

## **Literature Around Female Entrepreneurship with a Focus on Studies Around Indian Entrepreneurs & their Work Life Balance**

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### **Abstract**

The status of women in India has been changing gradually due to growing globalization, industrialization and social legislation. Entrepreneurship has traditionally being considered a male prerogative. Men were considered as the 'bread-winner' and women as the 'home-maker'. With the spread of education and requirement of financial help in the family, women has stepped out of the four walls of their house and have shared financial responsibilities along with the men. Their workload in the house remains the same in spite of them being an entrepreneur. According to Government of India, a women entrepreneur is defined as "An enterprise owned and controlled by a woman having a minimum financial interest of 51% capital and giving at least 51% of the employment generated by the enterprise to woman". In the situation of managing both business and household chores, entrepreneurial women are overburdened and find it increasingly difficult to balance their work and life roles. The study reveals from the work of various researchers that role overload, child and dependent care issues, quality of health and lack of proper social supports are some factors which effect their Work Life Balance (WLB). Moreover they suffers various problems in Enterprise establishment, expansion and survival like family problems, obtaining finance with proper collateral security, lack of education and technical skill. This paper is carried out with the secondary data obtained from websites, books & journals. More and more helping hand should be stretched from Government, society and family towards women entrepreneurs for the economical development of self as well as the nation.

### **Keywords**

Women entrepreneurs, Work Life Balance (WLB).

### **Introduction**

Now-a-days Female entrepreneurship is considered as an important device to enable empowerment and emancipation f them. Due to the impact of

globalization, industrialization, urbanization, social legislation and spread of higher education, women has emerged with their own business which is helping in the economic development of their own family as well as that of the nation. Indian women entrepreneurs are not an exception. Previously women were confined within the four walls of their house. Then men were the only earning members of the family. They were believed to be the ‘bread winners of the family and women as ‘house-makers’. They performed multiple household works, still they were looked down upon. Gradually the family understood the need of financial help in the family and hence women have stepped forward along with their husband and established their own business for the betterment of the family as well as for self-financial independence. She worked day and night in both spheres – family, establishing and maintaining the business and many times became exhausted. Hence arose the need of Work Life Balance (WLB). Work Life Balance (WLB) is not a matter that can be weighed by a spring balance. This is about adjusting working patterns both at home & work place in such a way that conflicts does not arise due to the interference of entrepreneurial work with family work and vice-versa and attain satisfaction in all spheres.

Many women has successfully ranked among the eminent entrepreneurs of India while many women are torn between these seemingly incompatible commitments to work and family and hence did not want to expand their business owing to the liabilities they bear towards their family.

### **Some Definitions of Female Entrepreneurs & Work Life Balance by Eminent Researchers**

According to the literature study, the definition of Women Entrepreneurs is: “A Women Entrepreneur can be defined as a confident, innovative and creative woman capable of achieving self-economic independence individually or in collaborator generate employment opportunities for others through initiating, establishing and running the enterprise by keeping pace with her personal, family and social life” (Kamala Singh).

As per the definition of Government of India, a Woman Entrepreneur is defined as:

“An enterprise owned and controlled by a woman having a minimum financial interest of 51% of capital and giving at least 51% of the employment generated by the enterprise to women”.

According to Medha Dubhanshi Vinzi, “A woman entrepreneur is a person who is an enterprising individual within an eye for opportunities and an uncanny vision, commercial acumen, with tremendous perseverance and

above all a person who is willing to take risk with the unknown because of the adventures spirit she possesses.”

“Female entrepreneurs are defined as those who use their knowledge and resources to develop or create new business opportunities, who are actively involved in managing their business, and own at least 50 percent of the business and have been in operation for longer than a year.” (Moore and Buttner, 1997 in Farr-Wharton and Brunetto, 2009:2)

While defining Work Life Balance, it is defined that “In a broader sense, Work-Life Balance can be described as the ‘fit’ between multiple roles in a person’s life (McCartney, 2002).” We can sum Work Life Balance as Work-Life Balance is not one single ultimate experience but a series of individual experiences unfolding over time (www.essay.uk.com).

## **Literature Review**

Different Researchers have different views about Female Entrepreneurs. To be a women entrepreneur, “Expectations and encouragement from parents from the early childhood seems to be very important (Rozier & Thompson, 1988). Carr (2004) figures out that motivation for entrepreneurship are different for men and women. For men, it is personal promotion and increased earnings, but for women it is not so. It is derived that women decide for self-employment because of the easier balancing of family and job commitments.

Further it is said that – “Women do not wish to work less but, they just prefer convenience of flexible working hours” (Mattis, 2004; Urhan & Scott, 2001). “Those women who perceive higher congruence between feminine and entrepreneur’s characteristics have more entrepreneurial intentions (Riaz, 2007). This is close to the findings of Gupta et al. (200) stating that women see a significantly higher level of relationship between feminine and entrepreneur characteristics than men. Having children and a husband as being the fact that increases the possibility that women will decide for self-employment was suggested in several studies. (Loscoco & Leicht, 1993; Taniguchi, 2002; Carr, 2004) The study of Rani (1996) found that the availability of leisure time motivated women entrepreneurs from higher income classes. Contrary to the above, women entrepreneurs are forced to take entrepreneurship in the absence of any other means of contributing to family income (D’Cruz, 2003). We can ultimately say that – “Family support and encouragements are the highest facilitating factor which helped women to aspire entrepreneurship (Pillai & Anna, 1990).

## **Objectives of the Study**

There are some objectives of the study which are as follows:

1. To reveal status of women entrepreneurs in India.
2. To reveal various hurdles faced by them.
3. To reveal how some factors (among numerous factors) affect Work Life Balance of women entrepreneurs.

## **Research Methodology**

The study is based on secondary data which is collected from the published reports, census surveys, newspaper, journals, websites, etc.

### **1. To reveal the Status of Women Entrepreneurs in India**

- A. In spite of receiving education, when there is scarcity of employment, self-employment is regarded as a cure to generate income. Indian Government as well as the Planning Commission recognizes that there is the need for women to be a part of the economic development of the country. According to 2001 census, women constitute nearly 48% of India's population. Out of this total, 72% were engaged in several agricultural activities, 21.7% in other non-agricultural activities with only 6.3% in household industries.
- B. In India, there are 126.48 million women working force (representing 28.9% of the female population) but as per the 1991 census, only 185900 women accounting for only 4.5% of total self-employed persons in the country were recorded.
- C. As per the Annual report of the Ministry of Micro, Small and Medium Enterprise (MSME), Government of India, the total number of women entrepreneurs has increased from 10.64 lakhs to 20.21 lakh units, i.e. almost doubled between 2001-2002 and 2006-2007.
- D. According to the Global Entrepreneurship Survey, conducted by PC maker Dell and GEDI, of the 17 countries surveyed, India ranks 16<sup>th</sup>, just above Uganda.
- E. Among the various states of India, those having more than 50,000 units of women entrepreneur includes –  
Northern States → U.P. & Punjab.  
Southern States → Kerala, Tamilnadu, Karnataka and Andhra Pradesh.  
Eastern States → West Bengal & Odisha.  
Western States → Maharashtra & Gujarat.  
(Source – Reports of the All India Census of MSME Units, Government of India).

- F • Data for 2006-07 shows that women control 14.19% of the registered micro units & 9.10% of the unregistered micro units at the all India level.
- In the medium enterprise, women control only 4.21% of the total units.
  - In the small enterprise, women control only 5.06% in the registered units and 3.01% in the unregistered units.
  - (Source – Reports of the 4<sup>th</sup> All India Census on MSME, 2006-07, Government of India).

**G Women Work Participation in India**

India (1970-1971)	:	14.2%
India (1980-1981)	:	19.7%
India (1990-1991)	:	22.3%
India (2000-2001)	:	31.6%

- H The total number of women enterprises in the Total SSI sector was estimated at 10,63,721 (10.11%). The estimated number of enterprises actually managed by women was 9,95,141 (9.40%). The position of women entrepreneurships & women enterprises is given state wise in the following table:

Sl. No.	Name of State/UT	No. of Enterprises managed by women	No. of Women Entrepreneurs
1	Jammu & Kashmir	5640	5742
2	Himachal Pradesh	3515	3722
3	Punjab	30190	29068
4	Chandigarh	2059	2243
5	Uttaranchal	8706	8804
6	Haryana	10087	9620
7	Delhi	13368	14383
8	Rajasthan	29785	36371
9	U.P.	54491	72667
10	Bihar	38170	49443
11	Sikkim	30	98
12	Arunachal Pradesh	131	150
13	Nagaland	207	179
14	Manipur	9168	10745
15	Mizoram	3076	3700
16	Tripura	631	863
17	Meghalaya	3658	3580
18	Assam	11189	11757
19	West Bengal	71847	69625

20	Jharkhand	7271	7865
21	Orissa	33274	38233
22	Chhattisgarh	11766	10034
23	Madhya Pradesh	62351	68823
24	Gujarat	55361	53703
25	Daman, Diu & Dadra & Nagar Haveli	167	213
26	Maharashtra	80662	100670
27	Andhra Pradesh	77347	77166
28	Karnataka	101264	103169
29	Goa	677	810
30	Lakshadweep	61	67
31	Kerala	137561	139225
32	Tamil Nadu	130289	129808
33	Pondicherry	1089	1065
34	Andaman & Nicobar Islands	53	110
	<b>All India</b>	<b>995141</b>	<b>1063721</b>

Source: Development Commission (MSME), Govt. of India, 27<sup>th</sup> Dec., 2016.

### **I. Growth of Number of Women Entrepreneurs in India**

<b>States</b>	<b>No. of Women Entrepreneurs</b>	<b>Percentage</b>
Tamil Nadu	2930	15.55
U.P.	3180	16.87
Kerala	2135	11.33
Punjab	1618	8.58
Maharashtra	1394	7.40
Gujarat	1538	8.16
Karnataka	1026	5.44
Madhya Pradesh	842	4.47
Other States & UTS	4185	22.20
<b>TOTAL</b>	<b>18,848</b>	<b>100</b>

Source: NABARD Annual Report, 2011

## **(2) Hurdles faced by Indian Women Entrepreneurs in their journey**

- A. Family Problem:** In spite of being an entrepreneur, a woman has to perform multiple roles in her family as a mother, wife, daughter/daughter-in-law, cook, caretaker, nurse, tailor and so on. Lack of support from both husband and other family members increases her problem of being an entrepreneur. The male members think that it seems odd for guys to take charge of any of the domestic responsibilities.
- B. Obtaining Finance, lack of collateral security:** Finance is said to be the 'life-blood' of a business for all types of entrepreneurs. But women entrepreneurs face the problems of financial shortage as generally they do not possess property in their own name which they can produce as collateral securities for obtaining loans from banks and other financial institutions. Moreover due to partial attitude of banks and various lending groups and lack of faith on female entrepreneurs, they face obstruction and lack of credit resources.
- C. Gender Discrimination:** Stereotyping haunts female entrepreneurs – they complain about the discouraging attitude of financial institutions towards them (Roomi et al., 2009). "There are reports claiming discrimination against women entrepreneurs even though they have superior collateral (ECA, 2004 in Roomi et al., 2009). Even there is a high proportion of females who have a fear of failure (Itanni et al., 2011). Male chauvinism is still prevalent in many parts of the country and women are looked upon as weak in all respects.
- D. Cut throat competition:** The women entrepreneurs face severe competition from men entrepreneurs and from easy marketing of products. Marketing still is the cup of tea for male entrepreneurs than female. Transportation problem, security problem prevents them from proceeding forward in marketing and advertisements which ultimately sometimes results in the insolvency of women entrepreneurs.
- E. Lack of Academic & Technical Education:** In India, around 40% of women are still illiterate which is the main economic barrier. Technical education & training on professional competence is not imparted to the female entrepreneurs,

especially in rural areas. This lessons their-selves confidence to run a business.

- F. **Harassment:** We know than an entrepreneurial women has to deal to various external and internal customers. The male entrepreneurs causes violence on the women entrepreneurs which affect their psychological condition. Verbal threats, intimidation, sexual harassment – elaborates the various psychological violence and stresses.

### **(3) Literature Study of Some Factors Affecting Work Life Balance of Women Entrepreneurs:**

Work Life Balance (WLB) is the maintenance of a balance between responsibilities at work and at home. There are several factors which affect their Work Life Balance.

According to **Parasuraman et al. (1996, p. 294)**, “Women entrepreneurs devote significantly more time to family than men.”

“To gain more flexibilities and control over their work and personal lives, many women have started their own businesses in an effort to increase Work Life Balance.” (Baber and Muraghan, 1988; Machung, 1989; Ward, 2007). Literature suggests that in an effort to keep a balance between work & family demands, they tend to work hard often at the cost of their health. Due to the increased responsibilities, business owners typically work longer hours and may experience more work life balance issues that organizationally employed persons (**De Martino et al., 2006**). Some scholars have suggested the benefit of “family embeddedness perspective” in entrepreneurship literature: suggesting that rather than treating work and family as separate domains, business and family are inextricably intertwined institutions with observable effects on one another (**Aldrich & Cliff, 2003; Dupius and deBruin, 2003**).

**According to Jaka Vadjal and Mateja Vadjal (2012)**, it is stated that – “Results showed that majority of women who started their own business feel that in the first year of operation, the emotional support of a spouse was more important than the household help. Children are not recognized as a barrier,” they remarked from their findings. **Prof. Dr. N. Rajendhiran** incorporates the results of an analysis of the WLB issues faced by the women entrepreneurs of Salem city and states that support network, quality of health and time management are positive predictors of WLB while dependent care issues and role overload are negative predictors. In the study of WLB of women entrepreneurs by



**Rincy V. Mathew and N. Panchanatham (July, 2011)**, women in an elder care management role reported comparatively more work life conflicts and stress than those handling childcare. This may be due to the fact that eldercare management involves the coordination of many other social activities. The challenges faced by women entrepreneurs, reported by **Sumaira Rahman & Muhammad Azad Roomi (2012)** includes lack of sufficient time to be effectively divided between home and work obligations, husband's non-involvement in domestic chores, cultural, societal and family norms and prevalent gender biases. One of the benefits of being a business owner includes flexibility. Work place violence affects WLB. According to **Mitja govenak and Anja Popovic (2014)**, we come to know that – “Regarding the satisfaction with work life balance, we can say that in general people that have been victims to work place violence are on average less satisfied with indicators of Work Life Balance.

Another important concern for female entrepreneurs is a lack of a sufficient social support network which includes support from family members, subordinates/employees and society. A lack of social support was reported by many perspective entrepreneurs, leading to WLB problems. Thus we can say that – “Family support and encouragements are the highest facilitating factor which helped women to aspire entrepreneurship (Pillai and Anna, 1990).

## **Conclusion**

The office of DC (MSME), Prime Minister's Rozgar Yojana and introduction of 27 schemes for women entrepreneurs has been operated by different departments & ministries of Government of India. Several Federation & Associations are set up for their upliftment. Still better educational facilities a scheme should be extended to women entrepreneurs. Women's confidence should be inspired & their participation in decision making should be encouraged. They should be well informed on various aspects of enterprises management. Purely trade related financed to women entrepreneurs should be liberalized. This will help the economic growth and prosperity of the nation. Thus we can utter the wordings of Sri Jawaharlal Nehru – “When women move forward, the family moves, the village moves and the Nation moves.”

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