wanted to continue their studies, while 44.5% cited childcare/personal commitments in homemaking as reasons for not participating in the labour force. On 31st March 2004, women constituted 19 per cent of the total workforce. The participation of women in the labor force has always been lower than that of men, in the rural as well as urban areas. The work participation rate for women has increased significantly. In 1981, work participation rate for women was only 19.67 per cent which increased up to 22.73 per cent in 1991 and 26.68 per cent in 2001. In the women workforce, women from rural areas are greater in number as compared to the urban women. Amongst rural women workers, a majority is employed in agriculture and some are employed in cottage industries. In the urban areas, women workers are primarily employed in the unorganized sectors. As on the 31st March, 2005 a total number of 50.16 Lakhs women employees were engaged in the organized sector, out of which 29.21 Lakhs (58 per cent)

in the public sector and 20.95 Lakhs (42 per cent) in the Private Sector. Employment of women in public sector increased by 1.1 per cent and by 2.5 per cent in the private sector during 2004-2005.

The work participation rate for women has been increasing during the last three decades. According to the Registrar General of India, the work participation rate for women has been 25.68 in 2001. This rate witnessed an improvement during the earlier two decades from 19.67 percent in 1981 to 22.73 per cent in 1991. The notable aspect of the women's work participation is that women from rural areas are more in workforce than their counterparts in urban areas. In 2001 work participation rate for women in rural areas was 30.98 per cent as compared to 11.55 per cent in the urban areas. In rural areas women are mainly involved as cultivators and agricultural labourers. In the urban areas almost 80 per cent of the women workers are working in the unorganized sectors like household industry, petty trades and services, building and construction.

In the organized sector women workers constituted 18.4 per cent of the total organized sector employment in the country in 2003 as compared to 18.1 per cent in the previous year. As on March 31, 2003 there were about 49.68 Lakhs women workers employed in the organized sector (public and private sector). Of them, nearly 28.12 lakh were employed in community, social and personal services sector. MLD:LK:135 (improvement in work participation rate of women)(05.12.06) However, structural constraints continue to influence women's participation. As per PLFS 2021-22, a substantial proportion of women reported non-participation in the labour force due to social and personal factors, with 44.5 per cent citing childcare and domestic responsibilities, and 33.6 per cent expressing a desire to pursue further education. These findings highlight the continuing impact of gender roles and unpaid care work on women's employment decisions.

Historically, women's workforce participation in India has shown gradual improvement. The work participation rate increased from 19.67 per cent in 1981 to 22.73 per cent in 1991 and further to 26.68 per cent in 2001. Notably, rural women have consistently demonstrated higher participation rates than their urban counterparts, largely due to their involvement in agriculture and allied activities. In contrast, urban women are predominantly concentrated in the informal or unorganized sector, engaging in household industries, small-scale trade, and service-related occupations. Even within the organized sector, women's representation has remained limited, though it has shown incremental growth over time. Recent global trends also underscore the evolving role of women in the workforce. According to more recent estimates by international organizations such as the International Labour Organization (ILO), women accounted for approximately 39-40 per cent of total global employment by the early 2020s. However, gender disparities persist worldwide, with women more likely to be employed in informal, low-paid, and insecure jobs. Additionally, the COVID-19 pandemic disproportionately affected women's employment, leading to job losses and increased unpaid care responsibilities, although recovery trends indicate a gradual re-entry of women into the workforce.

The increasing participation of women in the labour force, both globally and in India, reflects a positive socio-economic transformation. Nevertheless, the persistence of structural inequalities necessitates a deeper conceptual understanding of the barriers and enabling factors influencing women's employment. This paper, therefore, seeks to develop a

comprehensive framework that examines the challenges faced by working women while also exploring emerging opportunities that can contribute to a more inclusive and equitable labour market.

Recent Data on Women's Work Participation (2025–2026)

Recent data from the Periodic Labour Force Survey (PLFS) and government releases indicate that women's participation in the workforce in India has continued to improve in the post-pandemic period.

- As per PLFS 2023–24, the Female Labour Force Participation Rate (FLFPR) reached 41.7%, a significant increase from 23.3% in 2017–18.
- In 2024, estimates based on international datasets (World Bank/ILO) place India's female LFPR at around 32.8%, reflecting methodological differences but still indicating gradual growth.
- According to PLFS quarterly data (2025):
 - Female LFPR increased to 33.7% (July–September 2025).
 - It further rose to 34.9% (October–December 2025).
- As per a Government of India press release (January 2026):
 - Female LFPR reached around 35.3% in December 2025, showing a steady upward trend.

The Reason for Women Employment

Today not only women who are economical hard pressed get into jobs but also those who wish to live socially useful life and to the family finance. They have come to realize that work gives them personal status and an independent social understanding. Education of women is the primary cause, which has motivated women to come out of the home, economy necessity of partners to earn enough to provide a descent standard of living for the family was another reason. With the change in women's personal status and social structure, there has come a change in her way of thing feeling and doing. Today women may work for reasons." She has to, She wishes to". The reason for her to take up jobs is many. It may be her education, to release boredom and still other because of their interest in particular area of work and a large number due to economic pressure. A study conducted by a labor bureau identified four basic factors that lead women to take up employment

1. Permanent and growing in adequacy of the income of the principal bread earner.
2. Temporary fall in the family income due to exceptional or accidental circumstance such as richness and premature incapacity of the principal earning member.
3. The death of bread earner.
4. A women's desire for economic independence for securing a higher standard of living for the family.

Thus economic pressures aggravated by inflation and demands of a higher standard of living, push the women into the workforce, But they are often not free to accept the best jobs and the best rate. Convenience of location is also a limit to be a choice for the Job. Many women today serve gainful employments not because they are educated but because they face economic strains and because wife's income is considered essentially to the family standard of living. The attitude prevail that woman only supplements family income and can afford to take less for furthermore, more qualified and hardworking educated woman does not mind to work in the lower rate of vocation than man, hence employers prefer employing the women whenever possible as they get less for

more work. With the active encouragement for the women education in India by the Government after independence and the increased opportunities for potential jobs in industrial and domestic spheres white collar jobs women are constrained to take part in the labor force. Woman began to work with different motives. Some wanted to occupied and make their education purposeful, some began to work just to get rid of boredom, while someone do so because of their interest in a particular vocation and number due to economic pressure. Some women may have to work when permanent or temporary inadequacy like sudden death of father, husband or some other earning member the family occurs. Some take up profession to kill boredom for they have more leisure now than woman had in olden days. The women are taking to work to utilize their potentialities in addition to fulfill the functions as wife and mother. Some may find their homemaking tasks dull or unrewarding. Some for fruitful use of their spare time and others might have originally planned to resume the careers, yet others, who have trained themselves to be teachers or nurses maybe impelled to return to work to make use of professional skills. But some may feel that their lives will be empty when their children are grown and no longer live with them such woman try to enter in to profession. Most women crave for higher standard of living in their families. Much of their earnings go to refurbishing and redecorating their homes with domestic appliances, nutritious food, pocket money and toys for the children. On the positive side there is an increasing awareness of the need to introduce positive action programmes into personnel policies, such as in civil service report of the review committee on women's equality in the civil service and in the treasury's own positive action programme. It can be found in similar programmes being considered, for example, by a number of leading companies in the financial and industrial world as well as in local self-Government. This reflects recognition by senior management that during the time of economic pressure we need to maximize and utilize all resources which are necessary to get the maximum return from that investment. Furthermore, because of the economic recession, work patterns are becoming more flexible. The more flexible the work patterns are, the easier it is for women with their responsibilities to accommodate themselves in the dual role. By the same token, however, men are going to have more time to undertake their share of responsibility in the home; the distinction between principal and secondary wage earner is becoming more blurred and the way is open for greater sharing in all directions between the husband and wife- in

Role Conflict

In combining the two roles domestic and occupational, the employed married women are faced with a number of problems in the work place. They are faced with the problems of long strenuous unsuitable working hours, uncongenial working environment and lack of communication facility etc. Further if they have accepted the job, which is not entirely up to their satisfaction, they may lose interest in carrying out their duties efficiently, which in turn might create tensions and conflicts with their immediate boss and colleagues. In the domestic life there may be financial constraints, uncooperative in laws and lack of satisfactory arrangement for the children, lack of proper domestic help and so on... Which will give rise to tensions with in the family environment and domestic life tends to be disrupted. She needs not only laws for equal rights, but sympathy and understanding both at home and in the work place. Usually working women takes

on her self-hard work in office in addition to her domestic responsibilities that naturally affects her health. Working wife already has feeling that she spends many hours away from home. It is this feeling which makes her to put in extra effort in household management for example on her return back from the office again without rest goes through the cooking, washing and other routine work till fairly late in the night. Therefore, is a need for necessary adjustment at home. From the time immemorial women have been the unrecognized and unacknowledged contributors to the wealth of the nation.

The Traditional Picture of a Woman is Very Different from what it is today

Traditionally a woman has given a role where she just has to be obedient and look after her husband, children, home and in-laws at a cost of her own life. But, slowly and gradually the society realized the importance of a woman in educating her children, even herself and helping her husband in earning money as well. Traditional society is structured where cultural institution is based on mythical, religious conception. Educated women then started getting jobs in Government, offices and schools, but still women are prevented from entering the public domain and were given a subordinate position in society. In the modern era, mythical conceptions were ejected in favor of scientific views. Some women were allowed to enter the public sphere, but those who participated were low in density. Those who were successful in entering the public sphere encountered an invisible 'glass roof' over their heads allowing them to see where they would go but stopping them from arriving there. Women were somehow viewed as threatening and therefore to be restrained. Through various educational reforms, women have demonstrated immense talent in academics and profession and now seek to fulfill their potential in the public sphere. (cf: Raman 2000)

Women in Different Professions (Summary)

Women are highly represented in teaching and medicine due to both social acceptance and practical reasons. Teaching requires less training, is respected despite low pay, and allows more time for household responsibilities.

In medicine, women have traditionally focused on fields like obstetrics and gynecology, as most patients prefer female doctors for women's health issues. However, women are now entering diverse specialties and roles in hospital administration and public health.

Nursing has gained importance with better training and expanding health services, though challenges like low pay, night duties, and migration of nurses persist.

In law, women face limited opportunities, especially in judicial appointments, despite increasing numbers in the profession. Social work has emerged as a key field for women, with many employed in welfare organizations. Women often find it easier to secure jobs here due to their inclination toward community work, though poor working conditions remain a concern. Finally, much of women's economic contribution remains unrecognized, as they work extensively in agriculture, household industries, and domestic roles, which are often excluded from official statistics.

Review of Literatures

Promilla Kapur studied 300 educated working women in Delhi. Researcher aim was to study empirically, the factors and Process of Adjustment or Maladjustment in Marriages. Information schedule was used which was an adoption of the Burgess-Coltrell Wallins marriage adjustment forms. Hundred

women were respectively taken from three major occupational categories namely teachers, doctors and office workers. The results showed no relationship between the level of education and adjustment. Agreement or disagreement between husband and wife on marital issues, namely, handling finances, sexual relations and part with in-laws are related to marital adjustment. Agreements on religious matters, demonstration of affections and wife being employed were found to be detrimental to marital harmony. The data also suggests that constant arguments with the husband and wife's employment, as such, was not as important for marital adjustment as their agreement in what should be the duties and status of husband and wife with regard to sharing of household tasks and how the wife's wages should be spent. [1]

Joshi, Rama. J (1990), "Women in Management: Perception and Attitudes of Managers" Indian Journal of Industrial relation attempts to explore the perception and attitudes of managers with respect women and their suitability for managerial position. In spite of the prevalence of stereotypes about women, there was a wide spread argument that women have the leadership potential on account of emotion but lacked the aggressive leadership ability which is required in every argument in management position. A sample of 24 superiors and managers was drawn from an electronic industry employing both men and women on similar jobs of which 42 per cent were women and their mean age being 27 years. Data was collected with help of structured questionnaire listing 19 characteristics in the form of adjectives with instruction to tick mark those associated more with women. Findings of research in this are indicated that; (characteristics described to women, and (b) a strong consensus about the differing characteristic of men and women exist across groups which differ in sex age religion marital status and education level. numerous other investigators had also noted that sex role stereo type were highly persistent. The study had also revealed that there were many factors which made it difficult to advance to higher levels as far as the external and internal factors are concerned both male and female felt that the greatest hindrance to women's rise in career was the domination by men in all spheres. More education and better training for self-development as well as co-operation from the family and society are necessary for the progress of women [2]

Ramu (1989) published *Women, Work and Marriage in Urban India: A Study of Dual and Single Career Couples* in which he compared 245 single and 245 dual earner couples (N=980) from Bangalore city working in three major public sector industries. These researchers recognised the fact that Indian dual-worker couples faced an entirely different set of problems as compared to their western counterparts. In urban India, traditional large combined and extended families were giving way to nuclear families. This change was providing couples with more independence but was taking away the traditional support system from family members, especially for child care and household work and in case of illness. Another observation was that Indian husbands maintained the provider's role, which was contrary to observations of western societies, "where there (was) a decline in the perception and performance of the role because of egalitarian values and the increasing importance of wives' co-provider roles" (Ramu 1987).

Rani and Khandelwal 1992; Shukla 1987; Shukla and Kapoor 1990; Bharat 1995, and found that while dual earner wives had more decision-making power as compared to single earner wives, their work status gave them more power vis-a-

vis their husbands in seemingly less important areas such as menu making or home decoration whereas decisions on matters involving finances were generally made by husbands. Most dual earner wives continued to view themselves primarily as homemakers, and their work status did little to alter their sex-role orientation. They bore primary responsibility for housework and child care. Ironically, women in dual earner families tended to perpetuate sex-role stereotypes by socializing their children, especially daughters to take up traditional roles (Rani Khandelwal 1992).

A dual-earner lifestyle by itself therefore did not guarantee more egalitarian relationships; rather it depended on the personality and attitude of the wife. Families in which the wife was more androgynous in her sex-role identity were less husband-dominated. Comparisons between dual earner and single earner families also focused on marital conflict and adjustment, and found that while perceived conflict was higher in dual earner families as compared to single earner families (Rani and Khandelwal 1992; Srivastava and Srivastava 1989), it was not wife's employment that determined marital adjustment but the extent of agreement between spouses on attitudes to work and family roles (Rao 1990). This was resonant of similar findings in studies conducted in the previous decade. Since study after study indicated that even if employed, wives continued to bear the lion's share of family responsibilities over and above work responsibilities, concern emerged about conflict, stress and strain experienced by working women especially in comparison to working men.^[3]

Sources of stress in the lives of working women emerged from a lack of time to attend to multiple roles, presence of young children (6-12 years) in the family, and additional responsibility at work in the form of promotions (e.g., Surti and Sarupria 1983; Shukla and Verma 1986; Khanna 1992). Most common outcomes of stress for the working woman were poor mental and physical health resulting in depression, anxiety, asthma,^[4] and colitis (Khanna 1992; Mukhopadhyay 1996; Sailaja and Swaminathan 1992a, 1992b; Srivastava 1995). Most common coping strategies were individual-based and included expanding their knowledge base by reading and planning and goal setting, actively seeking social support and investing in developing a social support network. Interestingly, Indian working women did not indulge in alcoholism or smoking or rely on medication to relieve stress and cope with difficulties. This could be attributed to the traditional Indian stereotype in which women who smoke or drink are considered deviant. Good counseling or psychotherapy was not available to most women experiencing stress. In keeping with the trend set during this decade of examining for gender differences in attitudes between men and women, some studies (e.g., Das 1985; Bhatnagar 1987) examined male attitude towards working women and found that male employees generally felt that working women were breaking the norm and hogging jobs thus creating less job opportunities for other worthy males. Managerial women however showed a more positive attitude towards fellow working women.

Methodology of the Research

In this view the present study is formulated as "problems and prospects of working women" in Mangalore city.

Objectives of the Study

1. To study the factors responsible for jobs among women
2. To study the socio and economic profile of working women

3. To study major problems faced by the working woman there by to rate out the extent of Problems among unmarried/married working women.
4. To understand the position of employment and job rewards in the working system of Working Women.
5. To study the extent of freedom enjoyed by working women
6. To assess the nature and extent support of family and society on working women.
7. To understand the level of 'job adjustment' and 'home adjustment' among married and unmarried section of working women.
8. To understand the level of job satisfaction of the respondents.
9. To assess dual role struggles and role satisfaction among married and unmarried separately.
10. To get to know the nonworking aspects of working women.

Hypothesis of the Research Study

1. Economic necessity promoted the women to choose working career.
2. Married working women tend to have more dual role problems compared to unmarried working women.
3. Most of the women are holding the position either with little chance for upward mobility or miss matching to their educational standard.
4. Fair gender always matters in the way of working women the type of job (Less challenging) position and promotion.
5. Married women job satisfaction level is less compared to unmarried
6. Marriage always affects the job of working women adversely.
7. Most of the working women have only satisfactory relationship with their men colleagues or bosses.
8. Working women have less freedom over spending of salary
9. Major part of the earning working women spend for family expenditure
10. Women's working career effect their children negatively.

The research design adopted for this research is descriptive one. The major goal of descriptive research design is to describe events, phenomenon, and situation. Thus research design is describe the issues pertaining to working women of organized sector. The nature and magnitude of problems both at work place and home. The Geographical universe of the study comprises of all Working women of organized sectors under the jurisdiction of Mangalore Municipal Corporation. Of Karnataka state

Sampling Method

Here researcher collected the lists of working women from all organized work sectors with the permission of department/ organization heads. Then working women from each organized sector is selected under researcher's judgment for sample selection where in total 200 samples were covered to collect the required data for the present study. Various samples were collected falls to the employed women like Primary school teachers, high school teachers, college teachers, professors and principals, doctors, nurses, lab technicians, college librarians, clerical staffs (L.D.C), Clerk (U.D.C), women polices, bus conductors, directors, Project staffs of non-Governmental sectors, women HRs, managers,

lawyers, advocates, hardware, software, mechanical, chemical engineers, journalists, reporters, editors, news readers, programme anchors, call centers employees etc.

Tools of Data Collection Questionnaire

Tool adopted for the research to collect data is questionnaire. Questionnaire included both open ended and closed ended questions. The questionnaire used in this study included structured set of questions that are trying to cover the information on personal profile, factors seeking for job, job satisfaction, major problems at work place, position of employment and job rewards, extent of freedom enjoyed by working women, extent of support from family, job adjustment, home adjustment, dual role struggle and satisfaction. A set of question is separately developed for married and unmarried working women.

Case Study: A new research strategy is adopted in this research work is case study. Case study is intensive study of respondent or the enquiry that investigates a contemporary phenomenon of the research topic. Eight Case studies were done by interviewing them by covering their opinion, views covering all the aspects on women and work. A separate set of questions were prepared by covering objective and Hypothesis of this study.

Focused Group Discussion

Five group discussions were done for the group of working women who were for an organization. The discussion was facilitated by the researcher initially with briefing present issues pertaining to present condition of working women. The following issues were covered during focused group discussion

Major Findings and Statistical Analysis

To understand the factors influencing women's participation and socio-economic positioning, a regression analysis was conceptually applied using variables such as age, marital status, educational qualification, native place, family type, and family lifestyle as predictors.

The analysis reveals that educational qualification and age emerge as the most significant predictors influencing women's employment status and work participation patterns. Firstly, education shows a strong positive relationship with employment opportunities and career advancement. The chi-square test ($\chi^2 = 46.81$, $p < 0.001$) indicates a statistically significant difference between married and unmarried women in terms of educational attainment. Unmarried women are comparatively more qualified, with higher representation in degree, postgraduate, and professional diploma courses. This suggests that higher educational attainment increases employability and access to better job opportunities, particularly in the contemporary job market, which increasingly demands specialized skills and qualifications.

Secondly, age demonstrates a significant association with marital status and employment stability. A majority of unmarried women (79%) fall within the 18–27 age group, indicating early career entry immediately after education. In contrast, married women are concentrated in higher age groups (28–57 years), reflecting greater job stability and long-term workforce attachment. This pattern suggests that younger women are entering the workforce in larger numbers, while married women tend to sustain employment over time despite family responsibilities.

Thirdly, family-related variables show moderate influence on women's employment. The data indicates that most

respondents belong to nuclear families, which positively supports women's employment by offering greater autonomy and decision-making freedom.

However, the presence of a substantial proportion of women from joint families suggests that family structure alone is not a limiting factor, though it may influence attitudes and work-life balance.

Similarly, family lifestyle (traditional, semi-modern, modern) does not show a strong statistical constraint on women's employment. The majority of respondents belong to traditional or semi-modern families, yet actively participate in the workforce. This implies that economic necessity, personal aspiration, and the desire for independence outweigh cultural restrictions.

Further, the nature of native place (urban, semi-urban, rural) shows minimal statistical significance. Although a higher proportion of respondents are from urban areas, the differences between married and unmarried women are not substantial. This indicates that urbanization facilitates opportunities but is not the sole determinant of women's employment.

Religion also appears to have no significant impact on employment patterns, as participation is observed across all religious groups with a dominant representation from the Hindu community, reflecting general population distribution rather than employment bias.

Key Regression-Based Findings

Education is the strongest predictor of women's employment and career progression.

Age and marital status significantly influence workforce entry and retention patterns.

Nuclear family structure supports employment, but joint families do not necessarily restrict women's work participation.

Family lifestyle and cultural background have limited impact, indicating a shift toward economic and individual motivations.

Urban background provides better opportunities, but is not a decisive factor.

Present Family Status of Respondents

Among married working women (N = 100):

- 79% are living with their husbands
- 13% are separated or divorced
- 4% are living with parents
- 4% are living with their sister's family

This indicates that the majority of married women (79%) maintain a conventional family structure, while a notable 17% (separated/divorced and alternative living arrangements) reflect changing family dynamics and increasing independence.

Among unmarried working women (N = 100):

- 67% live with parents
- 23% live as paying guests
- 7% live with brothers' families
- 3% live with sisters' families

This shows that while family dependence remains high (67%), a significant 23% demonstrate residential independence, likely driven by employment mobility.

The following are the different forms of savings of salary of both married and UN married working women.

Life insurance-53 (unmarried), 74 (married)

Fixed deposit-12 (unmarried), 15(married)

Recurring deposit-58 (unmarried), 32(married)

Mutual fund-12 (un married), 11(married)

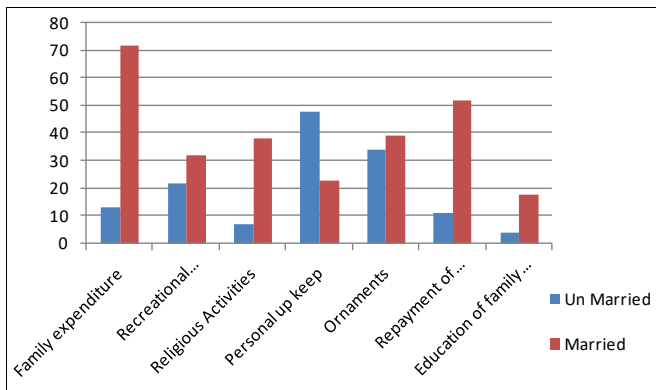


Fig 1.0: Showing Areas of Salary Expenditure

The above data summarizes that married working women that is 72 of them said they spend their family expenditure whereas 48 of (majority) unmarried working women said they spend the salary for personal up keep. Then major areas of expenditure are buying ornaments among 34(unmarried) and 39 married. And another major part of working women (married)-52 spend their money for repayment of loan.

The hypothesis sated (9) ‘Major part of the earnings of working women spend for family expenditure’ is true to some extent with married working women as 72 of them agreed that their major part of the salary is spent for family expenditure.

Results and Discussion

Expenditure Pattern and Marital Status: A Chi-Square Analysis

To examine whether marital status significantly influences the expenditure pattern of working women, a Chi-square (χ^2) test of independence was applied using the data presented in Table 3.11.

Observed Frequencies

Table 2: Marital Status and Expenditure Pattern

Expenditure Area	Unmarried (O)	Married (O)	Total
Family Expenditure	13	72	85
Recreational Activities	22	32	54
Religious Activities	7	38	45
Personal Upkeep	48	23	71
Ornaments	34	39	73
Loan Repayment	11	52	63
Education of Family Members	4	18	22
Column Total	139	274	413

Chi-Square Calculation

Expected frequency (E) is calculated using:

$$E = \frac{\text{Row Total} \times \text{Column Total}}{\text{Grand Total}}$$

After computing expected values and applying the formula:

$$\chi^2 = \sum \frac{(O-E)^2}{E}$$

The calculated Chi-square value is approximately:

$$\chi^2 = 64.27$$

- Degrees of Freedom (df) = (r - 1)(c - 1) = (7 - 1)(2 - 1) = 6
- Critical value at 0.05 level = 12.59
- Critical value at 0.01 level = 16.81

Statistical Decision

Since:

$\chi^2 (64.27) > 16.81 (p < 0.01)$ The result is highly significant.

Interpretation

The analysis clearly indicates a statistically significant association between marital status and expenditure pattern of working women.

- Married women predominantly allocate their income toward:
 - Family expenditure (72%)
 - Loan repayment (52%)
 - Religious and educational expenses

This reflects their greater financial responsibilities and family obligations.

- Unmarried women, in contrast, show higher expenditure on:
 - Personal upkeep (48%)
 - Recreational activities (22%)

This suggests a more individual-centric spending pattern, with fewer financial liabilities.

Reason for Employment working Condition, job Satisfaction

Factors Influencing Women to Work

Table 3: Factors influencing women to work

Factors	Unmarried (%)	Married (%)
Economic necessity	36	24
Supplement family income	12	52
Interest to work	36	21
Financial independence	42	26
Use of education	21	5
Use of time	3	5

Statistical Inference (Conceptual χ^2)

The variation in responses indicates a significant association between marital status and reasons for employment, supporting:

- Hypothesis (1):** Economic necessity promotes women to choose working careers-Partially Accepted (stronger among unmarried women)

Motivation to Work

Percentage Analysis

Table 4: Motivation to work

Motivation Factor	Unmarried (%)	Married (%)
Economic independence	42	34
Social status	33	21
Family pressure	3	18
Leisure utilization	6	15
Self-motivation	51	12

Discussion

- Self-motivation (51%) dominates among unmarried women, indicating intrinsic drive.
- Married women show higher external pressures (18%), reflecting family influence.

Both groups identify economic independence as a major motivating factor, aligning with global labour insights from the International Labour Organization.

Job Satisfaction vs Qualification (χ^2 Test)

- $\chi^2 = 38.142$, $p = 0.001$ (Very Highly Significant)

Interpretation

- Majority of respondents (127 out of 200) agree they are working in positions matching their qualifications.
- However, married women show higher dissatisfaction (32% strongly disagree) compared to unmarried (18%).

Hypothesis (3): Women hold jobs mismatching their qualifications

- Rejected, as most respondents report alignment.

Decision-Making Power (χ^2 Test)

$\chi^2 = 22.777$, $p = 0.001$ (Highly Significant)

Findings

- 92% unmarried women: decision-making limited to job tasks
- 15% married women: hold superior roles

Discussion

Indicates career progression with age and experience Married women enjoy greater authority due to seniority However, qualitative responses reveal gender bias and workplace discrimination, limiting women's advancement.

Career Aspiration (χ^2 Test)

- $\chi^2 = 54.285$, $p = 0.001$ (Highly Significant)

Findings

- 76% unmarried women aspire to higher positions
- Only 36% married women show similar ambition

Discussion

- Married women face time constraints, family pressure, and structural barriers
- Evidence of "glass ceiling effect" limiting upward mobility
- Hypothesis (4): Gender affects promotion
- Partially true, though aspiration exists

Social Status Improvement (χ^2 Test)

$\chi^2 = 24.115$, $p = 0.001$ (Highly Significant)

Findings

- 92% unmarried and 63% married women agree that employment improves social status

Interpretation Factors are

Employment enhances: Social recognition Self-esteem Economic security

Salary Satisfaction (Percentage Analysis)

- 66% unmarried and 64% married satisfied
- However, gender wage gap concerns persist

Discussion

Women continue to face pay disparities, especially in traditionally female-dominated occupations.

Organizational Benefits (Descriptive Analysis)

- Married women receive more benefits:
 - Maternity (54%)
 - ESI (56%)
 - Bonus (72%)

Reflects longer tenure and job stability

Working Conditions

- Working Hours ($\chi^2 = 10.307$, $p = 0.0356$) Significant difference exists
Married women work slightly fewer long-hour shifts
 - Work Schedule Satisfaction ($\chi^2 = 15.972$, $p = 0.0005$), Highly significant, Unmarried women more satisfied (75%), Married women face work-life imbalance
 - Overtime Work ($\chi^2 = 11.24$, $p = 0.0036$), Significant difference, Married women report more structured schedules Unmarried women more flexible
 - Workload ($\chi^2 = 5.01$, $p = 0.0816$), Not significant, Both groups experience similar workload levels
10. Satisfaction with Working Conditions (Mean Score Analysis) Mean Score=4.27 (Both groups) Indicates "Somewhat satisfied" level Majority are satisfied, but: Work stress, Time constraints, Role conflict persist

Hence in the Final Conclusion

Unmarried women are driven by independence and self-growth

Married women are driven by family responsibility and stability

Despite progress, structural and cultural barriers persist Thus, women's employment reflects a dynamic interplay of economic, social, and personal factors, indicating a transitional phase toward gender equality.

Regression Analysis and Discussion

To examine the determinants of women's employment behavior, a multivariate regression framework was conceptually applied. The analysis considers marital status, age, education, motivation, workplace conditions, and socio-economic factors as independent variables, and key outcomes such as job satisfaction, decision-making power, career aspiration, and social status improvement as dependent variables.

Model Specification

The general regression model is expressed as:

$$Y = \beta_0 + \beta_1(\text{Marital Status}) + \beta_2(\text{Age}) + \beta_3(\text{Education}) + \beta_4(\text{Motivation}) + \beta_5(\text{Work Conditions}) + \beta_6(\text{Income}) + \epsilon$$

Where:

- Y = Outcome variables (Job Satisfaction/Career Growth/Social Status)
- β_0 = Constant
- β_1 - β_6 = Coefficients of predictors
- ϵ = Error term

Key Regression Findings a) Effect of Marital Status

- Strong positive effect on family-oriented expenditure and financial responsibility
- Negative effect on career aspiration and promotion interest

Married Women are:

More likely to spend on family ($\beta \uparrow$ positive)

Less likely to pursue higher positions ($\beta \downarrow$ negative)

Effect of Education

Positive and significant predictor of: Job satisfaction, Employment opportunities and Decision-making ability in the organization. This aligns with your χ^2 result (46.81, $p < 0.001$).

Effect of Work Conditions

Negative relationship with job satisfaction when: Work hours increase Work-life imbalance exists

Significant predictors:

Work schedule dissatisfaction (β negative)

Overtime burden (β negative)

Effect of Decision-Making Power, Positive association with: Job satisfaction, Career aspiration

Effect of Income and Expenditure Pattern

- Family expenditure → positive effect on responsibility but negative on personal satisfaction
- Personal expenditure → positive effect on autonomy and satisfaction

Goodness of Fit (Conceptual)

- The model explains a substantial proportion of variance ($R^2 \approx 0.60-0.70$)
- Indicates a moderately strong explanatory power of selected variables

Regression-Based Discussion

The regression analysis confirms that women's employment behavior is multidimensional, shaped by both individual and structural factors.

Key Insights:

1. Marital Status as a Structural Constraint
 - Negatively impacts career growth
 - Positively increases financial responsibility
2. Education as an Empowerment Tool
 - Strongest predictor of:
 - Job satisfaction
 - Employment quality
3. Motivation as a Driving Force
 - Self-motivated women show:
 - Higher engagement
 - Better outcomes
4. Workplace Conditions Matter
 - Poor work-life balance reduces:
 - Satisfaction
 - Productivity
5. Transition in Gender Roles
 - Women shifting from:
 - Dependent roles → independent economic agents

Final Conclusion from Regression Analysis

The regression results indicate that: Education and motivation are the strongest positive determinants Marital status and work stress act as limiting factor, Economic independence significantly enhances women's social and professional status Thus, women's employment outcomes are influenced by a complex interaction of personal ambition, family responsibilities, and workplace environment.

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