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# Work-Life Balance: A Review of Women in the Service Sector

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#### Abstract

Women's work promotes them in achieving personal, economic, and familial empowerment. At the same time, women are expected to offer consistent efficiency and productivity at work, which they can only do if they manage their work and family lives well. Work-life balance is addressed by the situation's attempt to manage both work and family. Work-life balance has ramifications in terms of physical, psychological, personal, health, and social management. Work-life balance management among female employees varies depending on the situation. Women working in service industries are expected to make greater sacrifices and contributions at work, which can lead to problems in their personal, family, and social lives, as well as challenges with work-life balance. The study was developed and carried out based on such a knowledge of these factors. These challenges must be resolved in order to understand women's work-life balance in the service industry.

Keywords: Challenges, Family, Service Sector, Women, Work, Work-Life Balance

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#### I. Introduction

Women have been successfully brought out of the four walls of domestic confinement into the world of earning, trust, and self-reliance through education, exposure, awareness, and lifestyle changes [1]. Due to the accelerated rate of urbanisation and modernization, Indian families are experiencing rapid changes. Women from all social classes in India have taken up paid jobs. Women in India now have many more educational possibilities than they had decades ago, particularly in metropolitan areas [2]. Working women's roles have shifted across the world as a result of changing economic and social conditions [3].

India's culture is multi-cultural, multi-ethnic, and multi-religious. We are a cultural mash-up of the role of Indian women in the development and enhancement of world culture and civilization, as well as humanity in general [4]. Women have also been able to advance and actively contribute to national growth as a result of increased access to education, jobs, and socioeconomic change [5]. The role and status of women in any society is a barometer of that society's socioeconomic and cultural progress [6]. Even after achieving the pinnacle, Indian women must devote their entire attention to their family responsibilities. Women go through stages in their lives, from marriage to children to caregivers and other drastic circumstances where she must sacrifice her career [7]. In a male-dominated culture, simply becoming a woman is a huge challenge. They are not treated fairly to men. Men are expected to work in India, while women are expected to care for their families, children, and other household duties. Both of these factors stifle the advancement of working women. Lack of knowledge, financial difficulties, and a low risk-taking capability Competition is fierce, versatility is limited, and multiple roles are required [8].

Women's contributions to society have long been undervalued. People began to remember the work that women did both at work and at home around the turn of the twenty-first century. Though the majority of work done by women at home, especially in third-world countries such as India, goes unnoticed, it is only recently that people have begun to recognise the unpaid work. On the other hand, while many women have begun to work, the challenges they face are much greater than those faced by their working male counterparts[9]. Working women have more trouble juggling work and family than men [10]. Opportunities for educated, middle-class women to pursue their own ambitions and succeed in fields previously thought to be dominated by men [11]. Because of the types of roles women play at home and the spill over of personal life into work life and vice versa, this is a problem that women face more than men [12].

Work-life balance is one of the most difficult issues that women employees face in the twenty-first century [12]. According to Mohanty, it is becoming more essential in India as more women with children join the workforce, and more working professionals accept the need to balance their work and family lives. The majority of women now have dual roles, balancing work and personal life. According to Muda et al., it's important to strike a balance between the two because any imbalance can have negative consequences on one's personal or professional life. Sundaresan found that working women must carefully manage their personal balance and combine their positions so that they can achieve their full potential in all aspects of life. The aim of

this study is to examine published research on working women's work-life balance with respect to the service sector in India. The study looked for literature that would help us better understand the work-life balance of working women in various service sectors and industries in India that appear to best exemplar the concept of work-life balance.

# II. Working Women in India

In India recent economic downturns and increased competition have placed pressure on businesses to perform, as well as on workers to maximise their output [13]. Our Indian culture has always valued the advancement of women. Due to the advancement of modernization, women are experiencing rapid change. Indian women have embraced the idea of working women in all fields where they are on par with men. Women are pursuing careers in fields such as education, medicine, entrepreneurship, and other fields. This indicates a positive increase in the equalisation in the developed economy. Women's roles and obligations are increasingly rising day by day in order to effectively manage their work and family environments [14].

Mohanty revealed that professional women in India are on the increase, paving the way for future generations. In the technical and public spheres, Indian women are becoming more prominent and competitive. Bhartiya, Mittal, & Jain said Indian women go out to work for a living for a variety of reasons, including the need of the hour, conditions and circumstances, and many others. From Indian girls to Indian women, the idea of an egalitarian society and women's empowerment will soon cross the horizon of their careers. As a result of the global crisis, Mohanty found that the working women of India have faced significant changes in recent years. Bhartiya et al., noted in their study that women go through stages in their lives, from marriage to children to caregivers, and other drastic circumstances where they must sacrifice their career.

Muda et al., in their study, explained about Muslim academics as well as a career woman's work-life balance from an Islamic perspective. The data was compiled from ancient and current documents and analysed using the document analysis method. According to the findings, Islam has set rules for determining the priorities that should be addressed in every aspect of life, including the practice of moderation and balance, as a global religion.

## III. Working Women in Indian Service Sector

A service organisation or system offers anything that the general public requires. Transportation, communication, information, postal, financial, legal, medical, educational, consultant, hotel, hospital, charity, and IT/ITES are some of the possibilities. For its pioneer in the service sector, India is a prestigious landmark on the world map. Industrial incentives such as EPZs, FTZs, FTAs, OCZs, and SEZs have proliferated in India in recent years [15].

According to Vanitha's study, women's employment in several sectors, such as manufacturing, trade and commerce, and services, differs substantially in terms of overall employment, volume, location, and position. The data, which was retrieved on January 29, 2021 from the **ILOSTAT database**, revealed that the percentage of women employed in India has increased by 59.2 percent. Even though the sectors have opened employment sources for women, compared to manufacturing and trading, the service sector is the core sector where employment of women is consistent and growing at phenomenal standards.

#### IV. Working women's work-life balance in the service sector

Work balance is a psychological concept that deals with an individual's capacity to manage both work and family in a variety of situations. The issue of work-life balance arises as a result of the widespread employment of women in the workplace. Education, communication, banking, healthcare, consulting, care delivery, and other service industries employ women at various levels. Women are more effective economic agents, with superior management and entrepreneurial abilities. Because of these factors, the service industry employs a large number of women. However, in recent years, the job load and work pattern have dramatically altered as a result of the strong rivalry in the industries. In these aspects, women working in service industries are unable to combine work and family responsibilities, resulting in work-life balance difficulties.

The aim of this research paper is to assess the importance of Quality of Work Life (QWL) in achieving Work-Life Balance (WLB). It has been discovered that a high level of QWL in the workplace is positively related to the WLB of women employed in the service industry [16].

The description and results of the literature based on the industry/sector chosen for the study are shown in Table 4.

S.No.	Author	Place	Industry/Sector	Findings
1	Kusha Pandit Chawla and Kuldeep Kumar	India	BPO, IT Sectors, Tourism and Banking Sectors And Educational Sector	Working women in the BPO, IT, tourism, and banking sectors in terms of work-life balance are considerably different from those experienced in the educational sector
2	Thriveni Kumari and Rama Devi	Bangalore	Banking, insurance, IT, BPO, health care and education	women working in several service industries have dramatically varied degrees of work-life balance
3	Deepak Chawla & Neena Sondhi	NCR (National Capital Region, India).	School Teachers and BPO professionals	Factors that influence and enhance WLB are organizational commitment, job autonomy for school teachers, and perceived work overload for BPO professionals.
4	Sonali	Aurangabad region	Banks, Academics and Healthcare sectors	As a result of the extended work hours, they may experience a lot of stress, which may affect their productivity, relationships, health, and long-term employability.
5	Jyoti J Nigade, Sarang, Bhola	Satara district, Maharashtra,	Service industry banking sector, insurance sector, Education sector Communication and post, Nurse and Police	High level of QWL in the workplace is positively related to the WLB
6	Sudha	Namakkal District	Service sector like Banks, Hospitals, Telecom, Factories and Academics	work-family conflict and a lack of organisational satisfaction
7	Palanivelu1 & Mujeeb	Tamilnadu	Education Field	Satisfaction of work-life balance initiatives
8	Sonia & Aithal	Karnataka	Teachers in Higher Education Sector	There is a connection between the difficulties and work-life balance
9	Mohanty	Mumbai	Teachers in private and government colleges	Families are nuclear, with both spouses working, and children being the primary casualty
10	Ruchi Mehra & Kiran Gehani Hasija	Indore	B-School women faculties	There is a relationship between marital status and work life balance of female academician.
11	Pattu Meenakshi & Ravichandran	Madurai	Self-financing Engineering institutions	female teachers are working hard to achieve work-life balance
12	Swati Tyagi	Ghaziabad	Faculty in colleges	Balancing the burdens, commitments, and responsibilities of employment with various family positions
13	Purushottam Arvind Petare	Kolhapur	Colleges and teachers	Heavy work and long working hours
14	Prema and Suresh	Erode	Private Schools	Positive association between women's work-life balance and their home environment, personal variables, experience, number of dependents, child care, procedure, and rules
15	Shilipi Jauhari	Lucknow	Public sector Banks	Women in banking find it difficult to balance home and work life.
16	Ganapathi	Chennai	New Private Sector banks	Work-life balance policies, workload, organisational support, and financial support are all factors that influence women's work-life balance
17	Rajesh, Shriti Singh	Not mentioned	Public Sector bank	WLB and Stress management are ongoing issues
18	Upasna Joshi Sethi	North India	Public and Private Sector Banks	A substantial association with family support, organisational support, and organisational commitment from public sector respondents. Work-life balance has a stronger positive relationship with organisational support in the private sector
19	Rosy Singh, Shalini Aggarwal	Punjab	Cooperative Society	Rural and urban women were significantly different where there was no significant difference in terms of perceived organisational support and emotional attachment.
20	Gargi Roy	India	Mobile Technology	The precise impact of mobile phones on work-life balance has remained a point of contention

21	Lakshmi Narayanan and Savarimuthu	Bangalore	IT Industries	High workplace engagement, job expectations, and a lack of professional possibilities were all sources of discontent, resulting in high levels of work-family conflict.
22	Rashmi Bharti and Uma Warrier	Bangalore	Middle management in IT sector	Personal factors have a greater impact on women IT employees' work-life balance than technical factors.
23	Moitreyee Paul, Dutta & Saha	Chennai and Bangalore	IT sector	Individuals who practise spirituality, by improving social interaction mechanisms, which helps to sustain work-life balance.
24	Balamurugan, and Sreeleka	Not mentioned	IT sector	All women are balanced and content with their work in the IT field
25	Das, Mishra	Mumbai	IT sector	Women in the IT industry will continue to be concentrated at the entry stage
26	Ashima Joshi	Indore	Software Industries	all ages and income levels are equally adept at juggling their job and personal lives
27	Shankar, Nisha, Harsha & Vardhini, Timsi Jain	Chennai	Tertiary care hospital	Working conditions are at a moderate degree. Recognition, work autonomy, adequate personnel, and a better working atmosphere can all help to improve the quality of life at work.
28	Anuradha, Mrinalini Pandey	Jharkhand	Private Hospitals	Substantial disparity in the women doctors' work-life balance of various ages. Work-life balance for women has an impact on their job happiness.
29	Divakar, Guna Ranjini, Shanthi	Tamilnadu	Journalism	Women are supposed to put their families first. over work. This could be perceived as a negative attribute when hiring women.
30	Kalpana Devi and Kiran	Not mentioned	Construction Industry	Working women in the construction business are required to work long hours, which increases their stress levels. As a result, numerous women lose their lives after giving birth to their first child.
31	Poonam Kaushal, Jai Singh Parmar	Himachal Pradesh	Police Personnel	Workplace interference with personal life was found to be lower in male police officers than female officers
32	Tandon and Ashita Chawla	Jaipur	Life Insurance Corporation	Extroversion as well as openness to experience component of personality is key to work-life balance.

#### V. Working women's work-life balance in the Education Sector

The education sector places a greater focus on knowledge alone, and it is non-discriminatory. It allows educated, middle-class women to pursue their own ambitions and thrive in professions that were previously thought to be exclusively male realms [17]. Balancing the burdens, commitments, and responsibilities of employment with various family positions becomes a daunting and uphill challenge for Teaching professionals, as much as, if not more than, any other working woman [18]. Women teachers have begun to schedule their regular tasks in order to better control their time. Working women should focus on WLB because it helps them develop and accomplish their goals [19].

Palanivelu & Mujeeb revealed that in the last decade, Indian women, who were mostly employed in socially appropriate occupations such as teaching, nursing, and banking, have been diverted and are now actively involved in the education movement. The role of the teacher in the growth of students is critical in ensuring a bright future. One of the research reveals that today's female teachers have achieved work-life balance, but it does show that they are working hard to achieve it. [19]. From the study of Prema and Suresh (2019), it is discovered that the factors that influence the work-life balance of women teachers are family atmosphere, personal factors, experience, number of dependents, child care, procedures, and policies. The work-life balance of women workers is well associated. Experience, pay, family, dependents, superior support, procedures, and other working and family environmental variables are more supportive for female workers. [20]. The causes of work-life inequality in female teachers from different colleges and institutes revealed that, the key cause of work-life balance mismatch is heavy work and long working hours, accompanied by inability to prioritise and control time [21]. Sonia & Aithal investigates the difficulties women teachers face in striking a work-life balance which shows that there is a connection between the difficulties and work-life balance. Working women struggle to strike a work-life balance due to a lack of personal time and household obligations [22].

According to Palanivelu & Mujeeb, it is increasingly commonplace for the majority of employees, particularly knowledge workers, to work harder and longer than ever before. As a result, achieving work-life balance is challenging for them. Women academics react to programs by using words like pressure, failure, and opt-out. This diminishes the effectiveness of family-friendly workplace policies in reducing work-related stress. Such contradictions emerge in the context of work/care regimes, as defined by Barbara Pocock, in which women's discourses are shaped by socio-cultural expectations and gender norms [23]. Indian professionals are searching for supportive work environments that would assist them in balancing their many responsibilities. This would have a positive impact on dedication and minimal attrition while also improving an individual's WLB [24].

'Modern businesses, particularly educational institutions, should address work-life balance issues among their employees, particularly women, and take a holistic approach to designing and implementing policies to help teaching staff manage their work-life balance, which would improve their performance,' said by Palanivelu & Mujeeb. According to Mohanty, employers are generally expected to be responsive to employees' work-life balance by implementing flexible working scenarios, especially in the teaching profession. Mehra & Hasija revealed that organizations must have good HR practices, procedures, and processes in place, especially for their female knowledge workers. Employer-led efforts to balance work-life-related programmes result in a win-win situation for both employers and workers. Petare, Purushottam found that work-life balance is achieved by flexi-time, reduced working hours, and other workplace amenities.

#### VI. Working women's work-life balance in the Banking Sector

Work-life balance stress is visible in every part of the globe and affects everyone. Any organization's final performance is determined by the performance of its personnel. Work-Life Balance and Stress Management is an ongoing issue that must be handled, not a problem to be fixed [25]. Vanitha in her study said the banking sector is the blood of the wealth of individuals, which caters to the financial needs of individuals and has become part and parcel of day to-day life. Women in banking find it difficult to balance home and work life [26]. Work-life balance has a substantial association with family support, organisational support, and organisational commitment, according to correlation data gathered from public sector banks. It has a stronger positive relationship with organisational support in the private sector than with family support and organisational commitment [27].

Work-life balance policies, workload, organisational support, and financial support are all factors that influence women's work-life balance in new private-sector banks. Sexual abuse mitigation programmes, mandatory wellness check-ups, and maternity leave would all be implemented by new private banks [28]. Jauhari found flexible working hours, task sharing, compressed work schedules, work from home choices, change system, job splitting, and other methods must be used by banks to resolve work-life conflict.

#### VII. Working women's work-life balance in the IT Sector

In every sector, women are actively working and competing with men. They are taking on more duties at work and at home. For today's working women, finding a work-life balance is a huge challenge. In their professional lives, family and children play a significant role. Women are increasingly participating in a knowledge-based society [29]. Today, any form of manufacturing and service businesses are effectively operated with the support of the IT/ITES sectors, according to Vanitha. In the IT industry, it is generally expected that employers would be considerate towards female employees [30]. One of the major issues for the technology sector and management practitioners is the work-life balance of working married women. Furthermore, working married women employed in the software industry of all ages and income levels are equally adept at juggling their job and personal lives [31]. Roy said that the precise impact of mobile phones on work-life balance has remained a point of contention [29].

A multitude of factors, including demographic and individual characteristics, impact work-life balance. As a result, the female employee must strike a balance between her professional and personal lives. In the current environment, only the female employee should be content with her job, and developing herself may lead to a healthy work-life balance. This report demonstrates that all women are balanced and content with their work. As a result, it can be inferred that women working in the IT field have an excellent WLB [32]. When Kuamri and Devi gathered women employees from diverse industries, including banking, insurance, IT, BPO, health care, and education, it was discovered that women working in several service industries have dramatically varied degrees of work-life balance. It means that personnel in the banking industry are more content than those in the IT industry, who are the least happy.

Work-life balance concerns were definitely a key worry for women working in IT sectors. Furthermore, high workplace engagement, workplace expectations, and a lack of career chances were discovered to be some of the drivers of unhappiness, resulting in high levels of work-family conflict, which in turn contributed to a work-life balance imbalance among women in IT firms [33]. The major impact on the time

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management of female IT workers is focused on working professionals in the IT sector. Various demographic variables (age, marital status, children, and educational qualification) were found to have a major impact on the various components of work-life balance (social needs, personal needs, time management, teamwork, compensation and benefits, and work) [34].

A study was conducted on the impact of workplace spirituality on maintaining work-life balance in Indian IT companies. Individuals who practise spirituality, whether at work or at home, enhance positive job-related attitudes, work effort, and contextual habits by improving social interaction mechanisms, which helps to sustain work-life balance [35]. Roy in his research paper said, with mobile communication technology, it is feasible to maintain a separate level of family life and business life.

## VIII. Working women's work-life balance in other sectors

Women who work in service industries face high work pressure, a rigid working environment, a high volume of complaints, and frequent client encounters. These paths come into conflict when it comes to balancing work and family life. Women employees lose their attention at work and are even determined to be unproductive workers due to their nature, occupation history, and personal reasons. The service industry has a lot of responsibility centres and accountability, which causes work-life balance difficulties for women [36]. The factors affecting work-life balance are found to be consistent across industries. Furthermore, the issues experienced by working women in the BPO, IT, tourism, and banking sectors in terms of work-life balance are considerably different from those experienced in the educational sector [36]. Since women are expected to prioritise family over work, this could be perceived as a negative attribute when hiring women, potentially widening the gender gap in the workplace [37]. The disparity between life and work for women employed in unorganised industries in brick kilns. If the challenges that they face are addressed and resolved, they may dream of a clear, stable, and safe future for themselves and their families. Women employees should be supported emotionally and physically by their families, and the government should give women workers recognition [38]. The degree of work-life balance between professional and non-professional working women varies. Furthermore, there is a connection between education, earnings, and work-life balance [39]. The majority of married women who worked in tertiary care hospitals were pleased with their working conditions to a moderate degree. Recognition for work well done, work autonomy, adequate personnel, and a better working atmosphere can all help to improve the quality of life at work [40]. Employee productivity, job satisfaction, success, and absenteeism may all benefit from work-life balance policies [41]. The relationship between demographic factors and work-life balance among police officers. The study discovered that demographic factors such as age and gender have a direct impact on police officers' work-life balance. Workplace interference with personal life was found to be lower in male police officers than in female officers [42].

Work-life balance is an issue for working female CEOs. Role conflict arises as a result of the development of family obligations and prospective roles. They must strike a balance between work and personal life in order to avoid role conflict [43]. Work-life status of women doctors to a better understanding of the effect of work-life balance on job satisfaction [44]. The work life offered to women was deemed to be the worst as a result of a lack of work-life balance. Their productivity, as well as their relationships, health, and long-term employability, may suffer as a result of the increased work hours [45]. Autonomy and appropriate income, flexible working environments, the opportunity to utilise and develop human talent, enticement of empowerment and progress, and promotion of societal responsiveness are the five primary elements that enable women entrepreneurs, according to this study [46]. Working women in the construction business are required to work long hours, which increases their stress levels when it comes to family obligations. Devi and Kiran in their results of these issues, numerous women lose their lives after giving birth to their first child, causing a disruption in the family structure. The relationship between work-life balance, family work-life balance, and extroversion as well as openness to experience are components of personality, owing to the capacity to develop strong social support networks that assist them in maintaining a better work-life balance. [47].Sonali believedthat hours, including business travel, transfers, and holidays, do not put a burden on a healthy relationship between work, non-work, and family life . Working women in Tamil Nadu have a work-family conflict and a lack of organisational satisfaction in the service industry [48]. As a result, in order to increase a worker's health and productivity, an organization or employer must provide support services for female employees, such as child care, health and medical services, and rehabilitation, as revealed by Devi and Kiran.

#### IX. Conclusion

Females are far from achieving balance due to the difficulties they face in the home and at work. When job begins to interfere with family life, the situation gets even worse. Their jobs often require them to make personal sacrifices in order to be recognised for a specific position. Women working in service industries face personal, family, and health-related difficulties as a result of their job load, which has an impact on their health, psychological, and physical well-being. Work-life balance and imbalance difficulties in these industries are

mostly linked to work load, family work management, individual attitudes, and stakeholder support. To maintain work-life balance, women in the service industries use a variety of situational solutions at the personal, familial, and societal levels. Job security, job enrichment, simulation activities for problem solving, work place gatherings, multi-reporting systems, sharing programmes, job rotation, flexible working hours, standardised work hours, stress relaxation exercises, child care, personal counselling, family counselling programmes, emotional intelligence, and balancing activities should all be implemented by organisations for better results.

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