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Balancing Acts: Demographic and Occupational Determinants of Work-Life Balance in Chikkamagaluru's Unorganized Sector

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Abstract

This study explains the difference between personal factors like age, marital status and occupational variables such as work hours and income among the workers in the unorganized sector of Chikmagalur District, Karnataka, India. Data were collected from multiple respondents across different sectors like agriculture, construction, textiles, hotels and domestic services using a structured questionnaire. Findings indicate that younger unmarried workers encounter flexible schedules but face income vulnerability while older married workers endure extended work hours with limited financial returns. Cross tabulation discloses important connections between age, marital status and work outcomes. The results underscores structural barriers to achieving work life balance, contributing to a deeper understanding of labor dynamics in India's informal economy.

Key words: Informal economy, Marital status, Women, Chikmagalur

1. Introduction

The unorganized sector forms the backbone of India's economy, employing over 80% of its workforce. Despite its size, it remains characterized by informal employment arrangements, irregular wages, and absence of labor protections. Chikkamagaluru, a district renowned for its coffee plantations, agriculture, construction activities, and hospitality services, represents a microcosm of India's unorganized labor dynamics.

Although work-life balance has been extensively studied in organized sectors, its dimensions in the informal economy remain underexplored. This study addresses this gap by focusing on how age, marital status, work hours, and income collectively shape the lived experiences of informal workers in Chikkamagaluru.

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2. Statement of the Research Problem

India's informal workers function in an unrestricted environment distinguished by extended work hours, unstable earnings and lack of public assistance. These conditions lead to occupational stress, poor work life balance and socio economic vulnerability. Demographic and occupational factors are recognized as influential, limited experimental research examines their combined effects in specific circumstances such as Chikmahaluru. This study addresses this gap by assessing how age, marital status, work hours and income influence work life balance among informal sector workers.

3. Primary Research Questions and Objectives

Research Question 1: Which socio-demographic factors influence the work-life balance of informal sector workers in Chikkamagaluru?

Objective 1 : To analyze the influence of age and marital status on work-life balance among informal sector workers in Chikkamagaluru.

Research Question 2: How do occupational characteristics such as work hours and income affect overall well-being in the informal sector?

Objective 2; To examine the relationship between work hours and income as determinants of occupational and personal well-being.

4. Literature Review

4.1 Age and work outcome

As per the International Labour Organization (2018) the informal workers across developing economies face hazardous employment, long working hours with limited access to welfare schemes.

Azeez (2015) explained that in India, over 90% of the workforce is employed informally, underlining the need for research on labour conditions. Younger workers are more likely to accept temporary or casual work with unstable income due to minted experience.

As per Bhattachary (2018) middle aged workers are financially responsible for households, leading to increased stress while income is insufficient.

Kumar & Bedi (2020) explained that despite long experience, aged workers face reduced productivity which lessens their earning potential

4.2 Marital status and household responsibility

Jain & Mukherjee (2019) described that the married workers frequently extend their working hours to support family commitment which creates higher stress levels and work life imbalance.

As per Hyman & Summers (2007) single workers might enjoy more independence but often lack financial stability and security.

Singh (2021) suggests that family commitments significantly rescue leisure time and increase occupational stress.



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4.3 Work hours and occupational stress.

Long work hours are common in informal economies due to absence of labour regulations. The NCEUS (2007) reported that extended workdays reduce opportunities for education, healthcare and social interaction.

International Labour Organization (2018) states that excessive hours are related with physical strain and reduced psychological well being.

Standing (2011) explained that irregular or short hours result in income insecurity which traps workers in poverty cycles.

4.4 Income levels and well-being

Income instability is the major challenge of unorganized workers.

As per Sen's (1999) capacity approach emphasizes that income affects not only consumption but also the ability to pursue education, health and social participation. Low and irregular earnings limit access to these opportunities, aggravating fragility.

Bhattacharya (2018) highlights consistent wage inequality as a key feature of India's informal economy.

5. Theoretical Background

This study is grounded in Sen's capability approach (1999) which postulates that well being extends beyond material wealth encircling access to opportunities, health and social participation. Work life balance is determined not only by the working hours or income earned but also by the ability to convert resources into significant life experiences. The study also highlights the mutual influence of occupational and personal responsibilities on stress and life satisfaction which is drawn by the work family conflict theory.

6. Research Gap

Previous research highlights the importance of statistics and employment conditions in work life balance most focus on formal employment and national level data. In India, localized studies investigating unorganized sectors are very few. This research contributes actual proof specific to Chikmagaluru district, addressing the interaction of age, marital status, work hours and income in shaping work life balance among unorganized workers

7. Research Methodology

7.1 Research Design

A heterogenetics descriptive research design was adopted to examine the demographic and occupational determinants of work life balance among the unorganized sector workers.

7.2 Data Collection Plan & Variables

A sample of 100 respondents was randomly selected across five different sectors such as agriculture, construction, department stores, textiles and hotels. Data collection has structured questionnaires complemented by face to face interviews to ensure reliability and understanding.

There are two types of variables used here. Demographic: Age, marital status and Occupational: Work hours, monthly income



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8. Data Analysis & Findings

Illustrative statistics outlined frequency distributions, while cross tabulation analyzed associations between demographic and occupational variables.

8.1 Age Distribution

31–40 years: 32%; 21–30 years: 27%; 41–50 years: 23%; <20 years: 11%; >50 years: 7%. **Interpretation:** Middle-aged workers (31–40) prevail in the informal workforce, balancing family and work commitments. Workers below 20 mostly reported low incomes and irregular hours, while those above 50 had fewer hours but reduced earnings.

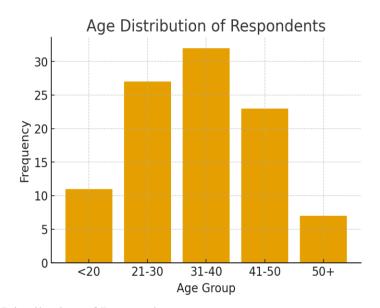


Figure 1 : Age Distribution of Respondents

8.2 Marital Status

61% single, 39% married.

Interpretation: Single respondents, mainly in younger age groups have greater flexibility. Married respondents, especially in the 31–40 age bracket, work longer hours to maintain family needs and experience greater financial and psychological stress.

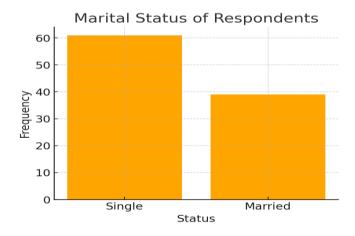


Figure 2: Marital status of Respondents



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8.3 Work Hours

<4 hours: 23%; 4–6 hours: 18%; 7–9 hours: 28%; >9 hours: 24%; irregular: 7%.

Interpretation: Almost one-fourth of the respondents work over 9 hours daily, which shows the absence of regulated working hours. Seasonal and part-time workers (<4 hours) are mostly students and temporary agricultural workers.



Figure 3: Work Hour Distribution

8.4 Income Levels

<₹5,000: 21%; ₹5,001–10,000: 23%; ₹10,001–15,000: 28%; >₹15,000: 28%.

Interpretation: While 56% earn more than ₹10,000, a notable 44% still remain in the fluctuating low-income bracket, with 21% surviving on less than ₹5000 per month. Younger workers (<20) were categorised in the lowest income category, while middle-aged married workers dominated the ₹10,000–₹15,000 group.

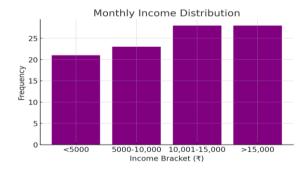


Figure 4: Monthly Income Distribution

8.5 Cross-Tabulation Insights

Table 1: Age vs Income Distribution

Age Group	Below ₹5000	₹5000–₹10,000	₹10,001–₹15,000	Above ₹15,000
Below 20	6	3	1	1
21 - 30	4	6	9	8
31 - 40	5	8	11	8



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41 - 50	4	4	5	10
Above 50	2	2	2	1

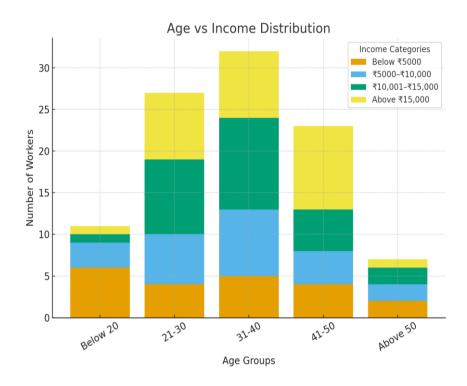


Figure 5: Age vs Income Distribution

Table 2: Marital Status vs Work Hours

Marital Status	<4 Hours	4–6 Hours	7–9 Hours	>9 Hours
Single	18	12	17	14
Married	5	6	11	10



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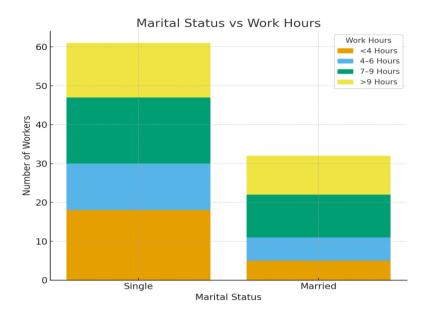


Figure 6: Marital Status vs Work Hours

9. Conclusions & Recommendations

- 1. Work-life balance in the unorganized sector is explained by age, marital status, work hours, and income.
- 2. Younger workers encounter flexibility but unstable earnings.
- 3. Married and middle-aged workers face multiple burdens of extended hours and household responsibilities.
- 4. Older workers face declining income despite reduced workloads.

This study has broader implications to contribute to work life balance management.

- 1. Implement wage protection schemes for low-income unorganized workers.
- 2. Manage excessive working hours.
- 3. Introduce welfare programs for married workers and families.
- 4. Provide training and multiple earning opportunities for youth and older workers.

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