

# Work–Life Balance and Insurance-Related Financial Stress Among Women Professionals in Remote Work Environments: An Empirical Study from India

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## Abstract

The rapid expansion of remote work has altered the professional and personal lives of working women, often intensifying work–life imbalance, psychological strain, and health-related concerns. Alongside these challenges, financial insecurity and insurance-related protection needs have emerged as relevant determinants of overall wellbeing and work sustainability. This study examines the work–life balance status of women professionals working in remote settings and evaluates the association of perceived financial stress and insurance-related security with work–life balance outcomes. The study adopts a descriptive and analytical research design using primary data collected through a structured questionnaire administered to women professionals (n=100). Descriptive statistics and association-based analysis were used to interpret the findings. Results indicate that work pressure, extended working hours, and limited time for family responsibilities contribute substantially to work–life imbalance. Health issues and psychological stress were found to be key drivers of perceived financial vulnerability, thereby strengthening the need for employer-supported health insurance, wellness coverage, and financial wellbeing initiatives. The study concludes that integrating insurance-linked wellbeing support into organizational policies can improve work–life balance, reduce stress exposure, and enhance workforce retention among women professionals in remote work environments.

**Keywords-** Work–Life Balance; Financial Stress; Insurance Awareness; Women Professionals; Remote Work; Organizational Support; India.

## Introduction

In light of the fact that working circumstances have changed as a result of technological advancements and global occurrences such as the COVID-19 pandemic, the concept of maintaining a healthy balance between work and personal life has gained increased popularity in recent years. The quick and widespread adoption of remote work has further muddled the boundaries between work and leisure time, which has resulted in the disruption of workplace standards. This trend has had a significant impact on working women, particularly those who are employed in the Information Technology (IT) business in India, which is characterized by high performance requirements and long hours as the norm.

Working from home has a number of advantages, including a shorter commute and more schedule flexibility; nevertheless, it also has a number of significant drawbacks that should be taken into consideration. As a result of long-standing cultural and societal standards, women are usually expected to manage a disproportionate amount of housework. As a result, the demands that come with balancing work and home life have increased for women. In light of the fact that the home, which was once a place for personal and family life, is now also the new workplace, there is an increase in the amount of stress and overlapping duties.

Parents who are employed, those who care for small children and the elderly, and people who work in information technology are all subject to the double-edged strain of meeting work deadlines and meeting performance standards. Many people experience physical exhaustion, emotional exhaustion, and a drop in their level of pleasure with their job as a result of these competing demands. When it comes to creating and maintaining a good work-life balance, the difficulty of doing so is further compounded by the insufficiency of official support structures. These structures may include child care services or customized home office setups.

Through the lens of women who work in information technology in India, the purpose of this study is to investigate the difficulties associated with working remotely. This research endeavors to discover the elements that impede and those that enable women professionals achieve a better work-life balance. The goal of this study is to aid organizations and politicians in better assisting women professionals. Furthermore, the study investigates the ways in which circumstances such as family relationships, cultural standards, and workplace restrictions influence the experiences of women who work remotely. As a consequence of this, it contributes to the ongoing discussion over mental health, gender equality, and inclusivity in the workplace in our society that is becoming more digital.

### **Objectives**

1. To examine the work–life balance status of women professionals working in remote work settings.
2. To analyze the key work-related and family-related factors influencing work–life balance outcomes among women remote workers.
3. To assess the association between perceived financial stress and work–life balance among women professionals working remotely.
4. To evaluate the relevance of insurance-related security (such as employer-sponsored health coverage and wellness support) in reducing stress and improving work–life balance outcomes.
5. To provide policy and managerial implications for strengthening insurance-linked wellbeing measures for women employees in remote work environments.

### **Review of Literature**

- Allen, Golden, and Shockley (2015) examined the challenges of remote work and found that while teleworking offers flexibility, it often blurs the boundaries between professional and personal life, especially for women. Their study revealed that female employees experience greater role conflict due to simultaneous demands of household responsibilities and job tasks, leading to extended working hours and emotional exhaustion. The authors emphasized that lack of physical separation between work and home significantly contributes to work–life imbalance among women in technology-oriented roles.
- Chung and van der Lippe (2020) explored gender differences in remote working experiences across knowledge-intensive sectors, including IT. They found that women were more likely than men to shoulder domestic duties while working from home, resulting in increased stress and reduced job satisfaction. Their findings suggest that societal expectations and traditional gender roles intensify difficulties in maintaining work–life balance for female professionals in remote settings.
- Raghuram, Hill, Gibbs, and Maruping (2019) analyzed virtual work arrangements in the IT industry and highlighted that constant connectivity and expectations of immediate responsiveness create “always-on” work cultures. Their research showed that female IT workers often struggle to disengage from work due to organizational pressure and fear of being perceived as less committed, which negatively affects their personal well-being and family life.
- Kossek, Thompson, and Lautsch (2015) investigated organizational practices that support work–life harmony and found that flexible scheduling, results-oriented performance evaluation, and supervisor support significantly improve employees’ ability to manage work and family roles. Their study emphasized that when companies formally encourage boundary management and respect non-working hours, women employees report lower stress and higher productivity in remote work environments.
- Bloom, Liang, Roberts, and Ying (2015) studied the impact of corporate remote work policies and found that structured telework programs, combined with regular managerial check-ins and clear performance metrics, enhance employee satisfaction and reduce burnout. The authors noted that women benefit particularly from predictable workloads and autonomy, which help them balance caregiving responsibilities with professional commitments.
- Golden and Gajendran (2019) examined organizational strategies such as digital wellness initiatives, meeting-free hours, and workload regulation. Their findings indicate that companies adopting such practices report improved work–life balance perceptions among female remote employees, along with increased organizational commitment and reduced turnover intentions in IT firms.

- Felstead and Reuschke (2020) compared employee perceptions of work–life balance in home-based and office-based work settings. Their study found that women valued the time saved from commuting and greater control over daily schedules when working from home, but also reported feelings of isolation and difficulty in mentally switching off from work. The authors concluded that while remote work improves flexibility, it does not automatically guarantee better work–life balance.
- Carillo, Cachat-Rosset, Marsan, Saba, and Klarsfeld (2021) investigated employees' experiences during large-scale remote work adoption and found mixed outcomes for women. Many female professionals reported improved family interaction but also higher fatigue and work intensification compared to office work. Their study suggests that women's perception of work–life balance depends largely on organizational support and household workload distribution.
- Tavares (2017) analyzed employee attitudes toward home-based work and concluded that women perceive remote work as beneficial for managing family commitments but stressful due to limited social interaction and career visibility. The study highlighted that compared to office environments, work-from-home arrangements provide flexibility but require strong self-regulation and supportive organizational cultures to maintain balance.
- Goetzel and Ozminkowski (2008) found that organizational health and wellness programs (including preventive health initiatives and wellbeing support) contribute to improved employee health outcomes and reduced stress-related burdens, ultimately benefiting organizational performance. Their findings indicate that structured employer-provided health and wellness support strengthens employee resilience and reduces wellbeing risks. This evidence aligns with the present study's focus on employer-supported health insurance and wellness coverage as protective mechanisms that can reduce stress exposure and improve work–life balance among women IT employees in remote work environments.

### Research Questions

- What is the current level of work–life balance among women professionals working in remote work settings?
- What are the major work-related and family-related factors influencing work–life balance outcomes among women remote workers?
- What is the relationship between perceived financial stress and work–life balance among women professionals working remotely?
- How does insurance-related security (such as employer-sponsored health insurance and wellness support) influence stress reduction and work–life balance improvement among women remote employees?
- What policy and managerial strategies can organizations adopt to strengthen insurance-linked wellbeing support and improve work–life balance among women employees in remote work environments?

### Research Gap

Despite the growing body of literature on remote work and work–life balance, several significant gaps remain.

- First, most earlier studies primarily focus on work–life balance determinants such as **workload, long working hours, technostress, work pressure, and family responsibilities**, but they do not empirically connect these factors with **financial vulnerability and insurance-linked protection needs** among women professionals working remotely.
- Second, remote work literature highlights stress and burnout, yet there is insufficient evidence linking **health outcomes (psychological issues, hypertension, migraine, back pain)** with **insurance-related financial stress** in women employees, even though health-related risk and cost burden are critical for financial wellbeing and job sustainability.
- Third, organizational support is often discussed in terms of flexibility and managerial encouragement, but there is a clear gap in understanding the effectiveness of **insurance-linked organizational support mechanisms** such as **employer-sponsored health insurance, wellness coverage, and financial wellbeing initiatives** in improving work–life balance and reducing stress for women in remote work settings.
- Fourth, in India, where women frequently experience dual responsibilities of work and home, limited studies provide a combined framework integrating **work pressure + family load + health impact + financial stress + insurance security** into one model. Therefore, an integrated analytical study is required to examine these

dimensions together and generate practical policy suggestions for organizations to support women professionals in remote work environments.

### **Conceptual Framework**

#### **1. Independent Variables (Factors influencing Work–Life Balance)**

These variables represent the challenges and organizational factors affecting female IT workers in remote work settings:

##### **A. Work-Related Factors**

- Workload
- Working hours
- Job demands
- Role ambiguity
- Operational constraints

##### **B. Family & Personal Factors**

- Household responsibilities
- Childcare/eldercare duties
- Family support
- Home working environment
- Fatigue levels

##### **C. Organizational Support Factors**

- Flexible working hours
- Managerial support
- Clear performance evaluation criteria
- Work-from-home policies
- Digital well-being initiatives

##### **D. Financial and Insurance-Related Factors**

- Availability of leave and wellness programs
- Financial stress
- Awareness and adequacy of health insurance coverage
- Access to employer-sponsored health
- Financial security

#### **2. Dependent Variable**

##### **Work–Life Balance of Female IT Employees**

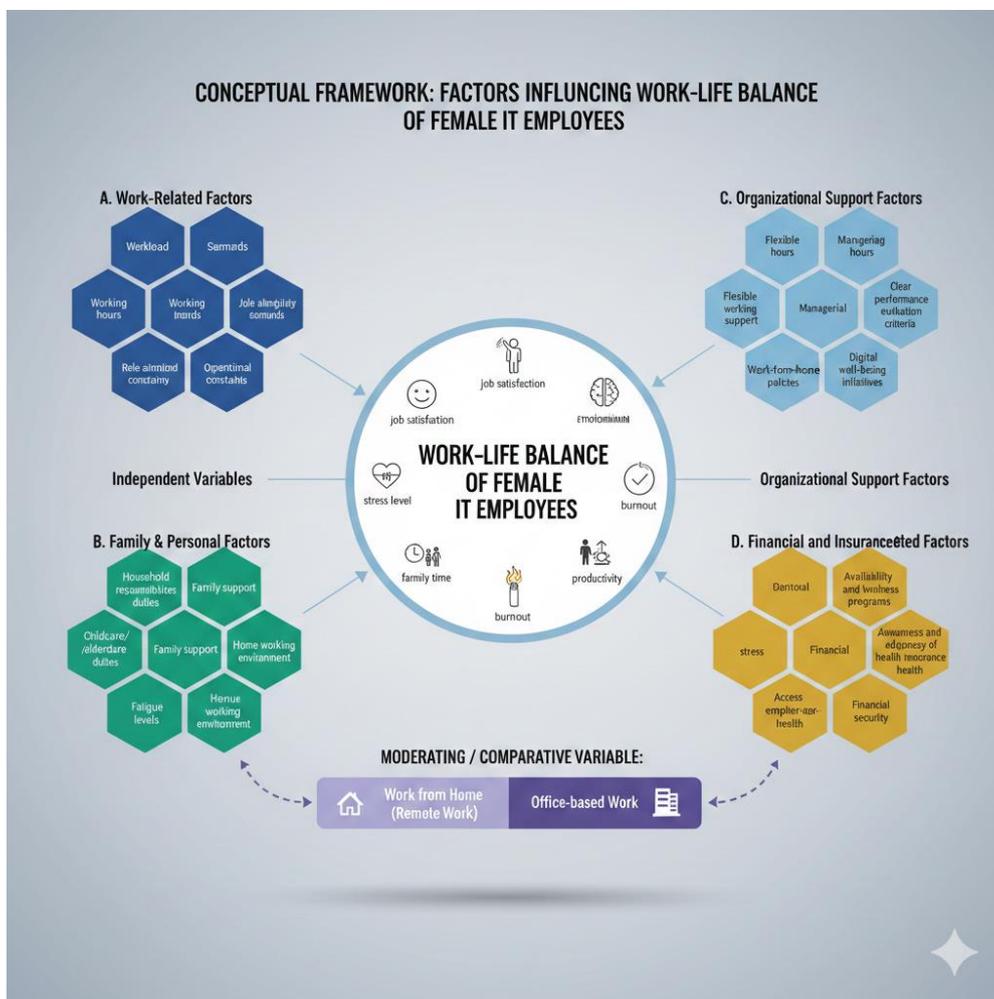
(Indicators: job satisfaction, stress level, emotional well-being, family time, burnout, productivity, overall life satisfaction)

### 3. Moderating / Comparative Variable

#### Work Setting

- Work from Home (Remote Work)
- Office-based Work

(This variable influences how strongly the independent factors affect work–life balance.)



### Research Methodology

#### Research Approach and Design

This study adopts a **descriptive and analytical research design**. The descriptive approach is used to summarize the demographic profile and work–life balance conditions of women IT professionals working remotely. The analytical approach is applied to examine the association between work-related factors, family and personal factors, organizational support, and financial/insurance-related factors with work–life balance outcomes.

#### Sampling Design and Sample Size

The study used **non-probability purposive sampling** to select women IT professionals currently working in remote work settings. Purposive sampling was considered appropriate because the study required respondents with specific characteristics (female employees working in the IT sector under remote or hybrid arrangements) to obtain relevant and experience-based responses on work–life balance and insurance-related financial stress. A total of **100 respondents** were included in the final sample.

**Instrument Development and Measurement Scale**

Primary data were collected using a structured questionnaire consisting of demographic items and construct-based statements related to work–life balance determinants. The items were measured using a **5-point Likert scale** ranging from **1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, and 5 = Strongly Agree**. Higher scores indicate a higher level of agreement with the stated condition.”

**Measurement of Variables:**

- Independent Variables: Work-related factors, family/personal factors, organizational support, financial & insurance-related factors
- Dependent Variable: Work–life balance (job satisfaction, stress level, emotional wellbeing, family time, productivity and burnout)
- Moderating Variable: Work setting (Work from home vs office-based)

**Reliability and Validity of the Instrument**

To ensure internal consistency of the questionnaire scales, reliability testing was conducted using **Cronbach’s Alpha**. A Cronbach’s Alpha value of **0.70 and above** was considered acceptable for reliability. Content validity was ensured by reviewing the questionnaire items based on relevant literature and expert feedback.

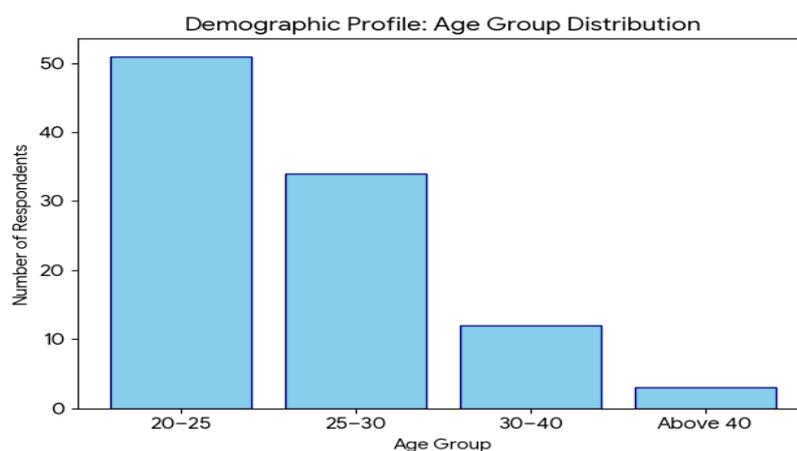
**Statistical Tools and Data Analysis Procedure**

Descriptive statistics such as **frequency and percentage** were used to summarize respondents’ demographic profile and work-related characteristics. Analytical techniques such as **correlation / chi-square / regression** were applied to assess the relationship between work–life balance and its influencing factors. The level of significance was considered at **5% (p < 0.05)**. Multiple regression analysis was applied to identify the major factors influencing work–life balance in remote work settings.

**Result and Discussion**

**Table 1. Demographic profile**

<b>Age Group</b>	<b>Number of Respondents</b>
20–25	51
25–30	34
30–40	12
Above 40	3

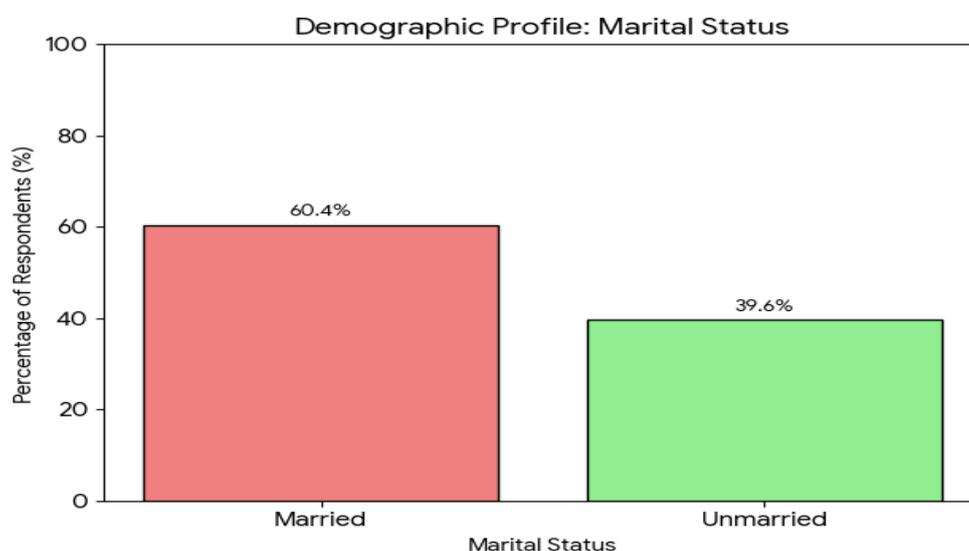


Taking into consideration the demographic profile, the majority of the women who are employed in information technology and who took part in the survey are younger than the typical respondent. Given that 51% of the respondents are between the ages of 20 and 25, it is clear that early-career professionals make up a significant share of the female workforce in the field of information technology who work remotely. Following that, there are 34 respondents who fall into the age range of 25 to 30 years old, which suggests that there are a significant number of women who are participating in the midst of their careers. On the other hand, there are not more than three persons who are already forty years old, and there are only twelve people who fit within the age group of thirty to forty years old.

Whether it is because of the industry-wide trend toward a younger workforce or because older women are less interested in the pursuit of remote IT roles, this distribution makes it abundantly evident that engagement decreases significantly with increasing age. According to the statistics, it seems that the difficulties associated with maintaining a healthy work-life balance and the experiences of working remotely may vary substantially depending on the age and stage of one's career. Earlier women, for instance, may face different challenges than older women, such as the desire to start their careers at an earlier age and the difficulty of making the transfer to new roles.

**Table 2. Marital status of the respondents**

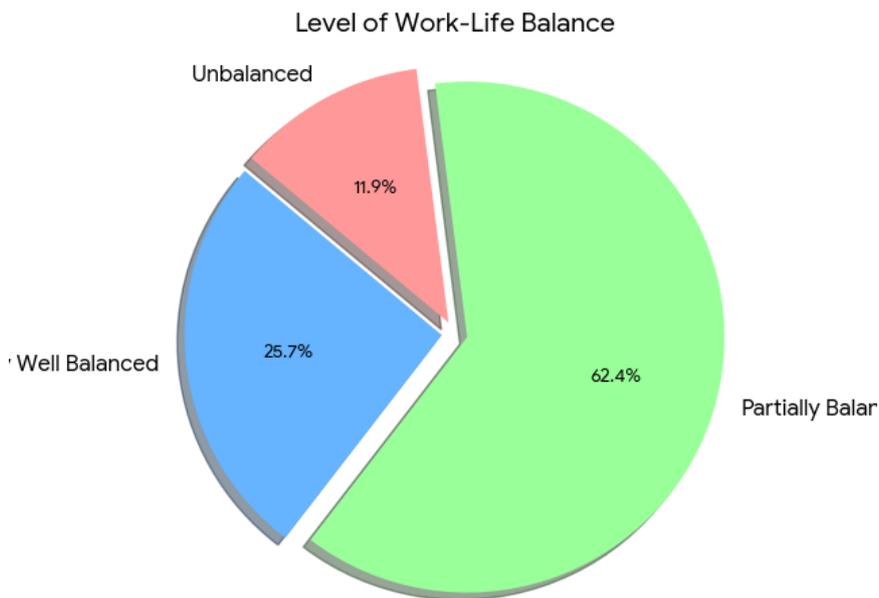
Marital Status	Percentage of Respondents
Married	60.4%
Unmarried	39.6%



The data reveals that sixty-point four percent of the respondents are married, while thirty-nine-point six percent of them are not married. It can be deduced from this that the majority of women who work remotely in the information technology industry are juggling both their career and familial commitments. When it comes to juggling the responsibilities of job and family chores, married women may encounter extra obstacles. Additionally, the distribution of marital status is helpful in assessing how personal life influences the balance between work and life.

**Table 3. Balance between Personal and Professional**

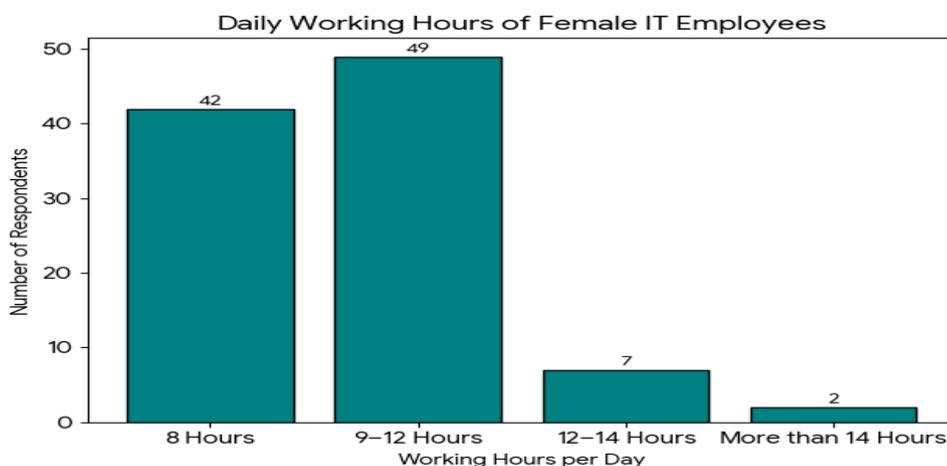
Level of Balance	Percentage of Respondents
Very Well Balanced	25.7%
Partially Balanced	62.4%
Unbalanced	11.9%



As a result of the fact that the majority of respondents (62.4%) claimed that their personal and professional life were only somewhat balanced, it is clear that they continue to struggle with the responsibilities of working remotely. There was a smaller group of people who thought that their lives were extremely well balanced, which demonstrates that they had successfully adapted to working from home environments. 11.9% of the population, on the other hand, had a full imbalance, which may indicate substantial stress or a lack of support. When it comes to establishing a healthy balance between their professional and personal lives, the majority of women suffer moderate to high levels of difficulty.

Table 4. Working hours per day

Working Hours per Day	Number of Respondents
8 Hours	42
9–12 Hours	49
12–14 Hours	7
More than 14 Hours	2



Forty-nine percent of respondents work between nine and twelve hours each day, which indicates that they work for longer periods of time while they are working remotely. About 42 percent of workers continue to work a regular eight-hour day, which may be a result of improved time management or flexible responsibilities. A lower percentage, seven percent, works between twelve and fourteen hours, while two percent work more than fourteen hours, indicating the possibility of overwork. In general, the data indicates that a significant number of women working in information technology are experiencing longer working hours, which may have an effect on their ability to maintain a healthy work-life balance.

**Table 5. Feelings of respondents while they work**

<b>Response</b>	<b>Percentage of Respondents</b>
Get isolated space to work	61.4%
Unable to get the space to work	38.6%

The majority of respondents, which accounts for 61.4% of the total, said that they had access to a secluded area to work, which most likely contributes to improved concentration and productivity while working remotely. With that being said, 38.6% of women have a tough time getting a dedicated workstation, which may result in distractions and stress. The insufficient space might have a detrimental impact on their overall work-life balance as well as their effectiveness at work. The findings emphasize the significance of having a home environment that is supportive in order to be successful while working remotely.

**Table 6. Pressure at Work**

<b>Response</b>	<b>Percentage of Respondents</b>
Yes	71.3%
No	28.7%

High levels of stress are seen among women who work in information technology, as shown by the fact that a considerable majority of respondents (71.3%) reported feeling pressure at work when working remotely. A minority of people are able to easily manage their workload, as just 28.7% of people reported feeling pressured in this way. This stress may be the result of working long hours, juggling many tasks at once, or a lack of clear boundaries between work and family life. Findings like this highlight the need of providing help for stress management and maintaining a balanced workload in distant settings.

**Table 7. Spouse Support in Balancing Work-Life**

<b>Response</b>	<b>Percentage of Respondents</b>
Yes	84.2%
No	15.8%

When it comes to maintaining a healthy balance between their personal and professional lives while working remotely, 84.2% of respondents admitted to having assistance from their spouses. The fact that just 15.8% of respondents reported not having such help suggests that there may be challenges associated with juggling many duties. Having the support of one's spouse seems to be an essential component in maintaining a healthy work-life balance. Consequently, this underscores the significance of shared family obligations for the well-being of women as well as the effectiveness of their work lives.

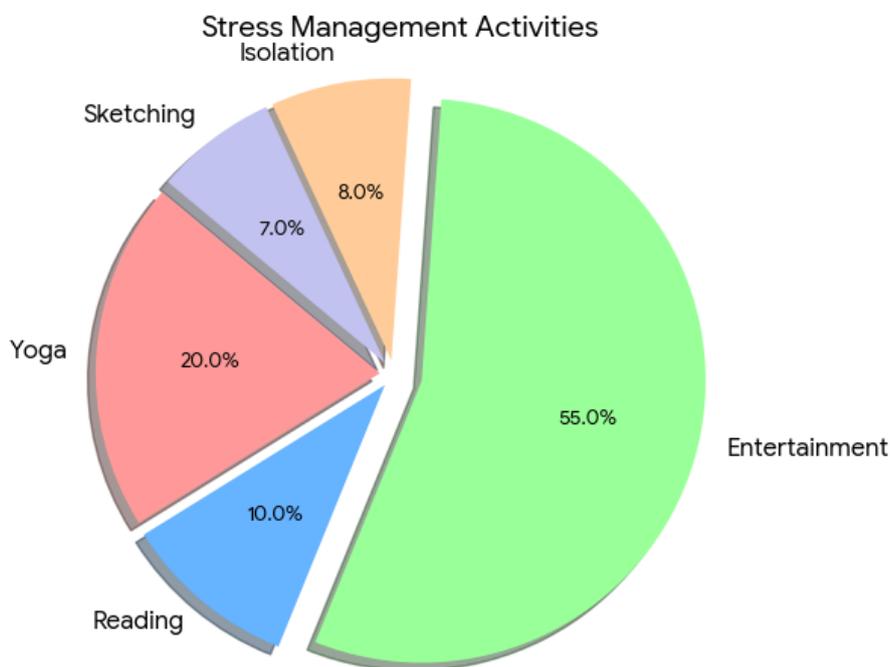
**Table 8. Health Issues While Working from Home**

Health Issue	Number of Respondents
Back Pain	10
Hypertension	17
Migraine	18
Psychological Issues	46
No Issues	9

Based on the findings, it is evident that psychological disorders are the most prevalent health worry, as they impact 46 percent of respondents when they are working remotely. A large number of people also reported having migraines (18%) and hypertension (17%), with back discomfort coming in second with 10% of the total. Only nine percent of respondents reported having no health problems, which suggests that the majority of women who work from home encounter health obstacles. The need of providing assistance for mental health and ergonomically designed work places is brought into focus by this.

**Table 9. Management of stress – work from home**

Stress Management Activity	Number of Respondents
Yoga	20
Reading	10
Entertainment	55
Isolation	8
Sketching	7



The majority of respondents, 55%, find that engaging in entertainment activities while working from home is the most effective method of stress management, making it the most recommended coping technique. Additionally, yoga (20%) and reading (10%) are used for the purpose of relieving stress, but to a smaller amount. As a form of self-expression, a tiny percentage of people find solace in drawing or isolating themselves (8%). The research reveals that the most prevalent strategy for women who work in information technology to deal with the stress of remote work is to engage in activities that are light and calming.

**Table 10. Financial Stress Level among Women Remote IT Employees**

Financial Stress Level	Mean Score Range	Percentage (%)
Low Financial Stress	1.00 – 2.33	23%
Moderate Financial Stress	2.34 – 3.66	67%
High Financial Stress	3.67 – 5.00	10%

The distribution of financial stress levels among women IT employees working remotely. The results indicate that **67%** of respondents fall under the **moderate financial stress** category, while **10%** report **high financial stress**, and **23%** experience **low financial stress**. This demonstrates that a majority of women IT professionals working remotely experience noticeable financial pressure, which may be linked to increased household expenses, healthcare concerns, and uncertainty related to work demands. The dominance of moderate financial stress suggests that financial wellbeing is an important factor associated with work–life balance and should be addressed through structured organizational support and insurance-linked security measures.

**Table 11. Health Insurance Coverage Status of Respondents**

Health Insurance Coverage Status	Percentage (%)
Employer-provided health insurance	34.0%
Personal/private health insurance	29.0%
Both employer + personal insurance	6.0%
No health insurance coverage	31.0%

**34%** of respondents have **employer-provided health insurance**, while **29%** rely on **personal/private insurance** and only **6%** have both employer and personal insurance. However, a significant **31%** of respondents reported having **no health insurance coverage**. This finding reflects a substantial vulnerability group that may face higher financial risk during health emergencies, which can elevate stress levels and further disturb work–life balance. Therefore, insurance coverage status emerges as a meaningful component of financial security and wellbeing among women professionals in remote work settings.

**Table 12. Level of Awareness about Employer-Provided Insurance Benefits**

Awareness Level	Frequency (n)	Percentage (%)
Very Low	04	4.0%
Low	17	17.0%
Moderate	32	32.0%
High	26	26.0%
Very High	21	21.0%

Reveals that **32%** of respondents have a **moderate** level of awareness regarding employer-provided insurance benefits, while **26%** reported **high awareness** and **21%** reported **very high awareness**. At the same time, **17%** indicated **low awareness** and **4%** indicated **very low awareness**. These results suggest that although a majority of respondents possess moderate-to-high awareness of insurance benefits, a notable portion still lacks adequate understanding. Insufficient awareness may reduce utilization of available benefits and contribute to perceived insecurity, thereby affecting financial stress and work–life balance outcomes.

**Table 13. Perceived Adequacy of Health Insurance Coverage**

Adequacy Level	Percentage (%)
Not Adequate	4.0%
Slightly Adequate	16.0%
Moderately Adequate	8.0%
Adequate	55.0%
Highly Adequate	17.0%

Highlights that **55%** of respondents consider their health insurance coverage **adequate**, and **17%** perceive it as **highly adequate**. However, **16%** feel the coverage is only **slightly adequate**, **8%** report it as **moderately adequate**, and **4%** consider it **not adequate**. The findings indicate that although most respondents perceive insurance coverage as satisfactory, a considerable proportion still experiences concerns regarding adequacy. This perceived inadequacy may contribute to financial anxiety and stress, especially among employees already experiencing psychological or health-related issues, thereby influencing work–life balance negatively.

**Table 14. Availability of Employer Wellness and Support Measures**

Employer Support Measures	Yes (%)	No (%)
Paid leave / wellness leave availability	58%	42%
Mental health counseling / EAP support	36%	64%
Digital wellbeing initiatives	44%	56%

Health check-ups / wellness programs	40%	60%
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The result shows that **58%** of respondents reported that their organization provides **paid leave or wellness leave**, while **42%** do not have this facility. Only **36%** confirmed access to **mental health counseling/EAP support**, whereas a majority (**64%**) reported non-availability. Similarly, **44%** indicated the presence of **digital wellbeing initiatives**, while **56%** reported absence, and only **40%** reported availability of **health check-ups/wellness programs** compared to **60%** reporting non-availability. These results highlight that employer wellness support remains inconsistent and limited for many women remote workers. Strengthening wellness programs and insurance-linked benefits can contribute to stress reduction and improve work–life balance sustainability in remote work environments.

**Table 15. Supportive measures to maintain WLB**

Timing Type	Value
Flexible timings	50
Specified timings	40

When it comes to managing work hours when working remotely, the data reveals that fifty percent of respondents had a strong preference for flexible timings, which indicates a strong tendency toward autonomy. In the meanwhile, forty percent adhere to predetermined timings, which indicates that rigid routines are still widely used. The demand for flexibility is a reflection of the essential need for improved integration of work and life. This development underscores the significance of adaptive work rules to promote the productivity and well-being of women in the workplace.

**Table 16. Pressure on completing targets while WFH**

Response	Percentage (%)
Yes	69.3
No	30.7

There is a clear majority of people who are in agreement or have a good reaction to the question that was presented, as shown by the statistics, which shows that 69.3% of respondents replied "Yes." "No" was the response given by 30.7% of respondents, indicating that there is a sizeable minority that has a different viewpoint. In light of this, it seems that the majority of participants had a similar experience or viewpoint. An ongoing pattern that may have an impact on work-life balance or organizational strategy is brought to light by the findings.

**Table 17. Best Alternative for Work**

Preference	Percentage (%)
Work from Home	34.7
Work from Office	26.7
Either of both	38.6

There was a significant preference among respondents for either working from home or working in an office, with 38.6% of them responding that flexibility is the most appreciated. The ease and comfort that come along with working remotely is reflected in the fact that 34.7% of people opted to work from home. Only 26.7% of respondents said that they preferred working from the office, which indicates a lower preference for conventional settings. Based on the statistics, it seems that women who work in information technology are moving toward more flexible work options.

Table 18. Factors which influence WLB While WFH

Factors of WLB	Multiple Regression R values
Finishing targets on Time	.412
Psychological Pressure from Family	.362
Child Care/Parenting	.421
Technical Issues	.879
Isolation feeling while work/No commitment	.652
Disturbed health/Mindset	.712
R <sup>2</sup>	.698
Adjusted R <sup>2</sup>	.688
F	30.1204

When it comes to health problems, child care, and technical challenges, the data indicate that women professionals who work from home face a significant amount of difficulty. The vast majority of female employees have expressed a wish to devote their whole workday to working from the office.

#### Practical / Managerial Implications

1. **Strengthening insurance-linked employee support:** Organizations should improve **employer-sponsored health insurance coverage** and ensure adequacy of protection (including mental health support), as financial insecurity and health risks directly contribute to stress and work–life imbalance among women remote employees.
2. **Implement structured wellness and leave programs:** HR should introduce or strengthen **wellness leave, counseling support/EAP services, and preventive health initiatives**, as these measures can reduce burnout, improve emotional wellbeing, and support sustained productivity in remote work settings.
3. **Workload regulation and boundary management:** Employers should implement workload monitoring, meeting-free hours, and clear performance evaluation practices to reduce excessive work pressure and extended working hours, thereby improving work–life balance and retention of women professionals.

#### Ethical Considerations

1. **Informed consent:** Respondents participated voluntarily after being informed about the purpose of the study and the nature of the questionnaire.
2. **Confidentiality and anonymity:** The identity of respondents was kept confidential, and responses were used only for academic and research purposes without disclosure of personal information.
3. **Right to withdraw:** Participants were given the freedom to discontinue participation at any stage without any penalty, ensuring ethical compliance in data collection.

#### Limitations

1. **Limited sample size:** The study is based on responses from only **100 women IT professionals**, which may restrict generalization to the wider population.
2. **Limited geographic scope:** The respondents belong to specific regions/organizations; hence results may not reflect work–life balance experiences across all regions of India.
3. **Variation in organizational policies:** Insurance coverage, wellness support, and remote work policies differ across companies, so results may vary based on employer conditions.

## **Conclusion**

The present study examined the work–life balance status of women IT professionals working in remote work settings in India, with particular emphasis on the interaction between work-related demands, personal responsibilities, and emerging financial and insurance-related concerns. The findings confirm that remote work has significantly influenced women employees' ability to manage professional expectations alongside household and caregiving responsibilities. Although remote work offers flexibility and eliminates commuting stress, it has also intensified boundary blurring between work and personal life, leading to increased workload pressures, extended working hours, and reduced time for family and self-care.

The study further highlights that psychological strain and health-related challenges remain critical outcomes of work–life imbalance in remote environments. Stress, emotional fatigue, and health discomfort were observed as key concerns that may impact job satisfaction, wellbeing, and productivity among women professionals. These wellbeing challenges also create a strong link with financial vulnerability, as health-related risk exposure and uncertainty can contribute to perceived financial stress.

A major contribution of this research is the integration of financial stress and insurance-related security into the work–life balance framework. The study suggests that financial wellbeing and protective mechanisms such as health insurance coverage and wellness support are increasingly relevant in strengthening women employees' ability to sustain work–life balance in remote work arrangements. It is evident that organizational support cannot be limited to flexibility alone; rather, it should include structured wellness initiatives, clear work-from-home policies, supportive leadership practices, and insurance-linked wellbeing measures to reduce stress and enhance long-term work sustainability.

In conclusion, achieving work–life balance for women professionals in remote work settings requires an integrated approach combining workload regulation, organizational wellbeing support, and financial/insurance security. Organizations and policy stakeholders must focus on strengthening these areas to enhance employee wellbeing, improve productivity, and support workforce retention in an increasingly digital and remote working environment.

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