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## Occupational Stress, Life Satisfaction, and Work-Life Balance: Understanding the Rural-Urban Context of Working Women

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### Abstract

**Background:** Working women face the dual burden of professional and domestic responsibilities, which influence their occupational stress, work-life balance, and life satisfaction. In India, these experiences differ across rural and urban contexts due to socio-cultural and economic factors.

**Method:** A cross-sectional, comparative study was conducted among 300 women teachers in Bihar (148 rural, 152 urban) using purposive sampling. Standardized tools included the Work-Life Balance Scale (Pareek & Purohit, 2010), Occupational Stress Index (Srivastava & Singh, 1981), and Life Satisfaction Scale (Anand, 2015). Data were analyzed using descriptive statistics, t-tests, and Pearson's correlations.

**Results:** Urban teachers reported significantly higher occupational stress ( $M = 135.53$ ) than rural teachers ( $M = 116.15$ ). Rural teachers showed higher work-life balance ( $M = 88.97$ ) and greater life satisfaction ( $M = 22.66$ ) compared to urban teachers ( $M = 83.28$ ;  $M = 21.36$ ). Differences were also observed in subdimensions of work-life balance, notably compensation and benefits, favoring rural women.

**Conclusion:** Findings indicate that urban women experience greater occupational stress, whereas rural women demonstrate better work-life balance and life satisfaction. These results highlight the importance of socio-cultural context in shaping women's well-being and call for context-specific interventions in both rural and urban settings.

**Keywords:** Work-life balance, Occupational stress, Life satisfaction, Rural-urban divide, Women teachers, Bihar

### Introduction

Women's participation in the workforce has increased considerably over the past few decades, yet their experiences remain deeply influenced by the dual burden of professional responsibilities and domestic roles. Across societies, working women are expected to fulfill occupational demands while simultaneously managing household duties, caregiving responsibilities, and social expectations (Stefanova *et al.*, 2021) <sup>[22]</sup>. This duality often creates tension in balancing work and family life, leading to occupational stress and affecting overall well-being and satisfaction with life (Greenhaus & Beutell, 1985; Parasuraman & Simmers, 2001) <sup>[10, 13]</sup>. In the Indian context, these issues are further shaped by socio-cultural norms, economic structures, and the sharp rural-urban divide that influences women's opportunities, stressors, and coping mechanisms (Rani & Singh, 2016) <sup>[17]</sup>.

Work-life balance has emerged as a central theme in research on women's well-being. Defined as the ability to manage work and family responsibilities effectively, work-life balance is particularly challenging for women, given the persistence of traditional gender roles that assign primary caregiving duties to them (Burnett *et al.*, 2010) <sup>[4]</sup>. For urban women, professional employment in structured organizational settings often entails long working hours, high performance expectations, and commuting stress, all of which limit the time available for family responsibilities (Sharma & Kaur, 2019) <sup>[18]</sup>. In contrast, rural working women are frequently engaged in agriculture, self-employment, or local services such as teaching and healthcare (Srivastava & Srivastava, 2010) <sup>[21]</sup>. Their work is physically demanding and often poorly remunerated, yet it is interwoven with household duties and childcare.

Thus, while both groups experience the strain of managing multiple roles, the sources and nature of work-life imbalance differ substantially between rural and urban contexts (Devi & Reddy, 2012) <sup>[7]</sup>. Occupational stress, another critical variable, has been widely documented as a determinant of both physical and psychological health. It arises when workplace demands exceed an individual's coping resources, resulting in emotional strain, anxiety, and decreased productivity (Lazarus & Folkman, 1985) <sup>[11]</sup>. For women, occupational stress is not only linked to workload and job conditions but also to gender-specific factors such as discrimination, limited mobility, and societal expectations of domestic responsibility (Chadda, 2022) <sup>[5]</sup>. Urban women often face stressors associated with competitive organizational structures, career advancement pressures, and reduced familial support in nuclear households. Rural women, in contrast, may struggle with job insecurity, limited income, lack of resources, and gender bias in traditionally patriarchal rural communities (Bhatnagar & Rajadhyaksha, 2001) <sup>[3]</sup>. These contextual factors suggest that while both groups are vulnerable to stress, the stressors themselves are rooted in different socio-economic and cultural realities.

Life satisfaction, as a subjective measure of well-being, provides a comprehensive lens to assess the quality of life among working women. It encompasses evaluations of family life, professional achievements, social relationships, and personal fulfillment (Diener *et al.*, 1985) <sup>[8]</sup>. Research suggests that life satisfaction among women is shaped not only by individual factors such as personality and coping strategies but also by structural factors like economic independence, access to healthcare, and social support networks (Pavot & Diener, 2008) <sup>[15]</sup>. Women in urban areas may have access to better income, education, and healthcare facilities, which enhance certain aspects of life satisfaction. However, the pressures of urban living, limited family time, and competitive work environments may diminish their overall sense of well-being (Srivastava & Nair, 2011) <sup>[20]</sup>. Conversely, rural women may experience stronger community ties and extended family support, yet their life satisfaction is constrained by economic hardship, limited mobility, and fewer opportunities for personal and professional growth (Rani & Singh, 2016) <sup>[17]</sup>. This interplay of occupational, familial, and socio-cultural factors makes life satisfaction a crucial outcome variable in studies of working women. The rural-urban divide in India provides an important context for analyzing these variables. Urban areas are typically associated with modernization, professional employment, and greater access to resources, whereas rural areas continue to rely heavily on agriculture, informal work, and traditional gender roles. Urban women, while benefiting from education and career opportunities, often experience reduced social support due to nuclear family structures (Narayan & Bharadwaj, 2005) <sup>[12]</sup>. Rural women, despite stronger kinship ties, face systemic barriers such as poor infrastructure, wage inequality, and limited recognition of their contributions (Agarwal, 1989) <sup>[1]</sup>. These differences highlight the necessity of examining rural and urban working women comparatively, as their experiences of balancing work and life, managing stress, and achieving satisfaction are shaped by distinct socio-economic and cultural environments. Scholars have emphasized that work-life balance, occupational stress, and life satisfaction are interrelated constructs. Poor work-life balance is often

associated with heightened occupational stress, which in turn undermines well-being and reduces life satisfaction (Frone, 2003) <sup>[9]</sup>. Conversely, supportive work environments, family-friendly policies, and equitable division of household labor can mitigate stress and enhance women's satisfaction with life. Yet, despite growing attention to these issues, much of the existing research has been urban-centric, with limited exploration of rural women's experiences. This leaves a gap in understanding how contextual factors across rural and urban settings shape women's work-life dynamics in India. Against this backdrop, the present study seeks to compare rural and urban working women in terms of work-life balance, occupational stress, and life satisfaction. By placing both groups within the same analytical framework, it aims to highlight not only the common struggles faced by women in balancing work and family but also the unique challenges shaped by their socio-cultural and occupational contexts. This comparison is expected to provide insights that are valuable for policy makers, organizations, and community stakeholders in developing interventions that address the specific needs of women across rural and urban landscapes. Ultimately, understanding these dynamics is critical not only for improving women's quality of life but also for advancing broader goals of gender equality, social justice, and sustainable development in India.

## Methodology

**Research Design:** The present study adopted a quantitative, cross-sectional, comparative research design to examine differences in work-life balance, occupational stress, and life satisfaction among rural and urban working women in Bihar. This design was selected as it allows for systematic group comparisons and provides insights into how occupational and socio-cultural contexts shape women's professional and personal well-being.

## Sampling

The study comprised a total sample of 300 women teachers, of which 148 were employed in rural schools and 152 in urban schools across different districts of Bihar. A purposive sampling technique was employed to ensure the inclusion of participants who met the specified criteria.

Inclusion criteria required that participants (a) be women engaged in the teaching profession in schools, (b) have a minimum of one year of teaching experience, and (c) be currently employed on a regular or contractual basis. Exclusion criteria included women who were unemployed, engaged in non-teaching occupations, or with less than one year of professional experience, as they would not adequately represent the study's focus on teaching professionals. The participants represented diverse age groups, marital statuses, and educational qualifications. The age range of the sample was between 25 and 55 years, with the majority falling between the 30-45 age group. Both married and unmarried women were included, with a higher proportion of married women. Educational qualifications ranged from undergraduate degrees to postgraduate and professional teaching degrees (B.Ed., M.Ed.), reflecting the academic requirements of the teaching profession.

## Tools

Three standardized and validated instruments were used for data collection.

**Work-Life Balance Scale (Pareek & Purohit, 2010) [14]:** This scale measures the extent to which an individual balances professional and personal responsibilities. It includes dimensions of time balance, involvement balance, and satisfaction balance. The scale has been validated in Indian samples and is considered reliable for assessing the dual-role challenges faced by women teachers. In the present study, the Cronbach's alpha coefficient for the scale was  $\alpha = 0.69$  indicating satisfactory internal consistency.

**Occupational Stress Index (Srivastava & Singh, 1981) [19]:** The OSI evaluates stress arising from multiple aspects of the work environment, including role overload, role ambiguity, role conflict, group pressures, responsibility for persons, under-participation, powerlessness, poor peer relations, intrinsic impoverishment, and unprofitability. It is one of the most widely used instruments in organizational research in India and has demonstrated high reliability and validity. In the current study, the Cronbach's alpha value was  $\alpha = 0.72$  confirming good internal consistency of the tool with the present sample.

**Life Satisfaction Scale (Pooja V. Anand, 2015) [2]:** This scale provides a global assessment of individuals' satisfaction with life, capturing the extent to which they feel fulfilled, content, and positive about their life circumstances. Developed in the Indian context, it is well-suited for assessing subjective well-being among women teachers. The Cronbach's alpha obtained in this study was  $\alpha = 0.71$ , reflecting acceptable reliability.

### Procedure

Permission was obtained from school administrations prior to data collection. Participants were approached individually and informed about the purpose and objectives of the study.

### Results

**Table 1:** Descriptive Statistics of Occupational Stress, Work-Life Balance Dimensions, and Life Satisfaction among Rural and Urban Women School Teachers

Variables	Area	N	Mean	Std. Deviation	Std. Error Mean
Occupational Stress	Rural	148	116.15	35.11	2.88
	Urban	152	135.53	31.67	2.56
Social Needs	Rural	148	60.69	15.90	1.30
	Urban	152	57.55	16.30	1.32
Personal Needs	Rural	148	60.29	15.49	1.27
	Urban	152	56.26	15.31	1.24
Time Management	Rural	148	61.59	15.22	1.25
	Urban	152	58.84	15.24	1.23
Teamwork	Rural	148	61.76	15.56	1.27
	Urban	152	59.31	15.61	1.26
Compensation and benefits	Rural	148	64.21	13.13	1.07
	Urban	152	56.76	15.42	1.25
Work	Rural	148	62.43	14.81	1.21
	Urban	152	58.51	16.09	1.30
Overall Work-Life Balance	Rural	148	88.97	12.99	1.06
	Urban	152	83.28	11.34	.920
Life Satisfaction	Rural	148	22.66	4.19	.34
	Urban	152	21.36	4.36	.35

Table 1 presents the mean scores, standard deviations, and standard errors for occupational stress, work-life balance dimensions, and life satisfaction among rural (N = 148) and urban (N = 152) women school teachers. The results indicate that urban women reported significantly higher

informed consent was obtained, and confidentiality and anonymity of responses were assured. Participation was voluntary, and respondents were given the option to withdraw at any stage.

The questionnaires were self-administered in the presence of the researcher, who provided standardized instructions. For participants in rural schools, additional care was taken to explain the items in simple terms where needed, ensuring clarity and reducing the possibility of misinterpretation. On average, it took 25-30 minutes to complete all three instruments.

### Data Analysis

The data collected were analyzed using the Statistical Package for Social Sciences (SPSS). Descriptive statistics, such as means, standard deviations, and frequencies, were computed to summarize the socio-demographic characteristics and the scores on work-life balance, occupational stress, and life satisfaction. Inferential statistics, specifically independent sample *t-tests*, were applied to examine significant differences between rural and urban women teachers across the three variables. Pearson's correlation analysis was employed to study the interrelationship among work-life balance, occupational stress, and life satisfaction. Additional tests were conducted wherever necessary to address the specific objectives of the study.

### Ethical Considerations

The study adhered to ethical standards in psychological research. Participants' rights to privacy, voluntary participation, and informed consent were respected at every stage. The data were used exclusively for academic purposes and reported in aggregate form to maintain anonymity.

occupational stress (M = 135.53, SD = 31.67) compared to their rural counterparts (M = 116.15, SD = 35.11). Conversely, rural women scored higher on various dimensions of work-life balance, including social needs, personal needs, time management, teamwork, compensation

and benefits, and work, with notable differences in compensation and benefits (Rural  $M = 64.21$ ,  $SD = 13.13$ ; Urban  $M = 56.76$ ,  $SD = 15.42$ ). The overall work-life balance was also greater among rural teachers ( $M = 88.97$ ,  $SD = 12.99$ ) compared to urban teachers ( $M = 83.28$ ,  $SD = 11.34$ ). Life satisfaction scores followed a similar pattern,

with rural women reporting higher satisfaction ( $M = 22.66$ ,  $SD = 4.19$ ) than urban women ( $M = 21.36$ ,  $SD = 4.36$ ). These descriptive findings suggest that while urban women experience greater occupational stress, rural women demonstrate comparatively better balance across life domains and higher life satisfaction.

**Table 2:** Comparison of Rural and Urban Women School Teachers on Occupational Stress, Work-Life Balance Dimensions, and Life Satisfaction (Independent Samples t-test)

Variables	t-test for Equality of Means			
	t	df	Sig. (2-tailed)	Mean Difference
Overall Work-Life Balance	4.043	298	.000	5.69
Occupational Stress	-5.023	298	.000	-19.38
Social Needs	1.684	298	.093	3.13
Personal Needs	2.264	298	.024	4.02
Time Management	1.561	298	.120	2.74
Teamwork	1.360	298	.175	2.44
Compensation and benefits	4.500	298	.000	7.45
Work	2.193	298	.029	3.92
Life Satisfaction	2.629	298	.009	1.30

## Discussion

The present study sought to compare women working in schools across rural and urban areas of Bihar on three critical psychosocial variables: occupational stress, work-life balance, and life satisfaction. By focusing on teaching professionals, the study aimed to provide a more contextual understanding of how women in education navigate their professional and personal roles in different geographical and socio-cultural contexts. The results revealed notable differences between rural and urban participants, thereby offering important insights into the lived realities of working women in India. The findings on occupational stress indicated that urban school teachers reported significantly higher levels of stress ( $M = 135.53$ ) compared to their rural counterparts ( $M = 116.15$ ). This difference may be attributed to the unique challenges faced by women in urban environments. Urban schoolteachers often deal with heavier workloads, larger class sizes, administrative responsibilities, and greater accountability pressures, which may heighten stress levels. Furthermore, the competitive atmosphere in urban schools, coupled with parental expectations and institutional targets, can create additional strain. By contrast, rural teachers, although not without challenges, often operate in less competitive environments with more manageable workloads. However, rural schools may suffer from infrastructural deficits, yet these may not translate into the same psychological strain as urban stressors, possibly because expectations are lower and work structures more flexible. These findings resonate with earlier research that documented higher stress among urban employees due to intensified occupational demands (Srivastava & Singh, 2014) [19]. With respect to work-life balance, rural women reported higher scores ( $M = 88.97$ ) compared to their urban peers ( $M = 83.28$ ). This finding is particularly significant, as it highlights the interplay between socio-cultural context and the ability of women to balance work and family roles. Rural communities often provide stronger social support systems through extended family networks and community cohesion, which may ease the burden of childcare and household responsibilities (Purohit & Pareek, 2010) [14]. This supportive environment might enable rural women to manage professional and domestic roles more effectively.

On the other hand, urban women, despite better access to facilities, often live in nuclear families and juggle domestic duties with professional responsibilities without the extended support systems common in rural contexts. Moreover, long commuting hours, urban traffic, and fragmented social ties may contribute to difficulties in achieving balance. The results thus extend previous findings that emphasize the role of social support and family structures in enabling effective work-life integration among women (Uddin *et al.*, 2020) [23]. Examining the subdimensions of work-life balance further strengthens these observations. Rural women scored higher than urban women on factors such as social needs, personal needs, time management, teamwork, and work-related satisfaction. Particularly striking was the difference in the domain of compensation and benefits, where rural women reported higher satisfaction ( $M = 64.21$ ) compared to urban women ( $M = 56.76$ ). This difference may be due to the relative expectations of rural versus urban participants. Rural women may perceive their salaries as adequate in light of lower living costs and fewer material aspirations. Urban women, conversely, may experience dissatisfaction as their compensation often fails to match the high costs of living, greater financial commitments, and rising lifestyle expectations. This aligns with the relative deprivation hypothesis, which posits that satisfaction is influenced more by expectations and comparisons than by absolute income (Crosby, 1976) [6]. In terms of life satisfaction, rural women again reported higher scores ( $M = 22.66$ ) compared to urban women ( $M = 21.36$ ). These results may be understood in light of the role of social cohesion, community belonging, and family integration prevalent in rural settings. Rural women may derive a sense of fulfillment and well-being from their integration within community networks and the relatively slower pace of life. Conversely, urban women, despite access to opportunities and amenities, may experience a sense of isolation, fragmented relationships, and heightened role conflict, all of which can undermine overall life satisfaction (Poddar *et al.*, 2025) [16]. It is also plausible that rural women adopt more collectivistic coping mechanisms, which buffer against stress and enhance subjective well-being. Taken together, the findings present a



somewhat paradoxical picture: while rural women enjoy better work-life balance and life satisfaction, urban women face higher occupational stress and relatively lower satisfaction. This suggests that modernization and urbanization, while offering opportunities, also bring psychological costs for women professionals. The teaching profession, though often regarded as stable and fulfilling, is not immune to the pressures of contemporary urban life. Importantly, these findings emphasize that occupational stress and work-life balance cannot be studied in isolation from their socio-cultural context. The results carry significant theoretical and practical implications. Theoretically, they contribute to the literature on gender, work, and well-being by showing how geography (rural vs. urban) intersects with occupational experiences. Practically, the findings underscore the need for targeted interventions. Urban schools must adopt stress-reduction programs, provide mental health resources, and explore flexible work policies to support female teachers. For rural teachers, while stress may be lower, infrastructural and resource support remains crucial. Policymakers and educational administrators must therefore adopt a context-sensitive approach rather than a one-size-fits-all model.

Nevertheless, the study is not without limitations. The sample was restricted to women in the teaching profession, limiting the generalizability of findings to other occupational groups. Self-report measures may also introduce response biases. Future research could incorporate qualitative methods to capture the nuanced experiences of women, or longitudinal designs to examine how stress, balance, and satisfaction evolve over time. Additionally, exploring the moderating role of family structure, age, and marital status could offer deeper insights. In conclusion, the study demonstrates that women teachers in rural areas enjoy relatively better work-life balance and life satisfaction, while their urban counterparts struggle with higher occupational stress and lower satisfaction. These findings call for differentiated strategies to enhance the well-being of women professionals, taking into account the socio-cultural and geographical contexts in which they live and work.

### Limitations and Future Directions

The present study, while offering important insights into work-life balance, occupational stress, and life satisfaction among rural and urban women teachers in Bihar, has several limitations. First, the sample was restricted to school teachers, which limits the generalizability of findings to women in other professions where job demands and social expectations may differ significantly. Second, the cross-sectional design does not allow conclusions about causality or changes over time. Longitudinal studies would help capture how stress, balance, and satisfaction evolve across different stages of women's personal and professional lives. Third, reliance on self-report measures may have introduced biases such as social desirability and subjective perception errors. Mixed-method approaches, incorporating interviews or observational data, could provide deeper insights. Additionally, the study was confined to Bihar, a state with its own cultural and socio-economic context, which may not reflect the realities of women in other regions. Variables such as marital status, family responsibilities, and organizational support were not explored, though they likely influence the observed patterns. Future research should include diverse professions, larger and more regionally

varied samples, and integrative models that consider personal, social, and organizational factors. Such work will strengthen understanding and inform policies for improving women's work-life well-being.

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