

**WORK-LIFE BALANCE OF WOMEN ENTREPRENEURS  
IN MIZORAM**

**A THESIS SUBMITTED IN PARTIAL FULFILLMENT OF THE  
REQUIREMENTS FOR THE DEGREE OF DOCTOR OF  
PHILOSOPHY**

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**WORK-LIFE BALANCE OF WOMEN ENTREPRENEURS IN MIZORAM**

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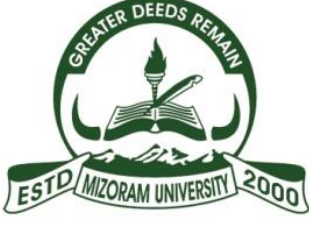
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In partial fulfillment of the requirement of the Degree of Doctor of  
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**CERTIFICATE FROM THE SUPERVISORS**

This is to certify that the thesis entitled “Work-Life Balance of Women Entrepreneurs in Mizoram” submitted by Mr. R. Lalnunthara (MZU/Ph.D/1137 of 02.05.2018) for the degree of Doctor of Philosophy (Ph.D) of the Mizoram University, embodies the record of original investigation carried out by him under our supervision. He has been duly registered and the thesis presented is worthy of being considered for the award of the Ph.D degree. This work has not been submitted in the past for any degree in this or any other University or Institute of learning.

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I, R. Lalnunthara, hereby declare that the subject matter of this thesis is the record of work done by me, that the contents of this thesis did not form basis of the award of any previous degree to me or to do the best of my knowledge to anybody else, and that the thesis has not been submitted by me for any research degree in any other University/Institute.

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## PREFACE

Several studies have found work-life balance to be positively related to both organisation and individual outcomes. Maintaining a positive work-life balance helps an individual stay interested and motivated. It is believed that work-family role strain is more common among women. As working wives, mothers and business owners, women entrepreneurs have to play a variety of roles in regard to their enterprises and their families. The household chores and family responsibilities are not typically decreased for female entrepreneurs after entering into entrepreneurship. Women must also take care of their own health and other personal interests, which are often neglected due to role overload and time constraints.

The World Economic Forum in its 2023 Report ranked India at 135 out of 146 countries in the Global Gender Gap Index. Women empowerment is seen vital, yet it is impossible to achieve without economic participation. By ignoring MSME sector which has been largely unorganised and also the female entrepreneurs who run such small enterprises, it might be a tough task to achieve the goal of “developed India” with inclusivity and equity. The estimated Labour Force Participation Rate in India for women of age 15 years and above in the country was only 32.8% during 2021-22. This data further strengthens the perspective of sustaining and improving the performance of women enterprises in the country.

In North-East India, Manipur has the most female-owned MSMEs with 86,604 MSMEs, followed by Assam with 66, 665 MSMEs and Meghalaya with 39,462 MSMEs (NSS 73<sup>rd</sup> round). In case of Mizoram, mostly micro enterprises exist while big industries are almost absent. Women in Mizoram are engaged in different types of entrepreneurial activities. Mizo women have a variety of roles in their society and their neighbourhood. Many women entrepreneurs in Mizoram must carry out various roles in their family and society, in addition to managing their challenging business ventures.

The entire study is divided into five chapters. They are as follows:

*Chapter 1 – Introduction:* This chapter provides an overview of the concept of work-life balance (WLB) of women entrepreneurs with reference to Mizoram, a small state

of North-East India. The research design of the study is included which describes the statement of the problem, objectives of the study, methodology and limitations of the study.

*Chapter 2 – Review of Literature:* This chapter presents a brief review of the related research studies. An intensive literature review is undertaken to familiarize the various aspects of work-life balance of women entrepreneurs. This enabled the researcher to identify the research problem, and to evolve appropriate methodology as presented in the previous chapter. Some important research works, both Indian and international related to work-life balance of women have been discussed in this chapter hereunder to highlight their findings. The literature review is done by following the thematic approach under the heads: work-life balance in general, work-life balance and gender, and work-life balance and women entrepreneurship.

*Chapter 3 – Demographic Characteristics and Business Profile of Women Entrepreneurs:* This chapter proposes to identify and discuss the demographic characteristics and business profile of the women entrepreneurs in Mizoram in the context of their work-life balance. In this chapter, it is attempted to study the demographic characteristics of the women entrepreneurs in terms of their age, religion, marital status, educational background, family size, etc., and also the business profile of the women entrepreneurs.

*Chapter 4 – Factors Influencing the Work-Life Balance of Women Entrepreneurs:* This chapter aimed at analysing the different factors affecting the work-life balance of women entrepreneurs. The five factors affecting the work-life balance identified for the purpose of the present study are: Role overload, Quality of health, Dependent care issues, Time management, and Support network. In this chapter, it is also attempted to test certain hypotheses.

*Chapter 5 – Summary of Findings, Suggestions and Conclusion:* This chapter provides the overall summary of the present study and aims to provide suggestions

based on the major findings of the study. This chapter also deals with the scope for further research for prospective researchers in the field of work-life balance.

Lastly, the thesis concludes with *Appendix* and **Bibliography** along with the bio-data and particulars of the candidate.

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Special thanks to the all respondents who gave their valuable time to answer the questionnaires of this study.

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(R. LALNUNTHARA)

## TABLE OF CONTENTS

<b>Chapter</b>	<b>Contents</b>	<b>Page</b>
	Certificate	i
	Declaration	ii
	Preface	iii-v
	Acknowledgement	vi-vii
	Table of Contents	viii
	List of Tables	ix-xiii
	List of Exhibits	xiv
	List of Abbreviations	xv-xvi
1	Introduction	3
2	Review of Literature	66
3	Demographic Characteristics and Business Profile of Women Entrepreneurs	113
4	Factors Influencing Work-Life Balance of Women Entrepreneurs	152
5	Summary of Findings, Suggestions and Conclusion	236
	Appendix	258
	Bibliography	267

	Bio-Data of the Candidate	313
	Particulars of the Candidate	315

## LIST OF TABLES

<b>Table No.</b>	<b>Name of the Table</b>	<b>Page</b>
1.1	Classification of Entrepreneurs	14
1.2	District-wise population of Mizoram	32
1.3	District-wise Number of Enterprises (2013)	41
3.1	Age of the Respondents	114
3.2	Religion of the Respondents	115
3.3	Marital Status of the Respondents	116
3.4	Employment Status of the Respondents' Spouse	116
3.5	Educational Background of the Respondents	117
3.6	Nature of Family	118
3.7	Family Size of Women Entrepreneurs	119
3.8	Nature of Business	120
3.9	Nature of Business and Age	121
3.10	Nature of Business and Marital Status	122
3.11	Nature of Business and Educational Qualification	124
3.12	Business Experience	126
3.13	Average Monthly Income	126
3.14	Average Monthly Income and Age	127
3.15	Test of Association between Age and Average Monthly Income	128
3.16	Average Monthly Income and Marital Status	129
3.17	Test of Association Between Marital Status and Average Monthly	130

	Income	
3.18	Average Monthly Income and Educational Background	131
3.19	Test of Association Between Educational Background and Average Monthly Income	132
3.20	Effect Size	132
3.21	Average Monthly Income and Business Experience	133
3.22	Association between Business Experience and Average Monthly Income	134
3.23	Effect Size	134
3.24	Average Monthly Income and Nature of the Business	135
3.25	Association between Nature of Business and Average Monthly Income	137
3.26	Effect size	137
3.27	Establishment of the Business	138
3.28	Sources of Funds	138
3.29	DIC/Udyam Registration	139
3.30	Reasons for not Registering	140
3.31	Did you hire employee?	140
3.32	Number of Employees Hired	141
4.1	I have to perform many roles in a given time	155
4.2	My family life seldom suffers due to my entrepreneurial role	156
4.3	As I am burdened with business and family roles, I find it difficult to attend social/community activities	157

4.4	I am quite contented as my employees look after the business roles	158
4.5	I could not succeed in the entrepreneurial domain due to multiple roles in the family	159
4.6	I am too fatigued to look after my business due to my work load in the family	160
4.7	I have become a successful entrepreneur by sacrificing many of my family roles	161
4.8	Due to the excessive work load and lack of time, I am not able to give proper attention in my personal life as well as in my business	161
4.9	Due to the work/family issues and lack of time, I find it difficult to take care of my health	163
4.10	The role conflicts in the business and family life given me a lot of stress	164
4.11	I feel angry with my employees and family members as I am not able to balance my work and family issues	165
4.12	As my business drains away my energy and time, I feel sick at home	166
4.13	Being satisfied in the entrepreneurial and family domains, I feel relaxed and sleep very well	167
4.14	After becoming an entrepreneur, I frequently visit physician for health issues	168
4.15	My health problems are related to the long and continuous work schedule	169
4.16	I feel free and enjoy my profession as I have no dependent care issues	170
4.17	My kids are looked after by me	171
4.18	I cannot concentrate in my business due to the dependent care problems	172
4.19	My spouse demands greater attention from me	173
4.20	I am taking care of my parents-in-law	174
4.21	I find it more difficult to manage the elder care issues	175
4.22	I find it more difficult to manage the child care needs	176
4.23	I find it difficult to manage my business and dependent care issues at home simultaneously	177
4.24	My pre-occupation with business does not allow me to provide	178

	dependent care needs at home, leading to conflicts	
4.25	I often come from my work place very late in the evening	179
4.26	I have enough time to spend on family duties and societal roles	180
4.27	The long hours of work make me stressed and short tempered	181
4.28	I have to leave home early in the morning to engage in my entrepreneurial activity	182
4.29	My entrepreneurial activity does not give me time to perform family/societal duties	183
4.30	I remain engaged in my business-related work for more than 10 hours per day	184
4.31	Due to business needs, I find it difficult to spend the evenings and weekends with my family	185
4.32	My time is equally distributed between the business and home	186
4.33	I could have concentrated more in the entrepreneurial activity if the social support network was available to me	187
4.34	My social support network is very helpful in dealing with the dependent care issues	188
4.35	Being an entrepreneur, I am respected and helped by the society	189
4.36	My family provides me the strength and support to face the challenges of business	190
4.37	My family members are over stretched to make me a successful entrepreneur	191
4.38	My family members are not willing to listen to my work-related personal problems	192
4.39	My spouse understands and accommodates my pre-occupation as an entrepreneur	193
4.40	Role overload is not a factor determining the WLB	195

4.41	Long hours of work of an entrepreneur and WLB are not related to each other	195
4.42	The support network does not play any role in WLB	196
4.43	Entrepreneurship related health care issues have no place in WLB	197
4.44	There is no relation between dependent care issues and WLB	197
4.45	I am having a satisfactory level of WLB	199
4.46	Role overload with regards to age	200
4.47	Quality of health with regards to age	200
4.48	Dependent care issue with regards to age	201
4.49	Time management with regards to age	201
4.50	Support network with regards to age	202
4.51	Role overload with regards to marital status	202
4.52	Quality of health with regards to marital status	203
4.53	Dependent care issue with regards to marital status	203
4.54	Time management with regards to marital status	204
4.55	Support network with regards to marital status	204
4.56	Role overload with regards to educational background	205
4.57	Quality of health with regards to educational background	205
4.58	Dependent care issue with regards to educational background	206
4.59	Time management with regards to educational background	206
4.60	Support network with regards to educational background	207
4.61	Role overload with regards to their income	207
4.62	Quality of health with regards to income	208



4.63	Dependent care issue with regards to income	208
4.64	Time management with regards to income	209
4.65	Support network with regards to income	209

## **LIST OF FIGURES**

<b>Exhibit No.</b>	<b>Title</b>	<b>Page</b>
1	Multidimensional Roles of Women Entrepreneurs	9
2	Map of Mizoram	31

### **LIST OF ABBREVIATIONS**

ANOVA	Analysis of Variance
BBC	British Broadcasting Corporation
BMB	Bhartiya Mahila Bank
BPO	Business Process Outsourcing
BSc	Bachelor of Science
CBO	Community Based Organisation
CD	Credit Deposit
CEO	Chief Executive Officer
CGSTSM	Credit Guarantee Fund Trust for Micro and Small Enterprises
COVID	Coronavirus disease
DIC	District Industries Centre
EDP	Entrepreneurship Development Programme
EMI	Equated Monthly Instalment
FIW	Family Interference with Work
FWC	Family to Work Conflict
GDP	Gross Domestic Product
GEM	Global Entrepreneurship Monitor
GOI	Government of India
HBB	Home Based Business
HSLC	High School Leaving Certificate

HSSLC	Higher Secondary School Leaving Certificate
IIM	Indian Institute of Management
IT	Information Technology
IUVP	Indo-US Venture Partners
LFPR	Labour Force Participation Rate
MBA	Master of Business Administration
MSME	Micro Small and Medium Enterprise
NEA	New Enterprise Associates
NEI	North East India
NGO	Non-Governmental Organisation
NGO	Non-Governmental Organisation
NKC	National Knowledge Commission
NSS	National Sample Survey
PLFS	Periodic Labour Force Survey
PMRY	Pradhan Mantri Rozgar Yojana
QWL	Quality of Work-Life
SIDBI	Small Industries Development Bank of India
SME	Small and Medium Enterprise
SPSS	Statistical Package for The Social Sciences
SSI	Small Scale Industries
STD	Subscriber Trunk Dialling
UIDAI	Unique Identification Authority of India

ULFA	United Liberation Front of Assam
UNIDO	United Nations Industrial Development Organization
WEF	World Economic Forum
WFC	Work to Family Conflict
WIF	Work Interference with Family
WLB	Work-Life Balance
WLBSC	Work–Life Balance Supportive Culture
WLC	Work-Life Conflict

## CHAPTER 1

### INTRODUCTION

<b>Section</b>	<b>Title</b>	<b>Page</b>
1.1	Work-life Balance: Concept and Meaning	3
1.2	Impact of Work-Life Balance	5
	1.2.1 Work-Life Balance and Job Satisfaction	5
	1.2.2 Work-Life Balance and Organisational Commitment	6
	1.2.3 Work-Life Balance and Employee Turnover	6
	1.2.4 Work-Life Balance and Organisational Performance	7
	1.2.5 Work-Life Balance and Individual Life	8
1.3	WLB Issues of Women Entrepreneurs	9
1.4	Entrepreneurship	11
1.5	Entrepreneurs	12
1.6	Entrepreneurship and Economic Development	16
1.7	Women Entrepreneurs	17
1.8	Women Entrepreneurship in India	18
1.9	Inspiring Stories of Successful Women Entrepreneurs in India	20
1.10	Role of Government in developing women entrepreneurship	24
1.11	Challenges Faced by Women Entrepreneurs	27
1.12	Mizoram at Glance	29
1.13	Growth and Development of Business in Mizoram	32

1.14	Women Entrepreneurs in Mizoram	34
1.15	Statement of the Problem	35
1.16	Objectives of the Study	38
1.17	Research Questions	38
1.18	Hypotheses	38
1.19	Methodology	40
	1.19.1 Scope of the study and Rationale for choosing the two districts	40
	1.19.2 Pilot Study	41
	1.19.3 Sources of Data	42
1.20	Operational Definitions	44
1.21	Limitations of the study	44
1.22	Conclusion	45
	References	48

## CHAPTER 1

### INTRODUCTION

This introductory chapter provides an overview of the concept of work-life balance (WLB) of women entrepreneurs with reference to Mizoram, a small state of North-East India. The research design of the study is included which describes the statement of the problem, objectives of the study, methodology and limitations of the study.

#### **1.1 Work-Life Balance: Concept and Meaning**

There have been a lot of explanations regarding work-life balance and the notion would have different meaning to different individuals with generational differences which greatly contribute to these differing perspectives. While the term work-life balance is widely used, there is no one universally accepted definition (Frone, et. al., 1992). Most often the term is used to denote the presence of a conflict between the needs arising from paid work and family responsibilities of an employee or person engaged in any occupation.

Work-Life Balance is defined differently by different scholars. Clark (2000) described work-life balance as “the level of satisfaction that individuals feel when they can function at work and at home with a minimum of role conflict.” Grzywacz and Carlson (2007) defined work-life balance as “the accomplishment of role-related expectations that are negotiated and shared between an individual and their role-related partners in the work and family domains.” Greenhaus and Allen (2010) defined work-life balance as “the extent to which an individual’s effectiveness and satisfaction in work and family roles are compatible with the individual’s life role priorities at a given point in time.” According to Bailyn et al. (2001), work-life balance is defined as “the harmonious and holistic integration of work and non-work, so that men and women can achieve their potential across the domains—work, family, personal life and community—in which they play out their life roles.”



Bhuddapriya (2009) defined the work-life balance meaning from the employees' and the employers' view point. From the employees' viewpoint, work-life balance is an effective resolution of the dilemma of managing work obligations and personal or family responsibilities. From the employers' viewpoint, work-life balance poses the challenge of creating an organizational culture supportive of the family needs of the employees so that the employees can focus better on their jobs while at work. Greenhaus et al. (2003) explained work-life balance as one's capability to equally manage their job role and family life. He defined it with three components i.e.

*Time balance*: proper division of time between job and family.

*Involvement balance*: uniformly and mentally present in job and family roles

*Satisfaction balance*: uniformly satisfied with the roles at home and at work

Work-life balance refers to the extent to which an individual can balance their work and personal commitments while maintaining their physical and mental well-being (Kalliath and Kalliath, 2016). Work-life balance is to maintain equilibrium with flow and time, the skill of managing time by use of technology and setting priorities in life. It is also described as one's capability to handle commitments towards work and life along with other non-work commitments (Parkes and Langford, 2008).

Although these definitions vary, they all reflect an individual's overall opinion of the compatibility of work and life roles. Ali (2022) stated that WLB is a customised integration of work and life to embrace the joys of both pursuits, not about work versus life. The concept WLB has been considered in the literature as work-personal balance, work-family balance and work-family fit (Bell et al., 2012).

One major outcome of the inability to balance work and family is work-family conflict (Duxbury et al., 1994). Work-family conflict occurs when one's efforts to fulfil their work role requirements interfere with one's ability to fulfil family obligations and vice versa (Greenhaus & Beutell, 1985). This definition of work-family conflict implies a bidirectional relation between work and family life. In

other words, work can interfere with family life (work-to-family conflict) and family life can interfere with work family-to-work conflict (e.g., Frone et al., 1992; Frone et al., 1997).

Three main types of work and family conflict are identified by Greenhaus and Beutell (1985) such as Time-based conflict, Strain-based conflict and Behaviour-based conflict. Time-based conflict occurs when time pressures associated with one role hinders an individual from fulfilling the demands of the other role, i.e., when overtime cuts into family activities. Strain-based conflict arises when strain or fatigue in one role affects performance in another. Behaviour-based conflict happens when behavioural patterns in one role are mismatched with the behavioural requirements of the other role.

## **1.2 Impact of Work-Life Balance**

A human lifespan includes both work and life, but finding a balance between these two fundamental concepts is never easy. Every individual's needs, commitments, and satisfaction levels are different and the perception of work-life balance may be different from one person to another. Balancing the family responsibilities and work responsibilities has become a challenge for the people in many professions (Fatima and Sahibzada, 2012). Work-life balance has indeed become a fundamental priority for those seeking a good quality of life (Breitenecker and Shah, 2018). When there is work-life balance, a person can live a happy, healthy, and successful life. In contrast, the failure of balancing work and life has a huge impact on individual/employee and the organisation. The impact of work-life balance is discussed under the following heads.

### **1.2.1 Work-Life Balance and Job Satisfaction**

According to Robbins et al. (2009), job dissatisfaction is when an employee does not feel content in their job. Several research studies support the negative relationship between work-family conflict and job satisfaction (Anderson et al., 2002; Boles and Babin, 1996; Frye and Breugh, 2004; Kossek and Ozeki, 1998). Job satisfaction is significantly impacted by work-life conflict caused by difficulty balancing work and family obligations. Low job satisfaction is the outcome of people

not fulfilling their work obligations due to a work-life imbalance (Rathi and Barath, 2013). An employee's job dissatisfaction or low-job satisfaction reduce his commitment to work which in turn affects the performance of the organisation or firm. Both family-to-work and work-to-family conflicts are likely to have a negative impact in terms of job dissatisfaction and conflicting job demands but also in reducing life satisfaction and significant internal conflicts within families (Reddy et al., 2010).

### **1.2.2 Work-Life Balance and Organisational Commitment**

Several studies have found work-life balance to be positively related to both organizational and individual outcomes. Employees who are very satisfied and committed to their organisations are less likely to leave (Allen and Meyer, 1990). Employees who feel good and have little stress at work and at home are more likely to be satisfied with their jobs and committed to the organisation (Mathieu and Zajac, 1990). Having strong affective commitment towards the organization makes employees work harder at their jobs and show better performance as opposed to those that have less affective commitment (Abdallah et al., 2017).

Konrad and Mangel, (2000) observed that giving employees flexibility, support, and financial aid can improve the organisation's financial success and increase labour productivity, employee satisfaction, and other factors. Many studies have found that employees who have access to childcare centres, referral services, and other family-supportive practices are more committed to the organisation (Goldberg et al., 1989; Orthner and Pittman, 1986; Youngblood and ChambersCook, 1984). Grover and Crooker (1995) also found that parental leave, childcare information and referral, flexible work hours, and financial assistance with childcare predicted both increased affective commitment to the organization and decreased turnover intentions among all employees, not just users of the practices.

### **1.2.3 Work-Life Balance and Employee Turnover**

According to Robbins et al. (2009), turnover is the voluntary and involuntary permanent withdrawal from an organisation. A high turnover rate results in increased recruiting, selection, and training costs. In addition, a high rate of turnover can

disrupt the efficient running of an organisation when knowledgeable and experienced personnel leave and replacements must be found and prepared to assume positions of responsibility. The common factors associated with turnover are organisational commitment (Johnsrud, 2002), supervisor-supervisee relations (Buckingham and Coffman, 1999; Xu, 2008), overall job satisfaction (Smart, 1990), and stress and burnout (Barnes et al., 1998). The existing literature (e.g., Hasan et al., 2021; Kossek and Ozeki, 1998; Kinnunen and Mauno, 1998) reveals that such factors are positively related with work-life conflict.

Anderson et al. (2002) highlighted that work-family conflict can encourage employees to consider leaving their organization. Several studies (e.g., Adkerson, 2000; Dalton et al., 1997; Griffeth and Hom, 2001) revealed that interference between work and non-work activities contributes to increased turnover rates. Hughes and Bozionelos (2007) also observed that problems with work-life balance and withdrawing behaviours, such as turnover and non-genuine sick absence, are clearly related. Organisations that are intentional in structuring environments that promote work-life balance are more likely to retain employees (Griffeth and Hom, 2001).

#### **1.2.4 Work-Life Balance and Organisational Performance**

Considerable research has emphasised the importance of work-life balance for organisational performance (e.g., Druskat and Wheeler, 2003; Durham et al., 1997). Work-life balance affects employees' attitudes, behaviours, and well-being, as well as the organisation's effectiveness (Au and Ahmed, 2014). Work-life balance has been identified as a key driver of employee productivity growth, and this has a favourable effect on the general performance of organisations (Semlali and Hassi, 2016). Happy employees are inclined to show greater level of productivity, produce fresh ideas and attempt to accomplish similar job, use different ground breaking methods to improve effectiveness and reduce the time spent (Saenghiran, 2014). Glass and Estes (1997) revealed in their study that conflict between paid work and family responsibilities lead to low employee productivity and caused poor family functioning. According to the study by Thompson et al. (1999), it is a general

perception that organisations with lower level of work-life conflict possess supportive organisational culture.

According to empirical study, family to work conflict and work to family conflict have an impact on family company owners' emotional health, their level of job satisfaction, the growth of their social networks, and the success of their businesses (Barnett et al., 2009; Karofsky et al., 2001; Kwan et al., 2012; Smyrniotis et al., 2003). An organisation must develop an effective work-life balance strategy, that is, a policy that allows employees to remain socially connected with society while controlling costs and increasing productivity (Helmle et al., 2014).

### **1.2.5 Work-Life Balance and Individual Life**

Maintaining a positive work-life balance helps an individual stay interested and motivated (Madipelli et al. 2013). Managing increasing demands from both their personal and professional lives was a major source of high strain, which even contributed to health issues for many employees. It is believed that work-family role strain is more common among women (Burley, 1994). Work-life conflict is positively related with depression and health complaints (Thomas and Ganster, 1995). Herman and Gyllstrom (1977) found that married persons experienced more work-family conflict than unmarried persons. Frone (2000) found that work-home conflict equally affected the health of men and women. Mothers who have a significant work-family conflict are more irritated, impatient, or withdraw from their children. Mothers who experience high work-family conflict may become depressed, making it harder for them to perform everyday duties such as personal care, child care, cooking, cleaning, organising, maintaining relationships, and working (Perry-Jenkins et al., 2000). Singh (2010) also highlighted that the imbalance of work-life relationships can lead to severe health problems and hamper job performance.

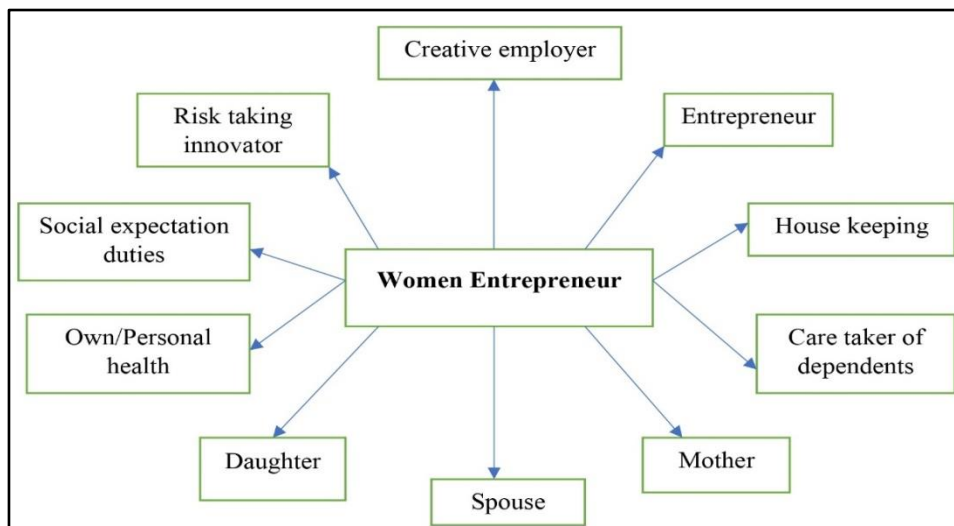
Work-related stress has been identified as one of the largest problems in the European Union working environment (Skakon et al., 2010). Robbins et al. (2009) classified the consequences of stress are into three categories such as physiological symptoms (i.e., headaches, high blood pressure, heart disease), psychological

symptoms (i.e., anxiety, depression, decrease in job satisfaction) and behavioural symptoms (i.e., productivity, absenteeism, turnover).

### 1.3 WLB Issues of Women Entrepreneurs

Women entrepreneurs may be defined as the women or groups of women, who initiate, organise and operate a business enterprise (Mandal, 2011). As working wives, mothers and business owners, women entrepreneurs have to play a variety of roles in regard to their enterprises and their families (Kim and Ling, 2001). The household chores and family responsibilities are not typically decreased for female entrepreneurs after entering into entrepreneurship (Belcourt, 1991; Cliff, 1998; Jurik, 1998). In most of the cases, the child care role is still in the hands of married women entrepreneurs (Lee-Gosselin and Grise, 1990). Mathew and Panchanatham (2011) also emphasised that women entrepreneurs need to perform several roles in their family, in addition to their challenging entrepreneurial work such as being a spouse, care taker and parent; managing daily household chores; and providing services to community and society. Women must also take care of their own health and other personal interests, which are often neglected due to role overload and time constraints. The multidimensional roles of women entrepreneurs are depicted in Fig.

1.



*Fig. 1: Multidimensional roles of women entrepreneurs*

*Source: Mathew and Panchanatham (2011)*

According to Annink et al. (2015), the combination of work, family and other individual responsibilities is an issue confronting many entrepreneurs. Parasuraman and Simmers (2001) in their study found that self-employed persons experience higher levels of work-family conflict, and lower family satisfaction than organizational employees. Combining work and family life has been identified as a source of conflict for entrepreneurs for males and females as well. Marital conflict, child neglect, and divorce can all result in if work-family issues are not adequately managed by the entrepreneur (Dyer and Handler, 1994). Many studies (e.g., Goffee and Scase, 1983; Collette and Aubry, 1990) revealed that the domestic responsibilities have made the process of setting up and running the enterprise more difficult for women entrepreneurs.

The conflict between women's work and their family life are now being considered as the most significant factor affecting women in establishing and running their own businesses (Dileepkumar, 2006). The study conducted by Ufuk and Ozgen (2001) revealed that the women entrepreneurs in Turkey were suffering from conflicts between the entrepreneur role and other family duties and that the entrepreneur role frequently conflicting with the roles of housewife, mother, and wife, respectively. Uddin and Chowdhury (2015) revealed that the WLB issues that are confronted by women entrepreneurs in Bangladesh are role overload, health related issues, time management issues, issues of dependent care, and lack of available social and family support. Bhattacharya (2017) also found that women entrepreneurs find it difficult to schedule their time properly between their business work and family work because of the multiple roles she has to play in both spheres of life. Shelton (2006) stated that managing the demands of job and family life is a constant issue for female entrepreneurs. Felix (2019) conducted a study in Tiruchirappalli City and revealed that the foremost encounters by women entrepreneurs in work-life were found to be extended/odd working hours, travel time between home and workplace and participation in additional jobs and assignments.

## **1.4 Entrepreneurship**

It is well acknowledged that entrepreneurship is one of the major factors influencing a country's growth and development. Entrepreneurship development is critical for increasing output and productivity in the primary, secondary, and tertiary sectors of the economy of the nation. Entrepreneurship means different things to different people. In simple terms, entrepreneurship is the ability and willingness to create, organise, and manage a business operation, including all of its uncertainties, in order to make a profit. In other words, entrepreneurship is related to the purposeful activity of an individual or a group of individuals who undertake profit oriented economic activities.

The term “Entrepreneurship” is defined by different authors in different ways. According to Joseph A. Schumpeter, “Entrepreneurship is based on purposeful and systematic innovation. It includes not only the independent businessman but also company directors and managers who actually carry out innovative functions.” In the opinion of A.H. Cole, “Entrepreneurship is the purposeful activity of an individual or a group of associated individuals, undertaken to initiate, maintain or aggrandize profit by production or distribution of economic goods and services.” According to Kuratko and Rao (2016), “Entrepreneurship is a dynamic process of vision, change, and creation that requires an application of energy and passion toward the creation and implementation of new ideas and creative solution. Essential ingredients include the willingness to take calculated risks-in terms of time, equity, or career; the ability to formulate an effective venture team; the creative skill to marshal needed resources; the fundamental skill of building a solid business plan; and, finally, the vision to recognise opportunity where others see chaos, contradiction, and confusion.” According to Peter F. Drucker, “Entrepreneurship is neither science nor art. It is a practice. It has a knowledge base. Entrepreneurship is a potential and enterprising individual, endowed with special ability to innovate or imitate and for decision making, interest in advancing technology and willingness to assume risk involved in it. It is meant for creating something new, organizing and coordinating and undertaking risk and handling economic uncertainty.”



According to Higgins, “Entrepreneurship is the function of seeking investment and production opportunity, organising an enterprise to undertake a new production process, raising capital, hiring labour, arranging the supply of raw materials, finding site, introducing a new technique and commodities, discovering new sources of raw materials and selecting top managers for day-to-day operation of the enterprise.” The most authentic definition of entrepreneurship with special reference to India is given by the National Knowledge Commission (NKC, 2008). The NKC has defined entrepreneurship as, “the professional application of knowledge, skills and competencies and/or of monetizing a new idea, by an individual or a set of people by launching an enterprise *de nova* or diversifying from an existing one (distinct from seeking self-employment as in a profession or trade), thus, to pursue growth while generating wealth, employment and social good.”

According to Khanka (2016), innovation and risk-bearing are regarded as the two basic elements involved in entrepreneurship. Innovation, i.e., doing something new or distinctive is a prerequisite for being labelled as an entrepreneur. The entrepreneurs are continuously looking for new and innovative ways to address the changing needs of their customers. Starting a new enterprise always involves risk and trying for doing something new and different is also a risky. Therefore, an entrepreneur needs to be bold enough to take on the risks associated with the business.

## **1.5 Entrepreneurs**

The word ‘entrepreneur’ is derived from a French word ‘*enterprendre*’ which means ‘to undertake’. This word was first used by a Frenchman in the early 16<sup>th</sup> century and referred to persons engaged in military expeditions. In 17<sup>th</sup> century, it was further extended to cover persons engaged in engineering activities such as construction and fortification. In 18<sup>th</sup> century, the word was used to refer to persons engaged in economic aspects of human activities. Richard Cantillon, an Irishman living in France, was the first who introduced the term ‘entrepreneur.’ According to Cantillon, “an entrepreneur is an agent who buys factors of production at certain

prices in order to combine them into a product with a view to selling it at uncertain prices in future.”

The term entrepreneur was further popularised by economist Jean Baptiste Say and John Stuart Mill (Mujuni, 2008). J.B. Say (1827), a liberal French economist and businessman who argued in favour of competition and free trade, defined an entrepreneur as “the economic agent who amalgamates all means of production such as land, labour, and capital and thus produces a product. By selling the product in the market the pays rent of land, wages to labour, interest on capital and what remains is his profit” (Parihar, 2017). J.S. Mill used the term ‘entrepreneur’ in his popular 1848 book, *Principles of Political Economy*, to refer to a person who assumes both the risk and the management of a business (Mujuni, 2008).

According to Joseph A. Schumpeter, “Entrepreneur is a person who foresees the opportunity and tries to exploit it by introducing a new product, new method of production, a new market, a new source of raw materials or a new combination of factors of production.” According to David McClelland, “An entrepreneur is someone who exercises some control over the means of production and produces more than what he can consume in order to sell (or exchange) it for individual (or household) income.” According to E.E. Haggen, “An entrepreneur is an economic man who tries to maximise his profits by innovation. Innovations involve problem-solving and the entrepreneur gets satisfaction from using his capabilities in attacking problems.” Peter F Drucker defined an entrepreneur as, “One who always searches for change, responds to it and exploits it as an opportunity. Innovation is the specific tool of entrepreneurs, the means by which they exploit change as an opportunity for a for a different business or service.”

Bolton and Thompson (2000) have defined an entrepreneur as “a person who habitually creates and innovates to build something of recognized value around perceived opportunities.” Robert D. Hisrich defined that an entrepreneur is characterized as “someone who demonstrates initiative and creative thinking, is able to organize social and economic mechanisms to turn resources and situations to practical account, and accepts risk and failure.” According to Max Weber,

“Entrepreneurs are a product of particular social condition in which they are brought up and it is the society which shapes individuals as entrepreneurs.”

Based on the above definitions, the term “entrepreneur” may be simply defined as someone who has the skills and motivation to launch, manage, and profit from a start-up business while taking on the necessary risk. The entrepreneurs are frequently referred to be a source of new ideas or innovators, and they bring new ideas to the market by replacing old ones.

Based on Khanka (2016), entrepreneurs are classified into different types based on different classifications as shown in Table 1.1.

**Table 1.1: Classification of Entrepreneurs**

<b>Basis</b>	<b>Entrepreneur</b>	<b>Explanation</b>
Type of Business	Trading entrepreneur	procure the finished products from the manufacturer and sell these to customers directly or through retailers
	Manufacturing entrepreneur	identify the needs of the customers and manufacture products
	Agricultural entrepreneur	undertake agricultural pursuits
Use of technology	Technical entrepreneur	establish and run science and technology-based industries
	Non-technical entrepreneur	use alternative and imitative methods of marketing and distribution strategies and not using technology
Ownership	Private entrepreneur	an individual who sets up a business enterprise and he/she is the sole owner

	State entrepreneur	trading or industrial venture undertaken by the state or the government
	Joint entrepreneur	when a private entrepreneur and the government jointly run a business enterprise
Gender	Men entrepreneur	business enterprises owned, managed and controlled by men
	Women entrepreneur	enterprise owned and controlled by woman or women
Size of enterprise	Small-scale entrepreneur	investment in plant and machinery up to Rs. 1.00 crore
	Medium-scale entrepreneur	investment in plant and machinery above Rs. 1.00 crore but below Rs. 5.00 crore
	Large-scale entrepreneur	investment in plant and machinery above Rs. 5.00 crore

*Source:* Khanka (2016)

Danhof (1949), on the basis of his study of the American agriculture classified entrepreneurs as below:

*Innovating entrepreneurs:* Innovating entrepreneurs are one who introduce new goods, inaugurate new methods of production, discover new market and reorganise the enterprise.

*Imitating entrepreneurs:* These are characterised by readiness to adopt successful innovations inaugurated by innovating entrepreneurs.

*Fabian entrepreneurs:* Fabian entrepreneurs are characterised by very great caution and scepticism in experimenting any change in their enterprise.

*Drone entrepreneurs:* These are characterised by a refusal to adopt opportunities to make changes in production formulae even at the cost of severely reduced returns relative to other like producers.

## **1.6 Entrepreneurship and Economic Development**

Schumpeter (1934) visualised the entrepreneur as the key figure in economic development because of his role in introducing innovation. Entrepreneurship is used to denote explorers and innovators in various fields. It has affected by economics, psychology, marketing, sociology, history, strategic management and human sciences and is also considered as one of the important areas in the economies of developed industrial countries and developing ones (Chahine, 2020). Parson and Smelser (1956) described entrepreneurship as one of the two necessary conditions for economic development, the other being the increased output of capital. Entrepreneurship is considered to enhance the productivity, capacity and size of the economy with the help of creativity and competitiveness (Acs et al., 2008; Zanjirchi et al., 2019). Harbison (1965) includes entrepreneurs among the prime movers of innovations, and Sayigh (1962) simply described entrepreneurship as a necessary dynamic force. It is also opined that development does not occur spontaneously as a natural consequence when economic conditions are in some sense 'right': a catalyst or agent is always needed, and this requires an entrepreneurial ability.

Khanka (1994) highlighted that India which itself is an underdeveloped country aims at decentralised industrial structure to militate the regional imbalances in levels of economic development, small-scale entrepreneurship in such industrial structure plays an important role to achieve balanced regional development. The important role that entrepreneurship plays in the economic development of an economy is highlighted as follows (Khanka, 2016).

- Entrepreneurship promotes capital formation by mobilising the idle saving of the public.
- It provides immediate large-scale employment. Thus, it helps to reduce the unemployment problem in the country, i.e., the root of all socio-economic problems.
- It promotes balanced regional development.
- It helps reduce the concentration of economic power.
- It stimulates the equitable redistribution of wealth, income and even political power in the interest of the country.
- It encourages effective resource mobilisation of capital and skill which might otherwise remain unutilised and idle.
- It also induces backward and forward linkages which stimulate the process of economic development in the country.
- It also promotes country's export trade i.e., an important ingredient to economic development.

Thus, it is clear that entrepreneurship serves as a catalyst of economic development. Entrepreneurship, the *de facto* barometer of overall economic, social and industrial growth has brought revolutionary changes in the society (Desai, 2018).

### **1.7 Women Entrepreneurs**

In simple terms, women entrepreneur may be defined as a woman or group of women who start and run a business enterprise and provide employment to others. Kamal Singh, who is a woman entrepreneur from Rajasthan, has defined women entrepreneur as “a confident, innovative and creative woman capable of achieving self-economic independence individually or in collaboration generate employment opportunities for others through initiating, establishing and running the enterprise by keeping a pace with her personal family and social life.” (Bhattacharya, 2017). The government of India has defined women entrepreneurs based on women participation in equity and employment of business enterprise. Accordingly, the government of India (GOI 2006) has defined women entrepreneur as “an enterprise owned and control by a woman having a minimum financial interest of 51 % of the capital and

giving at least 51% of the employment generated in the enterprise to women.” In terms of Schumpeterian concept of innovative entrepreneurs, women who innovate, imitate or adopt a business activity are called women entrepreneurs (Khanka, 2016).

Dhameja et al. (2002) stated that women entrepreneurs are women who have chosen to undertake the challenging role of entrepreneur in order to satisfy their urge for independence and achievement. When a woman or group of women decides to start, organise, and manage their own business, they are referred to as women entrepreneurs (Suganthi, 2009). In a nutshell, women entrepreneurs are those women who think of a business enterprise, initiate it, organise and combine the factors of production, operate the enterprise and undertake risks and handle economic uncertainty involved in running business (Khanka, 2016).

According to Desai (2018), four segments of women entrepreneurs exist as given below

**(1) Self-help groups:** Those who are well served and mentored by micro-finance institutions.

**(2) Grassroots entrepreneurs:** Those who are driven by a need to augment the family’s finances specially to secure their children’s future – tailors, flower sellers, STD booth owners, *paan* shops. With turnover aspiration of five lakh a year, they are very work focused, as they can see any increase in their earnings as directly impacting their children’s lives. Domestic family support, financial support and better infrastructure and mechanisation is what they ask for.

**(3) Mid-rung entrepreneurs:** They are driven by a need to build reputation, become known, and improve quality and satisfy creative instincts. They are mostly graduate and above, typically having garments shops, poultry farms, export businesses etc., with turnover aspirations from Rs. 50 lakhs to Rs. 1 crore. Fairly well supported by family, their biggest need is for know-how to take the quality of their business to the next level.

**(4) Upper crust:** drawn from the top-most social class, very well educated, with businesses like export houses, travel agencies, traders in pharmaceuticals, often

adjuncts to their husband's businesses, they aspire to turnovers of more than Rs. 5 crores.

### **1.8 Women Entrepreneurship in India**

Women entrepreneur in the earlier years after independence were confined to entrepreneurship in traditional areas like food, fruits, vegetables, pickles, *papads*, tailoring etc.; however, latter in 1980s and subsequently women entrepreneurs have branched out to several non-traditional areas like engineering, beauty parlours, jewellery, handicraft, electrical, electronics, chemical and other manufacturing. Women expanded from the traditional three Ps-Pickle, Powder and *Papad* to modern three Es such as Engineering, Electrical and Electronics. Women entrepreneurs manufacturing solar cookers in Gujarat, small foundries in Maharashtra and TV capacitors in Odhisa have proved beyond doubt that given the opportunities, they can excel their male counterparts (Moore and Buttner, 1997).

With the changing socio-cultural environment and increasing educational opportunities, women became aware of their potential to develop entrepreneurial skills. These socio-cultural changes, along with the eagerness of a spectrum of Non-Governmental Organisations (NGOs) to associate with women entrepreneurs, have a key role in the emergence of female entrepreneurship in India over the past few decades (Mathew and Panchanatham, 2011). Even though gender equality and equal opportunities are constitutional rights in India, different standards of behaviour for men and women still exist, including in the work environment. In rural areas, female participation in employment outside the home is in fact viewed as slightly inappropriate, subtly wrong and definitely dangerous to chastity and womanly virtue (Dube and Palriwala, 1990). Because of these societal standards and beliefs, female entrepreneurship in India is a comparatively nascent phenomenon.

According to Mandal (2011), the Indian SMEs (Small and Medium Enterprises) sector is made up of a large number of villages, tiny micro and medium industries, and a wide range of activities where women can outperform their male counterparts. The vast number of industries where women are playing a major role under SMEs sector can be divided into three categories.



(1) Agriculture and allied industries: Sericulture, horticulture, dairying and animal husbandry etc.

(2) Home-based industries: Handicrafts, *agarbatti* and candle making industry, *bidi* industry, beauty parlour, printing work, doll making, textile and loom, jewellery, pottery etc.

(3) Out home industries: Electrical and electronics, computer, food processing, chemical etc.

Apart from these, there are women who performed well in both organised and un-organised sector.

As per the National Sample Survey (NSS) 73rd round, conducted by National Sample Survey Office, Ministry of Statistics & Programme Implementation during the period 2015- 16, there were 633.88 lakh unincorporated non-agriculture MSMEs (Micro, small and medium enterprises) in India engaged in different economic activities. Out of 633.88 lakh MSMEs, 608.41 lakh (95.98%) MSMEs were proprietary enterprises. There has been overwhelming predominance of male owners in proprietary MSMEs. Thus, for proprietary MSMEs as a whole, males owned 79.63% of enterprises as compared to 20.37% owned by females (MSME Annual Reports, 2022-23).

Among all the states in India, Manipur has the highest percentage of women entrepreneurs (50.06%) of MSMEs owned by females. This is followed by Telengana (39.98%) of MSMEs owned by females, and 35.34% in Mizoram. In contrast to this, Uttarakhand has the least percentage (5.23%) of MSMEs owned by females, followed by Assam (5.59%) and Chhattisgarh (8.92%). In respect of female owned MSMEs in other states of North East Region, Meghalaya account for over 35% of MSMEs, Arunachal Pradesh account for nearly 28% of MSMEs, Nagaland 24.08%, and Sikkim 19.43%. The numbers of female entrepreneurs are less than male entrepreneurs in India and globally. In other words, there were 18.56 lakhs MSMEs in North East region in India. Out of this, 85.63% MSMEs were owned by males and only 14.36% MSMEs owned by females. It may be concluded that Mizoram ranked third place in the country having over 35% of MSMEs owned by

females, next to Manipur and Telengana. However, the overall picture of North East is not presenting a favourable situation for women entrepreneurs as only about 14% of MSMEs are owned by them.

### **1.9 Inspiring Stories of Successful Women Entrepreneurs in India**

Many Indian women entrepreneurs successfully launched their business by overcoming the difficulties and hurdles in their life. Here are some inspiring stories of successful women entrepreneurs in India.

**Falguni Nayar (Founder of Nykaa):** Falguni Nayar comes from a Gujarati family but raised in Mumbai. She holds an MBA from IIM Ahmedabad and formerly worked as a managing director at Kotak Mahindra. She is yet another example of how 'Age does not define anything'. She quit her work at the age of 50 to pursue and realise her goal. Everyone told her it was too late, yet she clung to her dream. Falguni Nayar started her business with hard work and an idea. Nykaa, India's first cosmetics-focused e-commerce start-up, was founded by her. She currently has over 850 brands and 35,000 products in her collection, available in shops throughout the nation. The company's distinctiveness is in what it sells; Nykaa sells wellness and beauty items from a wide range of international brands.

**Vani Kola (CEO of Kalaari Capital):** Vani Kola is an Indian venture capitalist and the founder of Kalaari Capital, an early-stage venture capital firm. As of 2017, Kalaari Capital under the leadership of Vani Kola has grown to have an estimation of \$650 million. Aside from that, Vani is involved in a number of organisations that promote the qualities of leadership and entrepreneurship in women. She was listed as one of the most powerful women in Indian business by Fortune India in 2019. Kola worked in Silicon Valley for 22 years. She was the creator and CEO of the e-procurement company, Right Works. She returned to India to create a venture capital firm after a successful career as an entrepreneur in Silicon Valley. She and Vinod Dham co-founded Indo-US Venture Partners (IUVP) in 2006. In cooperation with New Enterprise Associates (NEA), it was her maiden effort into venture capital in India. In 2012, The firm was renamed Kalaari Capital.

**Priya Paul (Chairperson of Park Hotels):** Priya Paul is considered one of the most successful female entrepreneurs in India. After graduating with a degree in economics from Wellesley College in the United States, Priya joined the family business at Park Hotels' marketing division. She suffered the heart-breaking loss of her father in 1990 when the ULFA militants murdered Surrendra Paul. Only one year before that incident, Priya's younger brother, Anand lost his life in a car accident. These occurrences left a void in the workplace and in the home. Priya, who was only 23 years old and had very little experience, was given the enormous job of managing all three hotels of The Park. She soon became aware that the hotels need extensive renovations and brought about a revolution in the tourism sector in India. She also added creative concepts like amusing areas for visitors to hang out, themed lounges, and fashionable eateries, which are a dramatic contrast to the nation's archetypical 5-star facilities. Today, she owns a chain of six hotels across major cities including Kolkata, New Delhi, Chennai, Bangalore, Hyderabad and Visakhapatnam. Priya is also a recipient of numerous prestigious awards, including the Padma Shri award given by the Indian Government in 2012.

**Kiran Mazumdar-Shaw (Founder of Biocon):** Kiran Mazumdar Shaw is India's wealthiest self-made woman entrepreneur and the founder of Biocon Limited and Biocon Biologics Limited, both of which are based in Bangalore, India. She is also the former chairperson of the Indian Institute of Management, Bangalore. Kiran earned a B.Sc. in Biology and Zoology from college in the late 1970s. However, she aspired to follow in her father's footsteps later in life. She was motivated to change her career by her father's employment as the chief brew master for one of the biggest beer firms in India. She then travelled to Australia to learn as a brew master. Her plans were to return to India and use her new found expertise to find work. However, the Indian brewing sector was strongly male controlled (and continues to be so now), and firms refused to hire females. Kiran told *The Financial Times*, "I was being politely told, we are very impressed with your qualifications, but this is not a woman's job." Undaunted and with little backing, she decided to create her own firm and began building her own business from scratch. She was aware that entrepreneurship was usually a male domain and that the country was not kind to

female entrepreneurs, but she chose to persevere anyway. Fortunately, she met Leslie Auchincloss, an Irish entrepreneur looking for an Indian partner to create enzymes - a profession that fit her passion in biology. Kiran launched Biocon India in 1978 as a joint venture with Ireland-based Biocon Biochemicals, retaining a 70% stake in the company. She started the business in the garage of her rented house in Bengaluru with a seed capital of Rs. 10,000. Today, Biocon is one of India's largest biotech companies, with a market capitalization of nearly \$7 billion on the Bombay Stock Exchange. Kiran Mazumdar-Shaw is India's first self-made female billionaire and a role model and an inspiration for hundreds of male and female entrepreneurs.

**Kalpana Saroj (Chairperson, Kamani Tubes):** Born to a Dalit family in Roperkheda village in Maharashtra, Kalpana was the eldest daughter of a police constable. She was married off at the age of 12 in a Mumbai slum, where she faced mental and physical abuse at the hands of her in-laws. She was later rescued by her father, where she left her husband and returned to her village to live with her parents. However, after being ostracized by the villagers, a self-assured Kalpana moved back to Mumbai to live with her uncle's family at the age of 16. From there, she started working in a garment factory to support her family. She successfully started a tailoring business using government loans for backward caste people and launched schemes to help the unemployed. Kalpana then entered into the real estate business and in a short period, earned Rs. 4 crores from the property business. She even ventured into film production. Her most successful venture has been the revival of Kamani Tubes, a sick company for more than two decades. She is credited with steering the company back to profits and is currently the Chairperson of the company. Kalpana got the prestigious Padma Shri Award for Trade and Industry in 2013. She was appointed to the board of directors of Bhartiya Mahila Bank, a bank primarily for women, under the Government of India.

**Shubhra Devi (Meira Foods):** Meira Foods is today a household name in Manipur. The packaged food company was started by Shubhra Devi in 2004. Shubhra received her Masters of Food and Nutrition from Banasthali Bidyapith in Rajasthan. She ventured into the packaged food industry after working in the development sector for over ten years. Initially she started her business with only a few hundred rupees but

today, Meira Foods' products are available in local shops throughout Manipur. Meira's products consist mainly of pickles, candies and salted dry fruit items. All of Meira's products are made from Manipur's native fruits and vegetables, which makes them distinctive. Shubhra says, "Out of our earnings we invested and expanded. In the year 2004 – 2005 our turnover was just Rs. 30,000, during 2005 – 2006, it was Rs. 1 lakh. We continued to expand and in the year 2012 -2013, our turnover was Rs. 75 lakhs."

**Zomawii Hrahsel (Bakery):** Zomawii Hrahsel runs the Diki Bakery in Aizawl, Mizoram, which sells products under the Tepuia Chaang brand name. Initiated in 1997, a widow and a mother of 3 children Zomawii took over the bakery on her own in 2010 after her partner and husband passed away. Initially running a small family grocery store, cakes and other baked goods were frequently made by Zomawii Hrahsel and her husband to sell in their shop. The bakery products began to sell more than their other grocery items. That was how the couple turn their attention to bakery production. Their products quickly gained popularity and are now in high demand in Aizawl and other Mizoram towns. It has expanded to include a team of more than 10 people from only a few hires. The unique selling point for Tepuia *Chhang* is its quality, taste and innovative product and ingredients that suit the local taste buds. Their annual sales come up-to to over Rs. 50 lakhs per year. Their products range from biscuits to cakes for various events and occasion.

### **1.10 Role of Government in Developing Women Entrepreneurship**

The government of India is playing an important role in encouraging and supporting female entrepreneurs in the society. They aim at providing maximum assistance to women for uplifting their carrier growth and development. The major schemes developed by the Government for empowering women in business are as follows;

**(1) Mudra Loan for Women:** Mudra Loan for Women was launched by the government as a woman loan scheme to offer financial support for enthusiastic women entrepreneurs. They seek a business plan like starting a beauty parlour, tuition centre, stitching shop, etc. This scheme does not require any collateral to

grant the loan. However, there are categories under which a Mudra loan application can be applied. They are as follows:

*Shishu Loan:* The maximum loan amount granted to businesses in the initial stage is Rs. 50,000.

*Kishor Loan:* This loan is for businesses that are already established but wish to improve services. The amount of loan granted varies from Rs. 50,000 to Rs. 5 lakhs.

*Tarun Loan:* This loan is for well-established businesses planning to expand their reach and is short on capital; they can avail as much as Rs. 10 lakhs for the purpose

**(2) Annapurna Scheme:** The Annapurna Yojana is one of the many government schemes for women. Under this, the Government of India offers women entrepreneurs schemes in food catering businesses loans up to Rs. 50,000. The borrowed amount could be used for working capital requirements such as buying utensils, mixer cum grinder, hot case, tiffin boxes, working table, etc. After the loan is approved, the lender doesn't have to pay the EMI for the first month. Once sanctioned, the amount has to be repaid in 36 monthly instalments. The interest rate charged is determined based on the market rate and the concerned bank.

**(3) Stree Shakti Yojana:** The Stree Shakti package is a unique government scheme for women that supports entrepreneurship by providing certain concessions. This woman loan scheme is eligible for women who have the majority of ownership in the business. Another requirement is that these women entrepreneurs be enrolled under the Entrepreneurship Development Programme (EDP) organised by their respective state agencies. This Stree Shakti scheme allows women to avail of an interest concession of 0.05% on loans more than Rs. 2 lakhs.

**(4) Dena Shakti Scheme:** The Dena Shakti Scheme provides loans up to Rs. 20 lakhs for women entrepreneurs' scheme in agriculture, manufacturing, micro-credit, retail stores, or small enterprises. This government scheme for women also provides a concession of 0.25 % on the interest rate. In addition, women

entrepreneurs can avail of a loan of up to Rs. 50,000 under the microcredit category.

**(5) Bhartiya Mahila Bank Business Loan:** Implemented by The Bhartiya Mahila Bank (BMB), this is a public sector banking company that offers loans schemes for women entrepreneurs up to Rs. 20 crores for working capital requirements, business expansion, or manufacturing enterprises. Some of the different plans under this woman loan scheme includes:

*Shringaar:* The BMB Shringaar loan applies to self-employed women or homemakers planning a start-up or meeting their daily business expenses. The loan doesn't require you to provide any collateral security.

*Parvarish:* Similarly, the BMB Parvarish loan is for self-employed women or homemakers to set up day-care creches. The upper limit of this loan can be Rs. 1 crore without any collateral security under the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGSTSM) scheme.

*Annapurna:* Between 18 to 60 years, food entrepreneurs wanting to start or expand their small businesses can avail of this loan. Its features are similar to that of the State Bank of Mysore's Annapurna scheme, minus that it does not require collateral security.

**(6) Mahila Udyam Nidhi Yojana:** One of the most popular government schemes for women entrepreneurs, the Mahila Udyam Nidhi Scheme, is offered by Punjab National Bank and Small Industries Development Bank of India (SIDBI). The scheme supports women entrepreneurs to set up a new small-scale venture by extending loans up to Rs. 10 lakhs to be repaid in 10 years. The rate of interest charged depends upon the market rates.

**(7) Orient Mahila Vikas Yojana Scheme:** Oriental Bank of Commerce launched the scheme, women with an ownership of 51% share capital individually or jointly in a proprietary concern can avail a loan through the Orient Mahila Vikas Yojana. There is collateral required for loans between Rs. 10 lakhs to Rs. 25 lakhs. The repayment tenure of the loan is seven years. Orient Mahila Vikas Yojana Scheme also provides a concession on the interest rate of up to 2%.

**(8) Cent Kalyani Scheme:** The Cent Kalyani Yojana is a government scheme for women that can be availed by both existing and new entrepreneurs and self-employed women. Micro/small enterprises like farming, agriculture, cottage industries, and retail trade are all eligible to apply for the Cent Kalyani Scheme. You do not have to provide any collateral as security or need any guarantors for this loan. The interest rate on loans depends on market rates. The repayment tenure of the loan will be a maximum of seven years.

**(9) Udyogini Scheme:** The Women Development Corporation has implemented the Udyogini Scheme under the Government of India. This scheme promotes and motivates women's entrepreneurship among the poor by providing financial support to women. This scheme majorly supports and helps illiterate women living in rural and backward areas.

**(10) Pradhan Mantri Rozgar Yojana:** The objective of Pradhan Mantri Rozgar Yojana (PMRY), one of the various government schemes for women, is to provide opportunities of self-employment to the educated young people of the country. Initiated in 1993, the scheme provides the unemployed Indian youth a loan amount to commence their personal business project and subsequently create scope of employment for others. No collateral securities is required in a loan up to Rs. 1 lakh. The tenure for repaying the loan ranges from 3 to 7 years.

**(11) Synd Mahila Shakti Scheme:** Syndicate Bank has introduced a scheme known as the Synd Mahila Shakti Scheme with an aim to support women's entrepreneurship development. Under this plan, the bank offers financial backup to those women entrepreneurs and professionals involved in small business, retail trade, or self-employed through its credit facilities. The objective of this government scheme for women is to promote economic empowerment of women by supporting them with business loans to meet their need for working capital or expansion of business. You can initiate as well as modernise your existing business by availing a loan of a maximum of Rs. 5 crores with a concessional interest rate. The minimum interest rate is 10.25% which is applicable for loans up to Rs. 10 lakhs, and no collateral is required. Concession is offered at 0.25% for loans above Rs 10 lakhs, and there is no processing fee.

### **1.11 Challenges Faced by Women Entrepreneurs**



There are number of problems or challenges faced by the women entrepreneurs in India. Many studies (e.g., Amlathe and Mehrota, 2017; Sharma and Gaur, 2020; Kanwar & Kumar, 2021) were conducted to focus problems or challenges faced by women entrepreneurs. Based on literature mentioned above, the most common challenges or problems faced by women entrepreneurs in India are discussed below.

**(1) Challenge of balancing family and career:** Indian women have strong emotional ties to their families and homes. They are expected to take care of all the household duties, as well as to look after the children and other members of the family. They spend a lot of their time and energy caring for their husband, kids, and in-laws because they are overburdened with family duties. It is quite challenging to focus and manage an organisation properly and efficiently in such circumstances.

**(2) Male dominancy challenge:** India is renowned for having a male-dominated society. Both in her family and in the workplace, men dominate women. Women are not given the same rights as males. Their decision to go into business needs the family head's approval, who is typically a male member.

**(3) Socio-cultural barriers:** The traditions and customs prevailing in Indian societies sometimes act as barrier, preventing them from advancing and succeeding. Castes and religions dominate Indian society and hinder women entrepreneurs too.

**(4) Lack of education:** Due to early marriage, domestic duties, and poverty, women in India are falling far behind in the area of education. Most female business owners lack sufficient education, which prevents them from learning about new technologies, production techniques, marketing strategies, networking opportunities, and other government initiatives that could help them advance in management.

**(5) Lack of Confidence:** Women in India are always reliant on their families for guidance, which prevents them from developing their own sense of self-worth. Because of this, even within the family, people lack confidence in the capacity of women to make decisions.

**(6) Challenge of Finance:** The majority of women rely on their own resources for funding during the early stages of their businesses but somehow in the middle of their day-to-day operations they require external finance which they find very difficult to obtain and thereby miss or stray from the path to success.

**(7) Challenge of management skills and training:** Women require training in order to comprehend and run a successful business. Such facilities are not easily available in rural areas which hinders them to feel good in understanding and developing management skills and knowledge.

**(8) Awareness about the financial assistance:** Various institutions provide financial assistance to the women-owned businesses in the form of incentives, loans, schemes, etc. about which women entrepreneurs are not still aware which hinders the development and growth of their business.

**(9) Market-oriented Risks:** Due to market competitiveness and women's lack of mobility, women entrepreneurs continue to rely heavily on middlemen. Nonetheless, they can efficiently use media and the internet to grasp shifting market situations.

**(10) Low risk bearing ability:** Indian women found her dependent since childhood. Her parents make decisions for her before marriage, and her spouse takes control after marriage. She is protected throughout and thus possesses low risk bearing ability.

**(11) Marketing challenge:** Women's lack of marketing and sales expertise serves as a graveyard for numerous small-scale women entrepreneurs. Small-scale business owners often set higher goals for marketing their products or services due to their high market orientation achievement, but later discover that these goals are difficult to meet due to fierce competition, high advertising costs, and numerous other unrelated factors.

**(12) Production challenge:** The female entrepreneur lacks management potential, making it impossible for her to oversee all aspects of production in a manufacturing company. Production issues in the industry will result from improper coordination or

unintentional delays in the execution of any operation, which will lead to the closure of the enterprise.

### **1.12 Mizoram at Glance**

"Mizo" is the name of native tribes, Mizoram means "land of the Mizos". Mizoram is located in the North-East corner of India, situated between Myanmar and Bangladesh, it has strategic significance geographically and politically. It shares a common international boundary of 772 kms, of which 404 kms with Myanmar and 318 kms with Bangladesh respectively. It is bordered on the northwest by the state of Tripura, on the north by the state of Assam and on the north east by the state of Manipur. Mizoram covers geographical area of 21,078 square kilometres, which is 0.64% of the geographical area of the country. Mizoram is a hilly area and has the highest forest cover as a percentage of its geographical area of any Indian state, being 84.53% forest.

Mizoram was previously part of Assam until 1972 when it was carved out as a Union Territory. In 1986 the Indian Parliament adopted the 53rd amendment of the Indian Constitution, which allowed for the creation of the State of Mizoram on 20 February 1987, as India's 23rd state. Aizawl is the state capital of Mizoram, located in north of the tropic of cancer in the northern part of Mizoram. Being the state capital, Aizawl is also the political and cultural centre of Mizoram. It is the seat of the state government and the public sector as well as the commercial hub of the state. As of now, Mizoram has 11 administrative districts as shown in Exhibit 1.1, there were 8 districts till 2018 and further 3 new administrative districts were formed in 2019 such as Hnahthial district, Saitual district, and Khawzawl district.



*Fig. 2: Map of Mizoram*  
*Source: MapsofIndia.com*

As per provisional reports of Census India, the population of Mizoram in 2011 is 1.097 million (10.97 lakh) and the estimated population of Mizoram in 2023 is 1.241 million (12.41 lakh) and the sex ratio is 976:1000 which is below national average of 940 as per latest census. According to 2011 Census, the population density of the state is 52 sq. km with 2,22,853 household comprising of 48% residing in rural areas and 52% in urban areas (Statistical Handbook Mizoram, 2020). The literacy rate of Mizoram as per Census 2011 is 91.33, in which male literacy percentage is 93.35 and female is 89.27 percent. Table shows the district wise population by sex.

**Table1.2: District-wise population of Mizoram**

<b>S.no</b>	<b>District name</b>	<b>As per 2011 Census</b>	<b>Estimated population in 2023</b>
1	Aizawl	4,00,309	4,77,569
2	Lunglei	1,61,428	1,92,584
3	Champhai	1,25,745	1,50,014
4	Lawngtlai	1,17,894	1.40.648
5	Saiha	56,574	67,493
6	Serchhip	64,937	77,470
7	Kolasib	83,955	1,00,158
8	Mamit	86,364	1,03,032

*Notes:* The table includes 8 administrative districts

*Source:* <https://indiacensus.net/states/mizoram>

### **1.13 Growth and Development of Business in Mizoram**

In the Pre-Colonial period, the Mizos are without any strong economic and professional foundations. Agriculture was the mainstay of their economy throughout this time period. The living standard of the Mizos was so low that they could obtain their needs simple by *jhumming* (the process of growing crops by first clearing the land of trees and vegetation and burning them thereafter) and other ancillary activities like animal domestications, hunting, fishing, etc. So, the Mizos during this period were more or less self-sufficient by exploring with intelligence the economic potential of their surroundings (Zorema, 2007). Cottage industry played a very important role in the economic life of the early Mizos. It includes cotton weaving, basket works, pottery, brass work, iron work, manufacturing of musical instrument, etc (Mate, 2014).

During the Colonial Period, even as *jhumming* continued to be the mainstay of the Mizo economy, the idea of trade came into the minds of the Mizos with the establishment of the bazaars in the border areas and trade was carried out throughout barter system (Mate, 2014). Some of the commercial articles during this period were rubber, ivory, cotton, bamboo and timber (Zochungnunga, 2004). The commercial

goods imported to Mizoram during colonial period were common salt, arms and ammunition, tobacco (Joshi, 2010; Zochungnunga, 2004) The Mizos purchased salt in exchange of ivory, rubber and jhum products from the traders (Joshi, 2010). Major changes occurred among the Mizoram population after the British crown annexed Lushai Hills (Mizoram) in 1871 under the supervision of Deputy Commissioner T.H. Lewin, the visit of Presbyterian missionary Rev. William Williams in 1891, and the arrival of Welsh missionaries F.W. Savidge and J.H. Lorrain in 1894 (Rohmingmawii, 2013). With the advent of Christianity among Mizo as well as the development of alphabets by the Welsh missionaries for promotion of education bring a huge change among the Mizo tribe (Lalchhantluangi, 2022). With the annexation of Lushai Hill (Mizoram) in 1900, the economic structure shifted, and the barter system was no longer used and currency was introduced. This era saw the rise of new business entrepreneurs such as Dohnuna, Paliana and Pachhunga (Lalmachhuana, 2012), dealing in goods such as aluminium, arms and ammunition, ration supply for the Government, pharmacy and oil from Assam Oil Company Ltd. from 1911 onwards (Lalchhantluangi, 2022).

The impact of education after the post colonialism period can be seen till date. Education paved the way for the Mizos since the British developed the alphabets for the language till date. The people of Mizoram have the second highest literacy rate at 91%. This shows how much education have changed the lives of the people of Mizoram. With the increase in literacy implies increase in opportunities to venture in different types of businesses to acquire the needs of its people.

After independence of India 1947, Mizoram was declared a Union Territory in 1972 and attained statehood in 1986 June 30<sup>th</sup>. After the declaration of Mizoram as one of the states in India, Aizawl, the capital of the state was the main trading and business centre. The state government took steps in the promotion and development of business by establishing the Directorate of Trade and Commerce on 20<sup>th</sup> February 1987 for the promotion and regulation of trade, agriculture, regulation of markets, trade centres, border trade and trading by non-tribal as well as inter-state trade (Kabra, 2008). Aizawl has grown to become a big market where goods are imported from Myanmar, Bangladesh, Thailand, China and Hongkong to name a few (Kabra,

2008). The development of business and trade continues in the state. There were 24,219 enterprises in Aizawl, the state capital and 7,775 enterprises in Lunglei, the second most populous district (Mizoram Statistical Abstract, 2021).

#### **1.14 Women Entrepreneurs in Mizoram**

Mizoram has no major industry and has remained industrially backward with 60 per cent of the population dependent on agriculture for their livelihood. However, many micro, small, and medium enterprises were evolved due to the socio-economic environment and entrepreneurial education. The number of small-scale industrial units registered under Directorate of Commerce & Industries, Mizoram in 2020-2021 were 8,943 units, out of which 6,050 units were in Aizawl district (Mizoram Statistical Abstract, 2021). Besides, in a North Eastern State of Mizoram, unemployment, underemployment and poverty are the major problems faced by its people. The state government is not in a position to create employment to a number of people. Due to its inherent problems such as physical location, hilly terrain geography and inaccessibility, there is no possibility of establishing large scale industrial units which will prove large employment opportunities. In this situation, entrepreneurship, especially small-scale entrepreneurship can play an important role by providing employment opportunities to different sections of society (Lalhunthara, 2012).

It is observed that women entrepreneurs have been increasing in Mizoram. Women entrepreneurs in the state are involved in different types of entrepreneurial activities. Most of them are involved in small and micro enterprises such as handlooms, tailoring, fashion designing, bakery and so on. For example, in her study, Ramswamy (2012) reported that a cluster in Thenzawl in Mizoram reportedly had 205 handloom enterprises. Most of the entrepreneurs in the cluster are women. In fact, the North Eastern states of India have the largest concentration of Handlooms in the country (more than 65% of the total looms) and most of the enterprises are run by women. Dingliana (2015) studied 72 Mizo family businesses and 69 non-family businesses in Mizoram and reported that 34.75% of them were owned or run by women. Gogoi (2008) also highlighted that most of women entrepreneurs in

Mizoram concentrated in small-scale enterprises and the highest activities among the female entrepreneurs are tailoring, readymade garments, steel fabrication, handloom/knitting, and cooperative society.

Mizo society is a male dominated society where they consider men as a bread winner and women are expected to do household chores. But with increasing the financial need to support family, many women are also jumped into entrepreneurship. Sinha (2015) revealed that the desire to make money has motivated women entrepreneurs to start a business. Lalmuanpui et al. (2022) also found that push factors (necessity) are the most significant motivating factors for women entrepreneurs in Aizawl. It is also observed that some Mizo women are involved in trading entrepreneurship where they procure goods and resale them to earn profit. Meanwhile, some women are engaged in weaving, bakery, candle making and so on.

### **1.15 Statement of the Problem**

There are many studies (e.g., Jahed et al., 2011, Peeters et al., 2005) which found that men neither contribute nor support the businesses run by their spouses. In addition, they expect them to perform their household responsibilities as a wife and a mother as well.

The World Economic Forum (WEF) in its 2023 Report ranked India at 127 out of 146 countries in the Global Gender Gap Index. India has improved by 1.4 percentage points and eight positions since the last edition, marking a limited recovery towards its 2020 parity level, the Report said. India's gender gap has closed by 64.3% of the overall gap but had reached only 36.7% parity in economic participation. Women's empowerment is seen vital, yet it is impossible to achieve without economic participation. That means though India is conceited for becoming the fifth largest economy in the world with the nominal value of GDP of \$2.66 trillion and is expected to be at \$ 6 trillion by 2030, the country has to go a long way in achieving its laudable goal of a "developed India" during the on-going *Amrit Kaal* by 2047. By ignoring the MSME sector which has been largely a part of unorganised sector and also the female entrepreneurs who run such small size enterprises, it might be a tough task to achieve the goal of "developed India" with inclusivity and equity.



Further, as per the Annual Periodic Labour Force Survey (PLFS) reports, the estimated Labour Force Participation Rate (LFPR) in India for women of age 15 years and above in the country was 30%, 32.5% and 32.8% during 2019-20, 2020-21 and 2021-22 respectively. This data further strengthens the perspective of sustaining and improving the performance of women enterprises in the country.

After overcoming many inherent disadvantages related to the deeply embedded traditional mindset and stringent customs, nowadays Indian women engaged in different types of entrepreneurial activities (e.g., garment-making, beauty care, fashion design, founding financial institutions, entertainment companies). In addition to their challenging entrepreneurial work, many of these women must also perform several roles in their families such as being a spouse, care taker and parent; managing daily household chores; and providing service to the community and society. Women must also take care of their own health and other personal activities. All of these situations would lead to not only the absence of work-life balance, but the manifestation of work-life conflicts too (Mathew and Panchanatham, 2011).

As mentioned, over all in India, only 20.73% of proprietary MSME were owned by females and the contribution of females to MSME sector is not significant as compared to that of their male counterparts. In North-Eastern States, Manipur has the most female-owned MSMEs with 86,604 enterprises, followed by Assam with 66,665 enterprises and Meghalaya with 39,462 enterprises (NSS 73<sup>rd</sup> round). Mizoram is one of the most industrially backward States in India. The entire State has been notified as backward and is categorised as 'No Industry State' due to non-existence of large and medium industries (Economic Survey Mizoram, 2007-08). The disadvantages due to topographical and geographical condition of the State coupled with underdeveloped infrastructure and transport bottlenecks are the main hurdles for the first-generation entrepreneurs of the State to move towards industrialisation. Due to such reasons, mostly micro-enterprises exist in Mizoram while large-scale industries are almost absent. Thus, business activities like tailoring, furniture making, automobile repairs, steel making, bakery, handloom weaving, and blacksmith account for 80% of the total number of business enterprises in the State (Lalhunthara, 2006). As discussed, agriculture provides livelihood for more than

60% of Mizoram's population. In addition, they engage in economic activities to supplement their income. In other words, mostly the entrepreneurs in Mizoram run their business for their livelihood. The study of women weavers in Mizoram by Ramswamy and Kumar (2013) observed that 68.04% of the entrepreneurs were solely dependent on weaving.

India has the lowest divorce rate in the world, only one percent of Indian marriages end up in divorce. Divorce rates in North-East States are relatively higher than elsewhere in India; Mizoram has the divorce rate of 4.08%. This would mean that a divorced woman would have to take care for her children on her own. Joint family system is still prevailing in Mizoram; as a result, women may have to bear additional family obligations.

In addition to the normal church service, there are different departments such as youth department and women department where the women need to play a variety of roles. Due to the increased competition in business and also growing customer expectations, female entrepreneurs must invest more time and effort in order to survive and thrive in their business.

A comprehensive survey of the literature shows that specific studies pertaining to the work-life balance issues of women entrepreneurs are very few in India as well as in abroad. Some literature is available in this field of study mainly from developed nations; they indicate that women entrepreneurs of these nations enjoy a comparatively good work-life balance (Carter and Eleanor, 2006; Godwyn, 2009). On the other hand, no serious efforts have been made to analyse the work-life balance issues faced by women entrepreneurs of developing and underdeveloped countries where societal etiquette, male dominance and deep-rooted discriminatory socio-cultural values and traditions persist (UNIDO, 2001).

There are many studies on entrepreneurship in Mizoram (e.g., Ramswamy and Kumar, 2013; Gogoi, 2018; Lalrampuii, 2020; Lalmuanpuii et al., 2022); however, they did not focus sufficiently on work-life balance. Against this backdrop, it is attempted to study work-life balance of women entrepreneurs in Mizoram.

### **1.16 Objectives of the Study**

The main aim of the present study is to explore and analyse the factors influencing the work-life balance of women entrepreneurs in Mizoram. The specific objectives of the study are:

- (1) To study the demographic characteristics viz. age, marital status, family size, education, and income of women entrepreneurs, and their business profile in Mizoram.
- (2) To analyse the factors influencing the work-life balance of women entrepreneurs.
- (3) To explore the differences, if any, in the work-life balance of women entrepreneurs based on their demographic characteristics.

### **1.17 Research Questions**

The present study attempted to address the following research questions in the course of the discussion:

- (1). Do the women entrepreneurs under the study compromise with the business interest while handling the conflict that may arise in fulfilling the family needs and business needs?
- (2). Do the single women-entrepreneurs devote more time for achieving the business needs?
- (3). Do the married women entrepreneurs get better support from the family?

### **1.18 Hypotheses**

The present study seeks to test the following hypotheses:

H<sub>1</sub>: There is no significant difference in role overload of women entrepreneurs with regards to their age

H<sub>2</sub>: There is no significant difference in quality of health of women entrepreneurs with regards to their age

H<sub>3</sub>: There is no significant difference in dependent care issue of women entrepreneurs with regards to their age

H<sub>4</sub>: There is no significant difference in time management of women entrepreneurs with regards to their age

H<sub>5</sub>: There is no significant difference in support network of women entrepreneurs with regards to their age

H<sub>6</sub>: There is no significance difference in role overload of women entrepreneurs with regards to their marital status

H<sub>7</sub>: There is no significant difference in quality of health of women entrepreneurs with regards to their marital status

H<sub>8</sub>: There is no significant difference in dependent care issue of women entrepreneurs with regards to their marital status

H<sub>9</sub>: There is no significant difference in time management of women entrepreneurs with regards to their marital status

H<sub>10</sub>: There is no significant difference in support network of women entrepreneurs with regards to their marital status

H<sub>11</sub>: There is no significance difference in role overload of women entrepreneurs with regards to their educational background

H<sub>12</sub>: There is no significant difference in quality of health of women entrepreneurs with regards to their educational background

H<sub>13</sub>: There is no significant difference in dependent care issue of women entrepreneurs with regards to their educational background

H<sub>14</sub>: There is no significant difference in time management of women entrepreneurs with regards to their educational background

H<sub>15</sub>: There is no significant difference in support network of women entrepreneurs with regards to their educational background

H<sub>16</sub>: There is no significance difference in role overload of women entrepreneurs with regards to their income

H<sub>17</sub>: There is no significant difference in quality of health of women entrepreneurs with regards to their income

H<sub>18</sub>: There is no significant difference in dependent care issue of women entrepreneurs with regards to their income

H<sub>19</sub>: There is no significant difference in time management of women entrepreneurs with regards to their income

H<sub>20</sub>: There is no significant difference in support network of women entrepreneurs with regards to their income.

### **1.19 Methodology**

The study is exploratory in nature and aimed at achieving the study objectives and investigating into the research questions cited above. Here, it is attempted to specify the scope of the study, the time period for which data were collected from the respondents, sources of data, and type of statistical tools applied for data analysis of the present study.

#### **1.19.1 Scope of the Study and Rationale for Choosing the Two Districts**

The study covers women entrepreneurs in Aizawl and Lunglei districts in Mizoram. The MSME Act, 2020 provided the new definitions of micro, small and medium enterprises based on the composite criteria of turnover limits and limits of investment in plant and machinery or equipment. In case of manufacturing and service, net investment in plant and machinery or equipment is  $\leq$  Rs 1 crore and net turnover  $\leq$  Rs 5 crore. There is no authentic and recent data available in respect of the number of enterprises operating in Mizoram as per the classification of MSME Act 2006 and/or MSME Act, 2020 from the secondary sources. Even *Mizoram Statistical Abstract* (2021), the annual publication of the Government of Mizoram, contained some data pertaining to 2013 regarding to the total number of business enterprises operating in the State, district-wise (Table 1.3). It is to be noted such data is not as per the classification of MSME Act. But this data is useful to understand the dominance of Aizawl and Lunglei districts in the MSME map of the State. Table 1 shows that there were 57,486 enterprises in Mizoram in the year of 2013. Out of which 24,219 enterprises (42.13%) were located in Aizawl district and 7,775 enterprises (13.53%) in Lunglei district. That means these two districts accounted for nearly 56% of the total number of enterprises in the State.

**Table 1.3: District-wise Number of Enterprises (2013)**

SN	District	No. of enterprises	Combined % to total
1	Mamit	3,705	6.45
2	Kolasib	4,873	8.48
3	Aizawl	24,219	42.13
4	Champhai	5,964	10.37
5	Serchhip	3,810	6.63
6	Lunglei	7,775	13.53
7	Lawngtlai	4,178	7.27
8	Siaha	2,962	5.15
	Total	57,486	100

*Source: Mizoram Statistical Abstract 2021*

Mizoram population in 2023 was estimated to be 12.38 lakhs (as per UIDAI updated 31 March, 2022). Aizawl district and Lunglei district account for 38.53% and 15.51% of total population of the State, respectively. In other words, with the combined population, these two most populous districts of Mizoram (out of eight districts) account for over 54% of total population of the State. This justifies the rationale behind the selection of these two districts for the present study.

As per *MSME Annual Report 2022-23*, there were 20,439 (59.87%) male owned MSMEs and 13,698 (40.13%) female owned MSMEs in Mizoram. However, this Annual Report did not provide any data regarding district-wise number of women entrepreneurs in Mizoram.

### **1.19.2 Pilot Study**

In the given scenario, the researcher conducted a pilot study and attempted to collect the details of enterprises such as the name of the entrepreneur, location of the enterprise and nature of business from the District Industries Centre (DIC) in Aizawl and Lunglei. However, such details were not available with either DIC or any other agency in Mizoram. Also, there was no official data available regarding the number of enterprises owned and/or operated by women entrepreneurs in these districts.

Furthermore, it was observed that many enterprises were not registered with the government during the pilot study. To address such of these challenges, the researcher decided to employ the purposive sampling method for identifying a woman enterprise for collection of required primary data. Purposive sampling involves selecting specific individuals or cases based on particular criteria relevant to the research objectives.

### **1.19.3 Sources of Data**

The study relied on primary and secondary sources of information.

*(a) Primary data:* The study is based mostly on primary data. Primary data were collected from a sample of women entrepreneurs in the study.

*(i) Survey of women enterprises:* The Questionnaire was framed based on the extensive literature survey (Mathew and Panchanatham, 2011; Uddin and Chowdhury, 2015). In order to ensure the reliability and appropriateness of the instruments, pilot testing was conducted with 20 women entrepreneurs by using Cronbach's Alpha score and the output of the reliability of the statistics was 0.796 and the instruments was found reliable.

The Questionnaire consists of two parts: Part-A and Part-B (*Annexure*). Part-A consists of 17 questions related to the demographic characteristics and business profile of the respondents. Part-B consists of 45 questions and all the statements are Likert's five points scale. Out of 45 statements, 39 questions related to the five factors (i.e., Role overload, Quality of Health, Dependent care, Time management, and Support network) of work-life balance of the women entrepreneurs, five questions related to the perceptions of WLB of female entrepreneurs based on the five factors, and one question was related to the satisfactory level of WLB among the women entrepreneurs.

Primary data were collected by administering a structured questionnaire (*Annexure*) among the sample respondents. The Questionnaire was translated into Mizo and the survey was conducted personally by the researcher himself with the support of a research assistant. The assistant was trained on how to identify the

respondent, how to approach, and how to solicit required information in different locations of two select districts. The Questionnaire was administered to the women entrepreneur under the study in their enterprises during working hours.

*(ii) Period of collection:* Primary data were collected during five months between December 2021 and April, 2022. The researcher did not face serious difficulties at the time of field survey due to very less number of COVID-19 cases during the period. For the survey, a maximum of two days was typically allocated for each women enterprise for circulation of the Questionnaire and collection of data. The majority of respondents provided responses on the same day.

*(iii) Sample size:* As mentioned, the area of study is limited to Aizawl and Lunglei districts. The sample size was calculated based on Cochran formula (Cochran, 1977) for calculating sample size for unknown population.

$$n = \frac{z^2}{4e^2}$$

where, n = sample size

e = acceptable sampling error

z=1.96 (reliability level 99% or significance

level 0.01)

Therefore, sample size of the present study is calculated as

$$n = \frac{(1.96)^2}{4(0.05)} = 384.16$$

In the present study, 400 women enterprises (300 from Aizawl district and 100 from Lunglei district) were covered which is more than the sample size required based on the calculation. The break-up of the sample enterprises in Aizawl district and Lunglei district was based on the ratio of enterprises in two districts.

*(b) Secondary data:* An extensive literature review based on work-life balance was undertaken to familiarise with the concepts and issues. Secondary data were



collected from Government reports i.e., *Statistical Handbook Mizoram, Mizoram Statistical Abstract, MSME Annual Reports*, Global Entrepreneurship Monitor (GEM), journals, textbooks, business magazines, newspapers and websites of different organisations.

(c) **Statistical tools:** To analyse the data, relevant statistical tools such as simple percentage, Chi-square, and ANOVA were applied by using statistical software, SPSS. Chi-square test was used to study the association between the demographic factors and average monthly income of the women entrepreneurs. ANOVA was used to test the hypotheses.

### **1.20 Operational Definitions**

The operational definitions of women entrepreneur for the purpose of the study are highlighted as under.

(1) Women entrepreneur: Women entrepreneur is a woman who initiate, organise and operate a business enterprise.

(2) women entrepreneur is defined as those who owned at least 51% share in the capital of the enterprises, and at least 51% employment generated by the enterprises should be for women only.

### **1.21 Limitations of the study**

(1) The study is confined to Mizoram and the findings of the study may not be used as a generalisation to the other parts of the country.

(2) The study focused on work-life balance of women entrepreneurs; hence, the findings of the study may not be used as generalisation to work-life balance of other professionals.

(3) The questionnaire for the work-life balance of women entrepreneurs were administered during the shop timing in which many respondents were busy in dealing with their entrepreneurial role. Despite the researcher's precautions, it is still possible that the respondents' behaviour and answers may be influenced by the demands of their entrepreneurial roles.

## **1.22 Conclusion**

The theoretical background of work-life balance, its causes, and its effects on organisations and personal lives are the main aspects discussed in this chapter in the context of female entrepreneurs of MSME sector in Mizoram, a small state of North-East India. Clark (2000) described work-life balance as “the level of satisfaction that individuals feel when they can function at work and at home with a minimum of role conflict.” Greenhaus (2003) explained work-life balance as one’s capability to equally manage their job role and family life. Most often the term “Work-life balance” is used to denote the presence of a conflict between the needs arising from paid work and family responsibilities of an employee or person engaged in any occupation.

Balancing the family responsibilities and work responsibilities has become a challenge for the people in many professions (Fatima and Sahibzada, 2012). When there is work-life balance, a person can live a happy, healthy, and successful life. In contrast, the failure of balancing work and life has a huge impact on individual/employee and the organisation. Several research studies (e.g., Anderson et al., 2002; Boles and Babin, 1996) supported the negative relationship between work-family conflict and job satisfaction. Employees who feel good and have little stress at work and at home are more likely to be satisfied with their jobs and committed to the organisation (Mathieu and Zajac, 1990). Work-life balance has been identified as a key driver of employee productivity growth, and this has a favourable effect on the general performance of organisations (Semlali and Hassi, 2016).

The Government of India (GOI 2006) defined women entrepreneur as “an enterprise owned and controlled by a woman having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women”. In terms of Schumpeterian concept of innovative and imitative entrepreneurship, Khanka (2016) considered women who innovate or imitate a business activity as women entrepreneurs. In simple terms, women entrepreneur may be defined as a woman or group of women who start and run a business enterprise and provide employment to others. The above two considerations of the GOI and

Khanka were taken into account while developing the operational meaning of a woman entrepreneur for the purpose the present study.

As working wives, mothers and business owners, women entrepreneurs have to play a variety of roles in regard to their enterprises and their families (Kim and Ling, 2001). The household chores and family responsibilities are not typically decreased for female entrepreneurs after entering into entrepreneurship (Belcourt, 1991; Cliff, 1998; Jurik, 1998). Mathew and Panchanatham (2011) also emphasised that women entrepreneurs need to perform several roles in their family, in addition to their challenging entrepreneurial work such as being a spouse, care taker and parent; managing daily household chores; and providing services to community and society. Women must also take care of their own health and other personal interests, which are often neglected due to role overload and time constraints.

The conflicts between women's work and their family life are now being considered as the most significant factor affecting women in establishing and running their business (Alam et al. 2011; Dileepkumar, 2006). Many studies (e.g., Ufuk and Ozgen, 2001; Uddin and Chowdhury, 2005) found that the women entrepreneurs were suffering due to role conflicts as an entrepreneur and a family member.

"Mizo" is the name of native tribes, Mizoram means "land of the Mizos". As discussed, Mizoram is located in the North-East corner of India, situated between Myanmar and Bangladesh. It has strategic significance geographically and politically. It shares a common international boundary of 772 kms, of which 404 kms with Myanmar and 318 kms with Bangladesh, respectively. It is bordered on the northwest by the state of Tripura, on the north by the state of Assam and on the north-east by the state of Manipur. Mizoram covers geographical area of 21,078 square kilometres, which is 0.64% of the geographical area of the country. Mizoram is a hilly area and has the highest forest cover of 84.53% as a percentage of its geographical area in the country.

Mizoram has no major or heavy industry and has remained industrially backward with 60% of the population depend on agriculture for their livelihood. However, many micro, small, and medium enterprises were evolved in the State.

Women are known for playing an active role in different spheres of economic life in Mizoram. Women entrepreneurs in the state are involved in different types of entrepreneurial activities in small and micro enterprises such as handlooms, tailoring, fashion designing, and bakery.

At the same time, in Mizo society, as in other patriarchal societies, women play the traditional role in a family as homemaker. Women are responsible for preparing meals for the family as well as doing various household tasks like washing clothes, cleaning the house, caring for dependents, child care, and so on. The Mizo society is known for providing respect and care for the aged people, whether it is a family or public life. Hence, the State is not having any home for the aged. Thus, the Mizo women have a variety of roles to play in their community and neighbourhood, and it is a long-standing custom in Mizo culture to visit sick members of their neighbourhood and attend funerals for persons who have passed away there. In Mizoram, there are several Community Based Organisations (CBO), and women participate in them actively. Moreover, women play a significant role in the church in attending the services and carrying out whatever tasks they are assigned because Mizoram is a state that is predominately Christian.

The survey of the literature reveals that there is no substantial evidence of studies conducted in the area of work-life balance of women entrepreneurs in Mizoram. Against this backdrop, the present study is aimed at understanding the work-life balance of female entrepreneurs in Mizoram.

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## CHAPTER 2

### REVIEW OF LITERATURE

<b>Section</b>	<b>Title</b>	<b>Page</b>
2.1	Work-Life Balance in General	66
2.2	Work-Life Balance and Gender	75
2.3	Work-Life Balance and Women Entrepreneurs	86
2.4	Research Gap	92
2.5	Conclusion	93
	References	95

## **CHAPTER 2**

### **REVIEW OF LITERATURE**

This chapter presents a brief review of the related research studies. An intensive literature review is undertaken to familiarize the various aspects of work-life balance of women entrepreneurs. This enabled the researcher to identify the research problem, and to evolve appropriate methodology as presented in the previous chapter. Some important research works, both Indian and international related to work-life balance of women have been discussed in this chapter hereunder to highlight their findings. The literature review is done by following the thematic approach under the heads: work-life balance in general, work-life balance and gender, and work-life balance and women entrepreneurship.

#### **2.1 Work-Life Balance in General**

Greenhaus and Beutell (1985) in their study highlighted that work-family conflict exists when: (a) time devoted to the requirements of one role makes it difficult to fulfil requirements of another, (b) strain from participation in one role makes it difficult to fulfil requirements of another; and (c) specific behaviours required by one role make it difficult to fulfil the requirements of another.

Duxbury et al. (1994) in their study found that individuals with higher perceived control have lower levels of overload and interference. The study also highlighted that women had higher levels of overload and interference than did men. Single parents had the same degrees of overload and interference from family at work as married people.

Thomas and Ganster (1995) conducted a study on impact of family-supportive work variables on work-family conflict and strain. The study found that supportive practises, particularly flexible scheduling and supportive supervisors, had a direct positive effect on employees' perceptions of control over work and home concerns. The study also revealed that control perceptions, in turn, were associated with lower levels of work family conflict, job dissatisfaction, depression, somatic complaints, and blood cholesterol. The study suggested that organizations can take measures that

can increase employees' control over family responsibilities and that this control might help employees better manage conflicting demands of work and family life.

Adams et al. (1996) in their study found that relationships between work and family can have an important effect on job and life satisfaction and that the level of involvement the worker assigns to work and family roles is associated with this relationship. The study revealed that higher levels of work interfering with family predicted lower levels of family emotional and instrumental support. Higher levels of family emotional and instrumental support were associated with lower levels of family interfering with work.

Bardoel et al. (1998) conducted a study on organizational predictors of work-family practices and found that the large organizations are better able to provide a broad base of work-family benefits than smaller organizations. The study also revealed that the larger organizations tended to adopt more policies pertaining to individual support (e.g., personal counselling, relocation assistance), leave, life-career strategies, and also child- and dependent-care benefits than smaller organizations.

Thomson et al. (1999) revealed in their study that the perceptions of a supportive work-family culture were related to employees' use of work-family benefits. Both work-family benefit availability and supportive work-family culture were positively related to affective commitment and negatively related to work-family conflict. The study also found that the female employees who were married or had children were more likely to utilize work-family benefits than other employees and a supportive work-family culture was associated with a reduced intention to leave the organisation as well as fewer work-to-family conflict.

Frone (2000) examined work-family conflict and employee psychiatric disorders and revealed that both work-to-family and family-to-work conflict were strongly correlated with mood, anxiety, and substance use disorders. The study also found that family-to-work conflict was more strongly related to the psychiatric disorders than was work to family conflict.



Clark (2001) examined work cultures and work/family balance and found that work place flexibility was associated with increased job satisfaction and increased family well-being. Flexibility of work times was unassociated with any work or personal outcome. The study also highlighted that work/family balance was lower when employees had a large number of children and supportive supervision.

Major et al. (2002) studied work time, work interference with family, and psychological distress among employees in Fortune 500 companies and revealed that several work and family characteristics were significantly related to work time. The study also found that work time was significantly, positively related to work interference with family, which in turn was significantly, negatively related to distress. The results of the study suggested that work time fully or partially mediates the effects of many work and family characteristics on work interference with family.

Elliott (2003) explored work and family role strain among university employees in the western US and indicated that difficulties caring for children and elderly dependents are the primary causes of work and family role strain in the family domain, while dissatisfaction with resources and perceived unfair criticism are primary in the work domain. The study also highlighted that predictors of work and family role strain are similar for faculty and staff as well as for men and women, with one exception of having a supportive spouse or partner minimises work and family duty pressure far more for women than for males.

Fagnani and Letablier (2004) found in their study that it is not sufficient to reduce working time for working parents feeling more comfortable with their work and family life balance. Other conditions are required such as an organization of working time compatible with family needs and child care arrangements, 'good' conditions under which the reduction of working time is introduced in companies and negotiated.

Dex and Bond (2005) in their study of work-life balance and its covariates found that weekly hours of work was a very important determinant of employees' work-life balance, alongside their occupations, gender, age and caring responsibilities. The

study also found working more than 48 hours per week had the largest single effect promoting work-life imbalance.

Kalliath and Brought (2008) in their study reviewed six conceptualisations of work–life balance and defined work life balance as: (1) multiple roles; (2) equity across multiple roles; (3) satisfaction between multiple roles; (4) fulfilment of role salience between multiple roles; (5) a relationship between conflict and facilitation; and (6) perceived control between multiple roles.

Naithani and Jha (2009) highlighted in their study that work-life balance research has been predominantly dominated by the Western world, and current work-life balance methods at the organisational level require a re-examination in order to preserve their relevance. The study also stated that an updated, more relevant, focussed work-life balance programme which is aligned with the current needs of the employees will be an effective tool for higher employee engagement and productivity, which will in turn result into higher profitability for the organisations.

Wong and Ko (2009) conducted an exploratory study of understanding hotel employees' perception on work–life balance issues. The study revealed the seven factors such as (i) enough time-off from work; (ii) workplace support on work–life balance; (iii) allegiance to work; (iv) flexibility on work schedule; (v) life orientation; (vi) voluntary reduction of contracted hours to cater for personal needs; and (vii) upkeep the work and career are the determinants perceived by hotel employees to attain better work–life balance in the dynamic hotel environment.

Hassan et al. (2010) in their study found that similar to Western studies, WIF (Work interference with family) scores are higher than FIW (Family interference with work) scores in Malaysia. Malaysians are significantly lower on WIF than Westerners. Nevertheless, Malaysians score significantly higher on FIW than all Western samples. The study also highlighted that within the Malaysian sample, FIW also has a stronger negative relationship with all facets of satisfaction and WIF has a positive relationship with family satisfaction.

Lazar et al. (2010) examined the role of work-life balance practices in order to improve organizational performance. The study found that availability and use of

work-life balance practices can reduce work-life conflict and increase positive appraisals of one's organization and increased job satisfaction of an employee which can reduce absenteeism, intend to turnover, job stress levels and work-life conflict and increased productivity.

Miryala and Chiluka (2012) examined work-life balance amongst teachers and found that there is a need for designing WLB policies and programs for the teaching community to enable them to balance their work and life needs. The study also found that there are differences in the perception regarding the need for WLB polices based on their background.

Maeran et al. (2013) studied on work-life balance and job satisfaction among teachers and found that the teachers perceive only a moderate negative influence of work over family (work-family conflict). The study also found the satisfaction level of the teacher is fairly high and assumed that job satisfaction is negatively related with work-family conflict and family-work conflict. The study also revealed that work-family conflict is mostly sensed by primary school teachers, who constituted the majority of the sample.

Meenakshi et al. (2013) in their study suggested that improvements in people management practices, especially work time and work location flexibility, and the development of supportive managers, contribute to increased work-life balance. The study also highlighted that self-management is important; people need to control their own behavior and expectations regarding work-life balance.

Helmle et al. (2014) in their study found that work-life conflict was negatively related to perceptions of work-life balance. The study also found that the perception of work-life conflict was substantially correlated with job participation, workplace flexibility, and communication permeability. It is also highlighted that spousal support did not affect individual perceptions of life-work balance, but had a direct influence on perceptions of work-life balance.

Lunau et al. (2014) conducted a study to determine the association between a poor work-life balance and poor health across a variety of European countries and to explore the variation of work-life balance between European countries. The results

of the study showed that the prevalence of a poor work–life balance varies between countries and welfare state regimes with the highest rates in the Southern and Eastern European countries and the lowest rates in the Scandinavian countries. The study also revealed that a poor work-life balance is linked to ill health in 27 European countries.

Kapasi and Galloway (2015) studied work–life balance in home-based businesses in UK. The study found that motivations for HBB (Home based business) are associated with expectations of increases in WLB and many respondents expressed that HBB ownership significantly enhanced WLB. The study also revealed that respondents perceive a greater harmony in their lives compared with their former employment/business experiences. However, the study also highlighted that home-based businesses are certainly not a solution to WLB problems.

Ismail and Gali (2016) examined the relationship between performance appraisal satisfaction, job stress and work–family conflict. The findings revealed that performance appraisal satisfaction was negatively correlated with job stress and work–family conflict. However, job stress fully mediated the relationship between performance appraisal satisfaction and work–family conflict.

Mase and Tyokyaa (2016) examined the influence of work-family conflict on parenting styles among working parents in Makurdi metropolis. The study revealed a significant influence of work-family conflict on parenting styles among the working parents. The study also found that a significant difference was also found between male and female working parents on parenting styles.

Kumari (2017) conducted an empirical study on work-life balance of an employee with special reference to telecom sector. The study found that the employees are experiencing higher level of work-family conflict and imbalance of work and life due to the various factor. The study also found that one of the factors contributing to work-life imbalance is the excess work from the employer. The study also highlighted that the employees are expecting proper career break, flexible work time and job sharing to enhance proper work life balance and are not interested in technology support for work-life balance.

Mendis and Weerakkody (2017) conducted a study on the impact of work -life balance among employee performance in telecommunication industry, Sri Lanka. Findings of the study revealed that there is a strong relationship between work-life balance and employee performance, a strong relationship between work-life balance and employee job satisfaction and a strong relationship between employee job satisfaction and employee performance. All these relationships are positive and have significant levels. The research findings gave evidence that the better work-life balance of the employees leads to increased employee performance and employee job satisfaction.

Ishak et al. (2018) in their study revealed that there is a significant association between quality of work-life total and quality of life in teaching environment total. The study also stated that without a high-quality work-life balance, an educational organisation cannot obtain efficient and effective results from its staff. The study also highlighted that to improve quality of teacher, work-life is first to identify and then try to satisfy employee's important needs through their experience in their working environment.

Vasumathi (2018) reviewed the existing literature on work-life balance of employees and found that in developed countries, even though women are facing different issues such as sexual, mental harassments in work place, safety issues in travelling in different modes of transport after office hours, flexible working time, child care facility, many working women are balancing their work and family. The study also found that working women received the support from family members, organisation and government policies for their problems and take proper steps to rectify their different issues to balance their work and life.

Bataineh (2019) investigated the relation of work-life balance, happiness, and employee performance among 289 employees from the pharmaceutical industries in Jordan. The study found that work-life balance and happiness positively and significantly affect employee performance. The study also revealed that young employees having the capacity to find suitable balance between work and family appear to be the productive ones.

Chaudhuri et al. (2020) studied work-life balance policies and organisational outcomes in the Indian context and revealed that flexible work hours, worker autonomy, telecommuting, part-time employment, and job sharing are the WLB policies commonly practised in the organisations. The study also revealed that numerous industry sectors including the information technology (IT) and business process outsourcing sectors have benefitted from WLB policies and the banking and higher education sector have generously implemented employee-friendly WLB policies. The study also highlighted that WLB policies were significant in decreasing job stress and turn over intentions.

Oludayo and Omonijo (2020) explored the importance of social support initiatives towards actualizing work-life balance. The study revealed that social support is a key initiative which has significant impact on health, well-being and job satisfaction which is beneficial for the employees and organization. The study also found that managers, supervisors, co-workers and family members play crucial roles in providing support and improving individual effectiveness. The study suggested that the creation of social groups, recreation centres or outlets will aid employees to relax and revitalize during breaks or non-work hours.

Roopavathi and Kishore (2020) investigated the impact of work-life balance on employee performance and found that there is a strong correlation between the work-life balance and employee performance. The study also showed that a healthy work-life balance increases employee performance, whereas an unbalanced work-life pattern increases stress among individual and hampers their ability to work productively. The study also highlighted that proper time management and stress management reduces the burden of managing work and family life.

Franco et al. (2021) highlighted that the main impacts on teachers' well-being due to the work-life balance in higher education institutions were gender inequality, the level of stress at work and tension, career progress, classroom workload, publication of scientific articles, participation in congresses, compliance with deadlines and performance constants by the programs. The study also highlighted that higher education institutions need to develop a more concentrated approach to the teachers'

well-being, which would increase the chances of teachers to maintain their work-life balance.

Ali (2022) highlighted that a poor WLB often indicates a strong preference for work-related activities above others such as relationships, caregiving, physical fitness, mental health, and hobbies/relaxation time. The study also stated that WLB is not about work versus life but a modified integration of both to appreciate the joys of both work and non-work activities.

Harim et al. (2022) examined the availability of work–life balance practices and the role of work–life balance supportive culture (WLBSC) in the retention of employees in small and medium enterprises (SMEs) through job satisfaction and organisational commitment. The study revealed that the presence of a WLBSC is the most important determinant of job satisfaction, organisational commitment and reduced work–family conflict. The study also stated that job satisfaction and organisational commitment are both significant predictors of turnover intentions.

Muyideen and Bola (2023) examined the effects of work-life balance on employee commitment in Ekiti State University. The study found that flexible work arrangements, human resource family support programmes, and human resource financial incentives have a substantial impact on employee commitment. The study also stated that the institutions should adopt policies that encourage employees work-life balance practices.

Vattapparambath (2023) conducted a comparative study of quality of work-life balance among IT professionals during both work from home and work from office. The study found that there are differences in the Quality of Work Life (QWL) scores between individuals who work from home and those who work from the office, indicating that the work environment, whether remote or office-based, can influence employees' perceptions of their overall work life quality. The study also found that there is no significant difference between the QWL among male and females regarding work from home and work from the office.

## **2.2 Work-Life Balance and Gender**

Bedeian et al. (1988) in their study of work-family conflict among married male and female professionals found that the domains of work and family influence life satisfaction, marital satisfaction, parental needs, and the linking variable impact of work life family conflict in different ways. The study also found that working mothers are more strongly affected by parental demands than their male counterparts.

Kinnunen and Maun (1998) in their study examined the prevalence, antecedents, and consequences of work-family conflict among employed women and men in Finland. The results of the study showed that work-family conflict was more prevalent than family-work conflict among both sexes, but that there were no gender differences in experiencing either work-family or family-work conflict. The study also revealed that Family-work conflict had a negative impact on family well-being, and work-family conflict, in particular, on occupational well-being.. The study suggested that in particular improvements in working life are needed to prevent problems in the work-family interface.

Higgins et al. (2000) highlighted in their study that part-time work was associated with lower work-to-family interference, better time management ability, and greater life satisfaction for women in both career and earner-type positions. The study also stated that role overload, family-to-work interference, and family time management, however, were dependent on job type with beneficial effects for earners but not for career women. Career women reported higher life satisfaction and lower depressed mood than did women in earner positions.

Parasuraman and Simmers (2001) in their study examined the impact of work and family role characteristics on work-family conflict, and indicators of psychological well-being among self-employed and organisationally employed women and men. The study found that self-employed people have more autonomy and scheduling flexibility at work, and they report higher levels of work place involvement and job satisfaction than those who work in an organisation. However, they also experience higher levels of work-family conflict, and lower family satisfaction than organizational employees.



Keene, and Quadagno (2004) in their study revealed that work demands such as number of hours worked per week and work spill over into family life is the most striking predictors of imbalance for both women and men. The study also revealed that women report more balance when they give priority to family and men report less balance when they have no personal time for themselves due to work and more balance when they make scheduling changes due to family.

Cohen and Liani (2007) conducted a study on work-family conflict among female employees in Israeli hospitals. The study found a strong relationship between work attitudes, particularly job satisfaction, and the two conflict variables i.e., WFC (Work to family conflict) and FWC (Family to work conflict). A higher level of job satisfaction was related to lower levels of WFC and FWC. The study also highlighted that the relationship of organizational support to the two conflict variables was weak and not in the expected direction.

Smith and Gardner (2007) in their study of work-life balance among employees in a large New Zealand organisation and revealed that female employees and younger employees used more WLB initiatives offered by the organisation while employees reporting higher levels of management support and supervisor support, and perceiving fewer career damage and time demands also used more WLB initiatives. The study also highlighted that initiative use was related to reduced work-to-family conflict. Work-to-family conflict, family-to-work conflict, and commitment to the organisation were related to intention to turnover.

Srivastava (2007) studied the major causes and remedies of work-life conflict faced by the working married women and found that the specific problems causing work family conflict are feeling of burnout, children's homework, time conflict, no/little family time, and feeling of guilt. The study also revealed that 56% of the respondents agreed that work-family conflict was intense. The study also stated that activities that might be appropriate to help alleviate work-family conflict were flexible hours, alternatively, shorter working hours, greater control over the work schedule, longer annual leave and time off for family and personal chores.

Buddhapriya (2009) studied work-family challenges and their impact on career decisions among Indian women professionals and found that most of the women professionals agreed that 'commitment to family responsibility' act as a barrier for their career advancement, especially to senior level positions. The study also found that married women who have children encounter more work-life issues than other women, and family structure of women professionals strongly determines their work-life challenges and ultimately their career options.

Tuttle and Garr (2009) studied self-employment, work-family fit and mental health among female workers. The study found that self-employment has relatively little direct influence on work-family fit. The study also revealed that self-employed workers have higher job satisfaction than employees in an organization. The study also stated that work-family fit is significantly associated with an individual's mental health.

Pavithra (2010) studied work-life balance of women employees and revealed that the major factors influencing work-life balance of women employees in India are role overload, dependent care issues, quality of health, problems in time management and lack of proper social support. The study also found that there are significant differences in the level of WLB issues faced by the various categories of women employees.

Reddy et al. (2010) in their study of work-life balance among married women employees revealed that WFC and FWC were found to be more among the women having the eldest child between 6 and 10 years. The study also found that the women working in hospital setting reported higher WFC compared to those working at school or industry setting. FWC was more among the women working in industry, when compared to those working in school and hospital setting. The study also showed that non-significant relationships were found between age of the women, overall work experience, and number of children on WFC and FWC.

Ahmad and Masood (2011) in their study of work-family conflict among women university teachers in Pakistan revealed that work-family conflict is explained by job

satisfaction which impacts job turnover intention amongst the female faculty. The study also found that work-life conflict and job turnover intention exert negative indirect effects on the one's job satisfaction. Additionally, job turnover intention is strongly explained by job satisfaction, and job satisfaction is predicted by work-family conflict.

Chawla and Sondhi (2011) conducted a study on assessing work-life balance among Indian women professionals and found that organizational commitment, job autonomy and perceived work overload are strong contributors to a sense of balance for an employee. The study also highlighted that the Indian professionals are looking for supportive work places where they may manage their multiple roles. This would have a spill over effect on the commitment and low attrition rate and at the same time enhance an individual's work-life.

Ahmad et al. (2011) in their study of working women work-life conflict found that the effects of stressful life events and the effects of conflict arising from the juggling of work and family responsibilities have individual and interactive adverse physical and mental health consequences for women. The findings revealed that improvement in the quality of work and family would result in an improvement in the quality of life. The study also highlighted that the work-life imbalance has negative effects on performance, including weariness and a poor quality of life.

Fatima and Sahidzada (2012) in their study focused on the factors affecting work-life balance among university teachers in Pakistan found that the partner support, colleague support and job resources are positively associated with the work-life balance whereas unfair criticism at job is negatively associated with work-life balance. The study also found that the variables such as partner support, childcare responsibilities, elder dependency, and colleagues support have different effect in male and female university teachers.

Nayeem and Tripathy (2012) conducted a study on work-life balance among teachers of technical institutions and found that work-life balance is a major contributor

toward job satisfaction and male teachers feel more stress compared to female teachers.

Rashid et al. (2012) conducted a study among nurses and revealed that there is a positive strong relationship between self-esteem and satisfaction outcome; a negative weak relationship between work-family conflict and satisfaction outcomes and a negative relationship between self-esteem and work-family conflict. The study also stated that engaging strategies to enhance self-esteem is practically important in assisting employee to juggle work-family roles and achieve satisfaction.

Madipelli et al. (2013) conducted a study on the factors causing work-life imbalance among women school teachers. The study found that most of the teachers feel stress with too many works demands, working conditions and long working hours. The study also found that the multiple roles played by women at work place and home with boredom, frustration and stress lead to work-life imbalance. The study also highlighted that the marital relationship, husband's attitude, and family members' cooperation are all highly impacting variables that produce an imbalance for working women.

Mani (2013) investigated the work-life balance of women professionals in Tamil Nadu and revealed that role conflict, lack of recognition, organizational politics, gender discrimination, elderly and children care issues, quality of health, problems in time management and lack of proper social support are the major factors influencing the work-life balance of women professionals in India. The study also revealed that unmarried women have better work-life balance because they do not have home responsibilities

Padma and Reddy (2013) in their study examined the impact of family members support on work-life balance among female police personnel of Andhra Pradesh state police department, India. The study found that the family members support is a dominant predictor of work-life balance. The study also found that women employees who have adult children can easily balance than women with younger age kids. Similarly, women employees who need to take care of elder parents/ parent in-laws' health responsibility have lesser work-life balance than their counterparts.

Pandu et al. (2013) assessed work-life balance among IT (Information Technology) & ITeS (Information Technology Enabled Services sector) women professional and found that feelings about work, family dependants and absence from work are strong contributors to a sense of balance for an employee. The study also revealed that there is no significant relationship has been obtained between work environment and work-life balance.

Shiva (2013) undertaken a study to determine the work-life balance and challenges faced by working women in Kerala, India. The results found that there is a work-family conflict and lack of organizational satisfaction among working women. The study also revealed that work-life balance problems are faced not only by the lower level of the employees but also higher level.

Erdamar and Demirel (2014) found in their study that teachers went through work-family conflict more than the family-work conflict. The study reveals that the most common conflicts within the work-family conflict are: a continuing trouble at home confronted at work, the physical and mental fatigue at work makes difficult the responsibilities at home, a problem that was confronted at work causes tension and stress at home. On the other hand, the most common problems within the family-work conflict are: the responsibilities and small works at home causes to make sacrifice from sleeping.

Sundaresan (2014) conducted a study on factors affecting work-life balance among working women and the consequences of poor work-life balance in Bangalore city and found that a significant proportion of working women are experiencing difficulty in balancing work and family due to excessive work pressure, too little time for themselves and the need to fulfil others' expectations of them. The study also revealed that majority of the working women experience job spill over into the home as they have to put in longer hours. The study also highlighted that the major consequences of poor work-life balance are high levels of stress and anxiety, disharmony at home, experiencing job burnout and inability to realize full potential.

Yadav and Dabhade (2014) conducted a study on work-life balance and job satisfaction among the working women of banking and education sector. The study

revealed that high quality of work-life balance will improve the job satisfaction and vice versa. The study also found that work-life balance can be achieved by the factors responsible for job satisfaction such as supportive colleagues, supportive working conditions, mentally challenging work, equitable rewards and employee-oriented policies etc.

Vajiravel (2015) studied work-life balance of women teaching staff in private school Chennai and its impact on their job performance. The study found that majority of the women teachers have enough skills and competence to maintain work-life balance and ensure the justice to both the arenas, as the dual role of the women is encompassed enormous of mental ability. The study also revealed that there is a significant difference in workload, work-family conflicts, and job performance between women teacher from joint families and those from nuclear families.

Kumari and Devi (2016) studied work-life conflicts experienced by women employees in different sectors such as banking, insurance, IT, BPO, health care and education sector in Bangalore city. The study revealed that there is significant difference in work-life conflict experienced by employees across select service sectors. The study also revealed that employees from BPO sector, followed by health care and IT sectors reported relatively more work-life conflict and the employees from education sector have least work-life conflict.

Lalhmingliana (2016) conducted a study on work-life balance of women teachers in private un-aided schools of Aizawl city in Mizoram. The study revealed that there is a significant relationship of work-life conflict and work-life balance with each other and work-life conflict has a positive relationship on work-life balance of women teachers. The study also revealed that there is a significant difference between marital status and work-life balance of women teachers. The study also highlighted that the majority of the schools do not have proper work life balance policies implemented in the schools to help the teachers balance their work and life.

Tripathi et al. (2016) conducted a study on determinants of work-life balance of working mothers in the city of Allahabad and found that balancing work, family,

social commitments, personal well-being remains very challenging for all working mothers whether they are single, or have dual parenting support or a joint family support system. The study also highlighted that the major obligation of the working mother is still childcare and single working mothers are in most miserable state in terms of financial responsibilities, childcare support, workload and the security of their children while they are work.

Mustafa et al. (2018) examined work-family conflict among female workforce in Pakistan and found that work-family conflict has become a major issue for the married professional women in Pakistan. The study also stated that work-family balance allows an employee to tackle multiple duties both at home, workplace and at social level as well. The study also revealed that long working hour, high family demands, inflexible work schedule, unsupportive spouse, and a rigid organizational culture increase the chances that female employees will experience conflict between their work and family role.

Lakshmi (2019) studied WLB of women employees in IT companies located in Chennai. The study found that work-life balance of women IT employees can be captured by work overload, work interference with family-life, work place support, family interference with work, work and family life enhancement and working condition. The study also found that the extent of work-life balance of the women employees in IT sector is significantly related to their age levels, community, educational status, job position (nature of job/ job status), marital status, family type, family size, salary levels and work experience (experience in job). The study also highlighted that the unmarried /single women employees from small size families are likely to have high work-life balance due to better work place support and work/family life enhancement.

Hemalatha and Kumaresan (2020) administered a study on work-life balance of women employees with reference to the teaching faculties in Salem district and the data has been collected from the women respondents of education sector. The study found that women are facing difficulty in managing their personal and professional life at the same time.

Jayavel and Ramamoorthi (2020) in their study revealed that the medical caretakers from both government and private emergency clinic are confronting troubles in adjusting their work and family. The study also revealed that there is a significant difference in work-life balance between medical attendants of private and government clinics. The study also recognized that the medical caretakers of private and government emergency clinic don't vary essentially towards the effect of work-life.

Karunagaran et al. (2020) examined work-life balance of nurses during Covid-19 pandemic and found that 27.7% of the nurses had very good work-life balance, 30.9% of them had good work-life balance, 26.4% of them had average work-life balance and remaining 15% of them had poor work-life balance. The study highlighted that there was a significant association between work-life balance of nurses and religion.

Kumar (2020) studied work-life balance of working women in higher education and IT sector and revealed that majority of respondents were not able to balance their work-life. The study also found that there is a significant difference between the WLB of women working in the IT sector and in the higher education sector in terms of psychological stress. Women working in IT sector easily balance their work-life as compared to women working in the higher education sector.

Marie and Maiya (2020) conducted a study on work-life balance of female nurses in Mysuru district and found that that there is a significant difference between work-life balance of the nurses working in government and private hospitals. The study also indicated the female nurses working in government and private hospital experience moderate work-life balance, but the respondents of government hospitals enjoy better work-life balance compared to the private hospitals.

Raja and Kanagaraj (2020) conducted a conceptual study of work-life balance and stress management among women employees of IT companies in Chennai. The study found that the middle level and the lower-level employees face lot of stress compared to the top management due to heavy loads of work. The study also highlighted that



stress can also affect the individual's family life as they exert the stress faced in office at home leading to problems in relationships.

Ravindranath et al. (2021) in their study of the challenges faced by working mothers in the education sector in Malaysia revealed that the challenges faced by working mothers included work-life conflict, stereotyping, exhaustion, changing work schedule and career growth opportunities. The study also stated that child care assistance, working from home, and flexible work arrangements were among the top recognised policies and methods to retain working women.

Saravanan and Arumugam (2021) evaluated the work-life balance among female teaching staff members in Arts and Science College, Trichy city, Tamil Nadu. The study revealed that more than half of the female teaching staff members perceived level of work-life balance is high and more than one fourth of the female teaching staff member's level of work-life balance is low. However, there is no statistically significant difference between type of family, difference nativity background, age, years of work experience and marital status of the female teaching staff members and work-life balance of the female teaching staff members. The study also highlighted that there is a statistically significant relationship between monthly income of the female teaching staff members and work-life balance.

Sari et al. (2021) analysed the dimensions of WFC: WIF (Work interference with family) and FIW (Family interference with work), and performance of married female nurses. The study found that WIF has significant and negative impact on performance of working women, the impact is about 46.7% (moderate). The study also revealed that FIW has significant and negative impact on performance of working women, the impact is about 42.4% (moderate). WIF and FIW has moderate impact on performance of working women simultaneously, the impact is about 47.4%.

Adisa et al. (2022) in their study of single student-mothers' work-life balance and the challenge of multiple roles and found that single student-mothers struggle to combine their multiple roles and achieve work-life balance. The study also revealed three main consequences of role conflict for single student-mothers are lack of work-life

balance, struggle with academic engagements, and physical and psychological stress, all of which are the results of role conflict.

Agalya (2022) conducted a study on work-life balance among industrial working women in Pondicherry city. The study found that less than half of the respondents (42.3%) had a moderate level of work to life conflict, more than one-third of the respondents (36.1%) had moderate level of life to work conflict, and two-fifth (40%) of the respondents had moderate level of work-life balance. The study also revealed that there is a significant difference in the work-life balance of women based on the different age groups, respondents' husbands' educational qualification, type of job, and job security. The study also highlighted that there is no significant difference in work-life balance based on the job satisfaction of the respondents.

Rawat and Athaide (2022) analysed the effect of patriarchal values on work-life balance efforts of urban working women. The study showed that Indian women upheld patriarchal values and preferred a joint family over a nuclear family to manage their occupations. The study also stated that women handled work-life balance but the effort led to stress.

Tho and Tri (2022) in their study investigated female employees' perception of their work life balance during remote working under the Covid-19 pandemic in Ho Chi Minh city. The study found that Vietnamese women experience stress and anxiety as a result of juggling work and family obligations during Covid-19. The study also found that cognitive crafting (i.e., prioritising work) was reportedly the most common practice among women to balance work and life.

Rawal (2023) studied work-life balance among female school teachers delivering online curriculum in Noida during Covid-19 pandemic and found that there is a significant relationship between the demographic profiles of female school teachers and work-life satisfaction during current work from home scenario. The study also revealed that working hours and female stress levels are positively correlated, and greater family help for childcare and housework results in less job burnout.

### **2.3 Work-Life Balance and Women Entrepreneurs**

Parasuraman et al. (1996) examined the influence of work and family variables on the career success and psychological well-being of men and women entrepreneurs. The study found that time commitment to work and time commitment to family play an important role in mediating the effects of gender, work and family characteristics, and role demands on work-to-family conflict and family-to-work conflict. The study also found that work-to-family and family-to-work conflict have cross-domain effects on the well-being of entrepreneurs. The study also highlighted that work-to-family conflict is associated with heightened life stress, whereas family-to-work conflict is associated with decreased career satisfaction of entrepreneurs.

Kim and Ling (2001) conducted a study on work-family conflict among women entrepreneurs in Singapore. The study found that women entrepreneurs do experience some degree of work family conflict. In terms of work-family conflict, the number of hours worked and schedule inflexibility have the greatest impact on job-parent conflict and job-homemaker conflict respectively. The study also highlighted that the most important factor in lowering the degree of work-family conflict among women entrepreneurs is husband emotional and attitudinal support.

Ufuk and Ozgen (2001) carried out a study on interaction between the business and family lives of 220 married women entrepreneurs in Turkey. The study revealed that the women thought that being entrepreneurs affect their roles in family life negatively, while positively affecting their roles in social, economic and individual life and they suffered from work-life conflicts. It was also found that the most important factors causing stress due to business and family life were insufficient demand in the market, excessive expectations of family members and physical fatigue.

Jyothilinga and Poorma (2003) in their study of work-life balance of women entrepreneurs and found that there is a significant association with family interference with work and work interference with family. The study also highlighted that there is no significant relationship between emotional intelligence of the respondents and work-life balance.

Shelton (2006) undertaken a study on female entrepreneurs, work–family conflict, and venture performance: new insights into the work–family interface. In the study, A conceptual framework based on the constructs of role involvement and role conflict is used to examine whether high-growth female entrepreneurs choose more appropriate strategies for reducing work–family conflict than their less successful counterparts. Three basic strategies for manipulating roles are discussed: (i) role elimination; (ii) role reduction; and (iii) role-sharing. The following propositions are advanced: (i) work–family management strategies are a significant determinant of venture growth; (ii) women who develop high-growth businesses more effectively reduce work–family conflict by choosing strategies better matched with their internal needs and access to external resources than less successful women; and (iii) role-sharing strategies are preferred because they allow women to enjoy the enhancement of both work and family roles while reducing the level of inter-role conflict. As a result, the high prevalence of team-building and participative management practices observed in women-owned businesses may be driven by the need for female entrepreneurs to manage work–family conflicts as well as genetics or socialization.

Kirkwood and Tootell (2008) conducted a study among women and men entrepreneurs in New Zealand and found that women entrepreneurs use a variety of flexible work strategies, including choosing when, where, and with whom to work in addition to managing their roles within the family. The study also concluded that entrepreneurship may not be a panacea for achieving work–family balance.

Heilbrunn and Davidovitch (2011) in their study of juggling family and business: work–family conflict of women entrepreneurs in Israel found that work–life balance is indeed a major issue for self-employed women in Israel. The study also found that the availability or absence of family support influences the intensity of women's work-family conflict in Israel. The study also highlighted that Arab women experience lower intensity of the work-family conflict than Jewish women as nearly half of the businesses of Arab women are home-based and they rate highest on the scale of family support, especially provided by family members.

Matthew and Panchanatham (2011) conducted an exploratory study on the work-life balance of women entrepreneurs in south India and revealed that the major factors influencing the WLB of women entrepreneurs in India are role overload, dependent care issues, quality of health, problems in time management and lack of proper social support are. The study also found that there are significant differences in the level of WLB issues faced by the various categories of women entrepreneurs. The study provides recommendations for human resource professionals, management consultants, academicians and women entrepreneurs themselves to deal with the major WLB issues faced by Indian women entrepreneurs.

Edralin (2012) explored innovative work-life balance strategies of Filipina women entrepreneurs and found that the positive spill over effects of work on family needs and personal needs of the women entrepreneurs is having good reputation in the community while negative spill over is having to do with health problems/physical exhaustion/stress due to long work hours and workload. The study also highlighted that the top three strategies done by women entrepreneurs to integrate work and life demands are on engaging in activities to manage stress, having the business located at home or near residence and planning work and household chores ahead of time.

Rehman and Roomi (2012) conducted a study among women entrepreneurs in and found that starting their own businesses is one of the most important ways for women to achieve work-life balance because it gives them flexibility, autonomy, and freedom to handle their family and societal commitments. The study also found that lack of sufficient time, gender bias, social and cultural norms as well as family responsibilities are the most significant challenges women face to achieve balance in a patriarchal Islamic society.

Forson (2013) conducted a study to explore the work-life balance experiences of black migrant women entrepreneurs, examining the relationship between macro, meso and micro levels of business activity. The study revealed that the ability of the women in the study to manage their work-life balance was shaped by power relations

and social interactions between and within cultural, structural and agentic dimensions of small business ownership.

Agarwal and Lenka (2015) in their study of work-life balance of women entrepreneurs found that working women executives experience the problem of work-life balance. The study also revealed that developing family responsibilities as well as the potential roles of women, generate the issue of role conflict. The study also highlighted that in order to overcome role conflict, women entrepreneurs need to balance between work and personal life style.

Pogessi et al. (2015) conducted a study on the family and work–life balance mechanisms have on the performance of 200 Italian female service firms. The study found that that family does not influence the firms' performance. The study also revealed that the women interviewed show a high degree of need for achievement and for independence that the support of the family in improving these firms' performance seems to be relegated to a marginal role.

Uddin and Chowdhury (2015) conducted a study on the issues of work-life balance of women entrepreneurs in Bangladesh. The study found that work overload and dependent care issues are negatively related with WLB, whereas, health related issues, managing time, and family and social support have a positive relationship with WLB of women entrepreneurs. The study suggested that women entrepreneurs can focus on to reduce their workloads and managing dependent care issues, and improvement of their health, managing time properly and ensuring family and social support to maintain a balance between work and family life.

Bhattacharya (2017) carried out a qualitative study regarding work-life balance of women entrepreneurship in India. The study highlighted that a woman entrepreneur finds difficult to schedule their time properly between their business work and family work because of the multiple role she has to play in both spheres of life. The study also stated that the patriarchal – male dominated society is the barrier towards business success.

Khandelwal and Sehgal (2017) conducted a study on exploring work-family interface for Indian women entrepreneurs. The study highlighted that the pervasive factors impacting the work-family interface of women entrepreneurs in the urban Indian context, such as family life-cycle stage and role involvement. The study also revealed that despite experiencing work-family conflict, women entrepreneurs were observed to cope with work-family conflict by prioritising their job and family lives as well as using a variety of flexible work approaches. More importantly, they were seen to establish a “buy-in” for their work, thereby eliciting support in both work and home environments.

Pareek and Bagrecha (2017) conducted a thematic analysis of the challenges and work-life balance of women entrepreneurs working in small-scale industries. The study found that socio-personal challenges and challenges in managing relationships in the work–life balance are the most critical and sensitive challenges among women entrepreneurs.

Talreja (2017) conducted a study on women entrepreneurship and work-life balance in Kocha district of Rajasthan and found that most of the respondents do not get leisure time to spend with their friends whereas they get enough time to spend with their husband and children. The study also revealed that most of the respondents’ spouse expects their wife to manage the household chores also efficiently. The study suggested that the women entrepreneurs are required to set their priority in terms of their work and domestic chores.

Fatoki (2018) studied work-life conflict of native and immigrant entrepreneurs in south Africa and showed high levels of WLC (Work-life conflict) for both native and immigrant entrepreneurs. The study also showed that the WLC of the native entrepreneurs is higher than that of immigrant entrepreneurs. The study also found that male entrepreneurs have a lower level of WLC compared to women entrepreneurs. The study also highlighted that work overload and excessive working hours have a major impact on the WLC of native and immigrant entrepreneurs.

Felix (2019) studied the negative side of work-family interface and work life balance of women entrepreneurs in Tiruchirappalli City and revealed that the foremost encounters by women entrepreneurs in work-life were found to be extended/odd working hours, travel time between home and workplace and participation in additional jobs and assignments. The study also found that there is a significant association between work-family conflict and the overall work-life balance of women entrepreneurs. The findings of the study also stated that there is significant association between family-work conflict and their overall work-life balance.

Hundera et al. (2019) in their study revealed that the commonest coping strategies identified for women entrepreneurs regarding role conflict were negotiation, committing to the entrepreneurial role, committing to social roles, pleasing all, seeking social support and hiring outside support. The study also revealed that these coping strategies differed across the various stages of business growth. Meanwhile, the female business owners with high levels of personal resources (such as optimism, self-efficacy and resilience) committed more to their entrepreneurial roles than to their social roles.

Omar et al (2019) conducted a study on the benefits and challenges of practicing work-life balance among women entrepreneurs. The study highlighted that the main challenges of WLB implementation among woman entrepreneurs has always related to time management and hectic schedule. The study also found that work-life balance contributes significantly in terms of improving well-being in the human life and enhance productivity in the work place.

Clercq et al. (2022) examined work to family conflict and firm's performance of women entrepreneurs in Ethiopia. The study showed that a sense of being emotionally over extended, due to the demands of running a firm, creates a conduit for the negative interference of the family upon the firm. This escalates into diminished firm performance. The study also demonstrated that this conduit is



particularly prominent when entrepreneurs feel more threatened by hostile market environments.

## **2.4 Research Gap**

The review of the relevant literature suggests that there is no shortage of research studies in the domains of work-life balance. Many studies related to work-life balance in general perspective have been conducted. Greenhaus and Beutell (1985) in their study highlighted that work-family conflict occurs when time committed to one position makes it impossible to complete the expectations of another. Meenakshi et al. (2013) revealed that balance in work and family life is an emerging challenge for both employees and employers. In related to gender, Keene and Quadagno (2004) in their study highlighted that work demands, such as the number of hours worked per week and work spill over into home life, are the most pronounced predictors of imbalance for both men and women. The study conducted by Pavithra (2010) also revealed that the key variables influencing the WLB of women employees in India are role overload, dependent care issues, poor health, time management issues, and a lack of sufficient social support. As a result, available literature indicates that work-life balance is a rising challenge around the world. Some studies (e.g., Duxbury et al., 1994) highlighted that women had higher levels of work overload and work and life interference than men.

The literature related to work-life balance of women entrepreneurs also existed. The study conducted by Kim and Ling (2001) found that Singapore women entrepreneurs experienced some degree of work-life balance issues. Uddin and Chowdhury (2015) in their study also revealed that work overload and dependent care issues are adversely associated with WLB of women entrepreneurs in Bangladesh. Similarly, Mathew and Panchanatham (2011) found that the main reasons influencing the WLB of women entrepreneurs in India are role overload, challenges with dependent care, health issues, issues with time management, and a lack of enough social support.

In the context of Mizoram, there are some studies related to women entrepreneurs. In their study of Lalmuanpuii et al. (2022) found that 'building a

business to pass on' and 'entrepreneur was a lifelong goal' are the major factors that motivate women entrepreneurs in Aizawl city, Mizoram. Ramswamy and Kumar (2013) conducted a study of Thenzawl handloom cluster in Mizoram, observed that out of 205 micro handloom enterprises, 98% of the entrepreneurs were women and highlighted the impact of micro handloom enterprises on livelihood and income earned from the enterprises in the cluster. Both studies focused the motivating factors of women entrepreneurs and women weavers in Mizoram, but not work-life balance issues. Other studies related to women entrepreneurs in Mizoram (e.g., Gogoi, 2018; Lalrampuii, 2020; Lalrokhawma and Lalromawia, 2020) focused other areas rather than work-life balance issues. The present study, therefore, is expected to fill up the research gap that exists in the body of knowledge.

## **2.5 Conclusion**

This chapter presents the review of the relevant literature by following thematic approach. There are three sub-themes for which the literature has been reviewed: work-life balance in general, work-life balance and gender, and work-life balance of women entrepreneurs. The important research works related to work-life balance, conducted in India and abroad have been reviewed for the purpose of identifying the research problem, and evolving the suitable methodology.

Existing literature focuses on the general concept of work-life balance, work-life conflict, factors affecting work-life balance, and the consequences of work-life imbalances for an individual and the organisation. It also presents the importance of work-life balance policies and work-life balance supportive culture for achieving work-life balance. From gender perspective, the literature presents the work-life conflicts among males and females who were self-employed and engaged in different jobs. Some studies focus on the differences between the males and females regarding the impact of work-life conflicts. With respect to women entrepreneurs, the existing studies provide the overall picture of work-life balance challenges faced by them. In addition, the literature focuses the factors influencing the work-life balance of women entrepreneurs in India and abroad.

The review of the existing relevant studies suggests that there is no dearth of research works in the field of work-life balance. However, it is observed that the studies concerning the work-life balance of women entrepreneurs are scanty. Therefore, the present study makes an attempt to fill this research gap.

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## CHAPTER 3

### DEMOGRAPHIC CHARACTERISTICS AND BUSINESS PROFILE OF WOMEN ENTREPRENEURS

Section	Title	Page
3.1	Introduction	113
3.2	Demographic Characteristics of Women Entrepreneurs	114
	3.2.1 Age	114
	3.2.2 Religion	115
	3.2.3. Marital Status	115
	3.2.4. Employment Status of Husband	116
	3.2.5. Educational Background	117
	3.2.6. Nature of Family	118
	3.2.7. Family Size	118
3.3	Business Profile of the Respondents	119
	3.3.1 Nature of Business	120
	3.3.2 Cross-sectional Analyses of Nature of Business	121
	<i>3.3.2.1 Nature of Business and Age of the Respondents</i>	121
	<i>3.3.2.2 Nature of Business and Marital Status</i>	122
	<i>3.3.2.3 Nature of Business and Educational Background</i>	124
	3.3.3 Business Experience	125
	3.3.4 Average Monthly Income	126
	3.3.5 Cross-Sectional Analyses of Average Monthly Income	127

	<i>3.3.5.1 Average Monthly Income and Age</i>	127
	<i>3.3.5.2 Average Monthly Income and Marital Status</i>	129
	<i>3.3.5.3 Average Monthly Income and Educational Background</i>	130
	<i>3.3.5.4 Average Monthly Income and Business Experience</i>	133
	<i>3.3.5.5 Average Monthly Income and Nature of the Business</i>	135
	3.3.6 Establishment of the Business	137
	3.3.7 Sources of Fund	138
	3.3.8 DIC/Udyam Registration	139
	3.3.9 Reasons for not Registering	139
	3.3.10 Employment Generation	140
	3.3.11 Number of Employees Hired	141
3.4	Conclusion	141
	References	145

## **CHAPTER 3**

### **DEMOGRAPHIC CHARACTERISTICS AND BUSINESS PROFILE OF WOMEN ENTREPRENEURS**

This chapter proposes to identify and discuss the demographic characteristics and business profile of the women entrepreneurs in Mizoram in the context of their work-life balance. In this chapter, it is attempted to study the demographic characteristics of the women entrepreneurs in terms of their age, religion, marital status, educational background, family size, etc., and also the business profile of the women entrepreneurs.

#### **3.1 Introduction**

Women entrepreneurs are those who developed business ideas, combine the factors of production, start business enterprise, take risk and deal with issues and challenges to run an enterprise. Women now play an important role in economic development and their engagement in entrepreneurship has increased day by day. Women could make a significant contribution to entrepreneurial activity (Noguera et al., 2013), and economic development (Hechevarría et al., 2019) in terms of creating new jobs and increasing the gross domestic product (GDP) (Bahmani-Oskooee et al., 2013; Ayogu and Agu, 2015).

Socio-economic background of the entrepreneurs plays an important role in the process of entrepreneurship. There are many studies indicating that entrepreneurial behaviour is significantly influenced by a person's socio-economic context. For example, Khan (2014) found that the socio-economic factors such as educational qualification background, religion, previous job experience and family type and ownership pattern had significant influence on the performance of SMEs in Chennai. The business success of the entrepreneurs was interrelated with the demographic characteristics and has a positive and significant impact on entrepreneurs' success (Soomro et al., 2019). According to the study conducted in the city of Visakhapatnam by Lakshmi and Rudraraju (2023), educational qualification, proper motivation from the family/relatives, and friends have the

positive impact on the entrepreneurs which implies that entrepreneurship among women requires a congenial entrepreneurial climate which motivates and facilitates them to take up entrepreneurial career.

### 3.2 Demographic Characteristics of Women Entrepreneurs

This section deals with the demographic characteristics of women entrepreneurs in the present study such as age, religion, marital status, employment status of husband, educational background, nature of family, and family size.

#### 3.2.1 Age

Age is one of the important factors which decides the skill and ability of the persons in any business activity (Gomathi, 2020). Younger people are considered more active, enthusiastic, energetic and dynamic. However, the aged brings more knowledge, experience and skills into a business. Entrepreneurial intentions and willingness are more evident among younger individuals than older ones (Levesque and Minitti, 2006). At the same time, some studies found that entrepreneurial disposition was rising at older ages (Fairlie et al., 2016). Table 3.1 shows the distribution of the women entrepreneurs in the present study according to the age.

**Table 3.1: Age of the Respondents**

Age in Years	Frequency	Percentage
30 and below	148	37.0
31 - 35	66	16.5
36 - 40	71	17.8
41 - 45	43	10.8
46 - 50	54	13.5
Above 50	18	4.5
Total	400	100.0

*Source:* Primary data

37% of the women entrepreneurs belonged to the age group of 30 years and below, around 17% were in the age group of 36-40, around 16% were in the age group of 31-35, around 13% were in the age group of 46-50, about 10% of them

belonged to the age group of 41-45. Only around 4% of the women entrepreneurs belonged to the age group of above 50.

In an overall analysis, around 82% of the women entrepreneurs' age were 45 and below. It is interesting to note that most of the women entrepreneurs under the study have started their business at a young age which implies the challenging task of managing the business as well as attending their household chores.

### 3.2.2 Religion

Mizoram is a Christian majority state in India with a percentage of 87.16, followed by Hindu (2.75%), Muslim (1.35%), and Sikh (0.03%) according to census 2011. Table 3.2 indicates the religion of the respondents.

**Table 3.2: Religion of the Respondents**

<b>Religion</b>	<b>Frequency</b>	<b>Percentage</b>
Christian	391	97.8
Muslim	1	0.30
Hindu	8	2.00
Total	400	100.00

*Source:* Primary data

Out of the total respondents, around 97% of the respondents were Christians, only 2% of the respondents were Hindus, and a meagre 0.30% were Muslims.

### 3.2.3. Marital Status

Marital status of women entrepreneurs may have a great influence on handling and managing their business unit. Married women entrepreneurs have to perform multiple roles in the family in addition to their entrepreneurial activities. They must bear major responsibility for household chores and child care (Kim and Ling, 2001). Table 3.3 shows the marital status of the entrepreneurs.



**Table 3.3: Marital Status**

<b>Marital Status</b>	<b>Frequency</b>	<b>Percentage</b>
Married	151	37.75
Unmarried	190	47.50
Divorced	36	9.0
Widow	23	5.75
Total	400	100.0

*Source:* Primary data

Around 47% of the female entrepreneurs were not yet married while about 37% were married. 9% of the female entrepreneurs were divorced, and around 5% were widows.

#### **3.2.4. Employment Status of Husband**

It is attempted to know the status of the husband of the women entrepreneurs whether they have regular employment in Government or private sector. Table 3.4 indicates the employment status of the female entrepreneurs' husband.

**Table 3.4: Employment Status of the Respondents' Husband**

<b>Employment Status</b>	<b>Frequency</b>	<b>Percentage</b>
Employed	100	66.23
Unemployed	51	33.77
Total	151	100.00

*Source:* Primary data

Among the women entrepreneurs who were married, around 66% of the respondents' husband were employed while around 33% of the respondents' husband were unemployed.

In an overall analysis, two-third of women entrepreneurs' husband were employed in government or private sector. It is likely that those women entrepreneurs whose husbands were employed may receive better support from the

husbands in terms of financial support comparing with those whose husbands were not employed.

### 3.2.5. Educational Background

Education enlarges one's thinking and understanding horizons. It enables one to comprehend conditions more easily and clearly and in a better manner. An educated person can also easily adjust with the changed environment, hold better discussion and communicate in a more convincing manner. Education is one of the important factors to run an enterprise and it is one of the prime necessities to become entrepreneurs. Higher education can often be very beneficial for starting up a new business and this seems to be one of the factors determining the success of new businesses (Hunady, 2018).

According to National Statistical Office (NSO) data, in 2021 India's average literacy rate was 77.70% in which the male literacy rate was 84.70% and the female literacy rate 70.30%. Mizoram is the third most literate state of the country having literacy rate of 91.58% in which the literacy of male was 93.72% and female was 89.4%. Table 3.5 shows the educational background of the women entrepreneurs.

**Table 3.5: Educational Background of the Respondents**

<b>Educational Qualification</b>	<b>Frequency</b>	<b>Percentage</b>
Illiterate	1	3
Below HSLC	58	14.5
HSLC	106	26.5
HSSLC	127	31.75
Graduate	92	23.0
Post Graduate and above	16	4.0
Total	400	100.0

*Source:* Primary data

Around 31% of the female entrepreneurs were HSSLC, followed by around 26% were HSLC, and 23% were Graduate. Meanwhile, around 14% of the entrepreneurs were below HSLC, and 3% were illiterate, and only 4% of the entrepreneurs were Post-Graduate and above.

In an overall analysis, around 75% women entrepreneurs were up to HSSLC standard and below. 27% of the female entrepreneurs were either graduates or postgraduates.

### 3.2.6. Nature of Family

Family background is one of the important determinants of entrepreneurial initiatives (Parihar, 2017). According to Ramswamy (2011), traditionally, the Indian society followed the joint family system. However, it has been observed that as a consequence of growing industrialisation and urbanization, joint family is slowly disintegrating, giving way to the independent family system. It is attempted to know the nature of the respondents' family whether their family is a joint or nuclear family. Table 3.6 shows the nature of the respondents' family.

**Table 3.6: Nature of the Respondents' Family**

<b>Family Structure</b>	<b>Frequency</b>	<b>Percentage</b>
Joint Family	132	33.00
Nuclear Family	268	67.00
Total	400	100.00

*Source:* Primary data

67% of the women entrepreneurs belonged to nuclear family while 33% belonged to joint family.

### 3.2.7. Family Size

According to Global Data (2022), the average household size in India was 4.44 people in 2021. Average household size in India decreased by 0.9% on a year-on-year basis in 2021. During 2010-21, the average household size in India decreased by 8.6%. More education, higher age-at-marriage, longer interval between marriage and the birth of the first child, and employment status were found associated with smaller families (Wagner et al., 1985).

The Mizo follows the patriarchal form of society where the line of family tree is reckoned from the side of the father. The people who live together under one roof and eat from the same hearth belong to one family. As per the record of Global Data Lab, the average household size of Mizoram in 2019 is 4.05. Table 3.7 reveals the family size of the women entrepreneurs.

**Table 3.7: Family Size of the Respondents**

<b>Family Size</b>	<b>Frequency</b>	<b>Percentage</b>
1-4	175	43.75
5-7	168	42.00
8-10	54	13.50
Above 10	3	0.75
Total	400	100.00

*Source:* Primary data

Around 43% of the respondents' family belonged to the family size of 1-4 members, followed by 42% belonged to the family size of 5-7, and around 13% of the respondents' family belonged to the family size of 8-10. Only 0.75% of the respondents were having family members above 10. The modal family size of the women entrepreneurs was 1 – 4 members.

### **3.3 Business Profile of the Respondents**

This section analyses the business profile of the respondents in the present study viz., nature of business, average monthly income, establishment of the

business, sources of funds, business experience, DIC/*Udyam* registration, and about the employees hired by the business. This section also includes the cross-sectional analysis of some variables. Moreover, association between demographic factors viz., age, marital status, educational qualification, nature of business, business experience and average monthly income were also studied.

### 3.3.1 Nature of Business

Table 3.8 indicates the nature of business run by the respondents. 18.8% of the entrepreneurs were dealing with Household necessities (essential commodities), followed by Readymade garments (10.5%), Tailoring & Designing (10%), Beauty parlour (8.3%), Pharmaceuticals (5.5%), Shoe stores (5.3%) and Stationery/book store (5.3%).

**Table 3.8: Nature of Business**

Sl.no	Nature of Business	Frequency	Percentage
1	Tailoring & Designing	40	10
2	Beauty parlour	33	8.3
3	Food processing	12	3.0
4	Bakery	18	3.0
5	Readymade garments	42	10.5
6	Handloom/Weaving	10	2.5
7	Fruits and vegetables	19	4.8
8	Cosmetic shop	19	4.8
9	Household necessities	75	18.8
10	Laser printing/xerox	7	1.8
11	Stationery/Book store	21	5.3
12	Restaurants/Hotel	17	4.3

13	Shoe store	21	5.3
14	Flower selling	10	2.5
15	Pharmaceutical	22	5.5
16	Hardware store	6	1.5
17	Meat shop	10	2.5
18	Others	24	6.1
Total		400	100

*Note:* Others include: Mobile phone shop, Mobile phone accessories and repairing, Animal feed shop, Toy's shop, Watch repairing shop, Bottle decoration, Gym, Shoe refurbishing shop.

*Source:* Primary data

### **3.3.2 Cross-sectional Analyses of Nature of Business**

In this subsequent section, cross-sectional analyses have been carried out to study the nature of the business carried on by the respondents across their age, marital status, educational qualification.

#### **3.3.2.1 Nature of Business and Age of the Respondents**

Table 3.9 indicates the nature of business across different age groups of the female entrepreneurs. Among the age group up to 30 years, around 19% were engaged in Selling household necessities, around 11% were engaged in Beauty parlour, and around 10% engaged in Tailoring. Among the age group of 36-40, around 16% were involved in selling Household necessities, around 12% involved in Tailoring, and around 9% were involved in selling Readymade garments.

**Table 3.9: Nature of Business and Age**

Nature of Business	Age of the Respondents					
	Up to 30	31-35	36-40	41-45	46-50	Above 50
Tailoring	15(10.14)	7(10.61)	9(12.68)	3(6.98)	2(3.70)	4(22.22)
Beauty parlour	17(11.47)	9(13.64)	5(7.04)	0	1(1.85)	1(5.55)
Food processing	6(4.05)	2(3.03)	2(2.82)	2(4.65)	0	0
Bakery	10(6.76)	3(4.55)	3(4.23)	0	2(3.70)	0
Readymade garments	8(5.40)	7(10.61)	7(9.86)	6(13.95)	10(18.52)	4(22.22)
Handloom	2(1.35)	2(3.03)	2(2.82)	2(4.65)	2 (3.70)	0
Vegetables & Fruits	6(4.05)	2(3.03)	3(4.23)	3(6.98)	3(5.56)	2(11.11)
Cosmetic	10(6.76)	2(3.03)	3(4.23)	1(2.33)	3(5.56)	0
Household necessities	29(19.59)	14(21.21)	12(16.90)	4(9.30)	13(24.07)	3(16.67)
Laser printing & Xerox	3(2.03)	1(1.52)	2(2.82)	0	1(1.85)	0
Stationery/Book store	7(4.73)	1(1.52)	2(2.82)	2(4.65)	3(5.56)	0
Restaurants/Hotel	3(2.03)	3(4.55)	5(7.04)	6(13.95)	0	0
Shoe store	4(2.70)	3(4.55)	4(5.63)	3(6.98)	6(11.11)	1(5.55)
Flower selling	4(2.70)	2(3.03)	1(1.41)	2(4.65)	0	1(5.55)
Pharmaceutical	9(6.08)	2(3.03)	3(4.23)	3(6.98)	4(7.41)	1(5.55)
Hardware store	1(0.68)	2(3.03)	0	0	2(3.70)	1(5.55)
Meat shop	3(2.03)	0	4(5.63)	3(6.98)	0	0
Others	11(7.43)	4(6.06)	4(5.63)	3(6.98)	2(3.70)	0

Total	148(100)	66(100)	71(100)	43(100)	54(100)	18(100)
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*Note:*1. Others include: Mobile phone shop, Mobile phone accessories and repairing, Animal feed shop, Toy's shop, Watch repairing shop, Bottle decoration, Gym, Shoe refurbishing shop.

2. Figures in parentheses are percentage

Among the age group of 31-35, around 21% of the entrepreneurs were engaged in selling Household necessities, followed by around 13% were engaged in Beauty parlour, around 10% each were engaged in Tailoring and selling Readymade garments. Among the age group of 41-45, around 13% each of the women entrepreneurs engaged in Restaurants/Hotel business and selling Readymade garments, around 9% were involved in selling Household necessities. Among the age group of 46-50, around 24% of the women entrepreneurs were involved in selling Household necessities, followed by around 18% were engaged in selling Readymade garments, around 11% were engaged in Shoe store.

### 3.3.2.2 Nature of Business and Marital Status

Table 3.10 shows the nature of business across the marital status of women entrepreneurs.

**Table 3.10: Nature of Business and Marital Status**

Nature of business	Marital status of the respondents				Total
	Married	Unmarried	Divorced	Widow	
Tailoring	18(12.08)	19(9.89)	2(5.56)	1(4.35)	40
Beauty parlour	6(4.03)	23(11.98)	4(11.11)	0	33
Food processing	5(3.36)	6(3.13)	1(2.78)	0	12
Bakery	2(1.34)	11(5.73)	3(8.33)	2(8.69)	18
Readymade garments	14(9.40)	19(9.89)	5(13.88)	4(17.39)	42
Handloom	6(4.03)	3(1.56)	0	1(4.35)	10



Vegetables & Fruits	8(5.37)	6(3.13)	1(2.78)	4(17.39)	19
Cosmetic	7(4.69)	10(5.21)	1(2.78)	1(4.35)	19
Household necessities	33(22.15)	34(17.71)	4(11.11)	4(17.39)	75
Laser printing & Xerox	3(2.01)	3(1.56)	1(2.78)	0	7
Stationery/Book store	5(3.36)	7(3.65)	1(2.78)	2(8.69)	15
Restaurants/Hotel	5(3.36)	8(4.17)	3(8.33)	1(4.35)	17
Shoe store	9(6.04)	8(4.17)	2(5.56)	2(8.69)	21
Flower selling	2(1.34)	5(2.60)	3(8.33)	0	10
Pharmaceutical	7(4.69)	12(6.25)	2(5.56)	1(4.35)	22
Hardware store	2(1.34)	4(2.08)	0	-	6
Meat shop	8(5.37)	0	2(5.56)	-	10
Others	9(6.04)	14(7.29)	1(2.78)	0	24
Total	149(100)	192 (100)	36(100)	23(100)	400

*Note:*1. Others include: Mobile phone shop, Mobile phone accessories and repairing, Animal feed shop, Toy's shop, Watch repairing shop, Bottle decoration, Gym, Shoe refurbishing shop.

2. Figures in parentheses are percentages

*Source:* Primary data

Among unmarried, around 17% were engaged in selling Household necessities, around 11% engaged in Beauty parlour, and about 9% were engaged in Tailoring. Among married respondents, about 22% were engaged in selling Household necessities, around 12% were engaged in Tailoring, and about 9% engaged in selling Readymade garments.

Among divorced, around 13% were engaged in selling Readymade garments, around 11% each were engaged in Beauty parlour and selling Household necessities.

Among widowed women entrepreneurs, around 17% each were engaged in selling Readymade garments, Vegetable and fruits, and Household necessities each.

### 3.3.2.3 Nature of Business and Educational Background

Table 3.11 shows the nature of the business across the educational background of the respondents. Among the women entrepreneurs who were HSSLC, around 26% were involved in selling Household necessities, around 11% involved in Beauty parlour, and around 9% involved in Tailoring. Among the respondents who were HSLC, around 20% were involved in selling Household necessities, around 14% involved in selling Readymade garments, and around 8% involved in Tailoring and selling Vegetable and fruits each.

**Table 3.11: Nature of Business and the Educational Background**

Nature of Business	Educational qualification					
	Illiterate	Below HSLC	HSLC	HSSLC	Graduate	Post Graduate
Tailoring	0	7(12.07)	9(8.49)	12(9.52)	10(10.87)	2(11.76)
Beauty parlour	0	5(8.62)	8(7.55)	14(11.11)	4(4.35)	2(11.76)
Food processing	0	4(6.90)	2(1.87)	4(3.17)	1(1.09)	1(5.88)
Bakery	0	2(3.45)	1(0.94)	8(6.35)	7(7.61)	0
Readymade garments	0	6(10.34)	15(14.15)	9(7.15)	11(11.95)	1(5.88)
Handloom	0	3(5.17)	2(1.87)	1(0.79)	2(2.17)	2(11.76)
Vegetables & Fruits	0	7(12.07)	9(8.49)	2(1.59)	1(1.09)	0
Cosmetic	0	2(3.45)	1(0.94)	8(6.35)	6(6.52)	2(11.76)
Household necessities	0	8(13.79)	22(20.75)	34(26.98)	11(11.95)	0

Laser printing & Xerox	0	0	0	3(2.38)	3(3.26)	1(5.88)
Stationery/Book store	0	1(1.72)	2(1.87)	6(4.76)	5(5.43)	1(5.88)
Restaurants/Hotel	0	4(6.90)	7(6.60)	5(3.97)	1(1.09)	0
Shoe store	0	2(3.45)	8(7.55)	3(2.38)	7(7.61)	1(5.88)
Flower selling	1 (100)	1(1.72)	5(4.72)	2(1.59)	1(1.09)	0
Pharmaceutical	0	0	1(0.94)	6(4.76)	13(14.13)	2(11.76)
Hardware store	0	0	0	2(1.59)	3(3.26)	1(5.88)
Meat shop	0	2(3.45)	6(5.66)	2(1.59)	0	0
Others	0	4(6.90)	8(7.55)	5(3.97)	6(6.52)	1(5.88)
Total	1(100)	58(100)	106(100)	126(100)	92(100)	17(100)

*Note:* 1. Others include: Mobile phone shop, Mobile phone accessories and repairing, Animal feed shop, Toy's shop, Watch repairing shop, Bottle decoration, Gym, Shoe refurbishing shop.

2. Figures in parentheses are percentages

*Source:* Primary data

Further, among the entrepreneurs who were graduate, around 14% were involved in Pharmaceutical, around 11% each were involved in selling Readymade garments and Household necessities. Among post-graduate, around 11% were involved in Tailoring, Beauty parlour, Handloom, selling Cosmetic, and Pharmaceutical.

### **3.3.3 Business Experience**

The year of experience expresses the experience of the respondents in the field of the business. It strengthens the entrepreneurs to tackle various problems

encountered in the enterprises. The work experience of entrepreneurs influenced more than entrepreneurs' education towards business performances (Othman et al., 2016). In fact, the lack of experience has been one of the hurdles to enter into business ventures. The study conducted by Naqvi (2011) also found that the past experience of the manager are the main key factors of success. Table 3.12 reveals the prior business experience of the women entrepreneurs in years.

**Table 3.12: Business Experience**

<b>Years</b>	<b>Frequency</b>	<b>Percentage</b>
1-3	116	29.00
4-6	107	26.80
7-9	63	15.80
10-12	54	13.50
13-15	17	4.30
Above 15	43	10.80
Total	400	100.00

*Source:* Primary data

29% of the female entrepreneurs have prior experience of 1-3 years in the field of business, followed by around 26% have between 4-6 years, about 15% of the respondents have between 6-9 years of experience.

Around 13% of the women entrepreneurs have the business experience between 10-12 years, around 10% have the experience above 15 years, and only about 4% of the entrepreneurs have the business experience between 13-15 years.

### 3.3.4 Average Monthly Income

Table 3.13 indicates the average monthly income of the women entrepreneurs from their business units.

**Table 3.13: Average Monthly Income**

Average Monthly Income	Frequency	Percentage
Below Rs. 25,000	157	39.30
Rs. 25,000 – Rs. 50,000	160	40.00
Rs. 50,000 – Rs. 75,000	47	11.80
Rs. 75,000 – Rs. 1,00,000	19	4.80
Above Rs. 1,00,000	17	4.20
Total	400	100.00

*Source:* Primary data

40% of the entrepreneurs earned average monthly income of Rs. 25,000 – Rs. 50,000, followed by around 39% earned average monthly income of below Rs. 25,000, and about 11% earned between Rs. 50,000 – Rs. 75,000. Meanwhile, only about 4% of the women entrepreneurs earned an average monthly income of Rs. 75,000 – Rs. 1,00,000 and only around 4% earned above Rs. 1,00,000.

### 3.3.5 Cross-Sectional Analyses of Average Monthly Income

In this subsequent sections, cross-sectional analyses have been carried out to study the average monthly income of the respondents from the business based on their age, marital status, educational qualification, nature of business, and experience. Further, the association between the average monthly income and demographic variables were studied by using Chi-square test.

### 3.3.5.1 Average Monthly Income and Age

Table 3.14 shows the average monthly income and age of the respondents. In the age group of 30 years and below, around 48% of the female entrepreneurs earned an average monthly income up to Rs. 25,000, around 35% earned Rs. 25,000 – Rs. 50,000, about 8% earned Rs. 50,000 – Rs. 75,000. Among the age group of 36-40 years, around 42% earned between Rs. 25,000 – Rs. 50,000, about 36% earned up to Rs. 25,000, and around 21% earned an average monthly income above Rs. 50,000.

**Table 3.14: Average Monthly Income and Age of the Respondents**

Average monthly income	Age of the Respondents					
	30 and below	31-35	36-40	41-45	46-50	51 and above
Up to Rs 25,000	72 (48.65)	22 (33.33)	26 (36.62)	14 (32.56)	20 (37.04)	3 (16.67)
Rs 25,000 –Rs. 50,000	53 (35.81)	31 (46.97)	30 (42.25)	20 (46.51)	18 (33.33)	8 (44.44)
Rs. 50,000 – Rs. 75,000	13 (8.78)	8 (12.12)	8 (11.28)	7 (16.28)	9 (16.67)	2 (11.11)
Rs. 75,000 – Rs. 1,00,000	4 (2.70)	4 (6.06)	5 (7.04)	0 (0.00)	3 (5.56)	3 (16.67)
Above Rs. 1,00,000	6 (4.05)	1 (1.52)	2 (2.82)	2 (4.65)	4 (7.41)	2 (11.11)
Total	148 (100.00)	66 (100.00)	71 (100.00)	43 (100.00)	54 (100.00)	18 (100.00)

*Note:* Figures in parentheses are percentages

*Source:* Primary data

Among the age group of 31-35 and 41–45, more than three-fourth of the female entrepreneurs earned up to Rs. 50,000. Among the age group of 46-50, around 70% earned monthly income up to Rs. 50,000 approximately. From the age group of above 50 years, around 38% earned more than Rs. 50,000.

***Test of Association between Age and Average Monthly Income***

To know the association between the age of the women entrepreneurs and their average monthly income average, chi-square test is applied as shown in Table 3.15.

**Table 3.15: Test of Association between Age and Average Monthly Income**

	<b>Value</b>	<b>df</b>	<b>Asymp. Sig (2-sided)</b>
Pearson Chi-Square	27.247a	20	.128
Likelihood Ratio	27.215	20	.129
Linear-by-Linear Association	10.349	1	.001
N of Valid Cases	400		

There is no significant association between the age of women entrepreneurs and their average monthly income since the significant value is greater than 0.05.

**3.3.5.2 Average Monthly Income and Marital Status**

Table 3.16 indicates the average monthly income of the respondents across the marital status. Among unmarried women entrepreneurs, around 42% earned up to Rs. 25,000, about 39% earned between Rs. 25,000 – Rs. 50,000, and around 18% earned above Rs. 50,000 in a month approximately.

**Table 3.16: Average Monthly Income and Marital Status**

Average Monthly Income	Marital Status of the Respondents			
	Married	Unmarried	Divorced	Widow
Up to Rs. 25,000	47 (31.54)	81 (42.19)	20 (55.56)	9 (39.14)
Rs. 25,000 – Rs. 50,000	67 (44.97)	75 (39.06)	10 (27.78)	8 (34.78)
Rs. 50,000 – Rs. 75,000	20 (13.42)	21 (10.94)	3 (8.33)	3 (13.04)
Rs. 75,000 – Rs. 1,00,000	10 (6.71)	7 (3.65)	2 (5.56)	0 (0.00)
Above Rs. 1,00,000	5 (3.36)	8 (4.16)	1 (2.77)	3 (13.04)
Total	149 (100.00)	192 (100.00)	36 (100.00)	23 (100.00)

*Note:* Figures in parentheses are percentages

*Source:* Primary data

From married women entrepreneurs, around 44% of the respondents earned between Rs. 25,000 – Rs. 50,000, followed by around 31% earned up to Rs. 25,000, and about 23% earned above Rs. 50,000 as an average monthly income. Among the respondents who were divorced, around 55% earned up to Rs. 25,000. From the respondents who were widowed, about 39% earned up to Rs. 25,000.



### ***Association Between Marital Status and Average Monthly Income***

It is attempted to know the association between the marital status of the entrepreneurs and their average income. To test the association between the two variables, Chi-square test is applied as shown in Table 3.17.

**Table 3.17: Test of Association Between Marital Status and Average Monthly Income**

	<b>Value</b>	<b>df</b>	<b>Asymp. Sig (2-sided)</b>
Pearson Chi-Square	15.923a	12	.195
Likelihood Ratio	15.498	12	.215
Linear-by-Linear Association	.837	1	.360
N of Valid Cases	400		

There is no significant association between the marital status of the women entrepreneurs and their average monthly income since the significant value is greater than 0.05.

### **3.3.5.3 Average Monthly Income and Educational Background**

Table 3.18 indicates the average monthly income of the respondents based on their educational background. Among the female entrepreneurs who were below HSLC, around 46% earned an average monthly income up to Rs. 25,000. Among the respondents who were HSLC and HSSLC, around 43% each earned up to Rs. 25,000.

Among the respondents who were graduate, around 27% earned up to Rs. 25,000. Among the entrepreneurs who were post-graduate, around 25% earned up to Rs. 25,000.

**Table 3.18: Average Monthly Income and Educational Background**

Average Monthly Income (Rs)	Educational Qualification					
	Illiterate	Below HSLC	HSLC	HSSLC	Graduate	Post Graduate and above
Up to Rs. 25,000	1 (100.00)	27 (46.55)	46 (43.40)	55 (43.30)	25 (27.17)	4 (25.00)
Rs. 25,000 – Rs. 50,000	0	22 (37.93)	41 (38.68)	53 (41.73)	39 (42.40)	5 (31.25)
Rs. 50,000 – Rs. 75,000	0	5 (8.62)	13 (12.26)	9 (7.09)	18 (19.57)	2 (12.50)
Rs. 75,000 – Rs. 1,00,000	0	2 (3.45)	3 (2.83)	7 (5.51)	5 (5.43)	2 (12.50)
Above Rs. 1,00,000	0	2 (3.45)	3 (2.83)	3 (2.37)	5 (5.43)	3 (18.75)
Total	1 (100.00)	58 (100.00)	106 (100.00)	127 (100.00)	92 (100.00)	16 (100.00)

*Note:* Figures in parentheses are percentages

*Source:* Primary data

Overall, Among the respondents who were HSSLC and below, more than three-fourth of the respondents in each group earned up to Rs. 50,000 while among the respondents who were graduate and post-graduate, less than three-fourth of the respondents earned up to Rs. 50,000 respectively. Among the respondents who were graduate and post-graduate, more than 30% of them earned above Rs. 50,000

respectively while among the respondents who were HSLC and below, less than 10% of them in each group earned above Rs. 50,000 approximately in a month.

***Association Between Educational Background and Average Monthly Income***

To know the association between the educational background of the women entrepreneurs and their average monthly income, Chi-square test is applied as given in Table 3.19.

**Table 3.19: Test of Association Between Educational Background and Average Monthly Income**

	<b>Value</b>	<b>df</b>	<b>Asymp. Sig (2-sided)</b>
Pearson Chi-Square	73.659a	24	.000
Likelihood Ratio	37.916	24	.035
Linear-by-Linear Association	11.182	1	.001
N of Valid Cases	400		

There is a significant association between the educational background of the women entrepreneurs and their average monthly income since the significance value is less than 0.05. The effect size is 0.215 as calculated in Table 3.20.

**Table 3.20: Effect Size**

	<b>Value</b>	<b>Approx. Sig</b>
Phi	.429	.000
Cramver's V	.215	.000
No of valid cases	400	

### 3.3.5.4 Average Monthly Income and Business Experience

Table 3.21 displays the average monthly income of the respondents based on their business experience.

**Table 3.21: Average Monthly Income and Business Experience**

Average monthly income	Years of experience in business						Total
	1-3	4-6	6-9	10-12	13-15	Above 15	
Up to Rs. 25,000	58 (50.00)	39 (36.45)	23 (36.52)	21 (38.89)	6 (35.30)	10 (23.26)	157
Rs. 25,000 – Rs. 50,000	40 (34.48)	48 (44.86)	27 (42.86)	21 (38.89)	6 (35.30)	18 (41.86)	160
Rs. 50,000 – Rs. 75,000	11 (9.48)	12 (11.21)	10 (15.87)	6 (11.11)	2 (11.76)	6 (13.95)	47
Rs. 75,000 – Rs. 1,00,000	3 (2.59)	5 (4.67)	2 (3.17)	6 (11.11)	0 (0.00)	3 (6.98)	19
Above Rs. 1,00,000	4 (3.45)	3 (2.81)	1 (1.58)	0 (0.00)	3 (17.64)	6 (13.95)	17
Total	116 (100.00)	107 (100.00)	63 (100.00)	54 (100.00)	17 (0.00)	43 (100.00)	400

*Note:* figures in parentheses are percentages

*Source:* Primary data

Among the female entrepreneurs having prior business experience up to 3 years, 50% earned an average monthly income of below Rs. 25,000. Meanwhile,

among the entrepreneurs having business experience more than 15 years, only around 23% earned below Rs. 25,000.

Among the women entrepreneurs having the business experience of 13-15 years, and above 15 years, more than 13% of the respondents from each group earned above Rs. 1,00,000 per month whereas among the respondents having business experience lower than 10 years, less than 4% of the respondents in each of the groups earned above Rs. 1,00,000.

***Association Between Experience in Business and Average Monthly Income***

It is attempted to know the association between the business experience of the entrepreneurs and their average income. To test the association between the two variables, Chi-square test is applied as shown in Table 3.22.

**Table 3.22: Test of Association Between Business Experience and Average Monthly Income**

	<b>Value</b>	<b>df</b>	<b>Asymp. Sig (2-sided)</b>
Pearson Chi-Square	38.139a	20	.009
Likelihood Ratio	33.981	20	.026
Linear-by-Linear Association	14.198	1	.000
N of Valid Cases	400		

There is a significant association between the business experience of the female entrepreneurs and their average income since the significant value is less than 0.05. The effect size is 0.154 as calculated in Table 3.23.

**Table 3.23: Effect size**

	<b>Value</b>	<b>Approx. Sig</b>
Phi	.309	.009
Cramer's V	.154	.009
No of valid cases	400	

**3.3.5.5 Average Monthly Income and Nature of the Business**

Table 3.24 indicates the average monthly income of the respondents across their nature of the business. Among the entrepreneurs engaged in selling Household necessities, around 87% earned up to Rs. 50,000 approximately in a month. Among the respondents engaged in selling Readymade garments, around 62% earned up to Rs. 50,000 per month. Around 87% of the women entrepreneurs engaged in Tailoring earned average monthly income up to Rs. 50,000.

**Table 3.24: Average Monthly Income and the Nature of the Business**

<b>Nature of Business</b>	<b>Average Monthly Income</b>					<b>Total</b>
	<b>Up to Rs. 25,000</b>	<b>Rs. 25,000- Rs. 50,000</b>	<b>Rs. 50,000 –Rs.75,000</b>	<b>Rs. 75,000- Rs. 1,00,000</b>	<b>Above Rs.1,00,000</b>	
Tailoring	15 (37.5)	20 (50.0)	3 (7.5)	1 (2.5)	1 (2.5)	40 (100)
Beauty parlour	8 (24.24)	19 (57.58)	3 (9.09)	3 (9.09)	0	33 (100)
Food processing	5 (41.67)	6 (50.0)	1 (8.33)	0	0	12 (100)
Bakery	9 (50.0)	4 (22.22)	1 (5.56)	2 (11.11)	2 (11.11)	18 (100)

Readymade garments	8 (19.05)	18 (42.86)	10 (23.80)	2 (4.76)	4 (9.53)	42 (100)
Handloom	6 (60.00)	2 (20.00)	0	1 (10.00)	1 (10.00)	10 (100)
Vegetables & Fruits	14 (73.68)	5 (26.32)	0	0	0	19 (100)
Cosmetic	9 (47.37)	7 (36.84)	1 (5.26)	0	2 (10.53)	19 (100)
Household necessities	38 (50.67)	28 (37.33)	4 (5.33)	3 (4.0)	2 (2.67)	75 (100)
Laser printing & Xerox	2 (28.57)	3 (42.86)	2 (28.57)	0	0	7 (100)
Stationery/Book store	8 (53.33)	5 (33.33)	2 (13.34)	0	0	15 (100)
Restaurants/Hotel	5 (29.41)	7 (41.18)	4 (23.53)	0	1 (5.88)	17 (100)
Shoe store	3 (14.29)	15 (71.43)	2 (9.52)	0	1 (4.76)	21 (100)
Flower selling	6 (60.00)	2 (20.00)	0	1 (10.00)	1 (10.00)	10 (100)
Pharmaceutical	4 (18.18)	9 (40.9)	7 (31.82)	1 (4.55)	1 (4.55)	22 (100)
Hardware store	0	0	2 (33.33)	4 (66.67)	0	6 (100)
Meat shop	4 (40.00)	5 (50.00)	1 (10.00)	0	0	10 (100)

Others	13 (54.17)	5 (20.83)	4 (16.66)	1 (4.17)	1 (4.17)	24 (100)
Total	157	160	47	19	17	400

*Note:* 1. Others include: Mobile phone shop, Mobile phone accessories and repairing, Animal feed shop, Toy's shop, Watch repairing shop, Bottle decoration, Gym, Shoe refurbishing shop.

2. Figures in parentheses are percentages

*Source:* Primary data

Around 81% of the women entrepreneurs engaged in Beauty parlour earned average monthly income up to Rs. 50,000. All the women entrepreneurs engaged in Food processing, Laser printing and xerox, Stationery and book store, Meat shop earned up to Rs 75,000 per month. There were no women entrepreneurs engaged in selling Vegetables and fruits earned above Rs. 50,000.

On the other hand, all the women entrepreneurs engaged in Hardware store earned average monthly income above Rs. 50,000 approximately in a month.

***Association Between the Nature of Business and the Average Monthly Income***

To know the correlation between the nature of business and the average monthly income of the respondents, chi-square test is used to study the association between the two variables as given in Table 3.25.

**Table 3.25: Test of Association Between Nature of Business and Average Monthly Income**

	Value	df	Asymp. Sig (2-sided)
Pearson Chi-Square	156.694a	76	.000
Likelihood Ratio	135.691	76	.000
Linear-by-Linear Association	.278	1	.598
N of Valid Cases	400		



There is a significant association between the nature of business and the average monthly income of the women entrepreneurs since the significant value is less than 0.05. Here, the effect size is 0.313 as shown in Table 3.26.

**Table 3.26: Effect size**

	<b>Value</b>	<b>Approx. Sig</b>
Phi	.626	.000
Cramer's V	.313	.000
No of valid cases	400	

### **3.3.6 Establishment of the Business**

Table 3.27 shows how the women entrepreneurs established their business. Out of the total respondents, around 70% of the respondents established their business units by themselves. In the study conducted by Le and Raven (2015) in Quang Tri province in central Vietnam, eighty-one percent of respondents established the business by themselves.

**Table 3.27: Establishment of the Business**

<b>How the business was established?</b>	<b>Frequency</b>	<b>Percentage</b>
Established by me	282	70.50
Bought from another	40	10.00
Inherited	78	19.50
Total	400	100.00

*Source: Primary data*

Around 19% of the women entrepreneurs mentioned that they inherited their business units, and 10% bought their business from another.

### **3.3.7 Sources of Funds**

Table 3.28 indicates the sources of funds at the time of establishment of the business units. Out of the total respondents, 46% of the women entrepreneurs under the study used their owned money to start the business units, around 12% of the entrepreneurs took loans from banks, and about 11% used their owned money along with bank loan to start the business units. In the study conducted in central Oman by Belwal et al (2014), most of the women entrepreneurs established their business with either their own funds or with the support of their families.

**Table 3.28: Sources of Funds**

Sources of Funds	Frequency	Percentage
Owned fund	184	46.00
Loan from bank	50	12.50
Owned fund and Bank loan	47	11.80
Others	119	29.80
Total	400	100.00

*Source:* Primary data

Around 29% of the women entrepreneurs under the study mentioned ‘others’ regarding the sources of funds. ‘Others’ include funding from family, relatives, friend and inherited from the family.

### **3.3.8 DIC/*Udyam* Registration**

Registration of unit in District Industries Centre (DIC) or *Udyam* registration is very important activity to run the business in long term and it is one of the evidences of the business. It depends on environment and entrepreneur perception. However, registration of business unit is not a mandatory. The sample respondents were asked whether their business units were registered or not to know their status. Table 3.29 indicates the registration of business units.

**Table 3.29: DIC/*Udyam* Registration**

<b>Registration in DIC/<i>Udyam</i></b>	<b>Frequency</b>	<b>Percentage</b>
Yes	138	34.50
No	262	65.50
Total	400	100.00

*Source:* Primary data

Around 34% of the women entrepreneurs done the registration in District Industries Centre (DIC)/*Udyam* around 65% did not registered their business units.

### **3.3.9 Reasons for not Registering**

Table 3.30 shows the reasons for not registering the business units by the sample respondents.

Out of the total respondents who did not register their business units, around 46% of the respondents expressed that did not aware about the DIC/*Udyam* registration, about 17% mentioned that there is no benefit of registering the units, and merely about 3% mentioned that they did not have time. Around 29% of the respondents cannot say the reason of not registering their business.

**Table 3.30: Reasons for not Registering**

<b>Reasons</b>	<b>Frequency</b>	<b>Percentage</b>
Not aware	121	46.18
No benefit	47	17.94
No time	9	3.44
Any other	25	9.54
Cannot say	60	22.90
Total	262	100.00

*Source:* Primary data

### 3.3.10 Employment Generation

Unemployment is an acute problem faced by the nation. Entrepreneurship functions as a catalyst for the economic prosperity of a nation as it leads to generation of employment, contribution in national income, rural development, industrialisation, technological progress, and export promotion (Digal, 2019). Table 3.31 indicates whether the female entrepreneurs hired an employee or not.

**Table 3.31: Did you hire employee?**

<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
Yes	163	40.80
No	237	59.30
Total	400	100.00

*Source:* Primary data

Around 40% of the women entrepreneurs hired an employee in their enterprise whereas around 59% did not hire an employee. Mizoram is categorised as a 'no- industry state' and there is predominance of tiny, household and small-scale enterprises in the state (Thakur, 2014). Most of the businesses run by the entrepreneurs are sole-proprietorship. Despite their small size, around 40% of the enterprises hired employee which indicated that they generate employment opportunities for other.

### 3.3.11 Number of Employees Hired

Table 3.32 reveals the number of workers hired by the sample respondents.

**Table 3.32: Number of Employees Hired**

<b>No. of workers</b>	<b>Frequency</b>	<b>Percentage</b>
1	80	49.08
2	42	25.77
3	12	7.36

4	17	10.43
Above 4	12	7.36
Total	163	100.00

*Source:* Primary data

Out of 163 respondents who hired workers, around 49% of the female entrepreneurs hired one person, about 25% hired two persons, around 10% hired 4 persons, and around 7% of the female entrepreneurs hired above four persons in their enterprise.

In Mizoram, the employees were usually hired by the women entrepreneurs on need basis as most of the enterprises were micro-enterprises. The study conducted by Lalnunzira and Dingliana (2017) found that most of the Mizo family businesses hired the employee on ad-hoc basis depending on the immediate needs of the firm.

### **3.4 Conclusion**

This chapter focuses on the socio-economic background of women entrepreneurs in Mizoram. Socio-economic background includes age, marital status, educational qualification, income, and family size. Socio-economic background of the entrepreneurs plays an important role in the process of entrepreneurship. Many research studies (e.g., Soomro et al. 2019) found that the business success of the entrepreneurs was interrelated with the demographic characteristics and has a positive and significant impact on entrepreneurs' success.

With regard to age, the highest percentage which is 37% of the women entrepreneurs belonged to the age group of 30 years and below, followed by around 17% were in the age group of 36-40, around 16% were in the age group of 31-35. It is interesting to observe that more than 70% women entrepreneurs have started their businesses at a young age. This trend highlights the determination and drive of these women to pursue their entrepreneurial ambitions early in life. In terms of marital status, around 47% of the female entrepreneurs were not yet married while around 37% were married. Among the married entrepreneurs, two-third of women

entrepreneurs' husbands were employed in government or private sector. In addition to their entrepreneurial duties, married women entrepreneurs are supposed to do several family obligations such as housework and child care (Kim and Ling, 2001).

According to National Statistical Office (NSO) data, in 2021 India's average literacy rate was 77.70%. Mizoram is a top state of the country in terms of literacy with 91.58%. The gender gap between the male literacy (93.72%) and female literacy (89.4%) was less. In the present study, around 31% of the female entrepreneurs were having HSSLC, followed by around 26% were having HSLC, and 23% were graduates. According to Hunady (2018), higher education can often be very beneficial for starting up a new business and this seems to be one of the factors determining the success of new businesses.

Family is one of the important determinants of entrepreneurial initiatives (Parihar, 2017). The present study reveals that 67% of the entrepreneurs belong to nuclear family while 33% of the entrepreneurs belong to joint family. According to Global Data (2022), the average household size in India was 4.44 people in 2021; but the average household size of Mizoram in 2019 is only 4.05. In the study, 43% of the respondents' family belonged to the family size of 1-4 members, followed by 42% belonged to the family size of 5-7. The Mizo follows the patriarchal form of society where the line of family tree is reckoned from the side of the father. It may be inferred that the nuclear family system is gaining popularity compared to traditional joint family system even in Mizo society which is known for having the predominance of joint family system conventionally.

Mizoram is classified as a 'no-industry state' and there is predominance of tiny, household and small-scale enterprises in the state (Thakur, 2014). Most of the businesses run by the entrepreneurs are sole proprietorship. This study found that 18.8% of the female entrepreneurs were dealing with Household necessities (essential commodities), followed by Readymade garments (10.5%), Tailoring & Designing (10%), Beauty parlour (8.3%), Pharmaceuticals (5.5%), Shoe stores (5.3%) and Stationery/book store (5.3%).

Entrepreneurs having prior business experience are considered better equipped to deal with the numerous difficulties or challenges that arise in their business. According to Othman et al (2016), the work experience of entrepreneurs influenced business performance more than their educational level. 29% of the respondents have experience of 1-3 years in the field of business, followed by 26.80% of the respondents have the experience of 4-6 years, 15.80% of the respondents have of 6-9 years of experience. Around 28% of the female entrepreneurs have the business experience of 10 years and above.

40% of the entrepreneurs earned an average monthly income of Rs. 25,000 – Rs. 50,000, followed by 39.30% of the respondents earned below Rs. 25,000. Among the women entrepreneurs who were post graduate and above, around 43% earned an average income more than Rs. 50,000. Among the entrepreneurs who were graduates, around 30% earned an average income more than Rs. 50,000.

Around 70% of the female entrepreneurs established their business units by themselves, 19.50% of the respondents mentioned that they inherited their business units, and 10% of the respondents bought their business units from another. 46% of the women entrepreneurs under the study used their own money to start the business units, around 12 % of the respondents took loans from banks. In the study conducted in central Oman by Belwal et al (2014), most of the women entrepreneurs established their business with either their own funds or with the support of their families. There is a need to support and strengthen the micro and small enterprises in the State by expanding the formal sources of credit. The credit-deposit (CD) ratio has been very low in many States in NEI, including Mizoram. To elaborate further, the CD ratio of NER was 46.4% in the year of 2022. More specifically, Mizoram's CD ratio was 45.7% in 2022.

Registration of unit in District Industries Centre (DIC) or *Udyam* Registration is very important activity to run the business in long term and it is one of the evidences of the business. However, registration of business unit is not mandatory. Around 34% of the respondents in the study did their registration either with (DIC) or with *Udyam* registration. *Udyam* is the only Government portal for registration of MSME and was launched by the Union MSME ministry on July 1, 2020. About 65% of the respondents did not opt for registration. Out of the total respondents who did

not register their business units, around 46 % of the respondents did not have any awareness about the benefits of such registration. Only a registered firm could approach a bank for obtaining loans and apply for availing certain government schemes. It is suggested that there should be concerted effort on the part of State government to create more awareness among the entrepreneurs about the importance of registration with Udyam.

Entrepreneurship serves as a catalyst for a country's economic prosperity by generating jobs, contributing to national income, rural development, industrialisation, technological progress, and export promotion (Digal, 2019). Around 40% of the women enterprises hired the employees in their enterprise whereas around 59% did not hire. It is interesting to note that around 40% of the women enterprises hired the employee which indicated that they generate employment opportunities for others. Out of the enterprises those hired the employees, around 49% of the female enterprises hired one person and around 25% of the enterprises hired two persons. Despite their small size, these women enterprises have been playing a significant role in providing employment to many people, in addition to providing a sustainable livelihood for the families of entrepreneurs.



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## CHAPTER 4

### FACTORS INFLUENCING WORK-LIFE BALANCE OF WOMEN ENTREPRENEURS

Section	Title	Page
4.1	Introduction	152
4.2	Factors Affecting the Work-Life Balance of Women Entrepreneurs	153
	4.2.1 Role Overload	154
	4.2.1.1 Many Roles in a Given Time	154
	4.2.1.2 Family Life and Entrepreneurial Role	155
	4.2.1.3 Social/Community Activities	156
	4.2.1.4 Employees Playing Business Roles	158
	4.2.1.5 Multiple Roles in the Family	159
	4.2.1.6 Work Load in the Family	159
	4.2.1.7 Sacrificing Family Roles	160
	4.2.1.8 Excessive Work Load and Lack of Time	161
	4.2.2 Quality of Health	162
	4.2.2.1 Taking Care of Health	162
	4.2.2.2 Stress	163
	4.2.2.3 Feeling Angry	165
	4.2.2.4 Sickness	166
	4.2.2.5 Feeling Relaxed and Sleep	166
	4.2.2.6 Visiting Physician	168
	4.2.2.7 Long and Continuous Work Schedule	168
	4.2.3 Dependent Care	169
	4.2.3.1 Enjoying Profession	170
	4.2.3.2 Kids	170
	4.2.3.3 Concentrating in Business	171
	4.2.3.4 Attitude to the Spouse	172
	4.2.3.5 Parents-In-Law	173

	4.2.3.6 Elder Care Issues	174
	4.2.3.7 Child Care Needs	175
	4.2.3.8 Managing Both Business and Dependent Care Issues	176
	4.2.3.9 Pre-Occupation with Business	177
	4.2.4 Time Management	178
	4.2.4.1 Late Evenings	179
	4.2.4.2 Enough Time	180
	4.2.4.3 Stressed and Short Tempered	181
	4.2.4.4 Leaving Home Early	182
	4.2.4.5 Time for Family/Societal Duties	183
	4.2.4.6 Business-Related Work for More Than 10 Hours Per Day	184
	4.2.4.7 Evenings and Weekends with Family	185
	4.2.4.8 Equal Distribution of Time	186
	4.2.5 Social Support Network	186
	4.2.5.1 Concentration on Business	187
	4.2.5.2 Social Support and Dependent Care Issues	188
	4.2.5.3 Society	188
	4.2.5.4 Family Support and Strength	190
	4.2.5.6 Family Members are Over Stretched	191
	4.2.5.7 Family Members not Willing to Listen	192
	4.2.5.8 Spouse	193
4.3	Perceptions of women entrepreneurs	194
	4.3.1 Role Overload	194
	4.3.2 Long Hours of Work	195
	4.3.3 Support Network	196
	4.3.4 Entrepreneurship Related Health Care Issues	196
	4.3.5 Dependent Care Issues	197
4.4	Satisfactory Level of Work-Life Balance	198
4.5	Hypotheses Testing	199

4.6	Conclusion	210
	References	216

## **CHAPTER 4**

### **FACTORS INFLUENCING WORK-LIFE BALANCE OF WOMEN ENTREPRENEURS**

This chapter aimed at analysing the different factors affecting the work-life balance of women entrepreneurs. The five factors affecting the work-life balance identified for the purpose of the present study are: Role overload, Quality of health, Dependent care issues, Time management, and Support network. In this chapter, it is also attempted to test certain hypotheses.

#### **4.1 Introduction**

The entrepreneur is an innovator or developer who recognises and seizes opportunities; convert those opportunities into workable/marketable ideas; adds value through time, effort, money, or skills; and assumes the risks of the competitive marketplace to implement these ideas (Kurtako and Rao, 2009). Entrepreneurial activities have a positive relationship with economic activities: the more entrepreneurial activities, the better the economy (Schmitz,1989). Akehurst et al. (2012) stated that women entrepreneurs around the globe have significant impact on the economic development, as the entrepreneurial ventures are creating new employment opportunities. Women entrepreneurs play a significant role in producing jobs, wealth, poverty reduction, human development, education, health and nation's development especially in developing countries (Sajjad et al., 2020).

Work-Life Balance (WLB) refers to the effective management and synchronization between remunerative work and the other roles and responsibilities that are important to people as 'individualized' human beings and as a part of the society (Chawla and Sondhi, 2011). Work-life balance refers to achieving a balance between professional and personal life through the management, organization and prioritization of personal tasks and work routines (Fazal et al. 2019). Kinman and Jones (2008) portray that work-life balance is a way of balancing roles, in which fulfilling the responsibilities of one domain (work) does not harm the other domain (family). Karakas and Lee (2004) explained work-life balance issues as spending good time with family members, getting free time to be able to relax for emotional



wellbeing and health of family members, having good communication and support from the fellow colleagues, obtaining high quality child care and education; and being satisfied with the work load.

Schindehutte et al. (2001) in their study concluded that women are motivated to become entrepreneurs in order to achieve work–family balance. However, the study conducted in New Zealand by Kirkood and Tootell (2008) stated that many women entrepreneurs experience work–family conflict and entrepreneurship may not be a panacea for achieving work–family balance. Heilbrunn and Davidovitch (2011) found that work–life balance is indeed a major issue for women entrepreneurs in Israel. The study conducted by Bhattacharya (2017) also revealed that Indian woman entrepreneur finds it difficult to schedule their time properly between their business work and family work. Several studies (Uddin and Chowdhury, 2015; Pareek and Bagrecha, 2017; Ufuk and Ozgen, 2001) also highlighted that women entrepreneurs experience various degrees of work-life balance.

There are many studies which highlighted the mismatch between the role expectations and actual contribution at home and at work place leading to imbalance (Madipelli et al., 2013). Difficulty in achieving work-life balance can result in serious consequences like stress, absenteeism and low productivity (Hobson et al., 2001). Many studies (Franco et al. 2021; Roopavathi and Kishore, 2020; Netemeyer et al., 2005) existed related to the consequences of work-life imbalance and highlighted that work- life imbalance influence stress, tension and ill health which will negatively affect individual, family and organisational performance.

#### **4.2 Factors Affecting the Work-Life Balance of Women Entrepreneurs**

Many studies highlighted the importance of work-life balance for women entrepreneurs and it is quite important to know the factors affecting work-life balance. As detailed in Chapter 1, for this purpose, the researcher based on his extensive literature review, (for example; Mathew and Panchanatham, 2010 and 2011; Greenhaus et al., 2003) developed 45 statements concerning the WLB issues of women entrepreneurs in present study. Broadly, these 45 statements are related to five factors, viz. Role overload, Quality of health, Dependent care issues, Time

management, and Support network. In this section, an attempt is made to identify and analyse the major factors affecting the work-life balance of women entrepreneurs under the study.

#### **4.2.1 Role Overload**

“Role overload” is described as a circumstance in which an individual must fulfil many duties, obligations, or tasks within a specific period of time that are beyond their capacity to handle. (Rizzo et al.,1970). Bacharach et al. (1990) defined role overload as “the organizational demand to complete the quantity of work in the limited time frame and therefore the employee’s perception is that whether he or she is able to complete task effectively within a time frame.” There are many dimensions to work overload which includes time pressure, high speed of work and quantity of work (Skinner & Pocock, 2008).

In the present study, Role overload, one of the WLB factors comprises of eight (8) statements based on the literature reviewed (Mathew and Panchanatham, 2011). In this section, an attempt is made to analyse the statements relating to role overload.

##### **4.2.1.1 Many Roles in a Given Time**

Studies across the globe indicate that women have been playing different roles in a given time irrespective of the fact whether they confine to home or engaged in different occupations for earning their livelihood. Women spent more time on primary child care, personal care, household activities, and purchases (Calvez et al., 2009). Sangluaii (2021) found that almost all the communities in North East India, except Khasis and the Garos are patriarchal society so that men hardly participated in the domestic labour of cleaning, cooking and childcare whereas the responsibility of women in childcare, household works and any other productive is much more than men. In case of female entrepreneurs, besides the responsibilities in the family, they have to perform their entrepreneurial roles to get reasonable returns from their business. Obviously, women entrepreneurs are under pressure to perform multiple roles at home, and also in their business within a limited given time.

Table 4.1 indicates how the women entrepreneurs in the present study responded to the statement “I have to perform many roles in a given time.” Over 45% of the respondents agreed that they have to perform many roles in a given time, 10.5% of the respondents strongly agreed with the statement. About 28% of the respondents disagreed with the statement, and only around 4% strongly disagreed with the statement. 11% were neutral.

**Table 4.1: I have to perform many roles in a given time**

<b>S.no</b>	<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
1	Strongly disagree	17	4.3
2	Disagree	115	28.7
3	Neutral	44	11.0
4	Agree	182	45.5
5	Strongly agree	42	10.5
6	Total	400	100.0

*Source:* Primary data

Overall, around 55% of the women entrepreneurs expressed that they have to perform many roles in a given time where as 33% expressed an opposite feeling.

It may be inferred that more than half of the women entrepreneurs were engaged in different tasks both in their business and their family which make them to perform many roles in a given time. Rout et al. (1999) stated that women in India experience considerable pressure, in the morning before going out to work and after work, to do all that is necessary for the family.

#### **4.2.1.2 Family Life and Entrepreneurial Role**

Women perform more household duties than men do (Karsten, 1994; Ross, 1987). According to the gender role theory, women are more likely to perceive the family role as part of their social identity than men are. Interestingly, while women’s

roles in the workplace have increased, the expectations placed on them in the family role have not diminished (Grandey et al., 2005). Women entrepreneurs claimed that since beginning their entrepreneurial endeavours, their household chores had not changed in any way and they are making an effort to fulfil the duties that are expected of them at home (Ufuk and Ozgen, 2001). Pressures from both work and family roles are necessary to arouse work-family conflict (Greenhaus and Beutell, 1985). Table 4.2 shows how the women entrepreneurs responded to the statement “My family life seldom suffers due to my entrepreneurial role.”

**Table 4.2: My family life seldom suffers due to my entrepreneurial role**

S.no	Response	Frequency	Percentage
1	Strongly disagree	38	9.50
2	Disagree	207	51.70
3	Neutral	29	7.20
4	Agree	113	28.20
5	Strongly agree	13	3.30
6	Total	400	100.00

*Source:* Primary data

About 51% of the entrepreneurs disagreed and around 9% strongly disagreed with the statement. In other words, over 60% of the women entrepreneurs felt that their family life suffers due to their entrepreneurial role. Around 28% of the women entrepreneurs agreed and about 3% strongly agreed with the statement. That means around 31% of the female entrepreneurs felt that their family life hardly suffers due to their entrepreneurial role. Around 7% of the women entrepreneurs were neutral.

The study conducted by Ufuk and Ozgen (2001) in Turkey also revealed that the women think that being entrepreneurs affect their roles in family life negatively.

#### **4.2.1.3 Social/Community Activities**

Being the tribal belonging to a small state of Mizoram, the Mizo people live in a close-knit society where there is no hierarchical class distinction in social position and involvement in the community life. The popular code of social ethics among Mizo people which is called *Tlawmngaihna* (a Mizo word which means being ready to help others naturally without any expectation) has driven the culture and the social life of Mizos. To uplift *Tlawmngaihna* and to work for the society, Young Mizo Association (YMA) which is the biggest Community Based Organisation (CBO) in Mizo society was formed in 1935 and all the young people are involved in its activities throughout the State. Some other CBOs such as *Mizo Hmeichhe Insuihkhawm Pawl* (MHIP), a popular organisation for women and *Mizo Upa Pawl* (MUP), an organisation for aged people have been playing an active role in Mizo society. Traditionally and even today, the Mizos are known for having a strong community bonding. Whether it is a birth of a child, marriage in the village or a death of a person, the whole community gets involved, coming together to extend support to the family - physically, financially and emotionally.

As stated, Mizoram is a Christian dominated state where many activities related to Christianity such as worship services, choir song practice, fellowship, and other programmes are conducted. As a whole community, most of all the church denominations have three times worship services during the weekend. Besides, some other programmes are also conducted for youth, women and men separately in weekdays' nights. Thakur (2014) highlighted that the younger generation entrepreneurs feel that too much of church activities and community work interferes with the work culture of the place in Mizo society.

Table 4.3 indicates how the women entrepreneurs responded to the statement, "As I am burdened with business and family roles, I find it difficult to attend social/community activities." Around 28% of the respondents agreed and around 6% strongly agreed with the statement. On the other hand, 42% disagreed and around 16% strongly disagreed the statement.

**Table 4.3: As I am burdened with business and family roles,  
I find it difficult to attend social/community activities**

<b>S.no</b>	<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
1	Strongly disagree	65	16.3
2	Disagree	168	42.0
3	Neutral	29	7.2
4	Agree	113	28.2
5	Strongly agree	25	6.3
6	Total	400	100.00

*Source:* Primary data

In an overall analysis, about 58% of the respondents were able to participate in their social/community activities, around 35% of the women entrepreneurs found it difficult to attend social/community services due to their business and family roles.

#### **4.2.1.4 Employees Playing Business Roles**

Organization for Economic Corporation and Development - OECD (2005) viewed that entrepreneurship is the most important source of local economic strength, and that the development of new industries and the activities of small and medium-sized businesses contribute to the creation of jobs and economic growth by promoting the full utilisation of available financial, human, and other resources. The entrepreneurs play an important role in creating job opportunities by setting up an enterprise or expanding the existing enterprise. In the present study, as discussed in Chapter – 3, 40.75% (163 out of 400) of women entrepreneurs created an employment opportunity and hired an employee in their enterprise.

Table 4.4 indicates whether the women entrepreneurs were satisfied as their employees look after all the business roles.

**Table 4.4: I am quite contented as my employees look after the business roles**

S.no	Response	Frequency	Percentage
1	Strongly disagree	4	2.45
2	Disagree	49	30.06
3	Neutral	10	6.13
4	Agree	60	36.81
5	Strongly agree	40	24.55
6	Total	163	100.00

*Source:* Primary data

Out of 163 entrepreneurs who hired employees, more than 60% of women entrepreneurs were quite contented as their employees look after all the business roles. On the other hand, around 32% of the women entrepreneurs were not happy and around 6% were neutral.

#### **4.2.1.5 Multiple Roles in the Family**

There are many activities in life that are unrelated to work, such as taking care of young children and elderly relatives. (Anwar et al., 2013). Women's family obligations or to say their dual responsibilities also bar them from becoming successful entrepreneurs in both developed and developing nations (Kumar, 2016). Table 4.5 shows how the entrepreneurs responded to the statement, "As I have done multiple roles in the family, I could not succeed in the entrepreneurial domain."

**Table 4.5: I could not succeed in the entrepreneurial domain due to multiple roles in the family**

S.no	Response	Frequency	Percentage
1	Strongly disagree	69	17.30
2	Disagree	207	51.70

3	Neutral	27	6.80
4	Agree	82	20.50
5	Strongly agree	15	3.70
6	Total	400	100.00

*Source:* Primary data

Around 51% of the entrepreneurs did not agree and around 17% strongly disagreed to the statement. That means around 68% of the female entrepreneurs felt that the multiple roles being played by them did not affect their success as entrepreneur. Around 20% agreed and around 3% strongly agreed with the statement. Only around 6% were neutral. In other words, around one-fourth of the women entrepreneurs felt that they could not succeed in the entrepreneurial domain as they have performed multiple roles in the family.

#### **4.2.1.6 Work Load in the Family**

Chawla and Sondhi (2011) highlighted that work exhaustion will have a negative impact on working women's ability to combine work and life. The work-life balance will decline as work exhaustion rises. Table 4.6 shows the responses given by the respondents to the statement, "I am too fatigued to look after my business due to my work load in the family."

**Table 4.6: I am too fatigued to look after my business  
due to my work load in the family**

<b>S.no</b>	<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
1	Strongly disagree	62	15.5
2	Disagree	216	54.0
3	Neutral	34	8.5
4	Agree	69	17.3
5	Strongly agree	19	4.8



6	Total	400	100.00
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*Source:* Primary data

Out of the total respondents, 54% of the women entrepreneurs disagreed and around 15% strongly disagreed with the statement. In other words, around 69% of the entrepreneurs did not have any feeling of fatigue while running their business. Around 22% of the women entrepreneurs expressed their feeling of fatigue in running their business and their family. Only around 8% were neutral to the statement.

#### **4.2.1.7 Sacrificing Family Roles**

Family-to-work conflict (FWC) is a form of inter-role conflict whereby the corresponding domain elements of one's family role make performance of the work role more difficult (Netemeyer et al., 1996). Employee and firm productivity are favourably correlated with work-life balance. (Konrad and Manjel, 2000). Meeting competing demands from work and home, particularly for married women employees, can be mentally and physically taxing, which can lead to illness and absenteeism and harm an organization's productivity, growth, and development (Singh and Singhal, 2016).

Table 4.7 indicates the responses given by the women entrepreneurs to the statement, "I have become a successful entrepreneur by sacrificing many of my family roles." Out of the total respondents, 36% of the women entrepreneurs disagreed and 13% strongly disagreed with the statement. That means almost half of the respondents did not have any feeling of sacrificing their family obligations to become a successful entrepreneur, On the other hand, around 35% of the entrepreneurs expressed an opposite feeling. Around 15% were neutral to the statement.

**Table 4.7: I have become a successful entrepreneur by sacrificing many of my family roles**

<b>S.no</b>	<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
1	Strongly disagree	52	13.0
2	Disagree	144	36.0
3	Neutral	61	15.3
4	Agree	118	29.5
5	Strongly agree	25	6.3
6	Total	400	100.00

*Source:* Primary data

#### **4.2.1.8 Excessive Work Load and Lack of Time**

Many studies (for example, Bharat, 1992; Ramu, 1989) emphasised that Indian women were carrying out both domestic and professional tasks.

Table 4.8 shows the responses given by the women entrepreneur to the statement, “Due to the excessive work load and lack of time, I am not able to give proper attention in my personal life as well as in my business.”

**Table 4.8: Due to the excessive work load and lack of time, I am not able to give proper attention in my personal life as well as in my business**

<b>S.no</b>	<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
1	Strongly disagree	55	13.8
2	Disagree	189	47.3
3	Neutral	52	13.0
4	Agree	75	18.8
5	Strongly agree	29	7.2

6	Total	400	100.00
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*Source:* Primary data

Around 47% of the entrepreneurs disagreed and around 13% strongly disagreed with the statement. This indicates that around 61% of the women entrepreneurs felt that they were not disturbed by excessive work load and lack of time in managing their business and personal life.

On the other hand, 26% of the entrepreneurs agreed with the statement, indicating that they were unable to devote adequate attention to their personal and professional lives due to heavy work load and lack of time. 13% of the women entrepreneurs were neutral to the statement.

#### **4.2.2 Quality of Health**

Mathew and Panchanatham (2011) found that quality of health is positively related to the WLB. In their study conducted in Satara (Maharashtra), Bholia and Nigade (2015) observed that work-life imbalance has a negative impact on the health of working women because they suffer from various physical (exhaustion, frequent headache, server back pain, acidity, eye sight disorders, and hair loss), psychological (emotional strain, anxiety disorders, sleep disorders, and becoming sluggish), and reproductive health problems.

The WLB factor ‘quality of health’ comprises seven statements based on the literature reviewed (Mathew and Panchanatham, 2011). In this section, an attempt is made to analyse the statements related to quality of health of the women entrepreneurs.

##### **4.2.2.1 Taking Care of Health**

Women need to play multiple roles in the family along with their entrepreneurial roles. According to Carli (2010), women sacrifice leisure and sleep in order to meet the needs of their families and jobs. When women are faced with multiple roles, they suffer from high degree of stress leading to health problems (Manimekalai et al., 2017). Frone (2000) found that both men's and women's health was impacted by work-home conflict.

Table 4.9 shows the responses given by the respondents towards the statement, “Due to the work/family issues and lack of time, I find it difficult to take care of my health.”

**Table 4.9: Due to the work/family issues and lack of time, I find it difficult to take care of my health**

<b>S.no</b>	<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
1	Strongly disagree	59	14.75
2	Disagree	172	43.00
3	Neutral	55	13.75
4	Agree	87	21.75
5	Strongly agree	27	6.75
6	Total	400	100.00

*Source:* Primary data

Out of the total respondents, 43% of the respondents disagreed and around 14% strongly disagreed to the statement. In other words, around 57% of the women entrepreneurs felt that work/family issues did not prevent them from taking care of their health. On the other hand, about 22% of the respondents agreed and about 6% strongly agreed to the statement. That means around 28% of the female entrepreneurs felt that they faced challenges to take care of their health due to lack of time and work family issues. Around 13% of the respondents were neutral.

#### **4.2.2.2 Stress**

“Role conflict” refers to the extent to which a person experiences pressures within one role that are incompatible with the pressures that arise within another role (Coverman, 1989). Stress is characterised as a condition of anxiety or mental tension brought on by a challenging circumstance. The women face various constraints and perform various tasks in their life. Because of all these constraints they become stressed out in their actions (Hall and Savery,1986). The stress, induced by a lack of

work-life balance, has a negative impact on women's physical and mental health causing behavioural changes (Agarwal and Lenka, 2015).

Table 4.10 reveals how the female entrepreneurs responded to the statement, “The role conflicts in the business and family life given me a lot of stress.” Around 44% of the respondents agreed and around 9% strongly agreed with the statement. In contrary, around 35% of the women entrepreneurs expressed that role conflicts in business and family life have not caused them undue stress. Around 10% of the respondents were neutral.

**Table 4.10: The role conflicts in the business and family life given me a lot of stress**

<b>S.no</b>	<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
1	Strongly disagree	23	5.75
2	Disagree	120	30.00
3	Neutral	42	10.50
4	Agree	177	44.25
5	Strongly agree	38	9.50
6	Total	400	100.00

*Source:* Primary data

Overall, around 53% of the women entrepreneurs experienced a lot of stress because of the role conflict between business and family while around one-third of the women entrepreneurs did not experience it.

The study conducted by Ufuk and Ozgen (2001) in Turkey revealed that most of the female entrepreneurs suffer from stress due to business and family life. Reddy et al. (2010) highlighted in their study all the sample of 90 married women experienced undue stress. Ahmad et al. (2011) in their study conducted in Pakistan observed that stressful life events and conflicts resulting from juggling job and family duties have serious physical and mental health implications for women.

#### 4.2.2.3 Feeling Angry

An imbalanced work-life can have a serious negative impact on one's health and work performance. Work-life imbalance was regarded not just as a source of distress, but also as the primary source of dissatisfaction (Hughes and Bozionelos, 2007). Stress and poor work attitudes can emerge when there is an imbalance between work and family, whether it is too much on work or too much on family matters, and this can lead to burnout (Lawson et al., 2013).

Table 4.11 shows how the female entrepreneurs replied to the statement “I feel angry with my employees and family members as I am not able to balance my work and family issues”. Around 43% of the female entrepreneurs agreed and around 7% strongly agreed with the statement. Conversely, about 39% of the female entrepreneurs expressed the opposite feeling as they disagreed to the statement. Around 9 % were neutral with the statement.

**Table 4.11: I feel angry with my employees and family members as I am not able to balance my work and family issues**

S.no	Response	Frequency	Percentage
1	Strongly disagree	29	7.25
2	Disagree	130	32.50
3	Neutral	39	9.75
4	Agree	173	43.25
5	Strongly agree	29	7.25
6	Total	400	100.00

*Source:* Primary data

In an overall, more than half of the female entrepreneurs expressed that they were angry with their employees and family members due to struggling to balance work and family issues whereas around 39% expressed an opposite feeling.

According to Johari et al. (2018), an imbalance between effort and reward can lead to weariness, subpar performance, and a deterioration in life quality.

#### 4.2.2.4 Sickness

Houle et al. (2009) had concluded that conflict between work and life would lead to emotional weariness. According to the study of Kinman and Jones (2001), work-life conflict was the significant contributor to both psychological suffering and job dissatisfaction.

Table 4.12 indicates the responses given by the entrepreneurs to the statement “As my business drains away my energy and time, I feel sick at home.” Around 33% of the women entrepreneurs agreed and 9% strongly agreed to the statement. In other word, around 42% of the women entrepreneurs were feeling sick at home as the business consumes all of their time and energy. On the other hand, around 43% of the female entrepreneurs disagreed to the statement, which means they were not feeling sick at home due to their entrepreneurial role. 14% of the respondents were neutral in this regard.

**Table 4.12: As my business drains away my energy and time,  
I feel sick at home**

<b>S.no</b>	<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
1	Strongly disagree	39	9.75
2	Disagree	134	33.50
3	Neutral	56	14.00
4	Agree	135	33.75
5	Strongly agree	36	9.00
6	Total	400	100.00

*Source:* Primary data

#### 4.2.2.5 Feeling Relaxed and Sleep

Individuals experiencing greater work–life balance have better health and wellness, greater organizational commitment, greater job satisfaction, better goal achievement, and family happiness (Rao and Indla, 2010). Strine et al. (2004) investigated the direct effect of life satisfaction on sleep and argued that regardless of other psychological stressors, life satisfaction seemed to effect sleep quantity on its own.

Table 4.13 reveals how the female entrepreneurs responded to the statement, “Being satisfied in the entrepreneurial and family domains, I feel relaxed and sleep very well.” Over 34% of the entrepreneurs agreed and about 4% strongly agreed with the statement. That means 39% of the female entrepreneurs expressed that they were in general feeling relaxed and slept well as they were satisfied in their entrepreneurial and family spheres. Conversely, around 30% of the women entrepreneurs expressed that they were not feeling comfortable due to dissatisfaction in the entrepreneurial and family domain. About 31% of the entrepreneurs were neutral to the statement. This implies about 31% of the women entrepreneurs were not sure whether they were satisfied or not satisfied in their business and family domain.

**Table 4.13: Being satisfied in the entrepreneurial and family domains, I feel relaxed and sleep very well**

<b>S.no</b>	<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
1	Strongly disagree	46	11.50
2	Disagree	73	18.25
3	Neutral	125	31.25
4	Agree	138	34.50
5	Strongly agree	18	4.50
6	Total	400	100.00

*Source:* Primary data



Koubova and Buchko (2017) stated that employees who feel good and cope with less stress at work and at home are more likely to be satisfied with their jobs, which can have a substantial impact on their well-being and the organisation.

#### 4.2.2.6 Visiting Physician

Thomas and Ganster (1995) reported that work interfering with family was negatively related to job satisfaction and positively related to depression and health complaints among health care workers.

Table 4.14 shows the responses given by the women entrepreneurs to the statement “After becoming an entrepreneur, I frequently visit physician for health issues.” Out of the total respondents, around 41% of the respondents disagreed and 21% strongly disagreed with the statement. In other words, about 62% of the women entrepreneurs expressed that they did not visit frequently the physician for health issues after becoming an entrepreneur. On the other hand, around 19% of the women entrepreneurs stated that they were frequently visiting the physician for health issues. Meanwhile, 18% were neutral.

**Table 4.14: After becoming an entrepreneur, I frequently visit physician for health issues**

S.no	Response	Frequency	Percentage
1	Strongly disagree	84	21.00
2	Disagree	166	41.50
3	Neutral	72	18.00
4	Agree	70	17.50
5	Strongly agree	8	2.00
6	Total	400	100.00

*Source:* Primary data

#### 4.2.2.7 Long and Continuous Work Schedule

According to Bannai & Tamakoshi (2014), the definition of working hours is time spent on work. The study conducted in China by Chu (2021) observed that there is a negative association between long working hours and self-rated health. Several studies (for example, Llena-Nozal, 2009; Magee et al., 2011; Virtanen et al., 2012) were conducted and found that long working hours are closely related with chronic diseases, poor mental health and unhealthy behaviours.

Table 4.15 indicates how the entrepreneurs responded to the statement “My health problems are related to the long and continuous work schedule.” About 34% of the entrepreneurs disagreed and around 12% strongly disagreed to the statement which means around 46% of the female entrepreneurs felt that the long and continuous work schedule was not affecting their health. On the other hand, around 26% of the women entrepreneurs felt that the prolonged and constant work schedule was a contributing factor in their health issues. Around 26% of the entrepreneurs were neutral.

**Table 4.15: My health problems are related to the long and continuous work schedule**

S.no	Response	Frequency	Percentage
1	Strongly disagree	51	12.75
2	Disagree	136	34.00
3	Neutral	106	26.50
4	Agree	80	20.00
5	Strongly agree	27	6.75
6	Total	400	100.00

*Source:* Primary data

The study conducted among women entrepreneurs in Philippines by Edralin (2012) also found that the negative spill over effects of work on family needs and personal needs of the women entrepreneurs are related to health issues, physical tiredness, and stress brought on by long work hours and workloads.

### 4.2.3 Dependent care

According to Parasuraman et al. (1996), “Women entrepreneurs devote significantly more time to family than men.” Since female entrepreneurs are accountable for both the success of their business enterprise and the welfare of their employees (Carter and Cannon, 1992), women continue to be the primary caretakers of the family (Kim and Ling, 2001) including child care, caretaking of the elderly or other dependents (Felix, 2019). According to Mathew and Panchanatham (2011), dependent care is negatively related to the WLB of women entrepreneurs.

In this section, an attempt is made to analyse the nine statements related to the WLB factor ‘Dependent care’.

#### 4.2.3.1 Enjoying the Profession

Table 4.16 presents how the entrepreneurs responded the statement, “I feel free and enjoy my profession as I have no dependent care issues.” Around 39% of the entrepreneurs agreed and around 13% strongly agreed with the statement. That means around 52% of the women entrepreneurs felt that the dependent care problems did not barred them to enjoy and performing their entrepreneurial role. 16% of the entrepreneurs disagreed and around 4% strongly disagreed with the statement, indicating that around 20% of the female entrepreneurs felt that they could not perform their role properly in their business effectively due to dependent care issues.

Around 26% of the female entrepreneurs were neutral. This indicates that they could not express whether the dependent care issues prevent them to enjoy their entrepreneurial role and perform it freely.

**Table 4.16: I feel free and enjoy my profession  
as I have no dependent care issues**

S.no	Response	Frequency	Percentage
1	Strongly disagree	17	4.25
2	Disagree	64	16.00
3	Neutral	107	26.75
4	Agree	157	39.25
5	Strongly agree	55	13.75
6	Total	400	100.00

*Source:* Primary data

#### 4.2.3.2 Kids

Men are more likely than women to work outside of a conventional day shift (Mellor, 1986) but mothers are five times more likely to work evenings or nights primarily because of their preoccupation regarding childcare (Presser, 1989). Women often tend to carry the majority of the childcare role in their relationship and this continues after they move into entrepreneurship (Lee-Gosselin and Gris , 1990; Marlow and Strange, 1994).

Table 4.17 shows the responses given by the women entrepreneurs to the statement, “My kids are looked after by me.” Around 56% of the entrepreneurs agreed and around 21% strongly agreed with the statement. Around 8% of the entrepreneurs disagreed and around 3% strongly disagreed with the statement. around 10% were neutral.

**Table 4.17: My kids are looked after by me**

S.no	Response	Frequency	Percentage
1	Strongly disagree	6	3.07
2	Disagree	17	8.72
3	Neutral	19	9.74
4	Agree	111	56.92
5	Strongly agree	41	21.03
6	Total	195	100.00

*Source:* Primary data

In an overall analysis, around 77% of the women entrepreneurs expressed that they have a responsibility of looking after their kids. Around 11% of the women entrepreneurs expressed an opposite view.

#### 4.2.3.3 Concentrating in Business

Having primary responsibility for children, home and older dependent family members, some women can devote all their time and energies to their business (Starcher, 1997).

Table 4.18 indicates how the respondents gave an answer to the statement “I cannot concentrate in my business due to the dependent care problems.”

**Table 4.18: I cannot concentrate in my business due to the dependent care problems**

S.no	Response	Frequency	Percentage
1	Strongly disagree	76	19.00
2	Disagree	204	51.00
3	Neutral	58	14.50
4	Agree	54	13.50
5	Strongly agree	8	2.00
6	Total	400	100.00

*Source:* Primary data

Out of the total respondents, 51% of the respondents disagreed and 19% strongly disagreed with the statement. In other words, 70% of the women entrepreneurs felt that the dependent care problems did not prevent them not to concentrate in their business. Conversely, around 13% of the women entrepreneurs agreed and 2% strongly agreed with the statement. That means around 15% of the female entrepreneurs felt that they could not give proper concentration to their business due to dependent care issues. Around 14% were neutral.

#### **4.2.3.4 Attitude to the Spouse**

In the study of Rehman and Roomi (2012), women entrepreneurs highlighted that keeping husband happy is the ultimate strategy to cope up with family and business life.

Table 4.19 indicates the responses given by the entrepreneurs to the statement, “My spouse demands greater attention from me.” About 33% of the entrepreneurs agreed and about 5% strongly agreed with the statement. About 32% of the entrepreneurs disagreed and around 9% strongly disagreed with the statement. Around 19% of the entrepreneurs were neutral.

**Table 4.19: My spouse demands greater attention from me**

<b>S.no</b>	<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
1	Strongly disagree	15	9.93
2	Disagree	49	32.45
3	Neutral	29	19.21
4	Agree	50	33.11
5	Strongly agree	8	5.29
6	Total	151	100.00

*Source:* Primary data

Overall, around 38% of the women entrepreneurs expressed that their spouse demanded greater attention from them. On the contrary, around 41% expressed that their spouse did not demand greater attention.

#### **4.2.3.5 Parents-in-Law**

Mizo society adheres to the Patri-virilocal residence rule, which states that after marriage, a bride must dwell in her husband's home, abandoning her natal home (Gangte, 2016). The older sons must leave their father's home for a different establishment once a certain amount of time has passed after marriage in Mizo society. At the same time, the youngest son is obligated to reside with and support his parents till their death (Kapoor, 2021) and will inherit the father's land and property (Gangte, 2016). Therefore, a woman who married with the youngest son in the family may need to involve in taking care of her parents-in-law.

Greenberger et al., (1989) showed that married women frequently devote a significant amount of time and attention to caring for their parents-in-law, particularly their husband's parents. Table 4.20 reveals how the female entrepreneurs responded to the statement "I am taking care of my parents-in-law."

**Table 4.20: I am taking care of my parents-in-law**

S.no	Response	Frequency	Percentage
1	Strongly disagree	32	21.19
2	Disagree	46	30.46
3	Neutral	24	15.89
4	Agree	39	25.83
5	Strongly agree	10	6.62
6	Total	151	100.00

*Source:* Primary data

Around 30% of the female entrepreneurs disagreed and about 21% strongly disagreed with the statement. This indicates that around 51% of the female entrepreneurs expressed that they were not taking care of their parents-in-law. About 25% of the entrepreneurs agreed and about 6% strongly agreed with the statement which means around 32% of the female entrepreneurs were taking care of their parents-in-law. Around 15% of the entrepreneurs were neutral.

#### **4.2.3.6 Elder Care Issues**

Elder care, like child care, can have a negative impact on employees' personal, professional, emotional, and financial well-being. (Fatima and Sahidzada, 2012). Increased absenteeism, laziness, a reduction in work hours, being unavailable for overtime work, a change from full-time to part-time work are some effects of elder care on employees' professional lives (Ross and Mirowsky, 1988).

Table 4.21 indicates the responses of female entrepreneurs to the statement “I find it more difficult to manage the elder care issues.” 36% of the female entrepreneurs disagreed and around 11% strongly disagreed with the statement. About 17% of the female entrepreneurs agreed and around 12% strongly agreed with the statement. Around 29% of the female entrepreneurs were neutral.

**Table 4.21: I find it more difficult to manage the elder care issues**

S.no	Response	Frequency	Percentage
1	Strongly disagree	47	11.75
2	Disagree	144	36.00
3	Neutral	118	29.50
4	Agree	70	17.50
5	Strongly agree	51	12.75
6	Total	400	100.00

*Source:* Primary data

Overall, around 30% of the female entrepreneurs felt that managing the elder care issue was difficult for them. On the other hand, around 47% of the respondents did not find any difficulty in handling the elder care issues.

#### **4.2.3.7 Child Care Needs**

Working mothers face substantial problems because of their child care responsibilities especially the case with women who have new born babies (Fazal et al., 2019). Many women with young children did experience guilt feelings at times and coping with home and family responsibilities appeared to present some difficulties (Shah, 2013). Kirkwood and Tootell (2008) highlighted that the main problem preventing the entrepreneurs from achieving work-family balance was job-parent conflict. Buddhapriya (2009) also stated that work-life balance is more difficult for married women with children than for other people.

Table 4.22 indicates how the women entrepreneurs responded to the statement, “I find it more difficult to manage the child care needs.” Out of the total respondents of those who have children, around 49% of the entrepreneurs agreed and around 4% strongly agreed with the statement. In other words, around 53% of the women entrepreneurs felt that handling the child care needs was more difficult. About 35% of the entrepreneurs disagreed and around 3% strongly disagreed with the statement. That means around 38% of the women entrepreneurs felt that



managing child care requirements was not a big challenge for them. Around 7% of the respondents were neutral.

**Table 4.22: I find it more difficult to manage the child care needs**

<b>S.no</b>	<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
1	Strongly disagree	6	3.08
2	Disagree	70	35.89
3	Neutral	14	7.18
4	Agree	96	49.23
5	Strongly agree	9	4.62
6	Total	195	100.00

*Source:* Primary data

It is important to note that more than half (53.85%) of the women entrepreneurs felt that managing child care needs was more difficult for them. Bohem and Viveros-Long (1981) stated that having primary responsibility for childrearing may be a major source of work-family conflict. Several European studies indicated that having children in the household had a significant impact on work-life conflict. (Crompton and Lyonette, 2006; Kinnunen and Mauno, 1998; van der Lippe et al., 2006). Working mothers who struggle to get child care and have full responsibility for child care are have incredibly high depression rates (Ross and Mirowsky, 1998).

#### **4.2.3.8 Managing both Business and Dependent Care Issues**

Meyers and Gornick (2005) revealed that the biggest challenges faced by working women today are childcare and elder care. Research by Jaffrey and Karen (1991) indicated that relative to childcare, elder care involves more unexpected care giving situations, and it is more difficult to manage and causes greater levels of stress for the care provider .

Table 4.23 indicates the responses given by the female entrepreneurs to the statement, “I find it difficult to manage my business and dependent care issues at home simultaneously.”

**Table 4.23: I find it difficult to manage my business and dependent care issues at home simultaneously**

<b>S.no</b>	<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
1	Strongly disagree	13	3.25
2	Disagree	119	29.75
3	Neutral	49	12.25
4	Agree	205	51.25
5	Strongly agree	14	3.50
6	Total	400	100.00

*Source:* Primary data

Around 51% of the women entrepreneurs agreed and around 3% strongly agreed with the statement. In other words, around 54% of the women entrepreneurs expressed that they found it difficult to manage their business and dependent care issues at home simultaneously. Around 29% of the women entrepreneurs disagreed and around 3% strongly disagreed with the statement, indicating that around 32% of the women entrepreneurs did not find it difficult to manage business and dependent care issues at home simultaneously. Around 12% of the entrepreneurs were neutral.

#### **4.2.3.9 Pre-occupation with Business**

According to Greenhaus and Beutell (1985), any job that impacts a person's time, involvement, strain, or behaviour may result in conflict. Logically, the more time one spends in one job, the more likely it is that a second role will be perceived as interfering with the first (Pleck, 1977). It is generally accepted that having multiple dependent children and adults (such as elderly parents) might enhance work/family conflict (Clark, 2001). Being married and having kids under 18 can play a significant role in determining someone's WFC (Grzywacz et al., 2006; Kirchmeyer, 2002).

Table 4.24 shows how the entrepreneurs responded to the statement, “My pre-occupation with business does not allow me to provide dependent care needs at home, leading to conflicts.” 38% of the female entrepreneurs agreed and about 3%

strongly agreed with the statement. 32% of the female entrepreneurs disagreed and around 6% strongly disagreed with the statement. 20% of the respondents were neutral.

**Table 4.24: My pre-occupation with business does not allow me to provide dependent care needs at home, leading to conflicts**

S.no	Response	Frequency	Percentage
1	Strongly disagree	25	6.25
2	Disagree	128	32.00
3	Neutral	80	20.00
4	Agree	152	38.00
5	Strongly agree	15	3.75
6	Total	400	100.00

*Source:* Primary data

Generally, around 41% of the women entrepreneurs felt that their pre-occupation with business does not allow them to provide dependent care needs at home, leading to conflicts whereas around 38% of the women entrepreneurs expressed an opposite feeling.

Kim and Ling (2001) highlighted that if the mother's job affects her child care task, the relationship between husband and wife will be strained and can severely influence mental satisfaction for women entrepreneurs. MacEwen and Barling (1994) found that compared to men, the psychological health of women was significantly impacted by work-home conflict.

#### **4.2.4 Time Management**

Time management is simply the process of managing and planning how to divide and arrange schedules across various tasks in order to maximise effectiveness in an efficient manner (Irikefe, 2018). Women continue to bear major responsibility for balancing family-role expectations with work-role responsibilities. Women

entrepreneurs also faced a problem of the management of time between home and business enterprise (Latha and Mathew, 2020).

The WLB factor ‘Time management’ comprises of eight statements. In this section, an attempt is made to analyse such statements.

#### 4.2.4.1 Late Evenings

Work-family conflict is positively related to the number of hours worked per week (Burke et al., 1980; Keith and Schafer, 1980; Pleck et al., 1980) as well as the number of hours worked/commuted per week (Bohen and Viveros-Long, 1981). Work-family conflict has also been linked to the amount and frequency of overtime worked (Pleck et al., 1980). Macky and Boxall (2008) reported that employees who work longer hours are marginally more likely to report a higher work-life imbalance. Table 4.25 indicates how the entrepreneurs responded to the statement “I often come from my work place very late in the evening.”

**Table 4.25: I often come from my work place very late in the evening**

S.no	Response	Frequency	Percentage
1	Strongly disagree	28	7.00
2	Disagree	117	29.25
3	Neutral	43	10.75
4	Agree	141	35.25
5	Strongly agree	71	17.75
6	Total	400	100.00

*Source:* Primary data

Around 35% of the entrepreneurs agreed and around 17% strongly agreed with the statement. In other words, 53% of the women entrepreneurs expressed that they often come from their work place very late in the evening. Around 29% of the entrepreneurs disagreed and 7% strongly disagreed with the statement, which means around 36% of the women entrepreneurs expressed that they do not leave the work place extremely late in the evening. Around 10 % of the entrepreneurs were neutral.

#### 4.2.4.2 Enough Time

Along with their challenging entrepreneurial role, many of these women must also play many roles in their families which include being a spouse, care taker and parent; managing daily household chores; and providing services to the community and society (Pavithra, 2021). Chasserio et al. (2014) also pointed that the biggest issues facing female entrepreneurs were social demands.

Table 4.26 shows how the women entrepreneurs responded to the statement, “I have enough time to spend on family duties and societal duties.” Around 26% of the entrepreneurs agreed and around 11% strongly agreed with the statement. Around 33% of the entrepreneurs disagreed and around 8% strongly disagreed with the statement. About 20% of the entrepreneurs were neutral.

**Table 4.26: I have enough time to spend on family duties and societal roles**

S.no	Response	Frequency	Percentage
1	Strongly disagree	33	8.25
2	Disagree	134	33.50
3	Neutral	81	20.25
4	Agree	106	26.50
5	Strongly agree	46	11.50
6	Total	400	100.00

*Source:* Primary data

Overall, around 41% of the female entrepreneurs felt that they do not have enough time to spend on family duties and societal roles. On the other hand, 38% of the women entrepreneurs expressed an opposite feeling. Annink et al. (2015) stated that long working hours may be incompatible with other life difficulties and can have a detrimental impact on an entrepreneur's personal and social life.

#### 4.2.4.3 Stressed and Short Tempered

According to Skinner and Pocock (2008), there is no widely agreed definition of lengthy working hours in the literature. Long working hours have different meanings in different occupations, industries, and nations. However, long working hours can be defined as working more than 45 hours per week (Fatoki, 2018). Women entrepreneurs emphasised that balancing the demands of both business and family responsibilities requires them to work long hours, which has a significant impact on their quality of life. (Rehman and Roomi, 2012). Several studies (Burke et al., 1980; Pleck et al., 1980; Bohlen and Viveros-Long, 1981) highlighted that work-family conflict is positively related to the number of hours worked per week

Table 4.27 shows the responses given by the female entrepreneurs to the statement, “The long hours of work make me stressed and short tempered.” Around 35% of the entrepreneurs disagreed and 15% strongly disagreed with the statement. About 23% of the entrepreneurs agreed and around 6 % strongly agreed with the statement. Around 19% of the female entrepreneurs were neutral.

**Table 4.27: The long hours of work make me stressed and short tempered**

S.no	Response	Frequency	Percentage
1	Strongly disagree	60	15.00
2	Disagree	142	35.50
3	Neutral	78	19.50
4	Agree	94	23.50
5	Strongly agree	26	6.50
6	Total	400	100.00

*Source:* Primary data

Overall, around 50% of the female entrepreneurs felt that working long hours do not cause them to be stressed and short tempered. On the other hand, 30% of the women entrepreneurs felt that working long hours make them stressed and irritable.

The study conducted among entrepreneurs in South Africa by Fatoki (2019) revealed that there is a significant positive relationship between long working hours and WLC. The study conducted in European welfare state by Lunau et al. (2014) also revealed that women working longer hours have a higher chance of experiencing a poor work–life balance.

#### 4.2.4.4 Leaving Home Early

Table 4.28 shows how the respondents gave an answer to the statement “I have to leave home early in the morning to engage in my entrepreneurial activity.” Around 34% of the respondents agreed and about 19% strongly agreed with the statement. In other words, 54% of the women entrepreneurs expressed that they have to leave home early in the morning to engage in their entrepreneurial activity. Around 34% of the women entrepreneurs were not leaving home early for doing their entrepreneurial activity. Around 11% of the women entrepreneurs were neutral.

**Table 4.28: I have to leave home early in the morning to engage in my entrepreneurial activity**

S.no	Response	Frequency	Percentage
1	Strongly disagree	31	7.75
2	Disagree	107	26.75
3	Neutral	46	11.50
4	Agree	138	34.50
5	Strongly agree	78	19.50
6	Total	400	100.00

*Source:* Primary data

Like other north-easterners, the Mizo lifestyle and shopping behaviour are highly linked to the early sunrise and dusk (Laldinliana, 2010). As a result, the businesses are open according to the purchase habits of the customers.

Because of the considerable distance, several entrepreneurs must commute from home to their business location early. Some entrepreneurs manage their

enterprises from the same building where they live, eliminating the need to travel large distances. Besides, depending on the type of business, the shop's opening hours may vary.

#### 4.2.4.5 Time for Family/Societal Duties

Women are expected to perform various roles. Regardless of the positions that women may play outside the home, patriarchal culture forbids them from neglecting their domestic duties (Adisa et al., 2016). Some studies (Milkie and Peltola, 1999; Vinnicombe and Singh, 2002) also highlighted that traditionally defined gender roles within the home put household and family responsibilities largely on women. Men normally earn money for the family by working outside. Hence, female entrepreneurs must necessarily assume multiple roles.

Table 4.29 shows how the women entrepreneurs responded to the statement, “My entrepreneurial activity does not give me time to perform family/societal duties.” Out of the total respondents, 30% of the women entrepreneurs agreed and 6% strongly agreed with the statement. About 34 % of the entrepreneurs disagreed and around 13% strongly disagreed with the statement. Around 16 % of the entrepreneurs were neutral.

**Table 4.29: My entrepreneurial activity does not give me time to perform family/societal duties**

S.no	Response	Frequency	Percentage
1	Strongly disagree	53	13.25
2	Disagree	137	34.25
3	Neutral	66	16.50
4	Agree	120	30.00
5	Strongly agree	24	6.00
6	Total	400	100.00

*Source:* Primary data



Overall, more than one-third (36%) of the women entrepreneurs felt that their entrepreneurial activity did not give them time to perform family and societal duties. Around 47% of the female entrepreneurs felt that their entrepreneurial role did not prevent them from fulfilling their obligations to the family and the community.

#### 4.2.4.6 Business Related Work for More Than 10 Hours Per Day

Business owners often put in more hours and may have more problems with work-life balance than people who work for an organisation because of their greater obligations (DeMartino et al., 2006). The study of Dex and Bond (2005) found that along with occupation, gender, age, and care obligations, weekly hours of work were a significant driver of employees' work-life balance.

Table 4.30 indicates the responses given by the entrepreneurs to the statement, “I remain engaged in my business-related work for more than 10 hours per day.” Around 32% of the entrepreneurs agreed and around 28% strongly agreed with the statement. Around 22% of the entrepreneurs disagreed and around 4% strongly disagreed with the statement. 12% of the entrepreneurs were neutral.

**Table 4.30: I remain engaged in my business-related work for more than 10 hours per day**

S.no	Response	Frequency	Percentage
1	Strongly disagree	19	4.80
2	Disagree	90	22.50
3	Neutral	48	12.00
4	Agree	130	32.50
5	Strongly agree	113	28.20
6	Total	400	100.00

*Source:* Primary data

Overall, around 60% of the women entrepreneurs expressed that they were engaged for more than 10 hours per day in business related tasks. Around 27% of the

female entrepreneurs worked less than 10 hours for doing business related works per day.

#### 4.2.4.7 Evenings and Weekends with Family

In general, a work is more likely to interfere with family time if it is demanding or disruptive. (Silver and Goldscheider, 1994). Arora et al. (1990) revealed in their study that the long working hours deprived most of the women entrepreneurs of the time that they would have liked to spend with their families. Table 4.31 reveals the responses given by women entrepreneurs to the statement “Due to business needs, I find it difficult to spend the evenings and weekends with my family.”

**Table 4.31: Due to business needs, I find it difficult to spend the evenings and weekends with my family**

S.no	Response	Frequency	Percentage
1	Strongly disagree	56	14.00
2	Disagree	125	31.25
3	Neutral	43	10.75
4	Agree	109	27.25
5	Strongly agree	67	16.75
6	Total	400	100.00

*Source:* Primary data

Around 27% of the women entrepreneurs agreed and around 16% strongly agreed with the statement. This indicates that 44% of the women entrepreneurs expressed they found it difficult to spend the evenings and weekends with their family due to business needs. About 31% of the entrepreneurs disagreed and 14% strongly disagreed with the statement. In other words, around 46% of the female entrepreneurs expressed that they did not find it tough to spend evenings and weekends with their family due to business obligations. Around 10% of the female entrepreneurs were neutral.

#### 4.2.4.8 Equal Distribution of Time

In a society, women are expected to play a variety of roles, the most important of which is taking care of the family (Ahmad and Masood, 2011).

Table 4.32 indicates the responses given by the entrepreneurs to the statement “My time is equally distributed between the business and home.” 35% of the women entrepreneurs agreed and around 8% strongly agreed with the statement. About 28% of the entrepreneurs disagreed and about 6% strongly disagreed with the statement. Around 21% of the entrepreneurs were neutral.

**Table 4.32: My time is equally distributed between the business and home**

S.no	Response	Frequency	Percentage
1	Strongly disagree	26	6.50
2	Disagree	113	28.20
3	Neutral	87	21.80
4	Agree	140	35.00
5	Strongly agree	34	8.50
6	Total	400	100.00

*Source:* Primary data

In an overall, around 43% of the women entrepreneurs felt that they were able to distribute their time between their business and home equally. Around 34% of the women entrepreneurs felt that they were not able to do it.

#### 4.2.5 Social Support Network

Cobb (1976) defined the concept of social support as “the confidence an individual has that, he or she is loved, valued, and his or her well-being is cared about among a social network of shared relationships.” Experts classified the dimensions of social support into: work place support and family related support (Brought and Pears, 2004), instrumental support and companionship support (Wills

and Shinar, 2000), emotional, esteem, relationships, substantial, and information support (Xu and Burlison, 2001).

Several research studies (e.g., Lawrence 2006; Marcinjus et al., 2007) found that to achieve work-family balance for an employee, social support in the form of both personal and work-based support are important. On the contrary, the absence of social support has been associated with undesirable outcomes such as sadness, anxiety, and loneliness (Sandhu and Asrabadi, 1994; Yang and Clum, 1995).

Based on the literature review (Mathew and Panchanatham, 2011), the factor of ‘Support network’ has been attempted to study based on seven statements.

#### **4.2.5.1 Concentration on Business**

Social support network is important for the success of an entrepreneur. The key to entrepreneurial success is to be found in the ability to develop and maintain a personal network (Johannison, 1988). Social support from the family, co-workers, managers, and others could reduce employee stress (Vashishtha and Mishra, 1998).

Table 4.33 reveals how the women entrepreneurs responded to the statement, “I could have concentrated more in the entrepreneurial activity if the social support network was available to me.” 44% of the respondents agreed and 24% strongly agreed with the statement. In other words, 68% of the female entrepreneurs felt that they could have focused more on the entrepreneurial endeavours if the social support network had been there. Around 10% of the female entrepreneurs expressed an opposite feeling. Around 21% were neutral.

**Table 4.33: I could have concentrated more in the entrepreneurial activity if the social support network was available to me**

<b>S.no</b>	<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
1	Strongly disagree	14	3.50
2	Disagree	27	6.75
3	Neutral	87	21.75

4	Agree	176	44.00
5	Strongly agree	96	24.00
6	Total	400	100.00

*Source:* Primary data

#### 4.2.5.2 Social Support and Dependent Care Issues

Social support can come from both work and non-work sources, and it typically takes the form of either instrumental or emotional support, such as listening and showing empathy or providing concrete aid to solve problems (Caplan et al., 1975; Kaufmann and Beehr, 1986; McIntosh, 1991).

Table 4.34 shows the responses given by the entrepreneurs to the statement, “My social support network is very helpful in dealing with the dependent care issues.” Around 42% of the entrepreneurs agreed and around 16% strongly agreed with the statement. Around 8% of the entrepreneurs disagreed and about 6% strongly disagreed with the statement. About 25% of were neutral.

**Table 4.34: My social support network is very helpful in dealing with the dependent care issues**

S.no	Response	Frequency	Percentage
1	Strongly disagree	27	6.75
2	Disagree	33	8.25
3	Neutral	103	25.75
4	Agree	171	42.75
5	Strongly agree	66	16.50
6	Total	400	100.00

*Source:* Primary data

Overall, around 59% of the women entrepreneurs felt that social support network was very helpful in dealing with the dependent care problems. About 15%

felt that the social support system did not provide much assistance in addressing the issues of dependent care.

#### 4.2.5.3 Society

Entrepreneurship activities is inevitable for job creation and employment generation which results in improved standard of living (Nwaoke, 2016). Some of the studies (Battilana and Casciaro, 2012; Willis, 2011) also stated that job creation, economic growth and poverty reduction are usually the main political interests in entrepreneurship. Entrepreneurship is thus a driving force within the economy, particularly because of entrepreneurs' innovative nature (Fuellhart and Glasmeier, 2003; Maxwell and Stone, 2004). Entrepreneurship not only contributes to the economic and social growth of a nation, but also stimulates the development of knowledge (Shane, 2000).

Table 4.35 reveals the expression of the respondents regarding the statement, "Being an entrepreneur, I am respected and helped by the society." 27% of the respondents agreed and 13% strongly agreed with the statement. That means 40% of the women entrepreneurs felt that they were respected and helped by the society. On the other hand, around 23% of the female entrepreneurs expressed an opposite feeling. About 36% of the respondents were neutral.

**Table 4.35: Being an entrepreneur, I am respected and helped by the society**

S.no	Response	Frequency	Percentage
1	Strongly disagree	35	8.75
2	Disagree	60	15.00
3	Neutral	145	36.25
4	Agree	108	27.00
5	Strongly agree	52	13.00
6	Total	400	100.00

*Source:* Primary data

Though 40% of the respondents were satisfied with their social status in the society as an entrepreneur the rest of the entrepreneurs were either unhappy or neutral. However, Mordi et al. (2010) revealed that female entrepreneurs faced several societal issues in which sexual harassment remains a common complaint in many countries.

#### **4.2.5.4 Family Support and Strength**

Families can play very important role in assisting and supporting an entrepreneur (Beach, 1993). A reduction in family obligations has a favourable impact on perceived work-family balance (Keen and Quadagno, 2004). Adams et al. (1996) highlighted that family emotional support involves listening and empathy and some studies (Beehr and McGrath, 1992; McIntosh, 1991) revealed that family's instrumental support involves tangible assistance aimed at solving a problem. Parasuraman et al. (1996) also highlighted that entrepreneurs' family-to-work conflict is reduced by emotional and instrumental family support.

The family support is an important factor which can reduce perceptions of work-family role conflict among women entrepreneurs (Welsh et al., 2021). The study conducted by Heilbrunn and Davidovitch (2011) among Israel women entrepreneurs also found that family support is negatively associated with work-family conflict.

It is an attempted to know whether the female entrepreneurs received support from the family members. Table 4.36 indicates how the women entrepreneurs responded the statement, "My family provides me the strength and support to face the challenges of business." 47% of the women entrepreneurs agreed and around 19% strongly agreed with the statement. 15% of the women entrepreneurs disagreed and around 6% strongly disagreed with the statement. Around 12 % were neutral.

**Table 4.36: My family provides me the strength and support to face the challenges of business**

<b>S.no</b>	<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
1	Strongly disagree	26	6.50
2	Disagree	60	15.00
3	Neutral	49	12.25
4	Agree	188	47.00
5	Strongly agree	77	19.25
6	Total	400	100.00

*Source:* Primary data

Overall, around two-third (66%) of the women entrepreneurs expressed that their family provide them the strength and support to face the challenges of business whereas around 21% expressed in an opposite way.

It may be concluded that most of the female entrepreneurs were supported by their family which give them strength to perform the entrepreneurial role and to face challenges of business. The study conducted by Edralin (2012) found that 55% of women entrepreneurs in Philippines had stronger family ties when they pray together, bond through dining out or travelling, and helping in the business. However, Belcourt et al. (1991) in their study conducted in Canada found that women who opt to run their own businesses frequently lack the support and help of other family members in terms of household duties.

#### **4.2.5.5 Family Members are Over Stretched**

People who receive assistance from family members, especially with childcare obligations, perform better at work and experience less stress from their work schedule. (Friedman & Greenhaus, 2000). According to Heilbrunn and Davidovitch (2011), women entrepreneurs experience less conflict when their partners and family members provide both emotional and instrumental support.



Table 4.37 shows how the entrepreneurs responded to the statement, “My family members are over stretched to make me a successful entrepreneur.” 44% of the entrepreneurs agreed and around 20% strongly agreed with the statement. About 16% of the entrepreneurs disagreed and 7% strongly disagreed with the statement. Around 12% of the entrepreneurs were neutral.

**Table 4.37: My family members are over stretched to make me a successful entrepreneur**

S.no	Response	Frequency	Percentage
1	Strongly disagree	28	7.00
2	Disagree	65	16.25
3	Neutral	50	12.50
4	Agree	176	44.00
5	Strongly agree	81	20.25
6	Total	400	100.00

*Source:* Primary data

Overall, around two-third of the women entrepreneurs expressed that their family members were over stretched to make them a successful entrepreneur. Around 23% of the female entrepreneurs expressed an opposite feeling.

#### **4.2.5.6 Family Members not Willing to Listen**

The female business owners believe that good communication and relationship-building with their loved ones and clients can help them achieve balance by reducing the stress they experience in both their personal and professional lives (Jome et al., 2006). In the study of Rehman and Roomi (2012) in Pakistan, women entrepreneurs believed that work-life balance can be achieved through good communication and the development of relationships with family. According to Clark (2000), communication is a strategy that may be utilised to achieve improved

work-family balance by reducing the amount of work-life conflict. Table 4.38 reveals how the women entrepreneurs responded to the statement, “My family members are not willing to listen to my work-related personal problems.”

**Table 4.38: My family members are not willing to listen to my work-related personal problems**

S.no	Response	Frequency	Percentage
1	Strongly disagree	96	24.00
2	Disagree	163	40.75
3	Neutral	67	16.75
4	Agree	56	14.00
5	Strongly agree	18	4.50
6	Total	400	100.00

*Source: Primary data*

About 40% of the entrepreneurs disagreed and 24% strongly disagreed with the statement. That means around 64% of the women entrepreneurs expressed that their family members were open and cooperative to listen to their work-related personal problems. 14% of the women entrepreneurs agreed and around 4% strongly agreed with the statement, indicating that around 18% of the women entrepreneurs expressed that their family members were not willing to listen to their work-related personal problems. Around 16 % were neutral. It may be inferred that most of the women entrepreneurs’ family members were supportive in listening the work-related personal problems encountered by women in running an enterprise.

#### **4.2.5.7 Spouse**

Logan (2014) found that nearly all of the women recognised the importance of their spouse or partner support as a key role in the success of their ventures. According to Bhattacharya (2017), the level of support provided by their partner has

been proven to be crucial in reducing work-family conflict for women entrepreneurs. Further, several studies observed that spouse support is a significant asset for women entrepreneurs and the spouse plays a significant role in the women entrepreneurs' support network (Carter and Cannon, 1992; Buttner and Moore, 1997).

Table 4.39 shows the responses given by female entrepreneurs to the statement, "My spouse understands and accommodates my pre-occupation as an entrepreneur." About 45% of the female entrepreneurs agreed and around 13% strongly agreed with the statement. Around 15% of the entrepreneurs disagreed and around 6% strongly disagreed with the statement. About 19 % of the entrepreneurs were neutral.

**Table 4.39: My spouse understands and accommodates my pre-occupation as an entrepreneur**

S.no	Response	Frequency	Percentage
1	Strongly disagree	10	6.62
2	Disagree	23	15.23
3	Neutral	30	19.87
4	Agree	68	45.03
5	Strongly agree	20	13.25
6	Total	151	100.00

*Source:* Primary data

In an overall analysis, around 58% of the women entrepreneurs expressed that their spouse understood and accommodated their (wife's) pre-occupation as an entrepreneur whereas around 22% of the women entrepreneurs' spouse did not.

Obviously, most of the married entrepreneurs received support from their spouse which may be helpful for achieving work-life balance and reducing work-life family conflict. The study conducted in Singapore by Kim and Ling (2001) found that the biggest factor in lowering the level of work-family conflict for women

entrepreneurs is husband's emotional and attitude support. Research in developed countries indicated that the most of work–family conflicts resulted from lack of support by the entrepreneur's husband (Hill et al. 2004).

### 4.3 Perceptions of Women Entrepreneurs

In this section, an attempt is made to analyse the perceptions of women entrepreneurs related to the five factors of WLB such as Role overload, Quality of health, Dependent care issues, Time management, and Support network.

#### 4.3.1 Role Overload

Role overload is having too many things to do at once (Bacharach et al., 1991). Table 4.40 indicates the responses given by the entrepreneurs to the statement, “Role overload is not a factor determining the WLB.” Around 31% of the entrepreneurs agreed and 6% strongly agreed with the statement. About 25% of the entrepreneurs disagreed and 7% strongly disagreed with the statement. Around 29% were neutral.

**Table 4.40: Role overload is not a factor determining the WLB**

S.no	Response	Frequency	Percentage
1	Strongly disagree	28	7
2	Disagree	103	25.75
3	Neutral	118	29.50
4	Agree	127	31.75
5	Strongly agree	24	6.00
6	Total	400	100.00

*Source:* Primary data

Overall, around one third (32.75%) of the women entrepreneurs felt that role over load is a factor determining the work life balance (WLB). On the other hand,

around 37% of the women entrepreneurs felt that role overload does not affect the WLB in any way. Around 29% were not sure whether the role over load is associated with WLB.

#### 4.3.2 Long Hours of Work

Table 4.41 shows the opinions given by the women entrepreneurs regarding the statement, “Long hours of work of an entrepreneur and WLB are not related to each other.”

**4.41: Long hours of work of an entrepreneur and WLB are not related to each other**

S.no	Response	Frequency	Percentage
1	Strongly disagree	26	6.50
2	Disagree	110	27.50
3	Neutral	123	30.75
4	Agree	123	30.75
5	Strongly agree	18	4.50
6	Total	400	100.00

*Source: Primary data*

Around 30% of the women entrepreneurs agreed and around 4% strongly agreed with the statement. In other words, 35% of the female entrepreneurs felt that WLB and long working hours are associated to each other. About 27% of the women entrepreneurs disagreed and about 6% strongly disagreed with the statement, indicating that around 33% of the women entrepreneurs felt that long hours of work for an entrepreneur and WLB are unrelated. Around 30% were neutral.

#### 4.3.3 Support Network

Table 4.42 reveals the perceptions given by the entrepreneurs to “The support network does not play any role in WLB.” 32% of the respondents agreed and around

5% strongly agreed with the statement. 25% of the respondents disagreed and around 8% strongly disagreed with the statement. Around 28% of the respondents were neutral.

**Table 4.42: The support network does not play any role in WLB**

S.no	Response	Frequency	Percentage
1	Strongly disagree	35	8.75
2	Disagree	100	25.00
3	Neutral	114	28.5
4	Agree	128	32.00
5	Strongly agree	23	5.75
6	Total	400	100.00

*Source:* Primary data

Overall, around 33% of the respondents felt that the support network played a role in WLB whereas around 37% of the respondents expressed an opposite feeling. Around 28% were unsure whether social network support played a role in WLB.

#### **4.3.4 Entrepreneurship Related Health Care Issues**

Table 4.43 indicates how the entrepreneurs responded to the statement, “Entrepreneurship related health care issues have no place in WLB.”

**Table 4.43: Entrepreneurship related health care issues have no place in WLB**

S.no	Response	Frequency	Percentage
1	Strongly disagree	45	11.25
2	Disagree	100	25.00
3	Neutral	130	32.50

4	Agree	108	27.00
5	Strongly agree	17	4.25
6	Total	400	100.00

*Source: Primary data*

25% of the entrepreneurs disagreed and around 11% strongly disagreed with the statement. In other words, around 36% of the female entrepreneurs felt that the health care issue is related with WLB. On the other hand, around 31% of the female entrepreneurs felt that health related issues and WLB are not related to each other. Around 32% of the female entrepreneurs were neutral.

#### **4.3.5 Dependent Care Issues**

Table 4.44 shows the perceptions of the women entrepreneurs related to the statement, “There is no relation between dependent care issues and WLB.” Around 28% of the entrepreneurs agreed and 4% strongly agreed with the statement. Around 25% of the entrepreneurs disagreed and around 8% strongly disagreed with the statement. Around 33% were neutral.

**Table 4.44: There is no relation between dependent care issues and WLB**

<b>S.no</b>	<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
1	Strongly disagree	33	8.25
2	Disagree	103	25.75
3	Neutral	133	33.25
4	Agree	115	28.75
5	Strongly agree	16	4.00
6	Total	400	100.00

*Source: Primary data*

Overall, 34% of the women entrepreneurs felt that there is a relationship between dependent care issues and WLB while around 32% expressed the opposite feeling.

#### **4.4 Satisfactory Level of Work-Life Balance**

In this section, it is attempted to analyse the overall perception of WLB among the women entrepreneurs under the study. Based on Mathew and Panchanatham (2011), a statement “I am having a satisfactory level of WLB” is used to know the overall perception of women entrepreneurs related to WLB.

Clark (2000) also focused on individual satisfaction within the description of ‘work/family border theory’ and defined work–life balance as: ‘satisfaction and good functioning at work and at home with a minimum of role conflict’. Work-life balance refers to an individual's opinion that work and non-work activities are complementary and support growth in accordance with their present life priorities (Kalliath and Brough, 2008). WLB does not mean an equal balance; it is about changing the working schedules to enable people to balance work with their other duties (Mendis and Weerakkody, 2017). It is more difficult for women to balance the work and family than men due to the excessive burden of the family responsibilities (Bird, 2006).

Table 4.45 reveals how the female entrepreneurs responded to the statement, “I am having a satisfactory level of WLB.” Around 36% of the entrepreneurs agreed and around 6 % strongly agreed with the statement. About 33% of the women entrepreneurs disagreed and around 9% strongly disagreed with the statement. Around 12% of the entrepreneurs were neutral.



**Table 4.45: I am having a satisfactory level of WLB**

<b>S.no</b>	<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
1	Strongly disagree	38	9.50
2	Disagree	135	33.75
3	Neutral	50	12.50
4	Agree	146	36.50
5	Strongly agree	25	6.25
6	Total	400	100.00

*Source:* Primary data

In an overall analysis, around 43% of the women entrepreneurs felt that they were not satisfied in balancing their work and life. On the other hand, around 42% of the women entrepreneurs expressed that they were having a satisfactory level of WLB. Around 12% of the female entrepreneurs were not sure whether they were satisfied in WLB.

#### **4.5 Hypotheses Testing**

Work–life balance may depend on demographic, socio-economic and work-related organizational characteristics. To study the work-life balance of women entrepreneurs, the following hypotheses were framed and tested by one-way ANOVA.

**H<sub>1</sub>: There is no significant difference in role overload of women entrepreneurs with regards to their age.**

A hypothesis was framed as, “There is no significant difference in role overload of women entrepreneurs with regards to their age.” The calculation using ANOVA is shown in Table 4.46.

**Table 4.46: Role overload with regards to age**

	Sum of squares	df	Mean square	F	Sig.
Between groups	1521.802	5	304.360	3.167	.008
Within group	37772.590	393	96.113		
Total	39294.392	398			

The hypothesis is rejected since there is a significant difference in role overload of women entrepreneurs with regards to their age ( $p < 0.05$ ).

**H<sub>2</sub>: There is no significant difference in quality of health of women entrepreneurs with regards to their age**

A hypothesis was framed as, “There is no significant difference in quality of health of women entrepreneurs with regards to their age.” The calculation is shown in Table 4.47.

**Table 4.47: Quality of health with regards to age**

	Sum of squares	df	Mean square	F	Sig.
Between groups	463.558	5	92.712	.486	.787
Within group	75164.504	394	190.773		
Total	75628.061	399			

The table shows that there is no significant difference in the quality of health of women entrepreneurs based on their age ( $p > 0.05$ ). Therefore, the hypothesis is accepted.

**H<sub>3</sub>: There is no significant difference in dependent care issue of women entrepreneurs with regards to their age**

A hypothesis was framed as, “There is no significant difference in dependent care issue of women entrepreneurs with regards to their age.” The calculation using ANOVA is shown in Table 4.48.

**Table 4.48: Dependent care issue with regards to age**

	Sum of squares	df	Mean square	F	Sig.
Between groups	1353.769	5	270.754	3.746	.003
Within group	28185.126	390	72.270		
Total	29538.895	395			

The hypothesis is rejected since there is a significant difference in dependent care issue of women entrepreneurs with regards to their age ( $p < 0.05$ ).

**H<sub>4</sub>: There is no significant difference in time management of women entrepreneurs with regards to their age**

A hypothesis was framed as, “There is no significant difference in time management of women entrepreneurs with regards to their age.” ANOVA is used to test the hypothesis and the calculation is shown in Table 4.49.

**Table 4.49: Time management with regards to age**

	Sum of squares	df	Mean square	F	Sig.
Between groups	383.076	5	76.615	.857	.510
Within group	35241.566	394	89.446		
Total	35624.642	399			

There is no significance difference in time management of women entrepreneurs with regards to their age ( $p > 0.05$ ). Therefore, the hypothesis is accepted.

**H<sub>5</sub>: There is no significant difference in support network of women entrepreneurs with regards to their age**

A hypothesis which is related to support network of women entrepreneurs based on their age was framed as, “There is no significant difference in support

network of women entrepreneurs with regards to their age.” The calculation is shown in Table 4.50.

**Table 4.50: Support network with regards to age**

	<b>Sum of squares</b>	<b>df</b>	<b>Mean square</b>	<b>F</b>	<b>Sig.</b>
Between groups	1264.463	5	252.893	2.338	.041
Within group	42516.323	393	108.184		
Total	43780.785	398			

The hypothesis is rejected since there is a significant difference in support network of women entrepreneurs with regards to their age ( $p < 0.05$ ).

**H<sub>6</sub>: There is no significance difference in role overload of women entrepreneurs with regards to their marital status**

A hypothesis was framed as, “There is no significant difference in role overload of women entrepreneurs with regards to their marital status.” ANOVA is used to test the hypothesis as shown in Table 4.51.

**Table 4.51: Role overload with regards to marital status**

	<b>Sum of squares</b>	<b>df</b>	<b>Mean square</b>	<b>F</b>	<b>Sig.</b>
Between groups	172.922	3	57.641	.582	.627
Within group	39121.470	395	99.042		
Total	39294.392	398			

The hypothesis is accepted since there is no significance difference in role overload of women entrepreneurs with regards to their marital status ( $p > 0.05$ ).

**H<sub>7</sub>: There is no significant difference in quality of health of women entrepreneurs with regards to their marital status**

A hypothesis was framed as, “There is no significant difference in quality of health of women entrepreneurs with regards to their marital status”. The hypothesis was tested by using ANOVA as shown in Table 4.52.

**Table 4.52: Quality of health with regards to marital status**

	Sum of squares	df	Mean square	F	Sig.
Between groups	304.767	3	101.589	.534	.659
Within group	75323.295	396	190.210		
Total	75628.061	399			

There is no significance difference in quality of health of women entrepreneurs with regards to their marital status ( $p > 0.05$ ). Hence, the hypothesis is accepted.

**H<sub>8</sub>: There is no significant difference in dependent care issue of women entrepreneurs with regards to their marital status**

A hypothesis was framed as, “There is no significant difference in dependent care issue of women entrepreneurs with regards to their marital status”. ANOVA was used to test the hypothesis and the calculation is shown in Table 4.53.

**Table 4.53: Dependent care issue with regards to marital status**

	Sum of squares	df	Mean square	F	Sig.
Between groups	344.436	3	114.812	1.542	.203
Within group	29194.459	392	74.476		
Total	29538.895	395			

There is no significance difference in dependent care issue of women entrepreneurs with regards to their marital status ( $p > 0.05$ ). Hence, the hypothesis is accepted.

**H<sub>9</sub>: There is no significant difference in time management of women entrepreneurs with regards to their marital status**

A hypothesis was framed as, “There is no significant difference in time management of women entrepreneurs with regards to their marital status.” ANOVA is used to test the hypothesis as shown in Table 4.54.

**Table 4.54: Time management with regards to marital status**

	Sum of squares	df	Mean square	F	Sig.
Between groups	481.030	3	160.343	1.807	.145
Within group	35143.612	396	88.746		
Total	35624.642	399			

There is no significance difference in time management of women entrepreneurs with regards to their marital status( $p>0.05$ ). Therefore, the hypothesis is accepted.

**H<sub>10</sub>: There is no significant difference in support network of women entrepreneurs with regards to their marital status**

A hypothesis was framed as, “There is no significant difference in support network of women entrepreneurs with regards to their marital status.” The calculation by using ANOVA to test the hypothesis is shown in Table 4.55.

**Table 4.55: Support network with regards to marital status**

	Sum of squares	df	Mean square	F	Sig.
Between groups	472.734	3	157.578	1.437	.231
Within group	43308.051	395	109.641		
Total	43780.785	398			

There is no significant difference in support network of women entrepreneurs with regards to their marital status ( $p>0.05$ ). Therefore, the hypothesis is accepted.

**H<sub>11</sub>: There is no significance difference in role overload of women entrepreneurs with regards to their educational background**

A hypothesis was framed as, “There is no significant difference in role overload of women entrepreneurs with regards to their educational background.” The hypothesis was tested by using ANOVA as shown in Table 4.56.

**Table 4.56: Role overload with regards to educational background**

	Sum of squares	df	Mean square	F	Sig.
Between groups	389.864	6	64.977	.655	.686
Within group	38904.528	392	99.246		
Total	39294.392	398			

The hypothesis is accepted since there is no significance difference in role overload of women entrepreneurs with regards to their educational background ( $p > 0.05$ ).

**H<sub>12</sub>: There is no significant difference in quality of health of women entrepreneurs with regards to their educational background**

A hypothesis was framed as, “There is no significant difference in quality of health of women entrepreneurs with regards to their educational background.” ANOVA is used to test the hypothesis as shown in Table 4.57.

**Table 4.57: Quality of health with regards to educational background**

	Sum of squares	df	Mean square	F	Sig.
Between groups	3241.615	6	540.269	2.933	.008
Within group	72386.446	393	184.189		
Total	75628.061	399			

There is a significance difference in quality of health of women entrepreneurs with regards to their educational background ( $p < 0.05$ ). Hence, the hypothesis is rejected.

**H<sub>13</sub>: There is no significant difference in dependent care issue of women entrepreneurs with regards to their educational background**

A hypothesis was framed as, “There is no significant difference in dependent care issue of women entrepreneurs with regards to their educational background.” The hypothesis was tested by using ANOVA and the calculation is shown in Table 4.58.

**Table 4.58: Dependent care issue with regards to educational background**

	Sum of squares	df	Mean square	F	Sig.
Between groups	299.973	6	49.995	.665	.678
Within group	29238.922	389	75.164		
Total	29538.895	395			

There is no significance difference in dependent care issue of women entrepreneurs with regards to their educational background ( $p > 0.05$ ). Hence, the hypothesis is accepted.

**H<sub>14</sub>: There is no significant difference in time management of women entrepreneurs with regards to their educational background**

A hypothesis was framed as, “There is no significant difference in time management of women entrepreneurs with regards to their educational background.” The hypothesis was tested by using ANOVA as shown in Table 4.59.

**Table 4.59: Time management with regards to educational background**

	Sum of squares	df	Mean square	F	Sig.
Between groups	565.003	6	94.167	1.056	.389
Within group	35059.639	393	89.210		
Total	35624.642	399			



There is no significance difference in time management of women entrepreneurs with regards to their educational background( $p>0.05$ ). Therefore, the hypothesis is accepted.

**H<sub>15</sub>: There is no significant difference in support network of women entrepreneurs with regards to their educational background**

A hypothesis was framed as, “There is no significant difference in support network of women entrepreneurs with regards to their educational background.” The hypothesis was tested by using ANOVA as shown in Table 4.60.

**Table 4.60: Support network with regards to educational background**

	Sum of squares	df	Mean square	F	Sig.
Between groups	890.300	6	148.383	1.356	.231
Within group	42890.485	392	109.415		
Total	43780.785	398			

There is no significant difference in support network of women entrepreneurs with regards to their educational background( $p>0.05$ ). Therefore, the hypothesis is accepted.

**H<sub>16</sub>: There is no significance difference in role overload of women entrepreneurs with regards to their income**

A hypothesis was framed as, “There is no significant difference in role overload of women entrepreneurs with regards to their income.” The hypothesis was tested by using ANOVA as shown in Table 4.61.

**Table 4.61: Role overload with regards to their income**

	Sum of squares	df	Mean square	F	Sig.
Between groups	755.356	4	188.839	1.931	.105
Within group	38539.036	394	97.815		
Total	39294.392	398			

The hypothesis is accepted since there is no significance difference in role overload of women entrepreneurs with regards to their income ( $p>0.05$ ).

**H<sub>17</sub>: There is no significant difference in quality of health of women entrepreneurs with regards to their income**

A hypothesis was framed as, “There is no significant difference in quality of health of women entrepreneurs with regards to their income.” ANOVA is used to test the hypothesis and the calculation is shown in Table 4.62.

**Table 4.62: Quality of health with regards to income**

	Sum of squares	df	Mean square	F	Sig.
Between groups	217.172	4	54.293	.284	.888
Within group	75410.890	395	190.914		
Total	75628.061	399			

There is no significance difference in quality of health of women entrepreneurs with regards to their income ( $p>0.05$ ). Hence, the hypothesis is accepted.

**H<sub>18</sub>: There is no significant difference in dependent care issue of women entrepreneurs with regards to their income**

A hypothesis was framed as, “There is no significant difference in dependent care issue of women entrepreneurs with regards to their income.” The hypothesis was tested by using ANOVA as shown in Table 4.63.

**Table 4.63: Dependent care issue with regards to income**

	Sum of squares	df	Mean square	F	Sig.
Between groups	695.057	4	173.764	2.356	.053
Within group	28843.838	391	73.769		
Total	29538.895	395			

There is no significance difference in dependent care issue of women entrepreneurs with regards to their income ( $p>0.05$ ). Hence, the hypothesis is accepted.

**H<sub>19</sub>: There is no significant difference in time management of women entrepreneurs with regards to their income**

A hypothesis was framed as, “There is no significant difference in time management of women entrepreneurs with regards to their income.” The hypothesis was tested by using ANOVA and the calculation is shown in Table 4.64.

**Table 4.64: Time management with regards to income**

	Sum of squares	df	Mean square	F	Sig.
Between groups	337.087	4	84.272	.943	.439
Within group	35287.555	395	89.336		
Total	35624.642	399			

There is no significance difference in time management of women entrepreneurs with regards to their income( $p>0.05$ ). Therefore, the hypothesis is accepted.

**H<sub>20</sub>: There is no significant difference in support network of women entrepreneurs with regards to their income**

A hypothesis was framed as, “There is no significant difference in support network of women entrepreneurs with regards to their income.” ANOVA is used to test the hypothesis as shown in Table 4.65.

**Table 4.65: Support network with regards to income**

	Sum of squares	df	Mean square	F	Sig.
Between groups	1608.003	4	402.001	3.756	0.049
Within group	42172.782	394	107.038		
Total	43780.785	398			

The table indicates that there is a significant difference in support network of women entrepreneurs with regards to their income( $p < 0.05$ ). Therefore, the hypothesis is rejected.

#### **4.6 Conclusion**

##### ***Role Overload:***

Under this, eight statements based on the literature review have been developed and the responses were sought from the sample women entrepreneurs under the study to understand the factors affecting WLB. As discussed, women entrepreneurs are under pressure to perform multiple roles at home, and also in their business within a limited time. Over 55% of the women entrepreneurs felt that they were performing multiple roles in a given time. Over 60% of the respondents felt that their family life suffers due to their entrepreneurial role. Interestingly, despite the stressful family and business life, about 58% of the respondents were able to participate in their social/community activities; however, about 35% of the women entrepreneurs found it difficult to attend social/community services. One-fourth of the women entrepreneurs felt that they could not succeed in their entrepreneurial domain as per their expectation due to work-family imbalance. Over 31% of the respondents either agreed or neutral to the statement, "I am too fatigue to look after my business due to my work load in the family". In other words, around 69% of the entrepreneurs felt that they did not have any feeling of fatigue while running their business.

Research evidence indicates that the firm's productivity is favourably correlated with work-life balance of the individual employee or entrepreneur. Meeting competing demand from work and home, especially for married women, can be mentally and physically taxing, which can lead to illness and absenteeism. Ultimately this would harm an organisation's productivity, growth, and development (Singh and Singhal, 2016). Nearly half of the respondents under the study did not have any feeling of sacrificing their family obligations to become a successful entrepreneur. That means the other half of the respondents was having either a negative feeling or neutral. Due to the excessive work load and lack of time, 26% of

the entrepreneurs confessed that they were not able to give proper attention to their personal life as well as to their business. 13% of the respondents were neutral.

***Quality of Health:***

As evidenced from research, for example, Mathew and Panchanatham (2011), the quality of health of an entrepreneur/employee is positively related to the WLB. Work-life imbalance has a negative impact on the health of working women because they suffered from various physical, psychological and reproductive health problems. Women sacrifice leisure and sleep in order to meet the pressing needs of their family and work.

Around 57% of women respondents felt that work-family issues did not prevent them from taking care of their health. However, 28% of the respondents felt that they were not able to focus on their personal health due to lack of time and work-family imbalance. Around 13% of the respondents were neutral. Nearly 54% of the respondents confessed that they experienced tremendous stress because of the role conflict between business and family. Such a work-life imbalance has been reflected in negative emotions of the entrepreneurs under the study. Half of the respondents expressed that they were feeling angry with the employees and the family members due to work-life conflict. Consequently, this is leading to physical or emotional sickness of the entrepreneurs in the study. Almost 43% of the entrepreneurs felt that their sickness was due to their inability to cope with the work-life stress. Over 60% of the entrepreneurs were feeling that they do not have adequate sleep and relaxation. This implication has a substantial impact on the well-being of the women entrepreneurs and their business enterprises. One out of five women entrepreneurs in the study was frequently visiting the physician on health issues. Over one-fourth of the entrepreneurs felt that the pro-longed and constant work schedule was a contributing factor for their ill health.

***Dependent care:***

Research evidence (e.g., Parasuraman et al. 1996; Carter and Cannon, 1992) indicated that female entrepreneurs devoted significantly more time to family than men. As discussed, the joint family system is still prevalent in Mizo society;

therefore, the house wife has to shoulder additional family responsibilities taking care of the elderly or other dependents. One-fifth of the female entrepreneurs felt that they could not perform their role properly as an entrepreneur due to dependent care issues. About 26% of the female entrepreneurs were neutral. Over 21% of the respondents were either unhappy or neutral in fulfilling their responsibility of looking after their kids. Because of such of these dependent care issues, about 15% of the female entrepreneurs felt that they could not give proper concentration to their business; around 14% were neutral. About 53% of mothers in the study felt that they find it very difficult in handling the child care needs.

Interestingly, the contribution of husband for work-life conflicts of the female entrepreneur is not less. Around 39% of the respondents expressed that their husband demand greater attention and nearly 20% of the respondents were neutral on this question.

As discussed, the Mizo society adheres to patri-virilocal residence rule. Also, the youngest son in a Mizo family is obligated to reside with and support his parents till death. This implies that the women who married with the youngest son in the family may need to involve in taking care of her parents-in law. In the study, it is revealed that 51% of the female entrepreneur were not able to take care of their parents-in law due to work-life imbalance. Further, nearly 16% of the entrepreneurs were neutral. Perhaps, this is not a mean sacrifice meted-out by the respondents in the study considering the fact that the elderly people are very much respected and care in a Mizo family.

Overall, around 54% of the respondents find it difficult to manage their business and dependent care issues at home simultaneously. Around 12% of the respondents were neutral. Further, 41% of the respondents felt that their pre-occupation with business is the main factor responsible for their inability to fulfil dependent care needs at home, leading to work-life conflicts. 20% of the respondents were neutral on this aspect.

### ***Time Management:***

Many research studies (e.g., Burke et al. 1980; Bohlen and Viveros-Long, 1981; Pleck et al. 1980) indicated that the work-family conflict is positively related to the amount and the frequency of over time worked. 53% of the women entrepreneurs expressed that they often return from their work place very late in the evening implying the work stress demanded by the business. As discussed, the entrepreneurs in the study have to fulfil certain societal obligations in Mizo society, in addition to their work and the family responsibilities. Around 41% of the respondents felt that they do not have enough time to spend on family duties and societal roles. 20% of the respondents were neutral. The long hour of work make the entrepreneurs stressed out. If an entrepreneur is working more than 45 hour per week for her business, it is considered as long working hours. 30% of the respondents felt that the long hour of work was making them stressed and short-tempered. Moreover, 54% of the respondents expressed that they have to leave home early in the morning to engage in their entrepreneurial activity. 36% of women entrepreneurs felt that their entrepreneurial role did not give them required time to perform family and societal duties. 16.50% respondents were neutral.

Around 60% of the female entrepreneurs felt that they were engaged for more than 10 hours a day in managing their business tasks implying the business stress involved. Because of such high pressure on their time, 44% of them found it difficult to spend the evenings and the weekends with their family. Therefore, only around 43% of the entrepreneurs felt that they were able to distribute their time equally between their business and home.

### ***Social support network:***

Social support is the confidence an individual has that, he or she is loved, valued, and his or her well-being is carried about among a social network of shared relationships. Research studies (e.g., Lawrence, 2006; Marcinjus et al., 2007) suggest that to achieve work-family balance for any employee or entrepreneur, social support in the form of both personal and work-related support are important.

Interestingly, only 10% of the female entrepreneurs were satisfied with the social support network available to them in running the business. In other words, 68% of them felt that they could have focus more on the entrepreneurial endeavours if the social support network had been there. Nearly 22% were neutral. However, 58% of the respondents were happy about the social support they are getting in dealing with the dependent care issues. One-fourth of them were neutral.

There are many studies (e.g., Willis, 2011; Maxwell and Stone, 2004) which state that the entrepreneurship contributes to employment generation, poverty reduction and economic and social growth of a nation or region. Though 40% of the respondents felt that in general they were respected and helped by the society, nearly 24% of the respondents expressed the opposite opinion. 36% of them were neutral.

Families can play an important role in supporting an entrepreneur. Family support is negatively associated with work-family conflict. Two-third of the respondents were happy about the strength and the support provided to face the challenges of business. Over one-fifth of the respondents were not happy on this front. In fact, two-third of the respondents expressed that the family was over stretch to make them successful entrepreneurs. Only 18% of the entrepreneurs felt that their family members were not willing to listen to their work-related problems. The husband plays a significant role in the women entrepreneurs' support network (Carter and Cannon, 1992; Buttner and Moore, 1997). Nearly 60% of the respondents were happy about their husband's empathy and emotional support in this regard.

### ***Implications and Suggestions:***

Shelton (2006) identified three basic strategies for manipulating roles: role elimination; role reduction and role sharing. Women entrepreneurs attempt to reduce work-family conflict by choosing strategies that better match their particular internal needs and access to external resources. High-growth female entrepreneurs are more prone to choose to manage their businesses in ways that require less involvement of the entrepreneurs. Delegation, progressive human resource practices (Hornsby and Kuratko 2003, 1990), and participative management techniques require effectively communicating a vision and culture, selecting employees based on fit and character



instead of only on experience, as well as sharing information and authority and providing financial incentives. Therefore, it is suggested that high-growth female entrepreneurs in the study can utilise these methods in the interest of their businesses. High-growth entrepreneurs are ambitious women whose sales growth exceeds the average growth rate for the industry (Dsouza, 1990; Gundry and Welsch, 2001). Sales growth of a venture must exceed the average growth rate of the industry for at least a two-year time frame in order to be considered as high growth (Shelton, 2006).

Female entrepreneurs who are not ambitious or high-growth oriented may be able to reduce the scope of their business in order to reduce work-family conflict. It is common knowledge that women entrepreneurs experience higher workloads than white collar-blue colour or professional employees (Harris et al., 1999). Moreover, women entrepreneurs are likely to face bigger challenges in raising loans from banks because such tasks are likely to prove more difficult for women than for men. Higher entry barriers are more prevalent in certain businesses such as hardware shops, high technology and manufacturing entities for female entrepreneurs. Therefore, high-growth female entrepreneurs may find it necessary to invest additional time in order to cope with higher work load in running the above businesses.

Therefore, the level of work-life conflict may be reduced by deploying appropriate work-life management strategies. Research suggests (e.g., Shelton, 2006) that reducing the level of work-life conflict is expected to enhance well-being more than using internal coping mechanisms to handle the conflict, and higher levels of entrepreneurial well-being should translate into better venture performance. The specific strategies of work-life balance have been detailed in the context of Mizoram in the concluding chapter.

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## CHAPTER 5

### SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION

<b>Section</b>	<b>Title</b>	<b>Page</b>
5.1	Introduction	236
5.2	Review of Literature	237
5.3	Demographic Characteristics and Business Profile of Women Entrepreneurs	237
5.4	Factors Influencing Work-Life Balance of Women Entrepreneurs	240
5.5	Suggestions to Women Entrepreneurs	246
5.6	Suggestions to Family members	250
5.7	Suggestions to the Government and Community Based Organisations	251
5.8	Scope for Future Research	254
5.9	Conclusion	254

## **CHAPTER 5**

### **SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION**

This chapter provides the overall summary of the present study and aims to provide suggestions based on the major findings of the study. This chapter also deals with the scope for further research for prospective researchers in the field of work-life balance.

#### **5.1 Introduction**

Chapter 1 gives an overview of the concept of work-life balance, its causes and impact on individual life and organisation. It takes into account the concept of entrepreneurship, women entrepreneurship and the importance of entrepreneurs for economic growth. The chapter highlights the current scenario of women entrepreneurs in India and presents some of the inspiring stories of successful women entrepreneurs in India including North-East region. It also shows the problems faced by the women entrepreneurs and the major schemes developed by the Government for empowering women in business.

The chapter also presents the family responsibilities assigned to women entrepreneurs in addition to their entrepreneurial role. It also highlights how the roles and responsibilities of women entrepreneurs in their family interrupt to perform their roles in the business and vice versa. The chapter also highlights a brief view regarding growth and development of business in Mizoram from pre-colonial period to after independence period. It also presents the status of women entrepreneurs in Mizoram and their roles in society and family.

This chapter also presents the statement of the problem, the objectives of the study, the hypotheses to be tested and the research questions. The study was conducted among the women entrepreneurs in Aizawl district and Lunglei district. The woman or groups of women who initiate, organise and operate business enterprise come under the study. The present study relies on primary and secondary data. The primary data were collected using the structured questionnaire for the women entrepreneurs. The secondary data was collected from journals, websites,

Government records (published and unpublished), books and relevant reports. The data collected were analysed and interpreted using SPSS and applied statistical tools such as percentage, Chi-square test, and ANOVA.

## **5.2 Review of Literature**

Chapter 2 presents the review of the relevant literature by following thematic approach and the themes are: work-life balance in general, work-life balance and gender, and work-life balance: women entrepreneurs. The relevant studies which were conducted in India and abroad are reviewed in this chapter to identify their main findings, the research gap, research problems, and formulate the appropriate methods for the survey.

The existing literature highlights the general concept of work-life balance, work-life conflict, factors affecting work-life balance, and the consequences of work-life imbalances for an individual and the organisation. The literature relating to the work-life conflicts among male and female who were engaged in different jobs has been reviewed. Furthermore, current research provides an overall picture of the work-life balance issues faced by female entrepreneurs. Therefore, there is no shortage of research works in the area of work-life balance. However, studies on the work-life balance of female entrepreneurs in the context of Mizoram are scanty.

## **5.3 Demographic Characteristics and Business Profile of Women Entrepreneurs**

Chapter 3 presents the demographic characteristics and business profile of women entrepreneurs in Mizoram. The demographic profile includes age, religion, marital status, educational background, nature of family, and family size. The business profile of the women entrepreneurs includes nature of business, average monthly income, establishment of the business, sources of funds, experience, DIC/*Udyam* registration, and about the workers hired by the business.

### **Demographic Profile of Women Entrepreneurs**

- With regards to age, 37% of the women entrepreneurs belonged to the age group of 30 years and below, around 17% were in the age group of 36-40, around 16% were in the age group of 31-35.

- Around 97% of the female entrepreneurs were Christians, only 2% were Hindus, and a meagre 0.30% were Muslims.
- In terms of marital status, around 47% of the women entrepreneurs were unmarried while about 37% were married.
- Among the women entrepreneurs who were married, around 66% of the respondents' husbands were employed whereas around 33% of the respondents' husbands were unemployed.
- Education-wise, around 31% of the entrepreneurs were HSSLC, followed by around 26% were HSLC, and 23% were Graduate
- Regarding nature of family, 67% of the female entrepreneurs belonged to nuclear family while 33% belonged to joint family.
- About the family size, around 43% of the women entrepreneurs' family belonged to the family size of 1-4 members, followed by 42 % belonged to the family size of 5-7.

### **Business Profile of the Women Entrepreneurs**

- In respect of the nature of business, 18.8% of the women entrepreneurs were dealing with Household necessities (essential commodities), followed by Readymade garments (10.5%), Tailoring & Designing (10%), Beauty parlour (8.3%), Pharmaceuticals (5.5%), Shoe stores (5.3%) and Stationery/book store (5.3%).
- Around 26% of the women entrepreneurs have the business experience between 4-6 years, around 15% have between 7-9 years of experience and about 13% of have the experience between 10-12 years.
- Regarding average monthly income, 40% of the female entrepreneurs earned between Rs. 25,000 – Rs. 50,000, followed by around 39% earned an average monthly income of below Rs. 25,000.
- Around 70% of the entrepreneurs established their business units by themselves and around 19% inherited their business units,



- For starting business, 46% of the women entrepreneurs used their owned money, around 12% took loans from bank, and around 11% of the women entrepreneurs used their owned money along with bank loan.
- Around 34 % of the entrepreneurs done the registration in District Industries Centre (DIC)/MSME while around 65% of did not registered their business units.
- Reason for not registering the business in DIC/*Udyam* registration, around 46 % of the respondents expressed that they did not aware the DIC/*Udyam* registration.
- Around 59 % of the female owned enterprises did not hire an employee while around 40% hired employees.
- Around 49 % of the women owned enterprises hired one person, around 25 % hired two persons, and around 10% hired 4 persons.

### **Test of Association**

- There is no significant association between the age of women entrepreneurs and their average monthly income since the significant value is greater than 0.05.
- There is no significant association between the marital status of the women entrepreneurs and their average monthly income since the significant value is greater than 0.05.
- There is a significant association between the educational qualification of the women entrepreneurs and their average monthly income since the significance value is less than 0.05. The effect size is 0.215.
- There is a significant association between the business experience of the female entrepreneurs and their average income since the significant value is less than 0.05. The effect size is 0.154.
- There is a significant association between the nature of business and the average monthly income of the women entrepreneurs since the significant value is less than 0.05. Here, the effect size is 0.313.

## **5.4 Factors Influencing Work-Life Balance of Women Entrepreneurs**

Chapter 4 presents the analysis of factors affecting work-life balance of women entrepreneurs. The factors affecting the work-life balance include five factors such as role overload, quality of health, dependent care issues, time management, and support network. This chapter also gives the overall perception of women entrepreneurs towards WLB, the satisfaction level, and the testing of certain hypotheses framed for the study.

### **Role Overload**

- 56% of the women entrepreneurs felt that they have to performed many roles in a given time whereas 33% expressed an opposite feeling.
- Over 60% of the women entrepreneurs felt that their family life suffers due to their entrepreneurial role while around 31% expressed an opposite feeling.
- about 58% of the female entrepreneurs were able to participate in their social/community activities whereas around 35% found it difficult to attend social/community services due to their business and family roles.
- Almost two-third of the women entrepreneurs were contented as their employees look after the business roles whereas around one-third were not contented.
- Around one-fourth of the women entrepreneurs felt that they could not succeed in the entrepreneurial domain as they have performed multiple roles in the family.
- Around 22% of the women entrepreneurs expressed their feeling of fatigue in running their business due to their work load in the family while 69% of the entrepreneurs did not have any feeling of fatigue.
- Almost half of the respondents did not have any feeling of sacrificing their family obligations to become a successful entrepreneur, On the other hand, around 35% of the entrepreneurs expressed an opposite feeling.
- 26% of the female entrepreneurs expressed that they were unable to devote adequate attention to their personal and professional lives due to heavy work load and lack of time.

## **Quality of Health**

- 28% of the female entrepreneurs felt that they faced challenges to take care of their health due to lack of time and work family issues while around 57% of the women entrepreneurs expressed an opposite feeling.
- Nearly 54% of the entrepreneurs experienced a lot of stress because of the role conflict between business and family while around one-third of the women entrepreneurs did not experience it.
- Over 50% of the female entrepreneurs expressed that they were angry with their employees and family members due to struggling to balance work and family issues whereas around 39% expressed an opposite feeling.
- Around 42% of the women entrepreneurs were feeling sick at home since their business consumed all of their time and energy.
- Around 30% of the women entrepreneurs expressed that they were not feeling comfortable due to dissatisfaction in the entrepreneurial and family domain whereas 39% of the female entrepreneurs expressed that they were in general feeling relaxed and slept well as they were satisfied in their entrepreneurial and family spheres.
- Around 19% of the women entrepreneurs stated that they were frequently visiting the physician for health issues while about 62% of the women entrepreneurs they did not visit frequently the physician for health issues.
- around 26% of the female entrepreneurs felt that the prolonged and constant work schedule was a contributing factor in their health issues whereas around 46% of the female entrepreneurs felt an opposite way.

## **Dependent Care Issues**

- 20% of the female entrepreneurs felt that they could not perform their role properly in their business effectively due to dependent care issues whereas around 52% felt that the dependent care problems did not barred them to enjoy and performing their entrepreneurial role.

- Among married women entrepreneurs, around 77% of them expressed that they have a responsibility of looking after their kids while around 11% expressed an opposite view.
- Around 15% of the female entrepreneurs felt that they could not give proper concentration to their business due to dependent care issues while 70% felt that the dependent care problems did not prevent them not to concentrate in their business.
- Around 38% of the married women entrepreneurs expressed that their spouse demanded greater attention from them whereas around 41% expressed an opposite view.
- Among the married women entrepreneurs, around 32% of them were taking care of their parents-in-law.
- Around 30% of the female entrepreneurs felt that managing the elder care issue was difficult for them while around 47% did not find any difficulty in handling the elder care issues.
- More than half (53.85%) of the women entrepreneurs felt that managing child care needs was more difficult for them.
- Around 54% of the women entrepreneurs expressed that they found it difficult to manage their business and dependent care issues at home simultaneously whereas around 32% did not find it difficult.
- Around 41% of the female entrepreneurs felt that their pre-occupation with business does not allow them to provide dependent care needs at home, leading to conflicts whereas around 38% of the women entrepreneurs expressed an opposite feeling.

### **Time Management**

- 53% of the women entrepreneurs expressed that they often come from their work place very late in the evening while around 36% of the women entrepreneurs expressed that they do not leave the work place extremely late in the evening.

- Around 41% of the female entrepreneurs felt that they do not have enough time to spend on family duties and societal roles. On the other hand, 38% of the women entrepreneurs expressed an opposite feeling.
- 30% of the women entrepreneurs felt that working long hours make them stressed and irritable. Around 50% of the female entrepreneurs felt that working long hours do not cause them to be stressed and short tempered.
- 54% of the entrepreneurs expressed that they have to leave home early in the morning to engage in their entrepreneurial activity while around 34% were not leaving home early.
- More than one-third (36%) of the women entrepreneurs felt that their entrepreneurial activity did not give them time to perform family and societal duties whereas 47% expressed an opposite feeling.
- Around 60% of the entrepreneurs expressed that they were engaged for more than 10 hours per day in business-related tasks. Around 27% of the female entrepreneurs worked less than 10 hours for doing business related works per day.
- 44% of the women entrepreneurs expressed they found it difficult to spend the evenings and weekends with their family due to business needs while around 46% of the female entrepreneurs expressed an opposite view.
- Around 34% of the entrepreneurs felt that they were not able to distribute their time between their business and home equally while around 43% felt an opposite feeling.

### **Social Support Network**

- 68% of the female entrepreneurs felt that they could have focused more on the entrepreneurial endeavours if the social support network had been there. Around 10% of the female entrepreneurs expressed an opposite feeling. Around 21% were neutral.
- Around 59% of the women entrepreneurs felt that social support network was very helpful in dealing with the dependent care problems. On the other hand,

about 15% felt that the social support system did not provide much assistance in addressing the issues of dependent care.

- Around 40% of the entrepreneurs were satisfied with their social status in the society as an entrepreneur the rest of the entrepreneurs were either unhappy or neutral.
- around two-third (66%) of the women entrepreneurs expressed that their family provide them the strength and support to face the challenges of business whereas around 21% expressed in an opposite way.
- Around two-third of the women entrepreneurs expressed that their family members were over stretched to make them a successful entrepreneur.
- Around 64% of the women entrepreneurs expressed that their family members were open and cooperative to listen to their work-related personal problems while that around 18% of the women entrepreneurs expressed an opposite view.
- Almost 60% of the women entrepreneurs expressed that their spouse understood and accommodated their (wife's) pre occupation as an entrepreneur whereas around 22% of the women entrepreneurs' spouse did not.

### **Overall Perception of WLB**

- Around one third (32.75%) of the women entrepreneurs felt that role over load is a factor determining the work life balance (WLB) while around 37% expressed an opposite feeling.
- 35% of the female entrepreneurs felt that WLB and long working hours are associated to each other.
- Around 33% of the respondents felt that the support network played a role in WLB whereas around 37% of the respondents expressed an opposite felling.
- Around 36% of the female entrepreneurs felt that the health care issue is related with WLB whereas around 31% felt an opposite perception.

- 34% of the women entrepreneurs felt that there is a relationship between dependent care issues and WLB while around 32% expressed the opposite feeling.

### **Satisfactory Level of Work-Life Balance**

- Around 43% of the women entrepreneurs felt that they were not satisfied in balancing their work and life. On the other hand, around 42% of the women entrepreneurs expressed that they were having a satisfactory level of WLB. Around 12% of the female entrepreneurs were not sure whether they were satisfied in WLB.

### **Testing of Hypotheses**

- There is a significant difference in role overload of women entrepreneurs with regards to their age ( $p < 0.05$ ).
- There is no significant difference in the quality of health of women entrepreneurs with regards to their age ( $p > 0.05$ ).
- There is a significant difference in dependent care issue of women entrepreneurs with regards to their age ( $p < 0.05$ ).
- There is no significance difference in time management of women entrepreneurs with regards to their age ( $p > 0.05$ ).
- There is a significant difference in support network of women entrepreneurs with regards to their age ( $p < 0.05$ ).
- There is no significance difference in role overload of women entrepreneurs with regards to their marital status ( $p > 0.05$ ).
- There is no significance difference in quality of health of women entrepreneurs with regards to their marital status ( $p > 0.05$ ).
- There is no significance difference in dependent care issue of women entrepreneurs with regards to their marital status ( $p > 0.05$ ).
- There is no significance difference in time management of women entrepreneurs with regards to their marital status ( $p > 0.05$ ).

- There is no significant difference in support network of women entrepreneurs with regards to their marital status ( $p>0.05$ ).
- There is no significance difference in role overload of women entrepreneurs with regards to their educational background ( $p>0.05$ ).
- There is a significance difference in quality of health of women entrepreneurs with regards to their educational background ( $p<0.05$ ).
- There is no significance difference in dependent care issue of women entrepreneurs with regards to their educational background ( $p>0.05$ ).
- There is no significance difference in time management of women entrepreneurs with regards to their educational background( $p>0.05$ ).
- There is no significant difference in support network of women entrepreneurs with regards to their educational background( $p>0.05$ ).
- There is no significance difference in role overload of women entrepreneurs with regards to their income ( $p>0.05$ ).
- There is no significance difference in quality of health of women entrepreneurs with regards to their income ( $p>0.05$ ).
- There is no significance difference in dependent care issue of women entrepreneurs with regards to their income ( $p>0.05$ ).
- There is no significance difference in time management of women entrepreneurs with regards to their income( $p>0.05$ ).
- There is a significant difference in support network of women entrepreneurs with regards to their income( $p<0.05$ ).

### **5.5 Suggestions to Women Entrepreneurs**

Based on the findings of the study, the following suggestions are given for women entrepreneurs to manage their work-life balance.

- **Time Management:**

Time management is an essential skill for both professional and personal life. Effective time management can lead to higher productivity, lower stress, and better work-life balance. Setting definite goals and having a clear vision are the first steps in time management. The present study found that 44% of the



women entrepreneurs expressed they found it difficult to spend the evenings and weekends with their family due to business needs. Around 34% of the female entrepreneurs felt that they were not able to distribute their time between their business and home equally. Women entrepreneurs should take the time to outline their business goals and create a roadmap to achieve them. It is critical to develop strong time management skills in order to attain work-life balance. This includes techniques such as making to-do lists, setting deadlines, and scheduling chores with calendars or digital tools. So, the female entrepreneurs should do the daily scheduling her work on a daily basis and maintain adequate control over it. As a female entrepreneur, efficiently managing the team's time is important for overall productivity and success in the business. Therefore, tasks should be delegated based on individual strengths, and the team should be aware of priorities and deadlines. successfully explaining expectations and providing assistance when needed can help everyone manage their time more successfully.

- **Stress Management:**

The failure of balancing work and life has a huge impact on individual/employee and the organisation. Stress is one of the major consequences of work-life imbalance and managing stress is vital for anyone, including women entrepreneurs. Nearly 54% of the women entrepreneurs in the present study experienced tremendous stress because of the role conflict between business and family. The women entrepreneur can take personal responsibilities for reducing stress level. Individual strategies that have proven effective include implementing time-management technique, increasing physical exercise, relaxation training, and expanding the social support network. Physicians have recommended non-competitive physical exercise, such as aerobics, walking, jogging, swimming, and riding a bicycle, as a way to deal with exercise stress level. Individual can teach themselves to reduce tension through relaxation techniques such as meditation, hypnosis, and biofeedback. Deep relaxation for 15 or 20 minutes a day releases tension and provides a person with a pronounced sense of peacefulness. Importantly,

significant changes in heart rate, blood pressure, and other physiological factors results from achieving the condition of deep relaxation. Having friends, family or work colleagues to talk to provides an outlet when stress level become excessive. Expanding the social support network can be a means for tension reduction. Therefore, the women entrepreneurs can adopt the above-mentioned techniques to reduce the level of stress and tension arising from their work and life conflict.

- **Creating Social Support Network:**

Entrepreneurship can be a rollercoaster journey with its highs and lows. Having a supportive network of friends, family, or fellow entrepreneurs can provide emotional support, understanding, and encouragement during tough times, reducing feelings of isolation and stress. Women entrepreneurs often juggle multiple roles, such as business owner, spouse, parent, and caregiver. A strong support network can help integrate these roles more seamlessly, allowing them to fulfil their personal responsibilities without compromising their professional commitments. Networking with other entrepreneurs can provide valuable insights, tips, and advice on managing both business and personal life. Learning from the experiences of others can help in making informed decisions and overcoming challenges. The present study revealed that around 59% of the women entrepreneurs felt that social support network was very helpful in dealing with the dependent care problems. Creating a strong social support network is crucial for achieving work-life balance, especially for women entrepreneurs who often face unique challenges in balancing their professional and personal lives. Therefore, women entrepreneurs must always look for making their family and friends part of their success and failures.

- **Maintaining Physical Health:**

Running a business requires stamina and endurance. Women entrepreneurs frequently have a busy schedule and many obligations both at work and at home. Health is crucial for female business owners in order to handle and

manage the responsibilities in both the family and the business. The present study found that around 42% of the women entrepreneurs were feeling sick at home since their business consumed all of their time and energy. Regular exercise, healthy eating habits and adequate sleep are important for maintaining physical health. Schedule regular check-ups is also essential to monitor health condition and catch any potential issues early on. Therefore, maintaining physical health is crucial for women entrepreneurs to achieve work-life balance and overall well-being.

- **Perseverance and Consistency:**  
A successful business requires commitment of time and appropriate strategies. Women entrepreneurs, like their male counterparts, must devote time and effort to develop a successful business. Slow development should not discourage women entrepreneurs, but rather build resilience to endure in difficult time. Entrepreneurship comes with its share of challenges and obstacles. In particular, women entrepreneurs normally experience work-life conflicts because they must balance family duties with their entrepreneurial roles. Therefore, women entrepreneurs should be consistent and persistent in order to stay dedicated, overcome obstacles, and continue moving forward. This will also help them to overcome hurdles related to work-life balance.
- **Use of Technology:** Technology can have both beneficial and adverse effects on work-life balance for female entrepreneurs. While technology can improve productivity and efficiency, it can also place additional demands on their time and attention, thereby compromising work-life balance. Women entrepreneurs can now work remotely and keep engaged to their firm round the clock in the context of digital technology. While this flexibility can be advantageous, it may also blur the lines between work and personal life, resulting in work invading into personal time and vice versa. As a result, female entrepreneurs should learn how to leverage technology to reduce the

load of physical labour in their business, allowing them to better balance work-life.

### **5.6 Suggestions to Family members**

The various suggestions put forth for the based on the findings of the study are given hereunder.

The family is an important source of support for the female entrepreneur. Support from home and family enhances people's sense of fulfilment at work as well as their physical and mental health, which in turn reduces conflicts between their personal and professional lives. Entrepreneurship is often described as a 24x7 job because it requires constant attention and dedication. Entrepreneurs might stay active all hours of the day due to business decisions, financial worries, and the desire to achieve goals. The challenges and responsibilities of running a business often spill over into personal life, leading to stress and tension that entrepreneurs may carry back home. In such situations, it's essential for family members to be supportive and understanding. Giving a listening ear and providing emotional support can be immensely valuable to the entrepreneur. In the present study, around two-third (66.25%) of the women entrepreneurs expressed that their family provide them the strength and support to face the challenges of business. Therefore, the family should provide emotional support to female entrepreneurs so that they can overcome their business-related stress and attain work-life balance. Furthermore, family members can also assist by helping with certain tasks or responsibilities related to the business if they have the capacity and expertise to do so.

Spouse support is a valuable asset for women entrepreneurs, and the spouse is an important part of the women entrepreneurs' support network. In the present study, around 58% of the women entrepreneurs expressed that their spouse understood and accommodated their (wife's) pre occupation as an entrepreneur. The level of support provided by their husband has been recognised to be vital in minimising work-family conflict for women entrepreneurs. Therefore, the husband would provide emotional support to his wife (a female entrepreneur) and offer words of encouragement to help her manage the work and life challenges. The husband would also acknowledge and celebrating the milestones and successes in his wife's business which can increase

the entrepreneur's morale and motivation. Moreover, if the husband has relevant skills or experience, collaborating with the entrepreneur (his wife) on certain aspects of the business can be mutually beneficial.

In addition to their tough entrepreneurial work, women entrepreneurs must fulfil various tasks in their families, such as being a spouse, caretaker, and parent; managing daily domestic chores; and offering services to the community and society. Women's gender roles in traditional Mizo society, as in other patriarchal societies, are carer and homemaker. Women are responsible for making meals for the family as well as performing numerous home activities such as laundry, cleaning, caring for dependents, child care, and so on. Mizo women have a variety of roles in their society and neighbourhood. It is a long-standing custom in Mizo culture to visit sick members of their community and attend funerals for those who have died there. As Mizoram is a Christian-dominated state, women have an important part in the church, attending services and carrying out any chores they are assigned. In addition, there are various NGOs (non-governmental organizations) in which women must join in order to fulfil their civic responsibilities. Therefore, such family and societal duties may interfere with their ability to manage their business and their lives. In this regard, family members should provide instrumental support by assisting with household tasks and child care obligations so that the women entrepreneurs' work load in the family is reduced, allowing them to better manage their time for business and family.

### **5.7 Suggestions to the Government and Community Based Organisations**

The various suggestions for the government and organisations based on the findings of the study are given below.

- Awareness and Training Regarding Work-Life Balance Strategies:

Work-life balance can have a substantial impact on both mental and physical health. Providing training for women entrepreneurs to maintain work-life balance is a constructive initiative that can significantly improve both their businesses and personal well-being. The present study revealed that around 43% of the female entrepreneurs felt that they were not having a satisfactory level of work-life balance. Therefore, the government can improve the

general wellbeing of women business owners by providing training and awareness programmes, which will lower stress and burnout and encourage healthier lifestyles. To implement such training effectively, the government could collaborate with various organizations, business experts, and professionals specializing in work-life balance strategies. Programs that are specifically designed for women entrepreneurs can address the particular difficulties they confront while taking into account the cultural, sociological, and economic issues that may affect work-life balance.

- **Awareness on Health:**

Entrepreneurs who are in good health are more likely to be productive and business-focused, and they can really achieve a better work-life balance. In fact, maintaining a healthy work-life balance is crucial for entrepreneurs to sustain their well-being and maximize their productivity in the long run. Around 28% women entrepreneurs under the present study felt that they faced challenges to take care of their health due to lack of time and work-family issues. Therefore, the government, educational institutions, and community based organisations should take part in creating more awareness among the female entrepreneurs about the importance of health.

- **Organising Health Camps:**

Regular health check-ups and specialized healthcare services can assist women entrepreneurs in maintaining excellent health, detecting health issues early, and receiving appropriate treatment, resulting in better overall well-being. The present study found that around 19% of the female entrepreneurs stated that they were frequently visiting the physician for health issues. In this regard, the government organizing health clinics specifically for women entrepreneurs is a positive initiative that could have various benefits. Providing targeted healthcare services for women entrepreneurs may improve their general health and productivity, which may have a favourable impact on the economy and society at large.

- Workshops to Enhance Technical and Managerial Skills:

Women entrepreneurs confront a number of hurdles while starting and running a firm. Many female entrepreneurs lack business skills and understanding, making it difficult for them to manage both their business and their families. Training is essential for women entrepreneurs to acquire managerial abilities. Access to education, workshops, seminars, and specialized training programs can provide women with the information and resources they need to run their enterprises efficiently. Some key areas where training can be beneficial for women entrepreneurs include business planning, financial management, marketing and sales, leadership and communication, legal and regulatory compliances, networking and mentorship, digital skills, problems solving and mentorship. With better training and understanding of business principles, women entrepreneurs can make more informed decisions, reducing the risk of business failures and increasing the long-term sustainability of their ventures. The government can also collaborate with private organizations, non-governmental organizations, and other stakeholders to create comprehensive training modules and reach a larger audience of potential female entrepreneurs.

- Awareness Regarding Financial Assistance Available:

Finance is the life blood of business. Without sufficient funds, women entrepreneurs may struggle to expand their businesses or invest in new opportunities. The financial strain can lead to increased stress and anxiety for women entrepreneurs, affecting their mental well-being and overall quality of life. Financial challenges can make balancing professional and personal life of the entrepreneurs. The Government of India provides various financial assistance schemes to assist women entrepreneurs for their growth and expansion. Therefore, the government, financial institutions and educational institutions to provide an awareness regarding the schemes available for the women entrepreneurs.

Societal norms and prejudices may have led to a bias against women's abilities as entrepreneurs, resulting in unequal treatment when seeking loans

or funding. In addition, women-owned businesses may be more prevalent in certain sectors that are often perceived as higher risk or less profitable, leading to reluctance from lenders. To address these issues, it is crucial to promote gender equality and empower women entrepreneurs through targeted policies and initiatives.

### **5.8 Scope for Future Research**

The prospective researchers may undertake their research in the following related areas:

- Work-life conflicts of male and female entrepreneurs in the same region and in comparison, with other regions.
- Work-life balance of women employees in different sectors of the economy.
- A Comparative analysis of WLB in urban and rural areas.
- Work-life conflicts of different stakeholders in higher education system.

### **5.9 Conclusion**

Work-life balance is the balance of time and energy invested in one's professional obligations and personal life, which includes family, friends, hobbies, relaxation, and self-care. A healthy work-life balance provides a number of advantages that benefit both individuals and the organisations for which they work. An imbalance between work and personal life, on the other hand, can lead to stress, burnout, anxiety, and even physical health problems. Balancing family and work duties has become a struggle for many people in various professions.

Women entrepreneur refers to a woman or group of women who start and run a business enterprise and provide employment to others. In addition to their demanding entrepreneurial roles, women entrepreneurs must fulfil a variety of tasks in their families, such as that of a spouse, parent, and caretaker, as well as manage daily domestic duties and offer services to the community and society. The juggling act of managing work, family, and other personal responsibilities is a significant challenge for many entrepreneurs. The conflict between work and life are now being



considered as the most important factor affecting women in starting and running their own business venture.

Despite Mizoram has no major industry and has remained industrially backward, many micro, small, and medium enterprises were evolved in the state. Women entrepreneurs in Mizoram are involved in different types of entrepreneurial activities, mostly in small and micro enterprises such as tailoring and designing, readymade garments, beauty parlour, household necessities, handlooms, pharmaceuticals, shoe store, and stationery/book store, bakery and so on. Most of the female entrepreneurs in the state have started their businesses at a young age. This trend highlights the determination and drive of these women to pursue their entrepreneurial ambitions early in life. Most of the entrepreneurs come from the nuclear family and were educated. As the female entrepreneurs mostly involved in micro and small-scale enterprises, their average monthly income is very low. This suggests that women entrepreneurs develop and operate their businesses to support their livelihood. Even though they are small businesses, these women-owned businesses have been essential in creating jobs for several people and supporting the families of the business owners. In this regard, the Government should take necessary steps to safeguard the women entrepreneurs running micro enterprises which will help the entrepreneurs to survive in this competitive business world.

Mizo society is a male dominated society where women are considered as home maker. Women are expected to do many household chores such as preparing meals, washing clothes, cleaning the house, caring for dependents, child care, and so on. Moreover, Mizo women have various roles to perform in the society, church and NGOs. It is a Mizo tradition to visit sick person in the neighbourhood and attending the funeral of the demised person in their locality. As Mizo society is dominated by Christianity, there are many church activities and programmes where women need to attend and perform their roles. Some NGOs are also existed where the women need to participate and fulfil their civic responsibilities. Most of the women entrepreneurs need to fulfil their roles in the Mizo society as mentioned above in addition to perform their business roles.

Over 55% of the women entrepreneurs felt that they were performing multiple roles in a given time. Over 60% of the respondents felt that their family life

suffers due to their entrepreneurial role. About 35% of the women entrepreneurs found it difficult to attend social/community services. One-fourth of the women entrepreneurs felt that they could not succeed in their entrepreneurial domain as per their expectation due to work-family imbalance. Due to the excessive work load and lack of time, 26% of the entrepreneurs confessed that they were not able to give proper attention to their personal life as well as to their business.

28% of the respondents felt that they were not able to focus on their personal health due to lack of time and work-family imbalance. Nearly 54% of the respondents confessed that they experienced tremendous stress because of the role conflict between business and family. Such a work-life imbalance has been reflected in negative emotions of the entrepreneurs under the study. Half of the respondents expressed that they were feeling angry with the employees and the family members due to work-life conflict. Consequently, this is leading to physical or emotional sickness of the entrepreneurs in the study. Over 60% of the entrepreneurs were feeling that they do not have adequate sleep and relaxation.

54% of the respondents find it difficult to manage their business and dependent care issues at home simultaneously. 41% of the respondents felt that their pre-occupation with business is the main factor responsible for their inability to fulfil dependent care needs at home, leading to work-life conflicts. One-fifth of the female entrepreneurs felt that they could not perform their role properly as an entrepreneur due to dependent care issues.

Around 41% of the respondents felt that they do not have enough time to spend on family duties and societal roles. 30% of the respondents felt that the long hour of work was making them stressed and short-tempered. Around 60% of the female entrepreneurs felt that they were engaged for more than 10 hours a day in managing their business tasks implying the business stress involved. Because of such high pressure on their time, 44% of them found it difficult to spend the evenings and the weekends with their family.

Two-third of the respondents were happy about the strength and the support provided by the family to face the challenges of business. 58% of the respondents were happy about the social support they are getting in dealing with the dependent care issues. Nearly 60% of the respondents were happy about their husband's

empathy and emotional support in this regard. 40% of the respondents felt that in general they were respected and helped by the society.

Based on the findings of the study, various suggestions are given to the women entrepreneurs, the family members, and Government and Community Based Organisations. Some of the suggestions to the women entrepreneurs are: time management, stress management, creating social support network, maintaining physical health, and use of information technology. The suggestions provided to the family members include giving emotional support and instrumental support to the women entrepreneurs. Lastly, the Government and community-based organisations are advised to organise awareness and training regarding WLB strategies, awareness on health, and awareness regarding financial assistance available for women entrepreneurs.

*APPENDIX*

**WORK-LIFE BALANCE OF WOMEN ENTREPRENEURS IN MIZORAM**

**QUESTIONNAIRE**

**Part – A: Demographic and Business Profile**

1. Name:

2. Age:

- |                  |   |   |
|------------------|---|---|
| (i) 30 and Below | [ | ] |
| (ii) 30 – 35     | [ | ] |
| (iii) 36 – 40    | [ | ] |
| (iv) 41 – 45     | [ | ] |
| (v) 46 – 50      | [ | ] |
| (vi) Above 50    | [ | ] |

3. Religion:

- |               |   |   |
|---------------|---|---|
| (i) Christian | [ | ] |
| (ii) Hindu    | [ | ] |
| (iii) Muslim  | [ | ] |
| (iv) Others   | [ | ] |

4. Marital Status:

- |                |   |   |
|----------------|---|---|
| (i) Married    | [ | ] |
| (ii) Unmarried | [ | ] |
| (iii) Divorced | [ | ] |
| (iv) Widow     | [ | ] |

5. Employment Status of the spouse:

- |                 |   |   |
|-----------------|---|---|
| (i) Employed    | [ | ] |
| (ii) Unemployed | [ | ] |

6. Educational Background:

- (i) Illiterate [ ]
- (ii) Below HSLC [ ]
- (iii) HSLC [ ]
- (iv) HSSLC [ ]
- (v) Graduate [ ]
- (vi) Post-Graduate and above [ ]

7. Nature of Family:

- (i) Joint Family [ ]
- (ii) Nuclear Family [ ]

8. Family Size:

- (i) 1-4 [ ]
- (ii) 5-7 [ ]
- (iii) 8-10 [ ]
- (v) Above 10 [ ]

9. Nature of Business:

- (i) Tailoring & Designing [ ]
- (ii) Beauty parlour [ ]
- (iii) Food processing [ ]
- (iv) Bakery [ ]
- (v) Readymade garments [ ]
- (vi) Handloom/Weaving [ ]
- (vii) Fruits and vegetables [ ]
- (viii) Cosmetic shop [ ]
- (ix) Household necessities [ ]
- (x) Laser printing/xerox [ ]
- (xi) Stationery/Book store [ ]
- (xii) Restaurants/Hotel [ ]
- (xiii) Shoe store [ ]

- (xiv) Flower selling [ ]
- (xv) Pharmaceutical [ ]
- (xvi) Hardware store [ ]
- (xvii) Meat shop [ ]
- (xviii) Others [ ]

10. Business Experience:

- (i) 1 – 3 Years [ ]
- (ii) 4 – 6 Years [ ]
- (iii) 7 – 9 Years [ ]
- (iv) 10 - 12 Years [ ]
- (v) 13 – 15 Years [ ]
- (vi) Above 15 years [ ]

11. Average Monthly Income:

- (i) Below Rs. 25,000 [ ]
- (ii) Rs. 25,000 – Rs. 50,000 [ ]
- (iii) Rs. 50,000 – Rs. 75,000 [ ]
- (iv) Rs. 75,000 – Rs. 1,00,000 [ ]
- (v) Above Rs. 1,00,000 [ ]

12. How the business was established?

- (i) Established by me [ ]
- (ii) Bought from another [ ]
- (iii) Inherited [ ]

13. Sources of Funds to establish the business:

- (i) Owned fund [ ]
- (ii) Loan from banks [ ]
- (iii) Owned fund and bank loan [ ]
- (iv) Others [ ]

14. Registration in DIC/Udyam:

(i) Yes [      ]

(ii) No [      ]

15. if not registered in DIC/Udyam, reason for not doing registration:

(i) Not aware of it [      ]

(ii) No benefit [      ]

(iii) No time [      ]

(iv) Any other [      ]

(v) Cannot say [      ]

16. Do you hire employee?

(i) Yes [      ]

(ii) No [      ]

17, if yes, number of employee hire?

(i) 1 [      ]

(ii) 2 [      ]

(iii) 3 [      ]

(iv) 4 [      ]

(v) Above 4 [      ]

### **Part – B: Work-life Balance**

Given below are the statements related to work-life balance scales. These statements have an agreement/disagreement scale attached to them. The scale ranges from strongly disagree to strongly agree. Give your answer by putting a tick mark (√) inside the box which is most closely represents your opinion.

<b>S.no</b>	<b>Statements</b>	<b>Strongly Disagree (1)</b>	<b>Disagree (2)</b>	<b>Neutral (3)</b>	<b>Agree (4)</b>	<b>Strongly Agree (5)</b>
1	I have to perform many roles in a given time					
2	My family life seldom suffers due to my entrepreneurial role					
3	As I am burdened with business and family roles, I find it difficult to attend social/community activities					
4	As my employees look after all the business roles, I am quiet contented in my life					
5	As I have do multiple roles in the family, I could not succeed in the entrepreneurial domain					
6	I am too fatigued to look after my business due to my work load in the family					
7	I have become a successful entrepreneur by sacrificing many of my family roles					
8	Due to the excessive work load and lack of time, I am not able to give proper attention in my personal life as well as in my business					



9	Due to the work/family issues and lack of time, I find it difficult to take care of my health					
10	The role conflicts in the business and family life given me a lot of stress					
11	I feel angry with my employees and family members as I am not able to balance my work and family issues					
12	As my business drains away my energy and time, I feel sick at home					
13	Being satisfied in the entrepreneurial and family domains, I feel relaxed and sleep very well					
14	After becoming an entrepreneur, I frequently visit my physician for health issues					
15	My health problems are related to the long and continuous work schedule					
16	I feel free and enjoy my profession as I have no dependent care issues					
17	My kids are looked after by me					

18	I can't concentrate in my business due to the dependent care problems					
19	My spouse demands greater attention from me					
20	I am taking care of my aged parents/in laws					
21	I find it more difficult to manage the elder care issues					
22	I find it more difficult to manage the child care needs					
23	I find it difficult to manage my business and dependent care issues at home simultaneously					
24	My pre-occupation with business does not allow me to provide dependent care needs at home, leading to conflicts					
25	I often come from the office very late in the evening					
26	I have enough time to spend on family duties and societal roles					
27	The long hours of work make me stressed and short tempered					

28	I have to leave home early in the morning to engage in my entrepreneurial activity					
29	My entrepreneurial activity does not give me time to perform family/societal duties					
30	I remain engaged in my business related work for more than 10 hours per day					
31	Due to business needs, I find it difficult to spend the evenings and weekends with my family					
32	My time resources are equally distributed between the business and home					
33	I could have concentrated more in the entrepreneurial activity if the social support network was available to me					
34	My social support network is very helpful in dealing with the dependent care issues					
35	Being an entrepreneur, I am respected and helped by the society					
36	My family provides me the strength and support					

	to face the challenges of business					
37	My family members are over stretched to make me a successful entrepreneur					
38	My family members are not willing to listen to my work-related personal problems					
39	My spouse understands and accommodates my pre-occupation as an entrepreneur					
40	Role overload is not a factor determining the WLB					
41	Long hours of work of an entrepreneur and WLB are not related to each other					
42	The support network does not play any role in WLB					
43	Entrepreneurship related health care issues have no place in WLB					
44	There is no relation between dependent care issues and WLB					
45	I am having a satisfactory level of WLB					

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<https://msme.gov.in/msme-annual-report-2022-23> accessed on 15.05.2023.

Religion in Mizoram

<https://www.census2011.co.in/census/state/mizoram.html> accessed on 18.05.2023.

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ENTREPRENEUR IN MIZORAM

### PAPER PUBLICATIONS:

1. Association between socio-economic factors and income: A study of women entrepreneurs in Mizoram, India. *Journal of Emerging Technologies and Innovative Research*, 10 (7), 223 – 228. in July, 2023.
2. A study on socio- economic background of women entrepreneurs in Mizoram India. *Journal of Emerging Technologies and Innovative Research*, 10 (7), 229 – 238. in July, 2023.

### PAPERS PRESENTED:

1. Presented a paper titled “Women Entrepreneurship and Work-Life Balance” at the ‘National Level Workshop on Capacity Building Programme in Social Science Research’ organised by Omeo Kumar Das Institute of Social Change and Development, Guwahati in collaboration with Government J. Buana College, Lunglei, on 12<sup>th</sup> -14<sup>th</sup> February, 2019 at Lunglei, Mizoram.

2. Presented a paper titled “Work-life Balance of Women Entrepreneurs: The Relevance of Social Support” at the ‘International Conference on Agile Business Amid of Tuna World for Sustainability & Innovation (Online)’ held by Department of Management Studies, Ballari Institute of Technology & Management, Ballari, Karnataka India on 27<sup>th</sup> – 28<sup>th</sup> July, 2023.

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DEPARTMENT : COMMERCE  
TITLE OF THE THESIS : WORK-LIFE BALANCE OF WOMEN  
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DATE OF ADMISSION : 3<sup>rd</sup> August 2017

### APPROVAL OF RESEARCH PROPOSAL:

1. DRC : 13<sup>th</sup> April, 2018
2. BOS : 23<sup>rd</sup> April 2018
3. SCHOOL BOARD : 2<sup>nd</sup> May 2018

MZU REGISTRATION NO : 1506655

Ph.D REGISTRATION NO : MZU/Ph.D/1137 of 02.05.2018

EXTENSION (IF ANY): Extension Period: 03.08.2023 – 03.08.2025 consequent  
upon Resolution No. AC:43:4(3), vide No. 16-  
2/MZU(Acad)/21/227-228, Dated 31.01.2023

Head

Department of Commerce

**ABSTRACT**  
**WORK-LIFE BALANCE OF WOMEN ENTREPRENEURS IN**  
**MIZORAM**

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**DEPARTMENT OF COMMERCE**  
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**WORK-LIFE BALANCE OF WOMEN ENTREPRENEURS IN MIZORAM**

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## **INTRODUCTION**

Work-life balance refers to the extent to which an individual can balance their work and personal commitments while maintaining their physical and mental well-being. Clark (2000) described work-life balance as “the level of satisfaction that individuals feel when they can function at work and at home with a minimum of role conflict.”. Greenhaus and Allen (2010) defined work-life balance as “the extent to which an individual’s effectiveness and satisfaction in work and family roles are compatible with the individual’s life role priorities at a given point in time.”. The concept WLB has been considered in the literature as work-personal balance, work-family balance and work-family fit (Bell et al. 2012).

Balancing the family responsibilities and work responsibilities has become a challenge for the people in many professions. When there is work-life balance, a person can live a happy, healthy, and successful life. In contrast, the failure of balancing work and life has a huge impact on individual/employee and the organisation. An imbalance between work and personal life can lead to stress, burnout, anxiety, and even physical health problems. Work-life balance has been identified as a key driver of employee productivity growth, and this has a favourable effect on the general performance of organisations (Semlali and Hassi, 2016).

The Government of India (GOI 2006) defined women entrepreneur as “an enterprise owned and controlled by a woman having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women”. In terms of Schumpeterian concept of innovative and imitative entrepreneurship, Khanka (2016) considered women who innovate or imitate a business activity as women entrepreneurs. In simple terms, women entrepreneur may be defined as a woman or group of women who start and run a business enterprise and provide employment to others. The above two considerations of the GOI and Khanka were taken into account while developing the operational meaning of a woman entrepreneur for the purpose the present study.



As working wives, mothers and business owners, women entrepreneurs have to play a variety of roles in regard to their enterprises and their families (Kim and Ling, 2001). The household chores and family responsibilities are not typically decreased for female entrepreneurs after entering into entrepreneurship (Belcourt, 1991; Cliff, 1998; Jurik, 1998). Mathew and Panchanatham (2011) also emphasised that women entrepreneurs need to perform several roles in their family, in addition to their challenging entrepreneurial work such as being a spouse, care taker and parent; managing daily household chores; and providing services to community and society. Women must also take care of their own health and other personal interests, which are often neglected due to role overload and time constraints.

The conflicts between women's work and their family life are now being considered as the most significant factor affecting women in establishing and running their business (Alam et al. 2011; Dileepkumar, 2006). Many studies (e.g., Ufuk and Ozgen, 2001; Uddin and Chowdhury, 2005) found that the women entrepreneurs were suffering due to role conflicts as an entrepreneur and a family member.

"Mizo" is the name of native tribes, Mizoram means "land of the Mizos". Mizoram is a small State located in the North-East corner of India, situated between Myanmar and Bangladesh. Mizoram covers geographical area of 21,078 square kilometres, which is 0.64% of the geographical area of the country. Mizoram has no major or heavy industry and has remained industrially backward with 60% of the population depend on agriculture for their livelihood. However, many micro, small, and medium enterprises were evolved in the State. Women are known for playing an active role in different spheres of economic life in Mizoram. Women entrepreneurs in the State are involved in different types of entrepreneurial activities in small and micro enterprises such as handlooms, tailoring, fashion designing, and bakery.

At the same time, in Mizo society, as in other patriarchal societies, women play the traditional role in a family as homemaker. Women are mainly responsible for preparing food for the family as well as doing various household tasks like washing clothes, cleaning the house, caring for children and other dependents, and so on. The Mizo women have a variety of roles to play in their community and

neighbourhood, and it is a long-standing custom in Mizo culture to visit sick members of their neighbourhood and attend funerals for persons who have passed away there. In Mizoram, there are several Community based Organisations, and women normally participate in them actively. Moreover, women play a significant role in the church in attending the services and carrying out whatever tasks they are assigned because Mizoram is a State that is predominately Christian.

## **CHAPTER PLAN**

The present study has been structured and presented in the form of the following five chapters:

- Chapter 1: Introduction
- Chapter 2: Literature Review
- Chapter 3: Demographic Characteristics and Business Profile of Women Entrepreneurs
- Chapter 4: Factors Influencing Work-Life Balance of Women Entrepreneurs
- Chapter 5: Summary of Findings, Suggestions and Conclusion

The chapters in the study are summarised as follows:

## **CHAPTER 1: INTRODUCTION**

The introduction chapter highlights various important aspects related to the present study, such as the study's background, the study's aim, the statement of the problem, the objectives of the study, research questions, hypotheses, and the methodology for the study.

## 1.1 Statement of the Problem

There are many studies (e.g., Jahed et al., 2011, Peeters et al, 2005) which found that men neither contribute nor support the businesses run by their spouses. In addition, they expect them to perform their household responsibilities as a wife and a mother as well.

The World Economic Forum (WEF) in its 2023 Report ranked India at 127 out of 146 countries in the Global Gender Gap Index. India has improved by 1.4 percentage points and eight positions since the last edition, marking a limited recovery towards its 2020 parity level, the Report said. India's gender gap has closed by 64.3% of the overall gap but had reached only 36.7% parity in economic participation. Women's empowerment is seen vital, yet it is impossible to achieve without economic participation. That means though India is conceited for becoming the fifth largest economy in the world with the nominal value of GDP of \$2.66 trillion and is expected to be at \$ 6 trillion by 2030, the country has to go a long way in achieving its laudable goal of a "developed India" during the on-going *Amrit Kaal* by 2047. By ignoring the MSME sector which has been largely a part of unorganised sector and also the female entrepreneurs who run such small size enterprises, it might be a tough task to achieve the goal of "developed India" with inclusivity and equity. Further, as per the Annual Periodic Labour Force Survey (PLFS) reports, the estimated Labour Force Participation Rate (LFPR) in India for women of age 15 years and above in the country was 30%, 32.5% and 32.8% during 2019-20, 2020-21 and 2021-22 respectively. This data further strengthens the perspective of sustaining and improving the performance of women enterprises in the country.

After overcoming many inherent disadvantages related to the deeply embedded traditional mindset and stringent customs, nowadays Indian women engaged in different types of entrepreneurial activities (e.g., garment-making, beauty care, fashion design, founding financial institutions, entertainment companies). In addition to their challenging entrepreneurial work, many of these women must also perform several roles in their families such as being a spouse, care taker and parent; managing daily household chores; and providing service to the community and

society. Women must also take care of their own health and other personal activities. All of these situations would lead to not only the absence of work-life balance, but the manifestation of work-life conflicts too (Mathew and Panchanatham, 2011).

As mentioned, over all in India, only 20.73% of proprietary MSME were owned by females and the contribution of females to MSME sector is not significant as compared to that of their male counterparts. In North-Eastern States, Manipur has the most female-owned MSMEs with 86,604 enterprises, followed by Assam with 66,665 enterprises and Meghalaya with 39,462 enterprises (NSS 73<sup>rd</sup> round). Mizoram is one of the most industrially backward States in India. The entire State has been notified as backward and is categorised as 'No Industry State' due to non-existence of large and medium industries (Economic Survey Mizoram, 2007-08). The disadvantages due to topographical and geographical condition of the State coupled with underdeveloped infrastructure and transport bottlenecks are the main hurdles for the first-generation entrepreneurs of the State to move towards industrialisation. Due to such reasons, mostly micro-enterprises exist in Mizoram while large-scale industries are almost absent. Thus business activities like tailoring, furniture making, automobile repairs, steel making, bakery, handloom weaving, and blacksmith account for 80% of the total number of business enterprises in the State (Lalhunthara, 2006). As discussed, agriculture provides livelihood for more than 60% of Mizoram's population. In addition, they engage in economic activities to supplement their income. In other words, mostly the entrepreneurs in Mizoram run their business for their livelihood. The study of women weavers in Mizoram by Ramswamy and Kumar (2013) observed that 68.04% of the entrepreneurs were solely dependent on weaving.

India has the lowest divorce rate in the world, only one percent of Indian marriages end up in divorce. Divorce rates in North-East States are relatively higher than elsewhere in India; Mizoram has the divorce rate of 4.08%. This would mean that a divorced woman would have to take care for her children on her own. Joint family system is still prevailing in Mizoram; as a result, women may have to bear additional family obligations.

In addition to the normal church service, there are different departments such as youth department and women department where the women need to play a variety of roles. Due to the increased competition in business and also growing customer expectations, female entrepreneurs must invest more time and effort in order to survive and thrive in their business.

A comprehensive survey of the literature shows that specific studies pertaining to the work-life balance issues of women entrepreneurs are very few in India as well as in abroad. Some literature is available in this field of study mainly from developed nations; they indicate that women entrepreneurs of these nations enjoy a comparatively good work-life balance (Carter and Eleanor 2006; Godwyn, 2009). On the other hand, no serious efforts have been made to analyse the work-life balance issues faced by women entrepreneurs of developing and underdeveloped countries where societal etiquette, male dominance and deep-rooted discriminatory socio-cultural values and traditions persist (UNIDO, 2001).

There are many studies on entrepreneurship in Mizoram (e.g., Ramswamy and Kumar, 2013; Gogoi, 2018; Lalrampuii, 2020; Lalmuanpuii et al. 2022); however, they did not focus sufficiently on work-life balance. Against this backdrop, it is attempted to study work-life balance of women entrepreneurs in Mizoram.

## **1.2 Objectives of the Study**

The main aim of the present study is to explore and analyse the factors affecting the work-life balance of women entrepreneurs in Mizoram. The specific objectives of the study are:

- (1) To study the demographic characteristics viz. age, marital status, family size, education, and income of women entrepreneurs, and their business profile in Mizoram.
- (2) To analyse the factors influencing the work-life balance of women entrepreneurs.
- (3) To explore the differences, if any, in the work-life balance of women entrepreneurs based on their demographic characteristics.

### **1.3 Research Questions**

The present study attempted to address the following research questions in the course of the discussion:

1. Do the women entrepreneurs under the study compromise with the business interest while handling the conflict that may arise in fulfilling the family needs and business needs?
2. Do the single women-entrepreneurs devote more time for achieving the business needs?
3. Do the married women entrepreneurs get better support from the family?

### **1.4 Hypotheses**

The present study seeks to test the following hypotheses:

H<sub>1</sub>: There is no significant difference in role overload of women entrepreneurs with regards to their age.

H<sub>2</sub>: There is no significant difference in quality of health of women entrepreneurs with regards to their age.

H<sub>3</sub>: There is no significant difference in dependent care issue of women entrepreneurs with regards to their age.

H<sub>4</sub>: There is no significant difference in time management of women entrepreneurs with regards to their age.

H<sub>5</sub>: There is no significant difference in support network of women entrepreneurs with regards to their age.

H<sub>6</sub>: There is no significance difference in role overload of women entrepreneurs with regards to their marital status.

H<sub>7</sub>: There is no significant difference in quality of health of women entrepreneurs with regards to their marital status.

H<sub>8</sub>: There is no significant difference in dependent care issue of women entrepreneurs with regards to their marital status.

H<sub>9</sub>: There is no significant difference in time management of women entrepreneurs with regards to their marital status.

H<sub>10</sub>: There is no significant difference in support network of women entrepreneurs with regards to their marital status.

H<sub>11</sub>: There is no significance difference in role overload of women entrepreneurs with regards to their educational background.

H<sub>12</sub>: There is no significant difference in quality of health of women entrepreneurs with regards to their educational background.

H<sub>13</sub>: There is no significant difference in dependent care issue of women entrepreneurs with regards to their educational background.

H<sub>14</sub>: There is no significant difference in time management of women entrepreneurs with regards to their educational background.

H<sub>15</sub>: There is no significant difference in support network of women entrepreneurs with regards to their educational background.

H<sub>16</sub>: There is no significance difference in role overload of women entrepreneurs with regards to their income.

H<sub>17</sub>: There is no significant difference in quality of health of women entrepreneurs with regards to their income.

H<sub>18</sub>: There is no significant difference in dependent care issue of women entrepreneurs with regards to their income.

H<sub>19</sub>: There is no significant difference in time management of women entrepreneurs with regards to their income.

H<sub>20</sub>: There is no significant difference in support network of women entrepreneurs with regards to their income.

## **1.5 Methodology**

The study is exploratory in nature and aimed at achieving the study objectives and investigating into the research questions cited above. Here, it is attempted to specify the scope of the study, the time period for which data were collected from the respondents, sources of data, and type of statistical tools applied for data analysis of the present study.

### 1.5.1 Scope of the study and Rationale for choosing the two districts

The study covers women entrepreneurs in Aizawl and Lunglei districts in Mizoram. The MSME Act, 2020 provided the new definitions of micro, small and medium enterprises based on the composite criteria of turnover limits and limits of investment in plant and machinery or equipment. In case of manufacturing and service, net investment in plant and machinery or equipment is  $\leq$  Rs 1 crore and net turnover  $\leq$  Rs 5 crore. There is no authentic and recent data available in respect of the number of enterprises operating in Mizoram as per the classification of MSME Act 2006 and/or MSME Act, 2020 from the secondary sources. Even *Mizoram Statistical Abstract* (2021), the annual publication of the Government of Mizoram, contained some data pertaining to 2013 regarding to the total number of business enterprises operating in the State, district-wise (Table 1). It is to be noted such data is not as per the classification of MSME Act. But this data is useful to understand the dominance of Aizawl and Lunglei districts in the MSME map of the State. Table 1 shows that there were 57,486 enterprises in Mizoram in the year of 2013. Out of which 24,219 enterprises (42.13%) were located in Aizawl district and 7,775 enterprises (13.53%) in Lunglei district. That means these two districts accounted for nearly 56% of the total number of enterprises in the State.

**Table 1: District-wise number of enterprises (2013)**

SN	District	No. of enterprises	Combined % to total
1	Mamit	3,705	6.45
2	Kolasib	4,873	8.48
3	Aizawl	24,219	42.13
4	Champhai	5,964	10.37
5	Serchhip	3,810	6.63
6	Lunglei	7,775	13.53
7	Lawngtlai	4,178	7.27
8	Siaha	2,962	5.15
	Total	57,486	100

*Source: Mizoram Statistical Abstract 2021*

Mizoram population in 2023 was estimated to be 12.38 lakhs (as per UIDAI updated 31 March, 2022). Aizawl district and Lunglei district account for 38.53%



and 15.51% of total population of the State, respectively. In other words, with the combined population, these two most populous districts of Mizoram (out of eight districts) account for over 54% of total population of the State. This justifies the rationale behind the selection of these two districts for the present study.

As per *MSME Annual Report 2022-23*, there were 20,439 (59.87%) male owned MSMEs and 13,698 (40.13%) female owned MSMEs in Mizoram. However, this Annual Report did not provide any data regarding district-wise number of women entrepreneurs in Mizoram.

### **1.5.2 Pilot Study**

In the given scenario, the researcher conducted a pilot study and attempted to collect the details of enterprises such as the name of the entrepreneur, location of the enterprise and nature of business from the District Industries Centre (DIC) in Aizawl and Lunglei. However, such details were not available with either DIC or any other agency in Mizoram. Also, there was no official data available regarding the number of enterprises owned and/or operated by women entrepreneurs in these districts. Furthermore, it was observed that many enterprises were not registered with the government during the pilot study. To address such of these challenges, the researcher decided to employ the purposive sampling method for identifying a woman enterprise for collection of required primary data. Purposive sampling involves selecting specific individuals or cases based on particular criteria relevant to the research objectives.

### **1.5.3 Sources of Data:**

The study relied on primary and secondary sources of information.

*(a) Primary data:* The study is based mostly on primary data. Primary data were collected from a sample of women entrepreneurs in the study.

(i) *Survey of women enterprises:* The Questionnaire was framed based on the extensive literature survey (Mathew and Panchanatham, 2011; Uddin and Chowdhury, 2015). In order to ensure the reliability and appropriateness of the instruments, pilot testing was conducted with 20 women entrepreneurs by using Cronbach's Alpha score and the output of the reliability of the statistics was 0.796 and the instruments was found reliable.

The Questionnaire consists of two parts: Part-A and Part-B (*Annexure*). Part-A consists of 17 questions related to the socio-economic background of the respondents. Part-B consists of 45 questions and all the statements are Likert's five points scale. Out of 45 statements, 39 questions related to the five factors (i.e., Role overload, Dependent care, Quality of health, Time management, and Support network) of work-life balance of the women entrepreneurs, five questions related to perception of WLB of female entrepreneurs based on the five factors, and one question was related to the satisfactory level of WLB among the women entrepreneurs.

Primary data were collected by administering a structured questionnaire (*Annexure-I*) among the sample respondents. The Questionnaire was translated into Mizo and the survey was conducted personally by the researcher himself with the support of a research assistant. The assistant was trained on how to identify the respondent, how to approach, and how to solicit required information in different locations of two select districts. The Questionnaire was administered to the women entrepreneur under the study in their enterprises during working hours.

(ii) *Period of collection:* Primary data were collected during five months between December 2021 and April, 2022. The researcher did not face serious difficulties at the time of field survey due to very less number of COVID-19 cases during the period. For the survey, a maximum of two days was typically allocated for each women enterprise for circulation of the Questionnaire and collection of data. The majority of respondents provided responses on the same day.

(iii) *Sample size:* As mentioned, the area of study is limited to Aizawl and Lunglei districts. The sample size was calculated based on Cochran formula (Cochran, 1977) for calculating sample size for unknown population.

$$n = \frac{z^2}{4e^2}$$

where, n = sample size

e = acceptable sampling error

z=1.96 (reliability level 99% or significance level 0.01)

Therefore, sample size of the present study is calculated as

$$n = \frac{(1.96)^2}{4(0.05)} = 384.16$$

In the present study, 400 women enterprises (300 from Aizawl district and 100 from Lunglei district) were covered which is more than the sample size required based on the calculation. The break-up of the sample enterprises in Aizawl district and Lunglei district was based on the ratio of enterprises in two districts.

**(b) Secondary data:** An extensive literature review based on work-life balance was undertaken to familiarise with the concepts and issues. Secondary data were collected from Government reports i.e., *Statistical Handbook Mizoram, Mizoram Statistical Abstract, MSME Annual Reports*, Global Entrepreneurship Monitor (GEM), journals, textbooks, business magazines, newspapers and websites of different organisations.

**(c) Statistical tools:** To analyse the data, relevant statistical tools such as simple percentage, Chi-square, and ANOVA are applied by using statistical software, SPSS. Chi-square test was used to study the association between the demographic factors and average monthly income of women entrepreneurs. ANOVA test was used to test the hypotheses.

## **1.6 Limitations of the Study**

- (1) The study is confined to Mizoram and the findings of the study may not be used as a generalisation to the other parts of the country.
- (2) The study focused on work-life balance of women entrepreneurs; hence, the findings of the study may not be used as generalisation to work-life balance of other professionals.
- (3) The questionnaire for the work-life balance of women entrepreneurs were administered during the shop timing in which many respondents were busy in dealing with their entrepreneurial role. Despite the researcher's precautions, it is still possible that the respondents' behaviour and answers may be influenced by the demands of their entrepreneurial roles.

## **2. REVIEW OF LITERATURE**

Chapter 2 presents the review of the relevant literature by following thematic approach and the themes are: work-life balance in general, work-life balance and gender, and work-life balance: women entrepreneurs. The relevant studies which were conducted in India and abroad are reviewed in this chapter to identify their main findings, the research gap, research problems, and formulate the appropriate methods for the survey.

The existing literature highlights the general concept of work-life balance, work-life conflict, factors affecting work-life balance, and the consequences of work-life imbalances for an individual and the organisation. The literature relating to the work-life conflicts among male and female who were engaged in different jobs has been reviewed. Furthermore, current research provides an overall picture of the work-life balance issues faced by female entrepreneurs. Therefore, there is no shortage of research works in the area of work-life balance. However, studies on the work-life balance of female entrepreneurs in the context of Mizoram are scanty.

### **3. DEMOGRAPHIC CHARACTERISTICS AND BUSINESS PROFILE OF WOMEN ENTREPRENEURS**

This chapter presents the demographic characteristics and business profile of the women entrepreneurs in Mizoram. The following are the main findings of this chapter:

#### **3.1 Demographic Characteristics of the Respondents**

- With regards to the age, 37% of the women entrepreneurs belonged to the age group of 30 years and below, around 17% were in the age group of 36-40, around 16% were in the age group of 31-35.
- In terms of marital status, around 47% of the women entrepreneurs were unmarried while about 37% were married.
- Education-wise, around 31% of the entrepreneurs were HSSLC, followed by around 26% were HSLC, and 23% were Graduate.
- Regarding family structure, 67% of the female entrepreneurs belonged to nuclear family while 33% belonged to joint family.

#### **3.2 Business Profile of the Respondents**

- In respect of the nature of business, 18.8% of the women entrepreneurs were dealing with Household necessities (essential commodities), followed by Readymade garments (10.5%), Tailoring & Designing (10%), Beauty parlour (8.3%), Pharmaceuticals (5.5%), Shoe stores (5.3%) and Stationery/book store (5.3%).
- Around 26% of the women entrepreneurs have the business experience between 4-6 years, around 15% have between 7-9 years of experience and about 13% of have the experience between 10-12 years.
- Regarding average monthly income, 40% of the female entrepreneurs earned between Rs. 25,000 – Rs. 50,000, followed by around 39% earned an average monthly income of below Rs. 25,000.

- For starting business, 46% of the women entrepreneurs used their owned money, around 12% took loans from banks, and around 11% of the women entrepreneurs used their owned money along with bank loans.
- Around 59 % of the female owned enterprises did not hire an employee while around 40% hired employees.

### **3.3 Test of Association**

- There is no significant association between the age of women entrepreneurs and their average monthly income since the significant value is greater than 0.05.
- There is no significant association between the marital status of the women entrepreneurs and their average monthly income since the significant value is greater than 0.05.
- There is a significant association between the educational qualification of the women entrepreneurs and their average monthly income since the significance value is less than 0.05. The effect size is 0.215.
- There is a significant association between the business experience of the female entrepreneurs and their average income since the significant value is less than 0.05. The effect size is 0.154.
- There is a significant association between the nature of business and the average monthly income of the women entrepreneurs since the significant value is less than 0.05. Here, the effect size is 0.313.

## **4. FACTORS INFLUENCING WORK-LIFE BALANCE OF WOMEN ENTREPRENEURS**

This chapter presents the analysis of the influence of the five factors viz., role overload, quality of health, dependent care issues, time management, and support network on the work-life balance of women entrepreneurs. It includes testing of hypotheses also. Some of the major findings of the study under this chapter are shown below:

- Over 55% of the women entrepreneurs felt that they were performing multiple roles in a given time. Over 60% of the respondents felt that their family life suffers due to their entrepreneurial role. about 35% of the women entrepreneurs found it difficult to attend social/community services. One-fourth of the women entrepreneurs felt that they could not succeed in their entrepreneurial domain as per their expectation due to work-family imbalance. Due to the excessive work load and lack of time, 26% of the entrepreneurs confessed that they were not able to give proper attention to their personal life as well as to their business.
- Around 28% of the respondents felt that they were not able to focus on their personal health due to lack of time and work-family imbalance. Nearly 54% of the respondents confessed that they experienced tremendous stress because of the role conflict between business and family. Such a work-life imbalance has been reflected in negative emotions of the entrepreneurs under the study. Half of the respondents expressed that they were feeling angry with the employees and the family members due to work-life conflict. Consequently, this is leading to physical or emotional sickness of the entrepreneurs in the study. Over 60% of the entrepreneurs were feeling that they do not have adequate sleep and relaxation.
- Around 54% of the respondents find it difficult to manage their business and dependent care issues at home simultaneously. Around 41% of the respondents felt that their pre-occupation with business is the main factor responsible for their inability to fulfil dependent care needs at home, leading to work-life conflicts. One-fifth of the female entrepreneurs felt that they could not perform their role properly as an entrepreneur due to dependent care issues.
- Around 41% of the respondents felt that they do not have enough time to spend on family duties and societal roles. 30% of the respondents felt that the

long hour of work was making them stressed and short-tempered. Around 60% of the female entrepreneurs felt that they were engaged for more than 10 hours a day in managing their business tasks implying the business stress involved. Because of such high pressure on their time, 44% of them found it difficult to spend the evenings and the weekends with their family.

- Around two-third of the respondents were happy about the strength and the support provided by the family to face the challenges of business. 58% of the respondents were happy about the social support they are getting in dealing with the dependent care issues. Nearly 60% of the respondents were happy about their husband's empathy and emotional support in this regard. 40% of the respondents felt that in general they were respected and helped by the society.

- Testing of Hypotheses:

<b>Hypotheses</b>	<b>Findings</b>
H <sub>1</sub> : There is no significant difference in role overload of women entrepreneurs with regards to their age	Rejected
H <sub>2</sub> : There is no significant difference in quality of health of women entrepreneurs with regards to their age	Accepted
H <sub>3</sub> : There is no significant difference in dependent care issue of women entrepreneurs with regards to their age	Rejected
H <sub>4</sub> : There is no significant difference in time management of women entrepreneurs with regards to their age	Accepted
H <sub>5</sub> : There is no significant difference in support network of women entrepreneurs with regards to their age	Rejected
H <sub>6</sub> : There is no significance difference in role overload of women entrepreneurs with regards to their marital status	Accepted
H <sub>7</sub> : There is no significant difference in quality of health of women entrepreneurs with regards to their marital status	Accepted
H <sub>8</sub> : There is no significant difference in dependent care issue of women	Accepted



entrepreneurs with regards to their marital status	
H <sub>9</sub> : There is no significant difference in time management of women entrepreneurs with regards to their marital status	Accepted
H <sub>10</sub> : There is no significant difference in support network of women entrepreneurs with regards to their marital status	Accepted
H <sub>11</sub> : There is no significance difference in role overload of women entrepreneurs with regards to their educational background	Accepted
H <sub>12</sub> : There is no significant difference in quality of health of women entrepreneurs with regards to their educational background	Rejected
H <sub>13</sub> : There is no significant difference in dependent care issue of women entrepreneurs with regards to their educational background	Accepted
H <sub>14</sub> : There is no significant difference in time management of women entrepreneurs with regards to their educational background	Accepted
H <sub>15</sub> : There is no significant difference in support network of women entrepreneurs with regards to their educational background	Accepted
H <sub>16</sub> : There is no significance difference in role overload of women entrepreneurs with regards to their income	Accepted
H <sub>17</sub> : There is no significant difference in quality of health of women entrepreneurs with regards to their income	Accepted
H <sub>18</sub> : There is no significant difference in dependent care issue of women entrepreneurs with regards to their income	Accepted
H <sub>19</sub> : There is no significant difference in time management of women entrepreneurs with regards to their income	Accepted
H <sub>20</sub> : There is no significant difference in support network of women entrepreneurs with regards to their income	Rejected

## **5. SUGGESTIONS AND CONCLUSION**

This section contains the suggestions based on the findings, scope for further research, and the conclusion.

### **5.1 Suggestions (outlined in brief)**

#### **5.1.1 Suggestions to Women Entrepreneurs**

- Women entrepreneurs should take the time to outline their business goals and create a roadmap to achieve them to get better time management.
- Women entrepreneurs can adopt stress management techniques to reduce the level of stress and tension arising from their work and life conflict.
- Women entrepreneurs must always look for making their family and friends part of their success and failures.
- Maintaining physical health is crucial for women entrepreneurs to achieve work-life balance and overall well-being.
- Women entrepreneurs should be consistent and persistent in order to stay dedicated, overcome obstacles, and continue moving forward.
- Female entrepreneurs should learn how to leverage information and digital technology to reduce the load of physical labour in their business, allowing them to better balance work-life.

#### **5.1.2 Suggestions to Family members**

- The family should provide emotional support to female entrepreneurs so that they can overcome their business-related stress and attain work-life balance.
- The husband would also acknowledge and celebrating the milestones and successes in his wife's business which can increase the entrepreneur's morale and motivation.
- The family members should provide instrumental support by assisting with household tasks and child care obligations

### **5.1.3 Suggestions to the Government and Community-based Organisations**

- The government can improve the general wellbeing of women business owners by providing training and awareness programmes, which will lower stress and burnout and encourage healthier lifestyles.
- The government, educational institutions, and NGOs should take part in creating more awareness among the female entrepreneurs about the importance of health.
- The government organizing health clinics specifically for women entrepreneurs is a positive initiative that could have various benefits.
- The government can also collaborate with private organizations, non-governmental organizations, and other stakeholders to create workshops to enhance technical and managerial skills of women entrepreneurs.
- The government, financial institutions and educational institutions can take part in providing an awareness regarding the schemes available for the women entrepreneurs.

### **5.2 Scope for Future Research**

The prospective researchers may undertake their research in the following related areas:

- Work-life conflicts of male and female entrepreneurs in the same region and in comparison, with other regions.
- Work-life balance of women employees in different sectors of the economy.
- A Comparative analysis of WLB in urban and rural areas.
- Work-life conflicts of different stakeholders in higher education system.

### **5.3 Conclusion**

Entrepreneurship serves as a catalyst for a country's economic prosperity by generating jobs, contributing to national income, rural development, industrialisation, technological progress, and export promotion (Digal, 2019). Around 40% of the women enterprises hired the employees in their enterprise whereas around 59% did not hire. It is interesting to note that around 40% of the women enterprises hired the employee which indicated that they generate employment opportunities for others. Out of the enterprises those hired the employees, around 49% of the female enterprises hired one person and around 25% of the enterprises hired two persons. Despite their small size, these women enterprises have been playing a significant role in providing employment to many people, in addition to providing a sustainable livelihood for the families of entrepreneurs.

Female entrepreneurs who are not ambitious or high-growth oriented may be able to reduce the scope of their business in order to reduce work-family conflict. It is common knowledge that women entrepreneurs experience higher workloads than white collar-blue colour or professional employees (Harris et al. 1999). Moreover, women entrepreneurs are likely to face bigger challenges in raising loans from banks because such tasks are likely to prove more difficult for women than for men. Higher entry barriers are more prevalent in certain businesses such as hardware shops, high technology and manufacturing entities for female entrepreneurs. Therefore, high-growth female entrepreneurs may find it necessary to invest additional time in order to cope with higher work load in running the above businesses.

Therefore, the level of work-life conflict may be reduced by deploying appropriate work-life management strategies. Research suggests (e.g., Shelton, 2006) that reducing the level of work-life conflict is expected to enhance well-being more than using internal coping mechanisms to handle the conflict, and higher levels of entrepreneurial well-being should translate into better venture performance.