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## Introduction to Women Entrepreneurship: A Comparative Study of Approaches to Work-Life Balance of Women Entrepreneurs

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### **Abstract:**

Many changes in social, economical, technological have pushed the changes in social and family structure. In last few decades women has made significant progress. With the advent of women empowerment and changes in socio-cultural aspects today, women have proved their strength of managerial and entrepreneurial skills. However, in the present socio-cultural system they find it difficult to balance their work and life roles. The objective of this study is to understand various issues related to the Work-Life Balance of these women entrepreneurs.

The present research have attempted to assess the principle of bi-directionality within the typology of work-life balance which are combined into the total experience of conflict & enhancement, thus understanding the challenges faced by Women Entrepreneurs in balancing Work and life roles. The prevalence of the different balance types among women entrepreneurs has been studied and thus comparison of different approaches to balance work-life.

Here, the researcher has opted for convenient, non-probability, homogeneous sample of 41 women entrepreneurs, engaged in various trading and small services related business activities such as matching centers, dyeing, fashion-designing, ready-made-garment trading, tuition-teaching, beauty-parlors, variety shops, catering services, cloth-washers and dry-cleaners etc. Data revealed that, women entrepreneurs are able to balance and found that, prevalence of beneficial work-life balance is higher among the sample women entrepreneurs. This suggests that beneficial and active type of work-life balance enhances the positivity of handling the work-life conflict.

**Keywords:** *work-life balance, women entrepreneurship, approaches to work-life balance*

Women entrepreneurs are the important actors in the field of entrepreneurship. Though number is still small as compared with the businesses that are owned by men but they have come out of the stereotype of 'house-wife'. Besides the various obligations at home like taking care of children and elderly women are quite successful as entrepreneurs.

According to Syed et al.<sup>1</sup> Though there have been limitations, obstacles and roadblocks faced by these women in the past, society have begun to accept that women entrepreneurs do contribute greatly to a country's economy. As such, it is no longer unexpected to see women heading their own companies and being successful at the same time. The general mindset has changed so much that women who juggle family with careers are looked upon as capable and competent to handle business independently.

Hisrich and Lerner<sup>2</sup> women entrepreneurs can play significant role in fostering economic and social development, particularly in the small business sector. According to Dr. S. Tarakeshwara Rao<sup>3</sup> development of entrepreneurship among women is a major step to increase women participation in the participation in the process of economic development. It will speed up

economic growth, and provide employment opportunities for women resulted in improving the economic independence. Bosmal et al.<sup>4</sup> women entrepreneurs have been identified as contributors to social improvement, promoting economic renewal and development, technological innovation and job creation.

Sumaira Rahman<sup>5</sup> managing work and family for women entrepreneurs becomes more difficult in patriarchal society as women are assumed to take the overall responsibility of family. According to Gutek<sup>6</sup> work and family roles are stereotypical in nature as men are treated as 'bread-winners' and women are treated as 'house-makers'.

Many changes in social, economical, technological have pushed the changes in social and family structure. In last few decades women has made significant progress. With the advent of women empowerment and changes in socio-cultural aspects today, women have proved their strength of managerial and entrepreneurial skills. However, in the present socio-cultural system they find it difficult to balance their work and life roles. The objective of this study is to understand various issues related to the Work-Life Balance of these women entrepreneurs.

### **Understanding work-life balance**

Everyone will accept that balancing work and personal life is not easy and we have difficulty in integrating these domains. Until 1970's these two were regarded as separate areas of concern. Since the interference and interdependence of these areas as well as importance of individuals maintaining a balance when faced by demands from these area according to Houston<sup>7</sup> 'work-life balance' has gained the wide use.

According to Shelton the concept of 'work-life balance' it can be said as that individuals have varying, and sometimes mutually exclusive, expectations on them due to the roles that they play in the different facets of their lives (for example, mother versus worker). As Shelton et al.<sup>8</sup> summarised, "meeting the demands from one domain reduces the time and energy available to function in the other domain and this tends to create conflict when individuals seek to function effectively in both domains".

### **Need of Work-Life balance for women entrepreneurs**

As women who would be constantly juggling between the demands of their work and family would really suffer from stress and burnout. According to Robbins<sup>9</sup> People having over-burden of work are most likely to suffer from health related problems, less efficient and less sociable. They also will suffer from the many physiological and psychological problems such as increased heart and breathing rates, increased blood pressure, and changes in metabolism and induce heart attacks. Stress is also linked with tension, anxiety, irritability, boredom and procrastination. Work-life imbalance Kinnie<sup>10</sup> has been showed impacting job satisfaction. According to Luthans<sup>9</sup> there is greater willingness to invest personal energy and time in job performance.

### **Purpose and rationale of the study**

As women entrepreneurship contributes to the community and economic development. So, across the globe there has been active promotion of women entrepreneurship through various government schemes, financial incentives. India is fastest growing economy, having many opportunities to capture. These opportunities will expose them with the problems of stress and health related issues. Demanding careers will pose the question of Work-Life Balance which has to be addressed and resolved.

Work-life balance is related to reduced stress and greater life satisfaction Allen et al<sup>11</sup>, with some indication that the relationship is strengthening over time. The Work-Life balance problem and its research are carried in almost all organized public and private sectors for the employees. But, employer or entrepreneurs are left unnoticed.

### **Objectives of the Study :**

With the advent of women empowerment and changes in socio-cultural aspects today, women have proved their strength of managerial and entrepreneurial skills. However, in the present socio-cultural system they find it difficult to balance their work and life roles. The objective of this study is to understand various issues related to the Work-Life Balance of these women entrepreneurs.

- To understand the challenges faced by Women Entrepreneurs
- To understand the status of work-life balance among women entrepreneurs
- To compare the approaches of work-life balance of women entrepreneurs

### **Hypotheses:**

- H1# Women entrepreneurs are able to balance their work-life.
- H2# Work-Life balance in women entrepreneurs is strain based.

### **Scope of the study:**

This study of comparative approaches of work-life balance of women entrepreneurs covers the women entrepreneurs in their early stage of entrepreneurship and those who are engaged in home based entrepreneurs in trading and small service oriented businesses. It covers a sample of women entrepreneurs residing in Pune, Maharashtra area.

It does not cover the women entrepreneurs engaged in

1. Medium, large scale industries and very large scale industries etc.
2. Those engaged in second generation of their entrepreneurship ie. Having the inherited business from their parents or family.

### **Sampling design :**

The sample is a portion of the target population under study. The sample is representative as the present comparative study of approaches of women entrepreneurs is a qualitative study, where sample size does not influence the importance or the quality of study. So, the researcher has opted for convenient, non-probability, homogeneous sample of 41 women entrepreneurs, engaged in various trading and small services related business activities such as matching centers, dyeing, fashion-designing, ready-made-garment trading, tuition-teaching, beauty-parlors, variety shops, catering services, cloth-washers and dry-cleaners etc.

### **Data Collection Tool : Questionnaire**

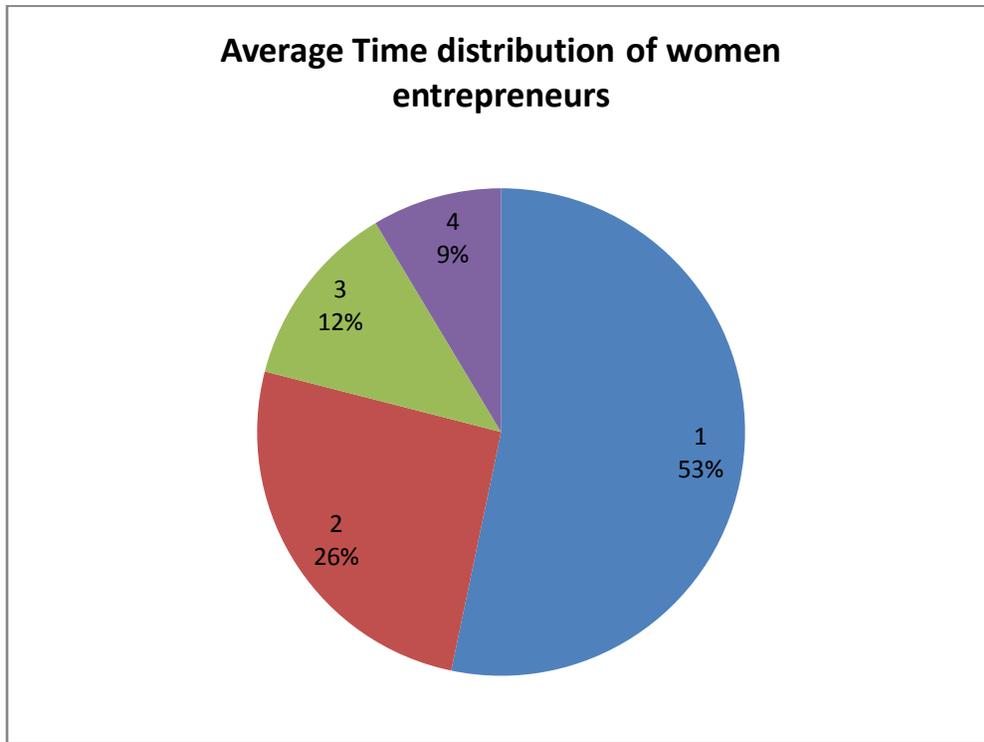
Questionnaire is designed to cover the responses aimed at objectives of the study. The Questionnaire has combination of multiple choice based questions, close ended questions.

### **Data Analysis and Hypothesis testing**

The collected data was analyzed by different techniques such as frequency distribution, tabulating, arrangement of data in graphical form as well as testing the data with the help of statistical tools.

**Charts & Graphs:**

**1. Average Time distribution of women entrepreneurs**

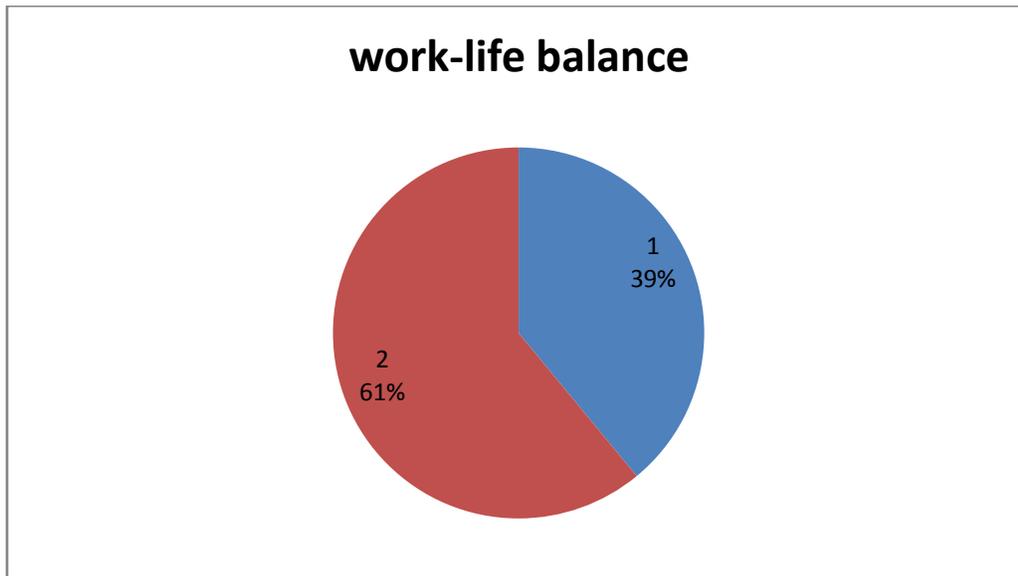


1= Time Spent on business activity, 2= Spent on family related activity,

3 = Personal time, 4= Time spent on travelling

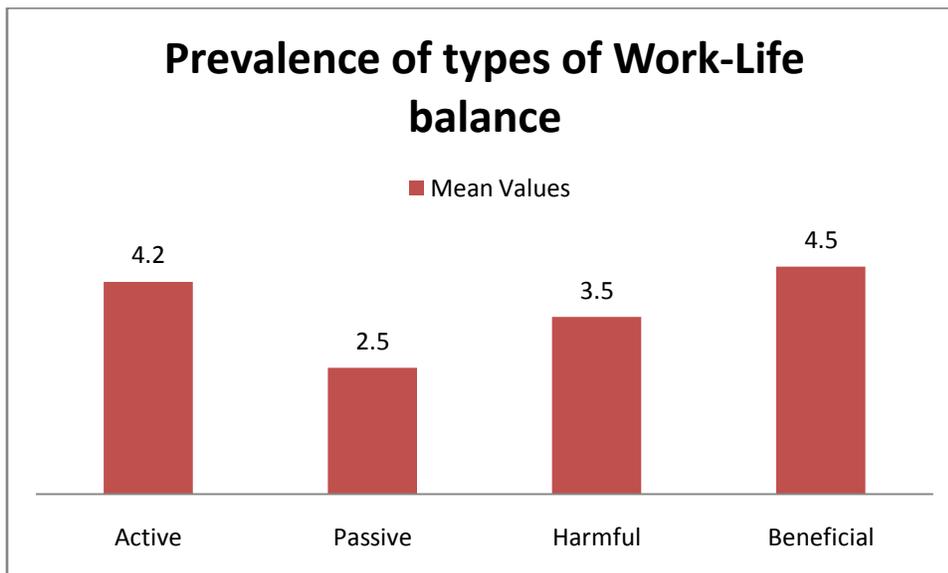
The above pie chart shows the average time distribution by the women entrepreneurs in different activities like time spent daily on business activity, family related activities, personal activities and time spent in commuting. The major time is spent in business activity ie. 53% (12.6 hours), 26% (6.12 hours) is spent towards family, 12% of time (2.95 hours ) spent for personal cause and finally 9% (2.04 hours) time is spent on commuting.

## 2. Work-life Balance



The above pie chart represents the percentage of the women entrepreneurs able to balance work-life. It can be inferred that 39% respondent women entrepreneurs say that they are unable to balance their work-life whereas 61% of the women entrepreneurs say that they are able to balance their work-life.

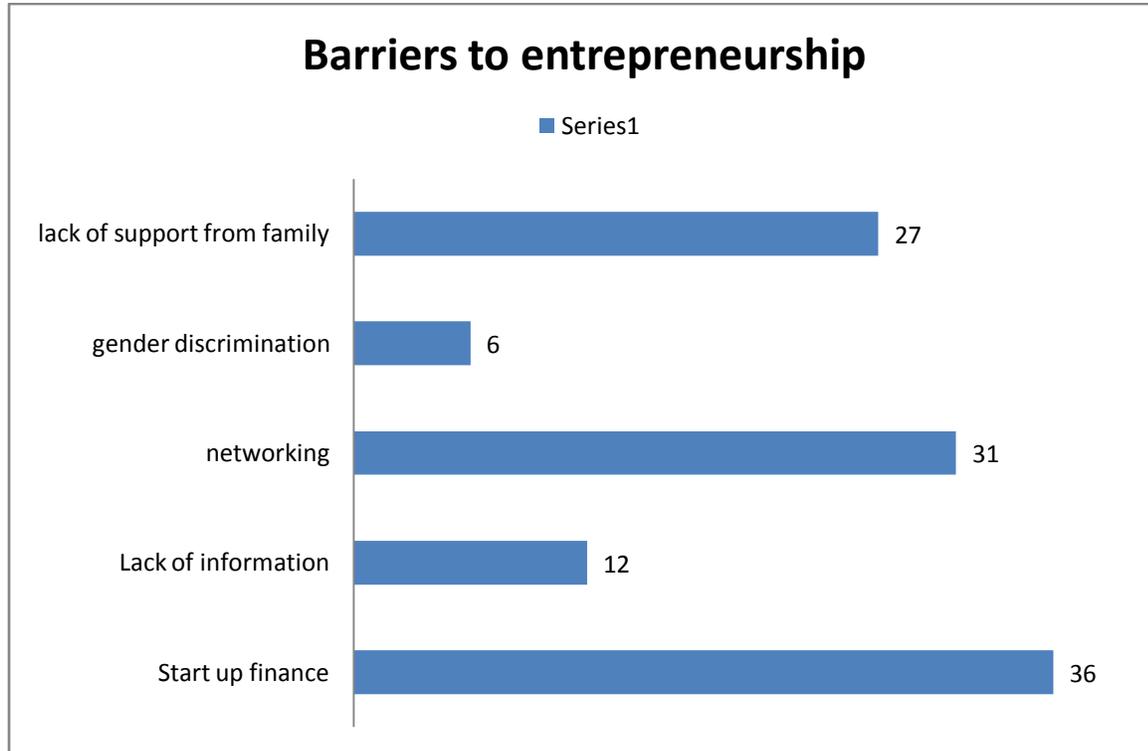
## 3. Prevalence of types of Work-Life balance



The above bar chart displays the Prevalence of type of work-life balance among the sample women entrepreneurs. This suggests that in comparison of various types of work-life balance prevalence of beneficial is higher among the sample women entrepreneurs. This suggests that beneficial and

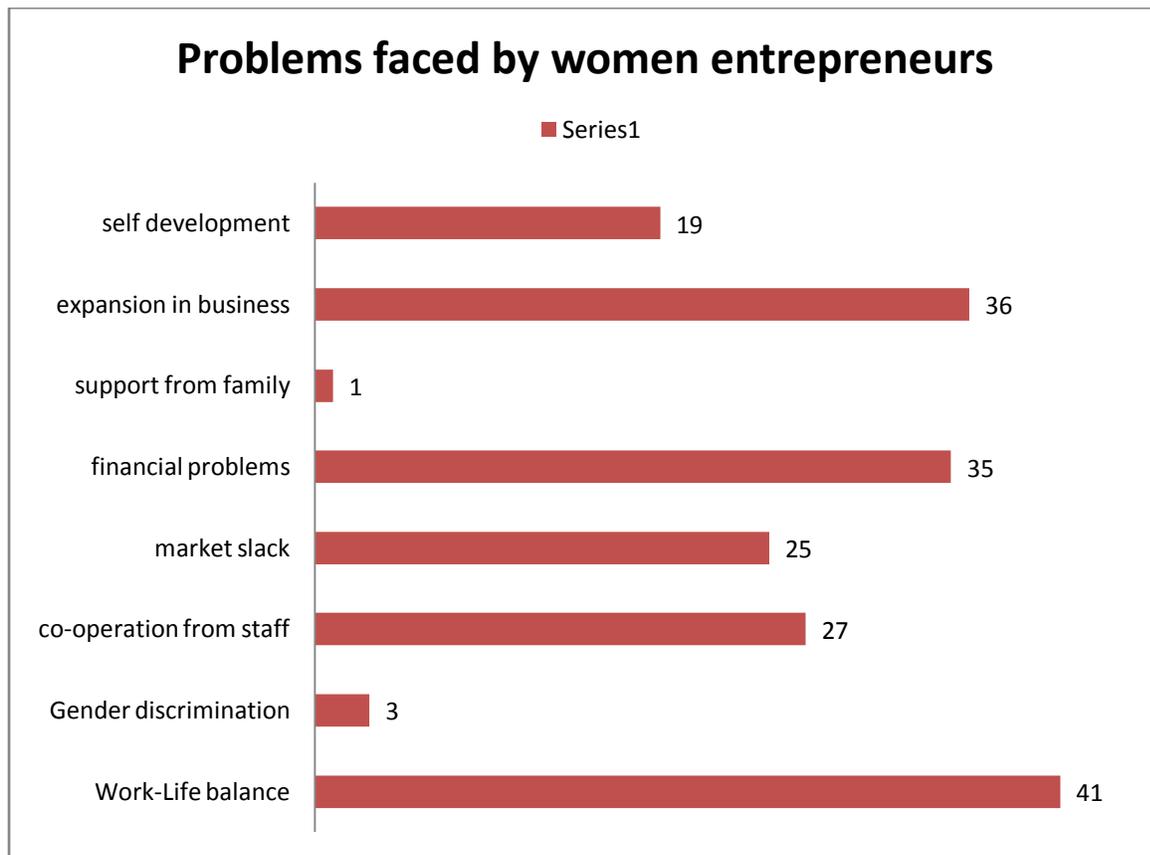
active type of work-life balance enhances the positivity of handling the work-life conflict. For 90% of women entrepreneurs work-life balance is beneficial type, for 70% it is harmful type, for 84% it is of active type work-life balance and for 50% of them it is of passive type of work-life balance.

#### 4. Barriers to entrepreneurship



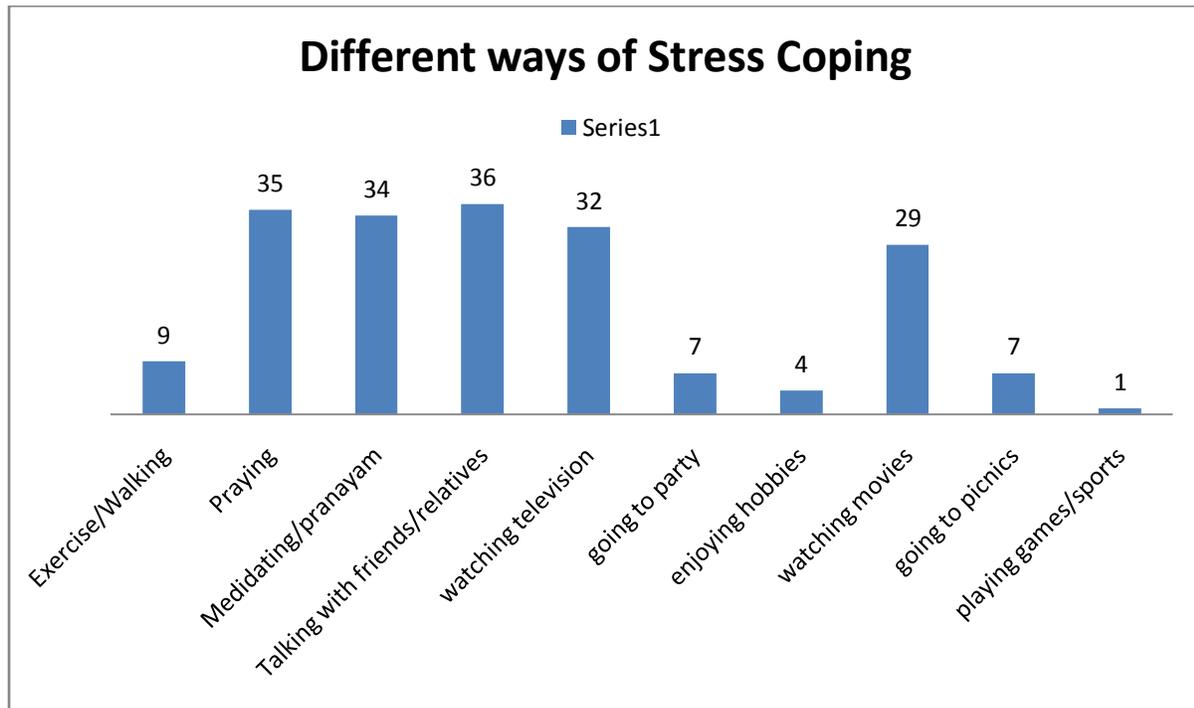
The above chart displays the different barriers perceived by the sample women entrepreneurs. The sample women entrepreneurs have ranked start up finance as the crucial barrier followed by networking with the people and followed by lack of support from family. Lack of information and gender discrimination are ranked last by these women entrepreneurs. 87.80% have agreed that start up finance is barrier to entrepreneurship, 75.60% have agreed that networking, 65.85% have lack of support from family, 29.26% have agreed that lack of information and 14.63% agreed that gender discrimination are the barriers to entrepreneurship.

### 5. Problems faced by women entrepreneurs



The above chart displays various problems faced by sample women entrepreneurs. According to the data analysis these problems can be categorized in three types, most crucial, moderately crucial and least crucial. The first category is of work-life balance, financial problems and expansion in the business. The second category is of market slack, co-operation from staff and problem of self development. In the last category is of gender discrimination and support from family which are negligible. 100% have agreed that they face work-life balance problem, 85.36% have agreed that they financial problems, 87.80% have agreed that they face business-expansion problem, 65.85% have agreed that they face co-operation from staff problem, 60.97% agreed that there is market slack, 46.34% have agreed that they can't go for self-development in terms of learning new skills, 2.43% women entrepreneurs even agreed that they do not get support from family, 7.31% have opined that they face gender discrimination.

6. Different ways of Stress Coping



The above bar chart displays the ways adopted by sample women entrepreneurs for coping with stress. It can be seen from the data analysis that talking with friends/relatives, praying and meditating, watching television, watching movies are most adopted strategies for coping with stress. Whereas, lack of sufficient time the sample women entrepreneurs are unable to enjoy hobbies, enjoying picnics and even could not go for walk/exercise and play games. 87.80% agreed that talking with friends/relatives, 85.36% agreed praying, 82.92% meditating/pranayaam, 78.04% watching television, 70.73% watching movies, helps them to cope up with the stress. 21.95% follow exercise/walking, 17% follow going to picnics & going to party or get-together, 9% enjoy hobbies, 2% play their favorite games/sports for coping with stress.

**Cross tabs**

Purpose : A chi-square test of contingency was used to study if there is any relationship between work-life balance difficulty and many clients to handle at 5% level of significance ( $\alpha$ )

H0 : There is no co-relation between many clients to handle and difficulty level of work-life balance

H1 : there is significant relationship between many clients to handle and difficulty level of work-life balance

**Work-Load Vs. Work-Life balancing difficulty**

**Many clients to handle \* Difficulty Level**

Crosstab					
			Difficulty Level		Total
			Very Difficult	Not so difficult	
Many clients to handle	Neutral	Count	0	1	1
		Expected Count	.7	.3	1.0
	Agree	Count	22	7	29
		Expected Count	19.1	9.9	29.0
	Disagree	Count	5	6	11
		Expected Count	7.2	3.8	11.0
Total	Count	27	14	41	
	Expected Count	27.0	14.0	41.0	

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
<b>Pearson Chi-Square</b>	5.256(a)	2	.072
<b>Likelihood Ratio</b>	5.431	2	.066
<b>Linear-by-Linear Association</b>	1.141	1	.286
<b>N of Valid Cases</b>	41		

a 3 cells (50.0%) have expected count less than 5. The minimum expected count is .34.

$X^2 (2) = 5.256 \text{ p}=0.072$

Since p is less than level of significance the null hypothesis is rejected and we conclude that there exists significant relationship between many clients to handle and difficulty level in achieving work-life balance. Based on cross-tab it can be further said that out of 41 women entrepreneurs 27 are of the view that it is very difficult to achieve work-life balance and 14 are of the opinion that it is not so difficult.

**Purpose :** A chi-square test of contingency was used to study if there is any relationship between difficulty in work-life balance and stressed out when they come back home at 5% level of significance ( $\alpha$ )

**H0 :** There is no co-relation between stressed out when come back home and difficulty in work-life balance

H1 : there is significant relationship between stressed out when come back home and difficulty in work-life balance

**Work-Stress Vs. Work-Life Balancing Difficulty**

**Stressed Out When I come Back to Home \* Difficulty Level**

Crosstab					
			Difficulty Level		Total
			Very Difficult	Not so Difficult	
Stressed Out When I come Back to Home	Agree	Count	25	2	27
		Expected Count	17.8	9.2	27.0
	disagree	Count	2	12	14
		Expected Count	9.2	4.8	14.0
Total		Count	27	14	41
		Expected Count	27.0	14.0	41.0

Chi-Square Tests						
	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	
Pearson Chi-Square	25.141(b)	1	.000			
Continuity Correction(a)	21.779	1	.000			
Likelihood Ratio	26.902	1	.000			
Fisher's Exact Test				.000	.000	
Linear-by-Linear Association	24.528	1	.000			
N of Valid Cases	41					

a Computed only for a 2x2 table

b 1 cells (25.0%) have expected count less than 5. The minimum expected count is 4.78.

$X^2 (2) = 21.779 p=0.000$

Since p is less than level of significance the null hypothesis is rejected and we conclude that there exists significant relationship between stressed out when come back home and difficulty in work-life balance. Based on cross-tab it can be further said that out of 41 women entrepreneurs 27 are of

the view that it is very difficult to achieve work-life balance and 14 are of the opinion that it is not so difficult.

## Findings and Conclusions

### The status of work-life balance among women entrepreneurs

- Data revealed that, 39% respondent women entrepreneurs are unable to balance their work-life whereas 61% of the women entrepreneurs able to balance their work-life.
- Data reveals that in comparison of various types of work-life balance prevalence of beneficial is higher among the sample women entrepreneurs. This suggests that beneficial and active type of work-life balance enhances the positivity of handling the work-life conflict. For 90% of women entrepreneurs' work-life balance is beneficial type, for 70% it is harmful type, for 84% it is of active type work-life balance and for 50% of them it is of passive type of work-life balance.
- Data analysis presents the opinion about the difficulty in handling the work-life balance issue. 65.9% agreed that it is very difficult to achieve the work-life balance and others 34.1% are of the opinion that its not so difficult.

### Problems & challenges faced by Women Entrepreneurs

- Data analysis states that, there are different barriers perceived by the sample women entrepreneurs. The sample women entrepreneurs have ranked start up finance as the crucial barrier followed by networking with the people and followed by lack of support from family. Lack of information and gender discrimination are ranked last by these women entrepreneurs. 87.80% have agreed that start up finance is barrier to entrepreneurship, 75.60% have agreed that networking, 65.85% have lack of support from family, 29.26% have agreed that lack of information and 14.63% agreed that gender discrimination are the barriers to entrepreneurship.
- Data analysis discloses that, there are various problems faced by sample women entrepreneurs. According the data analysis these problems can be categorized in three types, most crucial, moderately crucial and least crucial. The first category is of work-life balance, financial problems and expansion in the business. The second category is of market slack, co-operation from staff and problem of self development. In the last category is of gender discrimination and support from family which are negligible. 100% have agreed that they face work-life balance problem, 85.36% have agreed that they financial problems, 87.80% have agreed that they face business-expansion problem, 65.85% have agreed that they face co-operation from staff problem, 60.97% agreed that there is market slack, 46.34% have agreed that they can't go for self-development in terms of learning new skills, 2.43% women entrepreneurs even agreed that they do not get support from family, 7.31% have opined that they face gender discrimination.

### Comparison the approaches to deal with work-life balance

- The close look of analysis reveals that, there are different ways adopted by sample women entrepreneurs for coping with stress. It was seen from the data analysis that talking with friends/relatives, praying and meditating, watching television, watching movies are most adopted strategies for coping with stress. Whereas, lack of sufficient time the sample women entrepreneurs are unable to enjoy hobbies, enjoying picnics and even could not go for walk/exercise and play games.
- Data reveals the ways adopted by sample women entrepreneurs for coping with stress. It was seen from the data analysis that talking with friends/relatives, praying and meditating, watching television, watching movies are most adopted strategies for coping with stress. Whereas, lack of sufficient time the sample women entrepreneurs are unable to enjoy hobbies, enjoying picnics

and even could not go for walk/exercise and play games. 87.80% agreed that talking with friends/relatives, 85.36% agreed praying, 82.92% meditating/pranayam, 78.04% watching television, 70.73% watching movies, helps them to cope up with the stress. 21.95% follow exercise/walking, 17% follow going to picnics & going to party or get-together, 9% enjoy hobbies, 2% play their favorite games/sports for coping with stress.

### **Relation between Work-Life balance and Work-stress**

- Data tells that the 70.7% sample women entrepreneurs have agreed that they have many clients to handle whereas 26.8% sample women entrepreneurs have disagreed for the statement and 2.4% women entrepreneurs have given neutral response.
- Data also reveals that 65.9% women entrepreneurs have agreed that they are stressed out when they come back home and 34.1% do not feel that they are not stressed out when they come back home.
- Data reveals opinion about taking care of own health due to their work-load by women entrepreneurs. 34.1% have disagreed, 19.5% have given neutral opinion whereas 46.3% have agreed to the statement that they can't take care of their health due to their work.
- Data also reveals the sample women entrepreneur's opinion on to give enough time to their family. It shows that 65.9% agreed they are unable in giving enough time whereas 34.1% have disagreed to the statement.
- Data was analyzed to see whether there is co-relation between work-stress and work-life balance on the basis of many clients to handle and we conclude that there exists significant relationship between many clients to handle and difficulty level in achieving work-life balance. Based on cross-tab it can be further said that out of 41 women entrepreneurs 27 are of the view that it is very difficult to achieve work-life balance and 14 are of the opinion that it is not so difficult.
- Further, Based on cross-tab it can be further said that out of 41 women entrepreneurs 25 are of the view that they are unable to achieve work-life balance and 16 are of the opinion they are able to balance work-life.
- Data was analyzed to see whether there is co-relation between work-stress on the basis of strain, the statement feeling stressed out when I come back home, we conclude that there exists significant relationship between stressed out when come back home and difficulty in work-life balance. Based on cross-tab it can be further said that out of 41 women entrepreneurs 27 are of the view that it is very difficult to achieve work-life balance and 14 are of the opinion that it is not so difficult.
- Further, Based on cross-tab it can be further said that out of 41 women entrepreneurs 25 are of the view that they are unable to achieve work-life balance and 16 are of the opinion they are able to balance work-life.

### **Discussion:**

From the above mentioned data findings we can conclude that Women entrepreneurs are able to balance their work-life and Work-Life balance in women entrepreneurs is strain based.

### **Suggestions**

#### **Suggestions to Government bodies/Non-Governmental Bodies -**

1. It is found that the women entrepreneurs are facing numerous problems related to finances and marketing of their business. Special schemes should be started by various commercial banks aiming to provide the credit facilities for startup capital and working capital.

2. Various associations for solving the problems of marketing and technical improvements should also be created in the various regions so that such small house hold entrepreneurs can get their queries solved in terms of marketing and business growth.

### Suggestions to individual women entrepreneurs

1. **Implementing PDCA (Plan - Do - Check- Action)** - Personally employees have to analyze their work related priorities and homely priorities. Once they will analyze their business related goals, they can explore the possible alternative in terms of stability and growth, and they have to organize resources and implement the decided alternative.
2. **Exploring solutions for children/elderly care issues-** At home front they can think of possible solutions for taking care of their children and elderly care. Taking the help of paid maid servant or some professional nurses can possibly solve the problem of dependent care. For small kids can be kept in modern day-care centers. They provide good care facilities for growing kids. Suggestions can also be provided to these day-care-centers to upgrade their facilities.
3. **Regular exercise and healthy eating habits** –Women entrepreneurs can also adapt to healthy eating habits and do moderate physical exercise like walking and meditation. They should avoid junk-food and take the low-calorie diet.
4. **Time management** – To enjoy stress free life and excellent health we must schedule the time. One must spread the time on the basis of priority of work. There should be proper distribution of time for work and family, friends, relatives and for self. This will help to schedule and manage the time adequately. The list of activities to accomplish within a given time or in a day, can be scheduled on ABC criteria. The most urgent and important can be given A tag, then of moderately important and required to completed can be give B tag and finally not so important type of work can be tagged as C. Thus, one can prepare *to do list* on everyday basis and do them accordingly.
5. **Attending social and family gatherings-** Social and family gathering proves to be a great stress busters. As man is social animal, if one keeps himself in the company of loved ones increase the confidence to cope with the challenges of the work and excessive worrying of the problems.
6. **Engaging in hobbies and sports** – enjoying completely different activities than that of a routine nature, gives the mind a great relief. Thus having hobbies and enjoying favourite time-pass would make individual more relaxed and confident. Engaging in sport activities keeps our heart healthy and gives more oxygen to the body and helps reduce the stress hormones and increase the stamina of the body.
7. **Fostering positive attitude** – positive attitude or positive outlook towards life increases productivity, problem solving ability, reduction in stress, developing quality of work, better relationships, breeding congenial environment which ultimately improves the profits of your business.
8. **Forming associations and unions** – forming associations promotes and facilitates social infrastructure and economic potential. They may help each other for financial support and credit facilities. Such association and unions may start credit systems, supporting by various functional resources which will certainly benefit individuals and union that will surely solve the problem of finances.