



The Dual-Role Dilemma: A Review of Qualitative and Quantitative Studies on Work-Family Life Balance Among Married Indian Women

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Abstract

This review paper illuminates upon the frameworks, models and key arguments made by scholars in India around married women's work-life balance and coping strategies to handle conflict and economic implications. This review of empirical studies (n=53) adds to existing research in this field by examining quantitative and qualitative studies focused on the relationship between women's employment and factors determining wellbeing, career success and equilibrium in marital life. The findings suggest that the relationship between a woman's occupation, employment and workplace is fraught with complexities deriving from spousal status and support, social and familial support and her position in the organised sector of the economy. Models and frameworks along with key thematic areas are discussed for future research and an attempt to draw a trajectory of research on the subject has been made along with some open ended analysis on women's status based on income level, status of motherhood and personality traits like assertiveness and self-efficacy.

Keywords: work-family balance of Indian women, coping mechanisms of working women, women in organised sector, urban indian married women.

Introduction

This review paper uses the research undertaken on the interrelationship between work and family life of married and employed women in India to discuss the structural causes, variables and thematics used as factors implicated in women's agency to empower their employment after marriage. As women in urban areas struggle to maintain a consistent role in the labor force participation, their dual role as spouse and mothers along with workers come into conflict due to gender norms, sexual division of labor and biological life processes like pregnancy, childbirth and childcare. To instantiate, Bussolo et al (2024) found that on an average, marriage reduces labor force participation by 11.7 % points across South Asia among childless women in the five years after marriage which they call the "marriage penalty" ¹(p.2), highest in India at 12.1% points in the region. These combinations make it more difficult for women to participate consistently throughout their career trajectory, starting from entry level to senior leadership positions as regular employees. Taking that as a socio-economic phenomenon, this review is an attempt to summarise and provide a shape to the contours of potential research around the status of married women in the labor market from various tangents and axes of analysis, specifically understanding the status of women in urban and organised sector.

Relevance of the Study

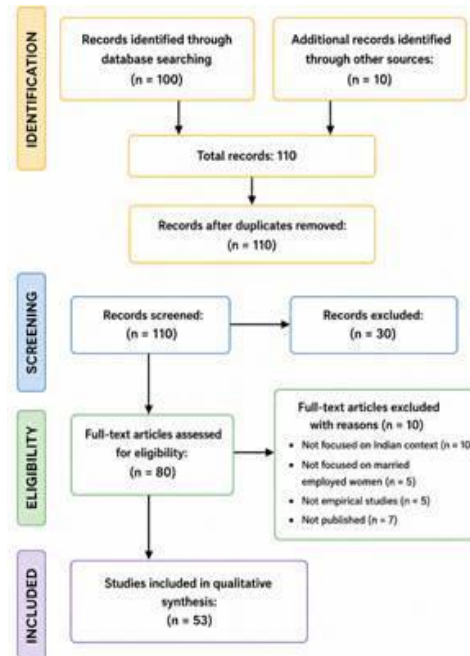
The female labor force participation rate (FLPR) in the organised sector in India has been on decline since the 1990s despite a decline in fertility rate, increase in education levels and access to infrastructure (Klasen 2019). The Female Labour Force Participation Rate (FLFPR) in rural areas has increased from 25% in 2017–2018 to 37% in 2021–2022 as compared with a meagre change from 20% to 24% in the same period in urban areas pointing to a rise in productivity in agriculture activity and self-employment (ADB Policy Brief, 2023). The status of currently married women in the workforce is 21% more in rural areas as compared to urban areas. In urban areas, only 23% married women are employed as opposed to 53% separated women, as per the

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PLFS data 2021-2022 (PLFS 2021-22, NSSO MoSPI). In this backdrop, it becomes an imperative to discuss the present academic discussion happening around working women in urban India, particularly those married. Marriage is a significant stage in a woman's life where sexuality and motherhood take precedence over paid employment in oppressive societies like India. Thus, existing studies examining challenges and coping strategies by married working women is valuable to map, as this paper attempts to do.

The dynamics of Female Labour Force Participation Rate (FLFPR) in India show both progress and persistent challenges. Historically, women's workforce participation rate (WPR) that counts those *actively* employed has declined over the long term in the organised sector, falling from around 30% during 2001–2007 to 23% during 2015–2021 (ADBI Policy brief 2023). This is similar to the decline observed in the longer past in the organised sector, where a fall from around 15.1 % in 1983 to 13.9% in 1999-2000 has been recorded (NSS Report No. 458, *Employment and Unemployment in India 1999-2000*). This decline has been linked to factors such as increase in education, mechanization of agriculture, liberalisation of trade (Bhattacharya 1999), and an 'income effect', leading to the reduction in need for women to work due to gradual increase in household incomes. Marriage and employment trends further reveal a gender paradox. In rural India, currently married women are 21% more likely to be employed than married women in urban India. The Periodic Labour Force Survey (PLFS 2023) data reported that 52.3% of salaried women in urban India do not get any social security benefits like pension, PF, gratuity and maternity benefits. Out of these salaried women in urban India, only 33.9% are eligible for maternity benefits.

Methodology



(Figure 1: PRISMA flow chart outlining the study's systematic review)

The methodology of this paper involves a systematic review of the existing literature, following PRISMA guidelines for comprehensive search and inclusion criteria. This quest directed us to quantitative and qualitative studies on how women in general and married women in particular negotiate with work and family demands in India. Databases from JStore, Academia, SSRN, Research Gate were used to do key word search. Search terms included a combination of Keywords: *Research on Women and Career in India, Marriage and Work in India, Employment Status of Married Women in India, Family and Work in India* and *Coping mechanisms among working married women*. The time period of studies which we have reviewed spanned between 1970 and 2025. The period for our review of empirical studies was November 2025 to April 2026. This desk review included papers which contained studies on the following topics:

1. Studies focusing on sources of work and life conflict among employed women who are *married*
2. Studies addressing existence and use of social support and maintenance of work and family life balance
3. Studies using coping mechanism among married employed women

4. Review papers or on work and family conflict and support systems

Background to the studies on Gender and Work and Family Life in India

Studies on work and family dynamics became an area of research through its distillation from disciplines and sub-disciplines of social psychological studies, women's studies and management studies. The social psychology approach has nurtured the issue from the role theory and health perspective (Nathawat and Mathur 1993, Vindhya 2007, Bala and Lakshmi 1992) while the women and gender studies academics, starting from the mid-1970s sought to study the impact of patriarchal relations on women and their work both in rural and urban settings as pointed by Rajadhyaksha and Smita in 2004. They examined four phases starting from independence till mid-2000 to discuss the timeline of work and family research in the Indian context. Several studies conducted in Indian tier 1 and tier 2 cities have shaped the discourse around issues of work and family life adjustment across the variables like women's status on education, income, marital status, family segregation etc. The adoption of gender as an analytical category allowed feminist scholars to probe how the familial relations embedded in social relations that entrap women in several violent circumstances at the threshold of marriage such as lack of decision making, domestic violence, dowry harassment etc. inform or obfuscate the workplace dynamics. Feminist scholars have asked the question of if and how labor relations absorbing women in the economy are completely distinct from patriarchal relations of the household and impact their routine lives through norms, practices and policies informing their identity and consciousness. This has led to the birth of inter-disciplinary studies on gauging women's psycho-social health through measuring self-efficacy, self-esteem, productivity and coping strategies along with more structural and policy level factors like organisational rules, provisions and attrition rates etc.

In prospect of this orientation, Rajadhyaksha and Smita (2004) discussed that many studies were undertaken after the establishment of women studies centers in 1980 that described conditions of work for women in different sectors of the economy alongside studies on the organisation of family relations. The article starts by tracing the post-independence phase when directive principles of the state policy were incorporated in the constitution to benefit women through legislations such as the "Factory Act (1948), the Maternity Benefit Act (1961), Equal Remuneration Act (1976) and Right to protection from sexual harassment at the workplace (1997)" (p.1675). The scholarship from women studies centers linked the family with the structure of

unequal gender relations in the broader society. For example, Desai et. al (2003) opined that violence within the family was seen as being replicated by violence against women in all types of conflict situations. During the decade of 1970s and 1980s, many studies addressed the socio-economic impact of work on family relations, childcare and marital family quality.

Kapur (1972) in one of the earliest quantitative studies on work-life balance of employed women based her book in Delhi with a total 300 working women comprising teachers, doctors and office workers taking a life-cycle longitudinal study approach. She adopted the Burgess Cottrell-Wallin's Marriage Adjustment Form (1953) to assess marital adjustment of working women. Her study found that women who started working before marriage and continued to do so after marriage with breaks had the least proportion of mal-adjusted marriages, pointing to the significance of inclusive leave policies, maternity and childcare leaves. She also found that adjustment in marriage is directly proportional to work satisfaction and maladjustment in marriage is inversely proportional to job satisfaction among other things. While this study looked at the pre and post married working life of women, few studies such as that by Bala and Lakshmi (1992) explored the self-perception of married and employed women in comparison with married unemployed women. On a sample of 150 educated employed and 150 unemployed married women from the region of urban Patna, they found that the employed married women fared relatively higher in each of the five attributes on their tool for the assessment of woman's perceived self; ie. Emotional, Aesthetic, Character, Intellectual and Social. Thus, it becomes imperative to review the studies which find the causes, conditions and co-relations between the factors and determinants of women's work and their sustainability and compatibility with family life.

Structural issues impending married women's economic empowerment

In the study that is a commentary on how the realm of family becomes a place of seeking and fulfilling affiliative needs and emotional support wherein the unit is reinforced as a space reinforcing gendered roles and norms, Kanungo and Misra (1988) followed the 'motivational model' designed by Kanungo in 1979 that constructs 'involvement' and 'alienation' as opposite ends of the same continuum of psychological identification of an individual in each life context. In work and family context, the study enquires the differential need saliency patterns along with the character of relationship between involvement in work and family contexts and their explanations on married male and female employees in India and Canada. It was observed that

people are socialized to associate the home with the satisfaction of emotional needs and the workplace with the attainment of growth-oriented goals (p.269). An employed woman's marital status seems to not change much of her gender-based role in the changing household. This has been highlighted by Agarwal (1988) who took her study in the modernising non-metropolitan city of Meerut in 1985 to understand how far women's role as an employed and married women translated into their somewhat equal status in the family. For this, she examines the wife's participation in 'money centered' and 'child centered' decisions along with the determinants of husband's income level, profession and family type. She concludes that despite cooperation, the husband and parents-in-law of the woman do not subscribe to the equal status of the woman in family, and the changing role had not led to changed status of the employed married woman.

According to Meiss (1980), Conklin (1973), Ramu (1987), Pestonjee (1992), Shukla (1987), and Nathawat and Mathur's 1993 study in Kota, Indian women who seek work out of economic necessity face excessive burden of performing double-roles, and conflict arising from it in addition to marital stress because their husbands do not share hand in domestic duties. Despite these disparities that working women face, the authors' study of 200 working women and 200 housewives revealed that working women have considerably better subjective well-being and marital adjustment than housewives, as evidenced by their low score rates on measures of depression, anxiety, insecurity, hopelessness.

Patwardhan et.al (2025) used the India Human Development Survey (IHDS 2011-12) to examine the interrelationship between women's economic agency and performance of gender roles in Uttar Pradesh, Bihar and Maharashtra. Married women's decision-making about labor and paid employment, control over personal income, savings and household finances were all found to be correlated. The study shows that while 'joint decision-making' helps in some regions, sole agency on women remains the strongest driver of economic well-being of women. They found that 52% of adult women respondents described their husband as the most influential in their decision making on taking up paid work. Further, the author says that women's employment cannot be taken as an unqualified estimate for women's empowerment as it does not always translate into control over earnings.

Shanmugam and Agarwal (2019) also sought to find answers to the issue of work-life balance of employed women in the Information Technology (IT) sector, especially in their

management of work-family at the threshold of motherhood. They argue that even in the sector of IT, which is the pioneer in providing initiatives on flexible work arrangement to women; childbirth and pregnancy are among the most profound career disablers contributing to the leaky pipeline[2] which explains the retention of women in the entry level jobs partially if not fully allowing very few to reach top leadership positions, a phenomenon also highlighted by NASSCOM study (2017). They test their hypothesis on the use of flexible work options and their impact on work-life conflict, turnover intention and job satisfaction. Taking a similar ground, we may rewind back to the early 2000s when Rao et al (2003) interviewed 60 respondents to examine the role of work-related factors and coping styles as predictors of well-being. They end up with a similar conclusion that even though 88% women were satisfied with their job, a majority of 83% reported that they had refused a job promotion to the managerial level due to eventual increased responsibility and longer working hours.

In their paper on the impact of domestic violence on work-life balance, Dey and Som (2025) use data from the National Family Health Survey (NFHS-5) and the 2019 Indian Time Use Survey to examine how abuse at home negatively affects women's ability to produce work. They specifically look at how women allocate their time between work, caregiving, and personal activities. Work Life Balance (henceforth, WLB) is calculated by dividing time spent on nine categories of activities into worktime and life-time penetration, adjusting for overlapping activities. These categories include production of goods, employment, unpaid domestic services, socializing, unpaid caregiving, unpaid volunteering, culture/leisure, learning, and self-care. Gender and geographical disparities are compared using the Work-Life Balance (WLB) score, where a score of 1 denotes perfect balance. Delhi, with a score of 0.802 for women, is one of the states with a score closer to 1, indicating a better work-life balance than the majority of Indian states. Their primary contention is that victims frequently suffer from physical injury, psychological discomfort, and low self-esteem, all of which impair their capacity to participate in social and professional activities. Additionally, they contend that a substantial impact of violence in the home on women's time management exposes a vicious cycle whereby abuse "exacerbates gendered time scarcity, limits economic involvement, and undermines self-sufficiency" (p. 14). Additionally, they discuss the work by Kaur and Garg (2008) who also prove in their study that trauma emanating from domestic violence produces decline in productivity by catalysing an increased absenteeism, and constraints on career advancement.

Themes and Variables in studies on married women's economic empowerment

In their exploratory study, Reimara Valk and Vasanthi Srinivasan (2011) studied the cases of 13 female IT workers in Bangalore's software industry. Six recurring themes emerge from their qualitative interviews: organizational policies and practices, social support, multi-role responsibilities and attempts to negotiate them, work-life challenges and coping mechanisms, familial influences on life choices, self and professional identity. They concluded by stating that work-family balance facilitation, such as flexible scheduling, work-from-home policies, maternity leave, a month long annual leave, sabbaticals, childcare facilities, are sine qua non for women's economic empowerment.

Singh and Hoge (2010) undertook the task of examining women and work relationships across varied occupational sectors. They developed a fivefold model for the bandwidth of orbit of any potential research project on women and work. For the first element in the model, *access to work* i.e the participation of a woman to be examined through a mapping of her macro and micro socio- political and economic structure (p.208). The second element is the *choice of work* which relate to her preferred volition and options available, a choice of four factors, the suitability and fit of her training and skill, the characteristics of the sector and its contribution, “the social value ascribed to its products and the level at which her labour is indispensable” (p.209). The third element they devise is the growth *potential of a woman employee within an organization and its social validation* The fourth element in the model is the *well-being outcome* building mental and physical health which the author says is related to the ability to alleviate poverty and achieve dignified wage levels to meet ends meet and help overall wellbeing (p.211). The fifth element is women's ability to achieve a *modified identity* to catalyse a social system. In this element, the question of women's work is perceived as her link to development of identity or change that allows her to find an agential voice and a consciousness of a worker that can be probed for more theoretical research.

Similarly, Reddy et al, (2010) in their study on 90 married working women between the age of 20-50 years found that workplace characteristics have a major role in contributing to the levels of Work and Family Conflict. Interestingly, women working in a hospital space reported

more Work to Family Conflict [3] (WFC), whereas Family to Work Conflict [4] (FWC) overwhelmed women working in industrial settings (p.116). Important to note is that FWC [5] and WFC were higher among those women whose partners expected them to fulfil dual roles from them, i.e of employed women as well as that of housewife and mother both. Further, the authors concluded that the women who work out of financial compulsion scored exceedingly high in WFC in comparison with women who accepted profession as a career choice, pointing to the fact that working class and lower middle-class women who work to fight poverty reported higher WFC. Similarly, in a recent study with 264 IT professionals from Delhi NCR, Gupta et al (2025) found that there is an inverse correlation between a woman's work experience, both spatial and temporal and work-family conflict and family-work conflict; meaning a woman's work dynamics in the form of satisfaction and productivity, perceived self-esteem and organizational support play a significant role in her experience of work to family and family to work conflict.

Using General Health Questionnaire (GHQ) and assessing health outcomes, Desai et al (2011) in a study conducted in Kolkata found that 68% employed women respondents who were found suffering from poor lifestyle oriented diseases like backache and obesity, anxiety and depression, diabetes, and hypertension (p.433), a pattern of neglected women's general health acknowledged by Assocham in its 2009 report. This affects women in the workforce by compelling them into taking a high number of leaves, causing decline in productivity, work satisfaction and sometimes, organizational commitment. The study demonstrates that an individual's work performance and life satisfaction are directly conditioned by both their adjustment in marriage and resourcefulness (p.441). In this regard, Reddy et al (2010) found that the women who have a child between 6 and 10 years of age experience more WFC conflict than women with younger or older children. This corroborates to the study by Khan (2015) who investigates the specific pressures that working mothers, particularly older first- time mothers, face as he highlighted that mothers with two children report the highest stress levels.

Recently, Natarajan et. al (2025) has highlighted the multi-dimensionality of work-life conflicts which are time-based, strain-based and behavior-based (Greenhaus and Beutell 1985) and has pointed to the want of supportive and adaptable work arrangements to help mitigate their deleterious effects. In their research conducted before the pandemic, they concluded that the factors such as role exhaustion, lack of voice at work, and work stressors compounding the work

and family conflict. The pandemic driven transition to remote work has resulted in novel types of work family conflict. It has been observed that projects undertaken after pandemic increased the focus on individual centered measurements and responses using categories of psychological and behavioral patterns. As mentioned above, the pre-pandemic work family conflict was driven primarily by traditional stressors such as burden of work, and time poverty^[6] while the post-pandemic period was characterized by management of housework, boundaries, violence and livelihood precarity at home, and a balancing against new forms of strain introduced by technology, remote work, pointing to the topic evolving from examining institutional and social supports to management of resources at the personal level.

Gender Inclusive policies and Coping Mechanisms for Work-Family life balance

Studies defining transactional theory of stress and coping were developed by Lazarus and Folkman (Lazarus and Folkman, 1984) have been particularly instrumental in shaping stress and coping research. They discussed that a typical person deals by coping from their stress either through their emotion centric approach or problem centric approach. Lazarus (1999) wrote that coping is determined by appraisal, which is heavily influenced by social roles and personal stakes. In the case of women, because women are socialized to prioritise relational harmony, their stakes in a stressful situation often involve the well-being of others.

Few of the many Indian studies addressing the topic are Namboothiri G, Narayanan et.al (2025, p.21) who found that “69% women in their study faced work-family life imbalance, with 22% dealing with critical stress”. Notably, factors such as respondent’s religion, number of children, and dependents significantly influence this balance. According to them, tailoring interventions to diverse demographics is crucial for creating inclusive environments and promoting flexibility, communication, and dynamic WLB. Kotwal (2019) examines the issue of women’s struggle in coping with the WFC through a gender sensitive lens wherein her research is designed to assess the adoption of distinct leisurely activities, open organizational support, open communication, and economic independence for women’s effective exercise of WLB. Singh (2015) recognised many strategies adopted by selective companies for enhancement of WLB, such as flexible-work, mobile communication, childcare leave, and splitting of tasks in a team. Thus, he found that pliant work options have a profound impact on WLB, turnover intention and the impact on job satisfaction.

Moreover, Alka Harneja (2018, p.105- 111) studies the gender inclusive HR policies of few Indian companies. She cites examples of Ernst and Young's 'MomEY', a program that gives a guaranteed job for working mothers who take a break for taking care of their children within the 5 years of leaving the organisation along with a free day care facility (p.109). Similarly, she writes that the ICICI bank permits women managers who travel for work to take their children along with their caretakers. Beyond these provisions, the female staff benefits from six months of fully compensated maternity leave and the 'iWork@home' initiative, which facilitates remote work. Corporate leader Morgan Stanley offers a 'Return to Work' track, providing a customized professional growth plan that features onboarding, technical skill-building, and networking opportunities with executive management. Moreover, At People Combine, most women are provided with complimentary meals, commuting services, and professional development beyond their core duties. Their primary initiative, 'partial work partial pay,' serves as a distinctive incentive structure that incorporates scheduled intervals to protect work-life harmony. Similarly, Hindustan Unilever Limited has introduced gender-responsive reforms consisting of expanded parental leave, location flexibility, and agile work arrangements. These efforts align with findings by Khan (2015), who emphasizes that robust institutional frameworks—particularly those offering work-life balance and accessible childcare—are vital for helping employed mothers navigate their dual responsibilities and improve their general quality of life.

Models and Frameworks to measure and promote WLB of married women

Bhatnagar and Rajadhyaksha (2001, p.556) in their study on employed couples in Mumbai used 'Life Role Salience Scales' (LRSS) developed and validated by Amatea, Cross, Clark, and Bobby (1986). By measuring the value given to a role in the form of expectations (role reward value or RRV), and the level of commitment to the role in form of investment of one's energy and time resources in its realisation (role commitment or RC). The investment is measured from the four roles, as the homemaker, the professional, the spousal and the parent. The LRSS is divided into eight attitudinal scales which measures the extent of reward value and role commitment of all the 4 roles. By identifying the work-family conflict as a matter beyond 'time management', the scale seeks to map how traditional gender roles are inhabited by individuals. Even when men and women have similar jobs, the social cost of career success is often perceived differently by each gender.

Sundaresan (2014) in her paper has studied Work-Life Balance (henceforth WLB) of 125 married employed women in Bengaluru to develop two models to achieve WLB, namely the *Role Analysis model (RAM)* and the *Three Factor Model (TFM)*. The RAM focuses on managing multiple roles by diagnosing overlaps and interference, establishing role clarity, and redefining relationships to reduce conflict. The TFM highlights maintaining a dynamic equilibrium of Knowledge, Behavior and Skills in domains of both, family and work. Knowledge involves understanding oneself, others, and tasks; behavior pertains to relationship management and professionalism; skills include decision-making, communication, and conflict resolution. The author postulated that a balanced development of these factors helps women achieve harmony.

Conclusion

This paper attempted to trace contemporary research on determinants of work and family life friction and balance along with the demands from the ground for mechanisms to improve women's ability to achieve professional success along with discussion on models adopted by Indian scholars to attain harmony between workplace and domestic life. Even though there is ample research done on women's motivators for achieving work-life balance, there is paucity of research on how women navigate work-life balance issues in comparison with male peers. Comparative studies of women in distinct sectors of professions, qualifications and across vertical hierarchies will also contribute immensely to understanding sector-wise concerns.

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Notes

[1] Marriage penalty can be defined as a phenomenon of restricted opportunities many women face after getting married

(2) Leaky pipeline is when women drop from their education and career path and face difficulty in joining back, prominently due to marriage and majorly due to pregnancy and childbirth. The phenomenon was first described as a metaphorical concept by Sue Berryman in 1983 to study the representation of women and minorities in America in STEM fields.

[3] Work to Family conflict is when work interferes in home and family matters

[4] Family to Work conflict is when family matters interfere at the workplace.

[5] The WFC and FWC are likert scales by Netemeyer RG, Boles JS, McMurrian R (1996)

[6] Time poverty refers to the chronic lack of sufficient time for rest and leisure after completing all necessary activities, including paid labor and unpaid domestic work. While mainstream economics often focuses on income poverty, feminist scholars argue that time is a finite resource that is distributed unequally across gender lines.