

Life Satisfaction and Self-Confidence among Working and Non-working Women Using Kalkan model: A Case of Saudi Arabia

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Abstract

The researcher investigates the major factors that influence the life satisfaction and self-confidence of young Saudi women. This research focus on health, education, income, empowerment, family status, and social status. The study also predicts the stress and compares the stress level. Initially, the location where the ladies organization operates are classified into geographical clusters based on the provinces they live. Multistage random sampling was used to choose the geographical clusters in Saudi Arabia. The researcher interview 504 young Saudi women Arabia through stratified random sampling method and use KALKAN model to test life satisfaction and Self confidence level. This study proposes a conceptual framework that explicates the structure of the constructs towards the context of life satisfaction and stress level. The constructs of this study are life satisfaction; stress level, working women, non-working women and self-confidence. The research on the life satisfaction and stress level has unfilled assumptions for various eliciting practices referring to life. Despite the satisfactory fit of the established model, there is always a chance for better conceptual model to exist. The study concludes that Life satisfaction and confidence is higher with working women. The study states that working women have low stress level because of financial independence and also have a moderated life satisfaction level because of work. And nonworking women have a high stress level as they are not financial independent and higher satisfaction level of the life. The working women feel their life as challenging and secure, but the not feel in comfortable life situation. Whereas, non-working women have a less satisfaction in their routine activities and high stress level.

Keywords: Empowerment, Mental health & Physical health, Non-working women, Stress, Working women

Introduction

Life satisfaction is a worldwide measurement of our life in positive conditions. Life-satisfaction is the grade to which the person completely evaluates the whole excellence of our life. How much the individual likes to lead the life? The life satisfaction concepts are considered for whole life assessment. The person's, who have too much excitement in their whole life, have some different characters. Life satisfaction is always based on positive conditions of human in their life. The working women life satisfaction is more important to bring positivity and self-confidence and these women have more social and family responsibility. Working women always have professional role to complete their work place. Working women sometimes have negativity towards mental and physical health. Family responsibilities and work create the family stress also for working women. Life satisfaction is the method of individual perceives how their life has been and how they experience on where it is going in the future. It is calculating the happiness and may be measured in terms of mood. Satisfaction is related to relationship with others and achieved their goals, self-concepts. Self-appreciation and self-perceived with daily life is more important for any women. It is connected with person to person attitude of one's life to overall their percent feelings. It has been calculating in some identification of experience, economic standing, amount of education, and the individual house as well as some other topics. Working women had increased responsibilities in terms of social and home life. Working women have a professional duty to fulfill in order to achieve their tasks. Working women's emotional and physical health suffered. The environment is created by family duties and family work. Working women face familial stress as well. Workplace stress affects both men and women also. Women who do not work are solely responsible for their families. It is their full-time job establishing a stronger relationship with their family. Women who do not work have a regular job of preparing food for their family, housecleaning, laundry duties, and pick up and drop off Drop the kids and attend a family function or get-together. Non-working women can participate in this activity. As a result, the non-working women are also in charge of their roles in a fair and balanced manner.

Self-confidence improves own ability, judgment, capacities or belief that can be successfully faced day to day challenges and demands. That also brings more happiness. Lead to improve performance and successful life means individual have to develop their self-confidence. When their confidence level is high, same time their ability and happy also high. When our feelings and thought are better our capabilities are more energized to motivate to our action and reaction are success. The self confidence is parallel to self-efficacy and self-esteem. Self-confidence is a positive belief of future goals. It is positive experience of all activities. Self-confidence is most specific trust. One's ability to achieve their goal, some one's life goals also achieved. Self-confidence gives more concentration power of their work. Kazi, Romedan, and Alquaiz (2015) in his research states that Seventeen percent of Saudi women had self-esteem scores below the 25th percentile, indicating a lack of confidence. In women, education and physical activity were found to be significantly linked to self-esteem. Females should benefit from interventions that focus on self-esteem development and encourage them to participate in education and physical activity at all levels.

Review of literature

Chipperfield and Havens (2001) found that women and men have different levels of life satisfaction depending on their working unit and marital status. Jones and McKenna (2002) discuss the women's combined work-home activities. As a result, the majority of women have poor physical and psychological health. A study was conducted by Sujata Hooda and Shalini Singh (2003) to determine the level of marital adjustment and contentment. Working women face greater difficulties and have a better marital adjustment. They did, however, have a lower level of happiness than the housewives. According to Hamid, Kianimoghadam, and Hosseinzadeh (2021) Women had the highest level of religiosity, while men had the highest level of spirituality.

Irfan et al. (2012) those working married women have low level anxiety with highest life satisfaction in comparing to non-working married women. Mäkelä, Suutari, and Mayerhofer (2011) examine the women expatriates work life conflicts and enrichments. They give equal important to work and family life. Lee, Kim, and Wachholtz (2016) the study was explained effects of self-efficacy on the involvement connecting apparent stress and life satisfaction. The students have more self-efficacy and life satisfaction. Owen (2017), this study investigates the age and sex differences in self-esteem. Poorbaferani, Mazaheri, and Hasanzadeh (2018) in their research depicts that self-efficacy highly is correlated with self-confidence in married women hence we should focus more on self-efficacy promotion strategies. Azizli et al. (2015) states that cognitive critical process is used to evaluate the life satisfaction and further it is being influenced by various factors such as personality, behavioral characteristics, cognitive process etc.

Diener, Oishi, and Lucas (2003) in their research emphasis that there are more predictors and correlation. Joshanloo and Afshari (2011). Mitnick (2006) in his findings reveal that the new generation's working women to build a successful work /life balance comparing to the old generations working women. Hashmi, Khurshid, and Hassan (2007) states that the married working women have to handle more problems in their married life as compared to non-working married women. Jan and Ashraf (2008) this study explained self-esteem comprises self-worth and self-image. Leão et al. (2017) this multisensory group showed improvement in self-esteem. The life satisfaction level is higher and increase in positive effects. Eisen et al. (2008) emphasis that employees have more stress in work and work place so they need stress management skill to overcome it. Parveen (2009) in his research states that Unmarried working women have low stress comparing to the married working women. It also describes the major root of women occupational stress. Zarra-Nezhad et al. (2010), to identify the family difficulties and occupational stress. The working women have positive relationship to the job-related stress and family difficulties.

Viljoen and Rothmann (2009) in their research states that occupational stress creates low job security and ill health. Hence the occupational issue is major stress of the working women. Magee and Bill (2009) identified that the stress and anxiety affect the home and work of female. Hamid, Kianimoghadam, and Hosseinzadeh (2021) states that the working women have more stress due to dual role and women do excessive work so they get affected with stress related diseases. Hamid, Kianimoghadam, and Hosseinzadeh (2021) reveals that interaction and communicating with other is important, the inability to communicate with each other could lead to dissatisfaction, depression, and loneliness.

Siti Marziah et al. (2013) states that women play many role in their life and because of age and hormonal issues they encounter more issues in work and family. Patel et al. (2018) states that Self-esteem is complex and it reflect the perception emotional evaluation and acceptance of self. Trzesniewski, Donnellan, and Robins (2003) in their research depicts that self-esteem is stable thorough out. Liang et al. (2020) study about self-esteem and life satisfaction. Turnley and Bolino (2001) reveals that people with self-emphasize strength , competence and talent. Speer (2019) in the research depicts that self-deprecation leads to negative self-evaluation. Ross and Van Willigen (1997) Education for women is important for the best quality of life. People with self-depreciation feel lonely (Błachnio et al., 2016) they have low satisfaction in their life and reduce the value for their life (Caprara et al., 2012). Life satisfaction is related with overall quality of life with self like (Heller, Watson, & Ilies, 2004) Pavot and Diener (2008) life satisfaction is based on cognitive judgmental process.

Mruk (2006) depicts that many factors increase self-confidence. Especially positive feedback and confirmation of strength will affirm the worth of a person. Positive effect will happen only when people have high self-confidence (Mann et al., 2004). Life outcome depends on the life satisfaction and this lead to job satisfaction (Orth, Robins, & Widaman, 2012) Salmela-Aro and Nurmi (2007) reveals that there is a link between self-confidence and career. Baumeister et al. (2003) states that high level of self-confidence leads to over estimation and exaggeration in performance. Mruk (2006) states self-confidence is empowerment. (Diener & Biswas-Diener, 2005) self-efficacy and self-confidence are important predictors in any action. Self-confidence and self-reflection is inter related and it is witnessed by many researchers Self-reflection is also positively related to self-confidence (Mruk, 2006; Travers, Morisano, & Locke, 2015). Another research by Mann et al. (2004) states that self-confidence will bring down the mental illness and enhance overall mental health.

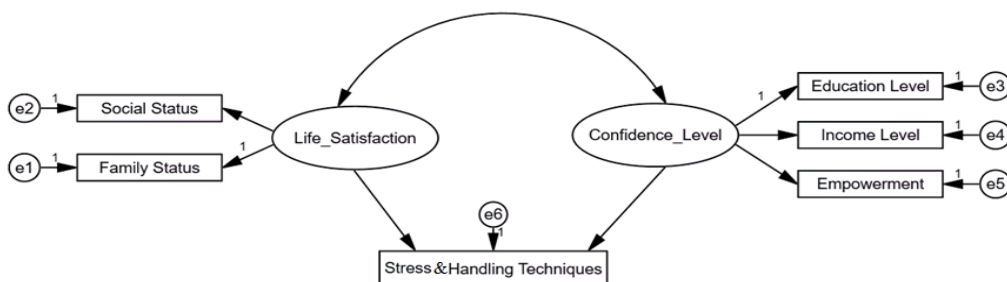
Purpose of the study

In order to gain a comprehensive understanding of working and nonworking women in Saudi Arabia, it is necessary to examine their life satisfaction, stress levels, and self-confidence. While there are research examining the relationship between working women and nonworking women's life happiness, stress levels, and self-confidence, there are no studies examining the relationship between working women and nonworking women's self-confidence in KSA. Find information about their health, education, income, empowerment, family status, and social position, among other things. Predict the degree of stress and compare the levels of stress. Women who work and women who do not work should reduce their stress levels. Also, analyze women's life satisfaction, how they feel pleased, and anticipates satisfaction levels, as well as how to enhance contentment. Given the importance placed on life happiness and stress levels as mediated by self confidence in both working and nonworking women, it's surprising how few studies have focused on this topic. As a result, our research will shed light on a critical but understudied topic. Al-Qahtani et al. (2021), According to their findings, Saudi Arabia's 2030 goal actively encourages girls' education and empowerment. Participants in this study are highly educated and employed, making them economically powerful. Because they all have high or moderate self-esteem, 99.6% of them have moderate to high female empowerment. According to their cross-sectional survey, more than three-quarters of them have a high level of total women empowerment. Self-esteem and self-efficacy are significant predictors of total women empowerment, according to the regression coefficient; nevertheless, self-efficacy is the most dominant predictor.

Kazi (2021) in his research states that The majority of women rated their self-esteem as moderate to high. According to a multivariate linear regression analysis, one-unit increase in emotional support, education, and physical activity was linked rise in self-esteem, respectively. His findings emphasize the relevance of emotional and tangible support in the development of good self-esteem. We propose the formation of social support groups to provide counseling and support to socially isolated women with poor self-esteem. The primary goal of this research is to examine the relationship between working and nonworking women, as well as to evaluate the validity of life satisfaction and stress levels, as well as to determine whether or not they are mediated by self-confidence and happiness. This study fills a gap in the literature by reviewing recommendations from prior studies and expanding the examination into working and nonworking women's life satisfaction and stress levels. This research presents a conceptual framework that explains the organization of constructs in relation to life satisfaction and stress levels. Life satisfaction, stress level, working women, nonworking women, and self-confidence are the constructs of this study.

Research Gap and Conceptual Framework

Only a few studies have looked into the impact of life satisfaction, stress level, and self-confidence, according to the available literature. In addition, the study looked at the association between life satisfaction and stress levels, as well as the relationship between life satisfaction and self-confidence. Furthermore, the notions of self-assurance as a mediator on life satisfaction and stress level of working and non-working women. Indeed, it is ascertained from critical review of literature that there are insufficient researches in Human Resource Management that have highlighted to measure the life satisfaction, stress level and self-confidence. Therefore, there exists a good deal of scope in future exploring this less discovered domain. This research addresses these observed research gaps by formulating the following hypotheses. In addition, this study also proposes a conceptual mode – “KALKAN Life Satisfaction Model



Research Question, Objectives & Hypothesis

It is observed that from contributions made from the previous studies that here is only a little knowledge about the determined constructs. Hence this study has raised the following research question:

1. What are the stress factor affecting the working and non-working women?
2. Measuring the life satisfaction tool for working and non-working women.
3. Measuring and comparing the stress level of working and non-working women.
4. Identify the working and non-working women on life satisfaction.
5. Identify the confidence level of working and non-working women

Objectives

Following objectives have been invented for the study to answer the above listed research question:

- I. To identify the life satisfaction level of working and non-working women.
- II. To compare the life satisfaction level of working and non-working women.
- III. To ascertain the relationship between demographic factors and stress level of working and non-working women.
- IV. To find out effective stress handling techniques used by working and non-working women.

Hypothesis

- There is a significant association between Age and Health and Age and Health are observed to have moderate positive correlations
- There is a significant association between Type of Family and Income.
- Demographic factors of the respondents significantly influence with level of self-confidence" and excepting in the case of age, marital status, education qualification and designation (KALKAN model)
- There is significant relationship between level of self-confidence and experience in Career (KALKAN MODEL & SEM)

Methodology

In this research, positivism approach is fit by the investigator to explore the accuracies of the observation by empirical evidence through the hypothetic deductive method. In addition, this research follows a descriptive research design as the problem statements, research hypotheses, and detailed body of the knowledge are clearly defined. Descriptive research is generally contrived to depict the responses in an accurate manner. This research study used a mixed methods approach, with both qualitative and quantitative methods (Schoonenboom & Johnson, 2017). The research instrument is further submitted to face and content validity. The face validity is the degree to which an instrument regards its basic purpose, and content validity is the level to which an instrument demonstrates the entire background of the considered dimension. The panel members explicated Comprehensibly regarding the items that capture the conceptions of Health, Education, Income, Empowerment, Family life, Social life. Eventually, the panel members were questioned about the adequateness of each in measuring the selective information and the substantial ideas on each item are rendered. The sample units considered for this research are the members of working and non-working women from the selected from Saudi Arabia. Stratified Random sampling technique, which appertains the category of probability sampling, is used to pick the prospective unbiased respondents into the sample. The sample size calculated for the research is 504 respondents. The primary data gathered through the instrument have been tabulated and analyzed using the following techniques in AMOS and IBM SPSS statistical software packages: Frequency Distribution, Mean & Standard Deviation, Cronbach's Alpha Reliability Test, Pearson's chi-square Test, Analysis of Variance, Karl Pearson's Correlation Coefficient, Structural Equation Modeling with Maximum Likelihood Estimation.

Analysis & Interpretation

Demographic Profile

It is established that majority of the respondents are found to be aged 21 – 30 years are 46.4%, which is followed by 30.2% aged between 31 – 40 years. The marital status of the respondents establishes that 55.4% of the respondents are married, which is followed by 33.9% of the respondents is single. Among the type of family of the respondents, 72.4% of the respondents are in a nuclear family. Among the home ownership of the respondents, 62.5% of the respondents are have an own house, which followed by 31.2% of the respondents are in rented house. The educational background of the respondent's evidences that the majority of the respondents hold a Master's degree at 41.9%, followed by Bachelor's degree at 28.2%. Occupation of the women are equal level 50% of the respondents are working women, and 50% of the respondents are non-working women. The designation of the respondents is 40.9% in home maker, followed by 23.6% of the respondents are middle level. Among the experience of the respondents, 47.4% of the respondents are have no experience, which followed by 11.9% of the respondents are have 5 – 7 years' experiences

H1: There is a significant association between Age and Health.

The role of Age and Health is related to Karl Pearson's correlation coefficient. The hypotheses developing in this regard are as follows

Karl Correlation	Pearson's Coefficient	Age	Sick often	Medical checkup	Family protects	Healthy diets	Career of my appearance	Do exercise regularly	Health frequently	Health and diet	Advice my Friends	Interest in sports	Lots of energy
Career of my appearance	Pearson Correlation	.278**	-.259**	-.121**	.365**	.199**	1	.303	.168	.179**	.115	.152**	.301**
	Sig (2-tailed)	.000	.000	.006	.000	.000	.000	.000	.000	.000	.000	.001	.000
	N	504	504	504	504	504	504	504	504	504	504	504	504
Do exercise regularly	Pearson Correlation	.193**	.007	.151**	.135**	.519**	.303**	1	.483**	.532**	.502**	.465*	.300**
	Sig (2-tailed)	.000	.877	.001	.002	.000	.000	.000	.000	.000	.000	.000	.000
	N	504	504	504	504	504	504	504	504	504	504	504	504
Health frequently	Pearson Correlation	.206**	.124**	.162**	.155**	.413**	.168**	.483**	1	.654**	.605*	.406*	.164**
	Sig (2-tailed)	.000	.005	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	504	504	504	504	504	504	504	504	504	504	504	504

Karl Pearson's Correlation Coefficient		Age	Sick often	Medical checkup	Family protects	Healthy diets	Career of my appearance	Do exercise regularly	Health frequently	Health and diet	Advice my Friends	Interest in sports	Lots of energy
Health and diet	Pearson Correlation	.202**	.118**	.244**	.139	.412**	.179**	.532**	.654**	1	.655**	.541**	.228**
	Sig (2-tailed)	.000	.008	.000	.002	.000	.000	.000	.000		.000	.000	.000
	N	504	504	504	504	504	504	504	504	504	504	504	504
Advice my Friends	Pearson Correlation	.278**	.212**	.283**	.158**	.422**	.115**	.502**	.605**	.655**	1	.572**	.285**
	Sig (2-tailed)	.000	.000	.000	.000	.000	.010	.000	.000	.000		.000	.000
	N	504	504	504	504	504	504	504	504	504	504	504	504
Interest in sports	Pearson Correlation	.367**	.135**	.166**	.156**	.273**	.152**	.465**	.406**	.541**	.572**	1	.369**
	Sig (2-tailed)	.000	.000	.000	.000	.000	.001	.000	.000	.000	.000		.000
	N	504	504	504	504	504	504	504	504	504	504	504	504

Karl Pearson's Correlation Coefficient		Age	Sick often	Medical checkup	Family protects	Healthy diets	Career of my appearance	Do exercise regularly	Health frequently	Health and diet	Advice my Friends	Interest in sports	Lots of energy
Lots of energy	Pearson Correlation	.218**	-.213**	-.214**	.178**	.150**	.301**	.300**	.164	.228**	.285**	.369**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.001	.000	.000	.000	.000	.000	.000	
	N	504	504	504	504	504	504	504	504	504	504	504	504

H2: There is a significant association between Type of Family and Income.

Role on Type of Family & Income - Correlations

Karl Pearson's Correlation Coefficient		Secondary income earner	Service oriental	Pocket expenses	Earn more	Education based income	Encourage female friends	Saving income	Not sufficient	Dependent on spouse/ parents	Stress about money	Family type
Secondary income earner	Pearson Correlation	1	-.733**	.241**	.251**	.329**	-.130**	-.193**	.276**	-.440**	.005	.016
	Sig. (2-tailed)		.000	.000	.000	.000	.004	.000	.000	.000	.919	.723
	N	504	504	504	504	504	504	504	504	504	504	504
Service oriental	Pearson Correlation	-.733**	1	-.166**	-.255**	-.202**	.124**	.228**	-.175**	.421	-.049	.112**
	Sig. (2-tailed)	.000		.000	.000	.000	.005	.000	.000	.000	.269	.012
	N	504	504	504	504	504	504	504	504	504	504	504
Pocket expenses	Pearson Correlation	.241	-.166**	1	.034	.328	-.158**	-.310	.254	-.041	.062	-.020
	Sig. (2-tailed)	.000	.000		.440	.000	.000	.000	.000	.357	.168	.661
	N	504	504	504	504	504	504	504	504	504	504	504

Karl Pearson's Correlation Coefficient		Secondary income earner	Service oriental	Pocket expenses	Earn more	Education based income	Encourage female friends	Saving income	Not sufficient	Dependent on spouse/parents	Stress about money	Family type
Earn more	Pearson Correlation	.251**	-.255	.034	1	.340	.388**	.112*	.123**	-.211**	.076	.080
	Sig. (2- tailed)	.000	.000	.440	.000	.000	.000	.012	.006	.000	.087	.072
	N	504	504	504	504	504	504	504	504	504	504	504
Education based income	Pearson Correlation	.329**	-.202**	.328**	.340**	1	.146**	.015	.052	-.201**	.131**	.059
	Sig. (2- tailed)	.000	.000	.000	.000	.000	.001	.744	.243	.000	.003	.184
	N	504	504	504	504	504	504	504	504	504	504	504
Encourage female friends	Pearson Correlation	-.130**	.124**	-.158**	.388**	.146**	1	.324**	-.037	-.024	.015	.070
	Sig. (2- tailed)	.004	.005	.000	.000	.001	.000	.000	.407	.583	.734	.116
	N	504	504	504	504	504	504	504	504	504	504	504
Saving income	Pearson Correlation	-.193**	.228**	-.310**	.112*	.015	.324**	1	-.190**	.094*	-.016	.114*
	Sig. (2- tailed)	.000	.000	.000	.012	.744	.000	.000	.000	.034	.714	.011
	N	504	504	504	504	504	504	504	504	504	504	504

Karl Pearson's Correlation Coefficient		Secondary income earner	Service oriental	Pocket expenses	Earn more	Education based income	Encourage female friends	Saving income	Not sufficient	Dependent on spouse/parents	Stress about money	Family type
Not sufficient	Pearson Correlation	.276**	-.175**	.254**	.123**	.052	-.037	-.190**	1	.157**	-.018	.034
	Sig (2-tailed)	.000	.000	.000	.006	.243	.407	.000	.000	.000	.681	.440
	N	504	504	504	504	504	504	504	504	504	504	504
Dependent on spouse/parents	Pearson Correlation	-.440**	.421**	-.041	-.211*	-.201**	-.024	.094*	.157**	1	.071	.062
	Sig (2-tailed)	.000	.000	.357	.000	.000	.583	.034	.000	.000	.111	.166
	N	504	504	504	504	504	504	504	504	504	504	504
Stress about money	Pearson Correlation	.005	.049	.062	.076	.131**	.015	-.016	-.018	.071	1	.092*
	Sig (2-tailed)	.919	.269	.168	.087	.003	.734	.714	.681	.111	.000	.040
	N	504	504	504	504	504	504	504	504	504	504	504
Type of Family	Pearson Correlation	.016	.112*	-.020	.080	.059	.070	.114*	.034	.062	.092*	1
	Sig (2-tailed)	.723	.012	.661	.072	.184	.116	.011	.440	.166	.040	.000
	N	504	504	504	504	504	504	504	504	504	504	504

** Correlation is significant at the level 0.01 level (2-tailed)

* Correlation is significant at the level 0.05 level (2-tailed)

H3: Demographic factors of the respondents significantly influences with level of self-confidence” and excepting in the case of age, marital status, education qualification and designation

Model Fit Kalkan Model

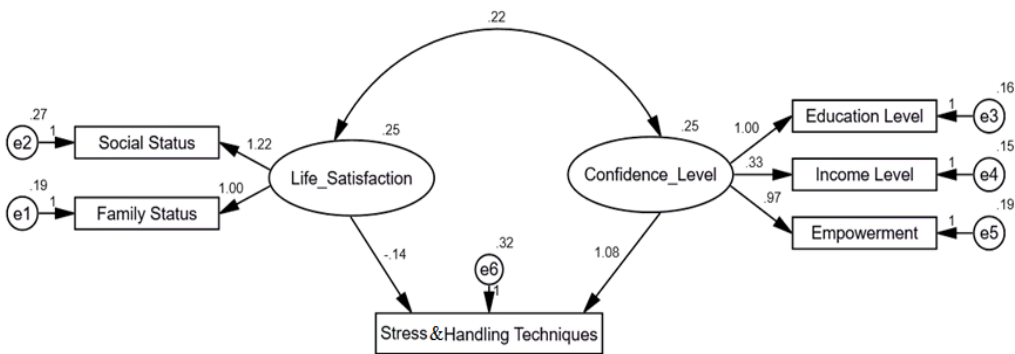
Comforting all the following elemental presumptions prior to executing SEM, the KALKAN Life Satisfaction Model is tested using IBM AMOS Software package.

- Linear relationship is evidenced.
- At least three item for each latent variable.
- Research model is gestated.
- Uncorrelated errors.
- Decent sample size

Path Diagram of the Proposed KALKAN Life Satisfaction Model



Standardized Estimates of the Proposed KALKAN Life Satisfaction Model



Primary data

Unstandardized Estimates of the Proposed KALKAN Life Satisfaction Model



Computation of degrees of freedom (KALKAN Life Satisfaction Model)

Number of distinct sample moments: 21

Number of distinct parameters to be estimated: 14

Degrees of freedom (21 - 14): 7

Result (KALKAN Life Satisfaction Model)

Minimum was achieved

Chi-square = 45.542

Degrees of freedom = 7

Probability level = **0.000**

Regression Weights: (Group number 1 – KALKAN Life Satisfaction Model)

Regression

Weights	Estimate	S.E.	C.R.	P
FS <--- Life_Satisfaction	1.000			
SS <--- Life_Satisfaction	1.217	.087	13.981	***
EL <--- Confidence_Level	1.000			
IL <--- Confidence_Level	.328	.041	7.970	***
EM <--- Confidence_Level	.971	.063	15.443	***
SHT <--- Life_Satisfaction	-.139	.251	-.554	.580
SHT <--- Confidence_Level	1.082	.258	4.185	***

Source: Primary Data

Standardized Regression Weights: (Group number 1 – KALKAN Life Satisfaction Model)

Standardized Regression	Weights Estimate
FS <--- Life_Satisfaction	.750
SS <--- Life_Satisfaction	.758
EL <--- Confidence_Level	.782
IL <--- Confidence_Level	.385
EM <--- Confidence_Level	.742
SHT <--- Life_Satisfaction	-.093
SHT <--- Confidence_Level	.729

Results

H1: The role of Age and Health is evaluated using Karl Pearson's correlation coefficient. The outcomes of Karl Pearson's correlation coefficient scores are found to be major association between all the Age and Health. Hence, the developed hypotheses, H1 and it can be interpreted from the results that Age and Health process. The Karl Pearson's coefficient values, between Age and Health are observed to have moderate positive correlations. Among correlations coefficient of Age, the higher degree is found for Interest in sport at

36.7% which is followed by Lots of energy 21.8%. It can be generalized from this examination that Age is substantially constituted by Health.

H2: The results of Karl Pearson's correlation coefficient between Type of Family and Income are summarized. The outcomes of Karl Pearson's correlation coefficient scores are found to be significant association between all the Type of Family and Income. Hence, the developed hypotheses, H2 and it can be interpreted from the results that Type of Family and Income process. The Karl Pearson's coefficient values, between Type of Family and Income are observed to have moderate positive correlations. Among correlations coefficient of Income the higher degree is found for saving part of income at 11.4% which is followed by service oriental working 11.2%. It can be generalized from this examination that Type of Family is substantially constituted by Income.

ANOVA test interprets the following. The result determined that probability value of ANOVA at 5 percent level of significant established their good relationship between two variables tested.

Therefore, the hypothesis framed stands Demographic factors of the respondents significantly influence "I don't stress about money in my life" except in the case of stress at family type, occupation, career experience, and Income. The result determined that probability value of ANOVA at 5 percent level of significant established their good relationship between two variables tested. Therefore, the hypothesis framed stands Impact of Education of the respondents significantly influences their designation and except in the case of confidence level remains the same in all situation. The result determined that probability value of ANOVA at 5 percent level of significance establishes their good relationship between variables tested. Therefore, the hypothesis framed stands accepted and it has been concluded that demographic factors of the respondents significantly influences and time to pursue my hobbies and interest is except in the case of occupation and monthly income.

The results of Karl Pearson's correlation coefficient between Type of Family and Income are summarized. The outcomes of Karl Pearson's correlation coefficient scores are found to be significant association between all the Type of Family and Income. Hence, the developed hypotheses, H2 and it can be interpreted from the results that Type of Family and Income process

The result determined that probability value of ANOVA at 5 percent level of significant established their good relationship between two variables tested. Therefore, the hypothesis framed stands Impact of Education of the respondents significantly influences their designation and excepting in the case of confidence level remains the same in all situation. The elaborate data compilation that probability value of ANOVA at 5 percent level of significance does not establish their good relationship between the variables tested. Therefore, the hypothesis framed stands rejected and it has been concluded that the Demographic factors of the respondents does not significantly influences and "I am satisfied with my level of self-confidence" and excepting in the case of age, marital status, education qualification and designation.

Pearson chi-square value is 35.329 with Df-12 and significant value (P value) is 0.000 which is less than 0.05, (i.e.) $p < 0.05$. So, we reject null hypothesis and accept alternative hypothesis. Hence it is concluding that, there exists a significant relationship between level of self-confidence because "I am satisfied with the level of self-confidence". The results of

Karl Pearson's correlation coefficient between experience in career and my confidence remains the same in all situation are summarized. The outcomes of Karl Pearson's correlation coefficient scores are found to be significant influence between all the experiences in career and my confidence remains the same in all situations. Hence, the developed hypotheses, H2 and it can be interpreted from the above results that experience in career and my confidence remains the same in all situations. The Karl Pearson's coefficient values, between experience in career and confidence remains the same in all situations are observed to have moderate positive correlations. Among correlations coefficient in experiences in career and my confidence remains the same in all situation are same 18.4%. It can be generalized from this examination that the experience in career and my confidence remains the same in all situations was equal.

Model Fit in Kalkan Model

Comforting all the following elemental presumptions prior to executing SEM, the KALKAN Life Satisfaction Model is tested using IBM AMOS software package. The Chi-Square value of the KALKAN Life Satisfaction Model is found to be significant ($p=.000$) suggesting a good degree of fit. The other model fit indicates regarded are: CMIN/DF score of 4.056 indicating a borderline fit, GFI score of 0.970 demonstrating a good fit, AGFI score of 0.910 demonstrating an acceptable fit, RMR value of 0.015 manifests a perfect fit, CFI score of 0.960 exhibits a substantial fit, IFI score of 0.960 evidences a marginal fit, PCLOSE score of 0.001 depicts a perfect fit, NCP 38.542 expressing a pertinent fit, ECVI score of 0.146 conveys a dependable fit, RMSEA score of 0.105 demonstrates a peripheral fit, and HOELTER N score of 156 and 205 which establish a perfect fit. It is generalized from the above listed model fit indicates that the proposed KALKAN Life Satisfaction Model has an adequate fit.

- I. The Chi-Square value of the KALKAN Life Satisfaction Model is found to be significant ($p=.000$) suggesting a good degree of fit.
- II. CMIN/DF should be between 2 and 5 to assume the conceptual frame work. CMIN/DF of this KALKAN Life Satisfaction Model is 4.056 indicating a border line fit.
- III. GFI should be equal to or greater than 0.90 to accept the model. GFI of this KALKAN Life Satisfaction Model is 0.970 demonstrating a good fit.
- IV. AGFI should be equal to greater than 0.90 to assume the model. AGFI of this KALKAN Life Satisfaction Model is 0.910 demonstrating an acceptable fit.
- V. RMR value must be less than 0.80 to consider the model as good fit. RMR of this KALKAN Life Satisfaction Model is 0.015, which demonstrates a perfect fit.
- VI. CFI close to 1 is estimated to have good fit. CFI of this KALKAN Life Satisfaction Model is 0.960 demonstrating a substantial fit.
- VII. IFI should be equal to or greater than 0.90 to approbate the model. IFI of this KALKAN Life Satisfaction Model is 0.960 demonstrating a marginal fit.
- VIII. PCLOSE of 0.05 or less indicate a close fit. PCLOSE of this KALKAN Life Satisfaction Model is 0.001 depicting a perfect fit.
- IX. NCP calculator of non-centrality parameters with confidence interval of noncentral insignificance propose of a good fit. NVP of this KALKAN Life Satisfaction Model is insignificant at 38.542 expressing a pertinent fit.
- X. ECVI score should be low to have an authentic fit. ECVI of this KALKAN Life Satisfaction Model is determined to be low at 0.146 conveying a dependable fit.
- XI. RMSEA score more be less than 0.90 to consider than the model as good fit. RMSEA of

this KALKAN Life Satisfaction Model is 0.105, which demonstrates a peripheral fit. XII. HOELTER N should be greater than or equal to 100 to have a good fit. HOELTER of this KALKAN Life Satisfaction Model is 156 and 205, which establishes a perfect fit.

It is generalized from the above listed model fit indices that the proposed KALKAN Life Satisfaction Model has an adequate fit. Therefore, the proposed KALKAN Life Satisfaction Model is accepted

Discussion

The primary intention of this study is to determine the impact of life satisfaction and stress level among working and non-working women with their self-confidence. Furthermore, this study also investigates the role of health, education, income, empowerment, family status and social status.

The modified research instrument is future submitted to face and content validity using 12-panel of subject experts. The panel members explicated comprehensibly regarding the items and questioned about the adequateness measuring the selective information. Eventually, rendering the substantial ideas on each item, it is observed from the panel members that the developed scales are adequate enough to measure the acknowledged dimensions. In this research, a small scale pilot study was carried on with 25 participants. It is observed from the pilot study that the Cronbach's alpha reliability score of each attribute has a good degree of internal consistency. The role of Age and Health is evaluated using Karl Pearson's correlation coefficient. The outcomes of Karl Pearson's correlation coefficient scores are found to be major association between all the Age and Health. Hence, the developed hypotheses, H1 and it can be interpreted from the results that Age and Health process. The Karl Pearson's coefficient values, between Age and Health are observed to have moderate positive correlations. Among correlations coefficient of Age, the higher degree is found for Interest in sport at 36.7% which is followed by Lots of energy 21.8%. It can be generalized from this examination that Age is substantially Constituted by Health.

The research questions and objectives were addressed in this research. They are as follows

This result of the study show working women have stress level and also have a moderated life satisfaction level. And nonworking women have a higher stress level and also the higher satisfaction level of the life. The working women feel their life as challenging and secure, but they do not feel in comfortable life situation. Whereas, non-working women are having a less satisfied with their life because of financial insecurity and high stress level. So the working women had better life satisfaction comparing to the non-working women. The working and non-working women self confidence level, the working women had high level self-confidence. Working women had career experience it's give high level of confidence and their not fully depend with their family so they lead their life in happy way. Non-working women have moderated self confidence level because non-working women are fully depending on their family so their self confidence level is moderated. Comparing to working women and non-working women the working women stress level seem to be less than non-working women. The non-working women life satisfaction level is higher than the working women.

Increasing the self-confidence depends on a mixture of good physical, emotional, and social health. It's hard to feel good about yourself if you hate your physique or constantly have low energy. Make time to cultivate great exercise; eating and good sleeping habits will increase the self confidence level and also reduce the stress level. "Care for yourself" it's given a big attention to the inner health and outside look also. The way of dressing sense is most important thing; "Clothes make the man" so give important to wearing good and clean dresses and select the good brand and pleasant color clothes. Take responsibility for yourself its first step to develop their self confidence level. The second level is experiment with the lack of area. Third plan is developing an action and implement it to their day to day life. The fourth one is stick with it handling the new challenge is coming from each try thing and attempt. The last one is act as if taking action until did not get confidence or increase confidence level.

The proposed conceptual framework – "KALKAN Life Satisfaction Model" is the staggeringly benefited model that incorporates the emphasizing relationships of life satisfaction, stress level and self confidence among working and non-working women. This study is a groundbreaker in compounding the understanding of the life satisfaction of working and non-working women. This study also extends the self confidence level of working and non-working women. The research on the life satisfaction and stress level has unfilled assumptions for various eliciting practices referring to life. Despite the satisfactory fit of the established model, there is always a chance for better conceptual model to exist. A couple of other attributes like: Health, Education, Income, Empowerment, Family status, Social status. The apprehension of these unexplored attributes would obviously amend the overall understanding of life satisfaction of working and non-working women

Conclusion

Scholars in different domains, including Life satisfaction and stress level among working and non-working women with their self-confidence. This thesis analysis the women life satisfaction level and stress level. And also identify the women self-confidence. This result of the study shows that women's those who are working women, are low stress level and also have a moderated life satisfaction level. And nonworking women have a higher stress level and also the higher satisfaction level of the life. The working women feel their life as challenging and secure, but the not feel in comfortable life situation. Whereas, non-working women are having a less satisfied with their lives and high stress level. So the working women had better life satisfaction comparing to the non-working women. The working and non-working women self confidence level, the working women had high level self-confidence. Working women had career experience it's give high level of confidence and their not fully depend with their family so they lead their life in happy way. Non-working women have moderated self confidence level because non-working women are fully depending on their family so their self confidence level is moderated. Comparing to working women and non-working women the working women stress level seem to be less than non-working women. The non-working women life satisfaction level is higher than the working women

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