

AN EXPLORATORY STUDY ON THE WORK-LIFE BALANCE OF WOMEN ENTREPRENEURS IN SOUTH INDIA

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ABSTRACT

In India, entrepreneurship has traditionally been considered a male prerogative. However, in tandem with a changing socio-cultural environment and an increase in educational opportunities, women have started recognising their inherent talents and business skills. With the help of various governmental and non-governmental agencies, growing numbers of women are joining the ranks of entrepreneurs. However, in the existing familial and societal setup, entrepreneurial women are overburdened and find it increasingly difficult to balance their work and life roles. Therefore, the major objective of the present study was to develop and validate an appropriate tool to illustrate the work-life balance (WLB) issues faced by women entrepreneurs of South India. We also sought to understand the important factors influencing the WLB of these women entrepreneurs. To achieve this end, data were collected by area sampling (cluster-random) paired with semi-structured interviews and a questionnaire. The generated data were subjected to standard statistical procedures, such as factor analysis, regression analysis, analysis of variance (ANOVA) and student's t-test. The five-point psychometric tool developed consisted of 39 statements related to five factors. Each of the statements possessed adequate reliability and validity. This study revealed that role overload, dependent care issues, quality of health, problems in time management and lack of proper social support are the major factors influencing the WLB of women entrepreneurs in India. Furthermore, even though the vast majority of the entrepreneurs examined in this study suffers from WLB issues, there are significant differences in the level of WLB issues faced by the various categories of women entrepreneurs. The present 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.

Keywords: women entrepreneurs, work-life balance, role overload, dependent care, social support network

INTRODUCTION

As the early history of entrepreneurship in India is intimately associated with the country's culture, customs and traditions, entrepreneurship often evolved along with societal etiquette (Rizvi & Gupta, 2009). However, at present, the success of the individual as an entrepreneur depends largely on his or her imagination, vision, innovativeness and risk-taking ability and need not be intertwined with age-old cultural and societal etiquette. Current entrepreneurship is thus centred on creative thinking and the development of new ideas. However, whether this is the case for women entrepreneurs in India has not been fully explored (Reddy, 1991; Nayyar, Sharma, Kishtawaria, Rana, & Vyas, 2007).

At this juncture, it is worth mentioning that entrepreneurs are different from small-business owners. Garland J. W., Hoy, Boulton and Garland J. A. C. (1984), and Stewart, Watson, Carland J. C. and Carland J. W. (1998) have made it very clear that small business owners are primarily concerned with securing an income to meet their immediate needs, rather than engaging in innovation. On the other hand, entrepreneurs exhibit higher achievement motivation and greater risk-taking ability and typically provide employment to others. In view of these reports and statements, the lingering question is what issues are confronted by women entrepreneurs in India, where entrepreneurship has mainly been considered a male prerogative.

Women Entrepreneurship in India

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 played a key role in the emergence of female entrepreneurship over the past few decades. Even though gender equality and equal opportunity 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 & Palriwala, 1990). Because of these societal standards and beliefs, female entrepreneurship in India is a comparatively nascent phenomenon. Dileepkumar (2006) and Khanka (2010) have reported that Indian women have started becoming entrepreneurs in sizeable numbers only recently, partly due to the formation of various self-help groups (SHGs), support from NGOs, higher levels of education and economic liberalisation. However, despite all of this support for women, female entrepreneurs are still far from on par with men in India.

In contrast, the situation in developed nations is completely different from that in India (Blim, 2001; Parker, 2008; Zhang, Zyphur, Narayanan, Arvey, Chaturvedi, et al., 2009), with an overall socio-cultural environment favourable for women entrepreneurs. Even in many other developing countries, the growth rate of business by women entrepreneurs is higher than that in India. In Romania, women represent approximately 35.4% of all entrepreneurs (Noya, 2006). Additionally, in the Czech Republic, although women entrepreneurs owned 11% of the limited companies during 2001, roughly 49% of new businesses that were operational between 1991 and 2003 were owned by women (Jahanshashi, Pitamber, & Nawaser, 2010).

Status of Women Entrepreneurs in India

In India, growing industrialisation and urbanisation and revolutionary developments in the information technology (IT) sector have played key roles in changing the career patterns and professional roles of women. The government has also emphasised the need for special entrepreneurial training programmes for women to enable them to start their own ventures. Some of the agencies involved in this effort are the Federation of Ladies Organisation (FLO), the Technology Development Board (TDB) of Department of Science and Technology, the Entrepreneurship Development Institute of India (EDI) and the Federation of Indian Chambers of Commerce and Industry (FICCI). To encourage women entrepreneurship in India, selected financial institutions have also established special cells to assist female entrepreneurs.

Along with the changing paradigms, Indian society has witnessed some highly successful women entrepreneurs, such as Shehnaz Hussain (a world-renowned Indian herbal beautician who owns a chain of beauty parlors), Ekta Kapoor (a celebrated Indian film and television productions) and Kiran Mazumdar (a leading Indian businesswoman and founder of the biotechnology firm Biocon). However, the majority of female entrepreneurs, especially in the middle and lower middle classes as well as in rural areas, still find it difficult to simultaneously meet their entrepreneurial and familial demands so as to attain a proper work-life balance (Mathew & Panchanatham, 2009a). According to Nelasco (2008), even though the leadership potential of women is very high, this potential is hidden by social, economic and political constraints. Therefore, women who venture into entrepreneurial activity must be extraordinarily motivated and determined enough to carry forward a creative idea on their own. By doing so, they also contribute to the wealth of the country. These limitations are the probable reason why India's number of successful women entrepreneurs still lags behind that of developed countries (Kourilsky & Walstad, 1998; Godwyn, 2009; Rizvi & Gupta, 2009). However, in comparison to such neighbouring countries as Bangladesh, Sri Lanka and Pakistan (Goheer, 2002;

Ayyadurai, 2006; Hossain, 2007), female entrepreneurship is in an advanced state in India.

Work-Life Balance (WLB) Issues of Women Entrepreneurs

After overcoming many inherent disadvantages related to the deeply embedded traditional mindset and stringent etiquette, today we find Indian women engaged in different types of traditional (e.g., garment-making, beauty care, fashion design) as well as non-traditional (e.g., founding financial institutions, educational institutions, entertainment companies) entrepreneurial activities. In addition to their challenging entrepreneurial work, many of these women must also perform several roles in their families (see Figure 1). These roles include being a spouse, caretaker and parent; managing daily household chores; and providing services to the community and society. Women also must take care of their own health and other personal activities, which are often neglected because of role overload as well as time limitations. All of these situations lead to the absence of WLB and manifestation of many WLB issues.

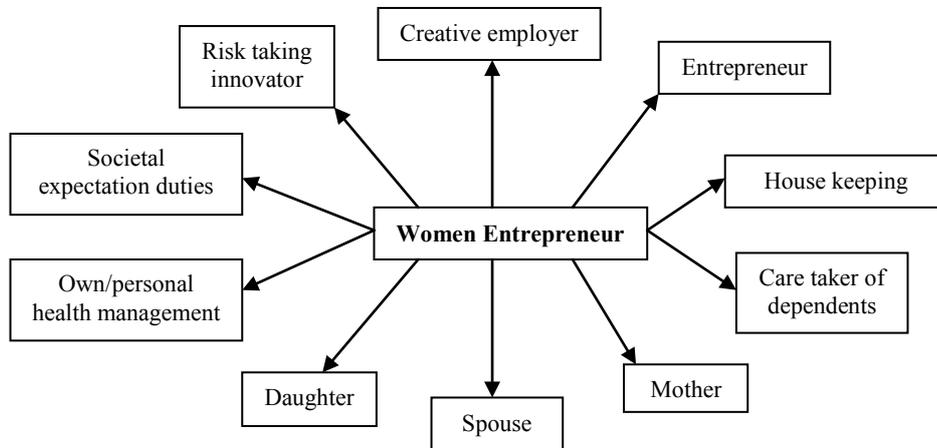


Figure 1. Entrepreneurial women and her multidimensional roles

In contrast, a study by CIBC (2004) revealed that women entrepreneurs in such developed countries as Canada are able to better balance their family life with work than those employed by someone else. The demands originating from the work and personal life of women are quite often mutually exclusive, rendering it very difficult to strike a balance between the role demands. Presently, even though the topic of WLB issues among female entrepreneurs commands urgent attention, studies pertaining to the WLB of entrepreneurial women in India are extremely scarce (Mathew & Panchanatham, 2009a). In this context, the current work is a step towards analysing the WLB issues confronted by the women

entrepreneurs of South India. To accomplish this aim, the paper incorporates an extensive literature review to identify gaps in the field of research into female entrepreneurship, followed by a discussion of our study's major objectives; methodology, involving various statistical analyses and the development of a psychometric instrument to measure WLB issues, findings, managerial implications and limitations. The paper concludes with ideas for future studies and a brief conclusion.

LITERATURE REVIEW

A close and critical analysis reveals that women entrepreneurs have been making a significant impact in all segments of the economy in such developed nations as Canada, the United Kingdom, Germany, Australia and the United States. Additionally, a good number of studies regarding the entrepreneurial initiatives of women have been reported worldwide (Key, Gunterberg, Holz, & Wolter, 2003; CIBC, 2004; Jahanshashi, Pitamber, & Nawaser, 2010). However, the situation prevailing in developing and underdeveloped nations is not as conducive to female entrepreneurship. Amha and Ademassie (2004) believe that more than half of all women entrepreneurs in Ethiopia face gender-related challenges to establishing, operating and expanding their entrepreneurial activities. In Turkey, female entrepreneurship has been limited by factors including patriarchal beliefs, traditional gender roles, a lack of education and a lack of experience in the labour force (OECD, 2004). Even in the case of South Africa, the opportunity for entrepreneurial activity is reportedly higher for men than for women (Hendricks, 2005). Meanwhile, in Bangladesh, even though women entrepreneurs constitute less than 10% of the total, a new female entrepreneurial class has arisen, taking on the challenge to work in a male-dominated, competitive and complex economic and business environment (Hossain, 2007).

A comprehensive survey of the literature shows that specific studies pertaining to the WLB issues of women entrepreneurs are very few. The only available reports on the issue, which are mainly from developed nations, indicate that women entrepreneurs of these nations enjoy a comparatively good WLB (Key et al., 2003; CIBC, 2004; Carter & Eleanor, 2006; Godwyn, 2009). On the other hand, no serious efforts have been made to analyse the WLB issues faced by women entrepreneurs of developing and underdeveloped countries where societal etiquette, male dominance and deep-rooted discriminatory socio-cultural values and traditions (UNIDO, 2001) persist. The limited studies available from India on women entrepreneurship (Khanka, 2010; Mann & Phukan, 2010; Anitha & Lakxmisha, 1999) either concentrate on the reasons for female emancipation or highlight the contributions of the few successful women entrepreneurs.

Meanwhile, Dileepkumar (2006) has elaborated on some of the issues faced by entrepreneurial women, such as a shortage of finances, male dominance, limited mobility, a lack of education, required motherly duties and a lack of achievement motivation. According to Rizvi and Gupta (2009), government-sponsored development activities have benefited only a small section of women, namely the urban middle class. This may be primarily due to their higher level of education, access to information and family support.

Previously, the female workforce in India was mainly employed in non-managerial, subordinate or low-profile positions. Now, they occupy almost all categories of positions in the workplace. These changes in work culture have added to women's duties and responsibilities to their family as well as to society (Mathew & Panchanatham 2009a; 2009b). Despite this newfound work culture, and even though more and more women are joining the workforce, women in entrepreneurial roles are limited. The probable reason for this phenomenon are the conflicts between competing work demands and personal and family needs. According to Peeters, Montgomery, Bakker and Schaufeli (2005), pressures from the job and family domains are often incompatible, giving rise to imbalance. Therefore, the concept of WLB, along with its implications, is a core issue that must be investigated as more women become entrepreneurs in Indian society.

Research Gap

In most of the available literature, the problems faced by Indian women entrepreneurs are mainly restricted to technical problems hindering business efforts (Nayyar et al. 2007) or motivation- and stress-related issues (Das, 2001; Lilian, 2009). Meanwhile, the WLB issues of women entrepreneurs in India have not been highlighted in any previous empirical research papers to the best of our knowledge. Even in the international arena, studies on this topic are scarce, especially with regard to developing and underdeveloped countries. The available reports (CIBC, 2004; Godwyn, 2009) mainly discuss developed nations where the prevailing situations are quite different than those of developing and underdeveloped nations (UNIDO, 2001; 2003). The issue of WLB for women entrepreneurs in such nations thus needs to be recognised as vitally important to society and as requiring intensive research.

Objective

Based on the identified research gap, the general objective of the present study was to explore the WLB challenges faced by women entrepreneurs in South India. The specific aim was to develop and validate an appropriate instrument to evaluate the WLB issues faced by these entrepreneurs. Based on this instrument, we sought to analyse the important factors influencing the WLB of

entrepreneurial women in South India. Additionally, we explored the potential differences in the WLB of entrepreneurial women with regard to age, marital status, education level and income.

METHODOLOGY

The preliminary data needed for the development of the psychometric instrument were collected from 26 women entrepreneurs via qualitative methods, such as elaborate semi-structured interviews involving open-ended questions (see Appendix) and in-depth discussions regarding WLB issues. These qualitative methods were intended to explore the diversity and intensity of the problem and its possible dimensions among the interviewees. The empirical data generated from this exploratory qualitative study were coded and mind-mapped in an iterative manner until five major dimensions/factors, were clustered using the dendrogram method. Finally, 44 statements (Table 1) concerning the WLB issues of women entrepreneurs in South India were developed based on both extensive literature review (for example; Fisher, 2001; Greenhaus, Collins, & Shaw, 2003; Rincy & Panchanatham, 2010) and our qualitative methods.

Table 1
Mean ratings of WLB issues ($N = 227$)

No.	Issues	\bar{X}	SD
1.	I have to perform many roles in a given time.	3.00 ^a	0.42
2.	My family life seldom suffers due to my entrepreneurial role.	2.99	0.39
3.	As I am burdened with business and family roles, I find it difficult to attend social/ community activities.	2.99	0.41
4.	As my employees look after all the business roles, I am quiet contented in my life.	2.98	0.38
5.	As I have to do multiple roles in the family, I could not succeed in the entrepreneurial domain.	2.96	0.37
6.	I am too fatigued to look after my business due to my work load in the family.	2.96	0.40
7.	I have become a successful entrepreneur by sacrificing many of my family roles.	2.96	0.39
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.	2.95	0.39
9.	Due to the work/family issues and lack of time, I find it difficult to take care of my health.	2.81	0.75
10.	The role conflicts in the business and family life given me a lot of stress.	2.80	0.74

(continued)

Table 1 (continued)

No.	Issues	\bar{X}	SD
10.	The role conflicts in the business and family life given me a lot of stress.	2.80	0.74
11.	I feel angry with my employees and family members as I am not able to balance my work and family issues.	2.79	0.72
12.	As my business drains away my energy and time, I feel sick at home.	2.79	0.72
13.	Being satisfied in the entrepreneurial and family domains, I feel relaxed and sleep very well.	2.78	0.70
14.	After becoming an entrepreneur, I frequently visit my physician for health issues.	2.78	0.70
15.	My health problems are related to the long and continuous work schedule.	2.78	0.70
16.	I feel free and enjoy my profession as I have no dependent care issues.	2.62	0.82
17.	My kid(s) are looked after by me.	2.61	0.80
18.	I can't concentrate in my business due to dependent care problems.	2.61	0.81
19.	My spouse demands greater attention from me.	2.60	0.81
20.	I am taking care of my aged parent(s)/in law(s).	2.60	0.80
21.	I find it more difficult to manage the elder care issues.	2.59	0.80
22.	I find it more difficult to manage the child care needs.	2.59	0.78
23.	I find it difficult to manage my business and dependent care issues at home simultaneously.	2.59	0.78
24.	My pre-occupation with business does not allow me to provide dependent care needs at home, leading to conflicts.	2.58	0.75
25.	I often came from the office very late in the evening.	2.39	0.63
26.	I have enough time to spend on family duties and societal roles.	2.35	0.61
27.	The long hours of work make me stressed and short tempered.	2.35	0.59
28.	I have to leave home early in the morning to engage in my entrepreneurial activity.	2.34	0.60
29.	My entrepreneurial activity does not give me time to perform family/social duties.	2.33	0.60
30.	I remain engaged in my business related work for more than 10 hours per day.	2.32	0.61
31.	Due to the business needs, I find it difficult to spend the evenings and weekends with my family.	2.31	0.61
32.	My time resources are equally distributed between the business and home.	2.29	0.59
33.	I could have concentrated more in the entrepreneurial activity if the social support network was available to me.	2.23	0.55

(continued)

Table 1 (continued)

No.	Issues	\bar{X}	SD
34.	My social support network is very helpful in dealing with the dependent care issues.	2.22	0.55
35.	Being an entrepreneur, I am respected and helped by the society.	2.19	0.52
36.	My family provides me the strength and support to face the challenges of business.	2.19	0.53
37.	My family members are over stretched to make me a successful entrepreneur.	2.18	0.52
38.	My family members are not willing to listen to my work related/personal problems.	2.17	0.53
39.	My spouse understands and accommodates my pre-occupation as an entrepreneur.	2.16	0.53
40.	Role overload is not a factor determining the WLB.	1.61	0.91
41.	Long hours of work of an entrepreneur and WLB are not related to each other.	1.53	0.97
42.	The support network does not play any role in the WLB.	1.52	0.91
43.	Entrepreneurship related health care issues have no place in WLB.	1.52	0.93
44.	There is no relation between dependent care issues and WLB.	1.51 ^b	0.97
Overall perception of WLB			
I am having a satisfactory level of WLB.			

Note: Five-point Likert scale was used for rating the WLB issues ranging from 1 (strongly disagree) to 5 (strongly agree). *a* = the highest mean among all issues; *b* = the lowest mean among all issues. Overall perception statement is a multiple choice single response category ranging from 1 (strongly agree) to 5 (strongly disagree).

To ensure the appropriateness of the instrument and to increase its validity and reliability, the 44 statements were subjected to two phases of pilot testing conducted with 26 women entrepreneurs each. After each phase of testing, the results were discussed with academic experts, women entrepreneurs and human resource professionals to further refine the instrument. The final questionnaire for this study consisted of two sections. The first section contained 39 statements related to the WLB issues resulting from the factor analysis (Table 2) of the 44 statements originating from the pilot study (Table 1). Respondents were asked to rate their level of agreement with each statement from 1 (*strongly disagree*) to 5 (*strongly agree*). The additional statement "I am having a satisfactory level of work-life balance" (from Table 1) was designed based on Wong and Ko (2009) to obtain a sense of the WLB of the respondent. The response to this statement is considered as a dependent variable in the regression analysis for determining the predictors, or underlying dimensions, of WLB. It is not an integral part of the psychometric tool developed for measuring the WLB of women entrepreneurs but is only a multiple-choice single-response category statement representing

perception of personal WLB. Meanwhile, the second section of the questionnaire covered the socio-demographic details of respondents: age, marital status, education level and income (see Table 3).

The study population was composed of women entrepreneurs in South India identified by area sampling, a form of cluster random sampling that overcomes the problem of both high sampling cost and the unavailability of a practical sampling frame for individual elements (Cooper & Schindler, 2007). A total of 243 women entrepreneurs belonging to the various states of South India [Andhra (55), Karnataka (59), Kerala (60) and Tamilnadu (69)] were contacted personally or via an e-mail or letter inviting them to participate in this survey. The respondents were located through various sources, such as loan databases from financial institutions, databases from local governmental bodies, market watch of finished goods and personal contacts. Of the 243 questionnaires distributed, 227 duly completed questionnaires were returned, yielding a response rate of 93.42%. The minimum sample size needed for this study was determined following Hamburg (1985), Raosoft (2004) and Cooper and Schindler (2007) and was found to be 225 (response distribution = 18%, margin of error = 5%, confidence level = 95%).

The content validity ratio of each item in the scale was calculated following Lawsche (1975). The 44 statements regarding WLB in Table 1 were factor-analysed using principal components analysis and the varimax rotation method (Table 2) to determine the underlying dimensions. The Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy and Bartlett's test of sphericity were also implemented to test the fitness of the data. Regression analysis was carried out to determine the strength of association between the respondents' overall perception of WLB and the predictor variables. Additionally, analysis of variance (ANOVA) followed by post-hoc analysis (Scheffé's test) was conducted to examine whether there were any significant mean differences in the opinion of the women entrepreneurs regarding WLB across various categories of income, education level and age. Finally, an independent sample *t*-test (Cooper & Schindler, 2007; Srivastava & Rego, 2008) was used to assess the significance of differences in the perception of WLB among married and single women entrepreneurs.

Table 2
Factor analysis with varimax rotation and reliability test of WLB issues (N = 227)

No.	Issues	Factor loading	Name of factor (factor mean)	Eigen value	Variance (%)	Cumulative variance	Cronbach alpha
1.	As my employees look after all the business roles, I am quite contented in my life.	0.82					
2.	I have become a successful entrepreneur by sacrificing many of my family roles.	0.80					
3.	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.	0.80					
4.	As I have to do multiple roles in the family, I could not succeed in the entrepreneurial domain.	0.79	Factor 1 Role overload (2.98)	18.34	47.63	47.03	0.97
5.	My family life seldom suffers due to my entrepreneurial role.	0.79					
6.	As I am burdened with business and family roles, I find it difficult to attend social/ community activities.	0.76					
7.	I am too fatigued to look after my business due to my work load in the family.	0.74					
8.	I have to perform many roles in a given time.	0.73					
9.	Due to the work/family issues and lack of time, I find it difficult to take care of my health.	0.61					
10.	The role conflicts in the business and family life given me a lot of stress.	0.61	Factor 2 Quality of health (2.79)	8.48	21.76	68.79	0.91
11.	I feel angry with my employees and family members as I am not able to balance my work and family issues.	0.60					
12.	As my business drains away my energy and time, I feel sick at home.	0.60					

(continued)

Table 2 (continued)

No.	Issues	Factor loading	Name of factor (factor mean)	Eigen value	Variance (%)	Cumulative variance	Cronbach alpha
13.	Being satisfied in the entrepreneurial and family domains, I feel relaxed and sleep very well.	0.60					
14.	After becoming an entrepreneur, I frequently visit my physician for health issues.	0.59					
15.	My health problems are related to the long and continuous work schedule.	0.59					
16.	I feel free and enjoy my profession as I have no dependent care issues.	0.77					
17.	My kid(s) are looked after by me.	0.77					
18.	I can't concentrate in my business due to dependent care problems.	0.76					
19.	My spouse demands greater attention from me.	0.76					
20.	I am taking care of my aged parent(s)/in law(s).	0.75	Factor 3	4.62	11.86	80.65	0.94
21.	I find it more difficult to manage the elder care issues.	0.75	Dependent care issues (2.60)				
22.	I find it more difficult to manage the child care needs.	0.74					
23.	I find it difficult to manage my business and dependent care issues at home simultaneously.	0.72					
24.	My pre-occupation with business does not allow me to provide dependent care needs at home, leading to conflicts.	0.67					
25.	I often came from the office very late in the evening.	0.87					
26.	I have enough time to spend on family duties and societal roles.	0.86					
27.	The long hours of work make me stressed and short tempered.	0.85					

(continued)

Table 2 (continued)

No.	Issues	Factor loading	Name of factor (factor mean)	Eigen value	Variance (%)	Cumulative variance	Cronbach alpha
28.	I have to leave the home early in the morning to engage in my entrepreneurial activity.	0.85					
29.	My entrepreneurial activity does not give me time to perform family/social duties.	0.84					
30.	I remain engaged in my business related work for more than 10 hours per day.	0.83	Factor 4 Time Management (2.33)	4.09	10.50	91.15	0.95
31.	Due to the business needs, I find it difficult to spend the evenings and weekends with my family.	0.81					
32.	My time resources are equally distributed between the business and home.	0.80					
33.	I could have concentrated more in the entrepreneurial activity if the social support network was available to me.	0.82					
34.	My social support network is very helpful in dealing with the dependent care issues.	0.83					
35.	Being an entrepreneur, I am respected and helped by the society.	0.79	Factor 5 Support network (2.23)	1.45	3.72	94.87	0.97
36.	My family provides me the strength and support to face the challenges of business.	0.78					
37.	My family members are over stretched of make me a successful entrepreneur.	0.76					
38.	My family members are not willing to listen to my work related/personal problems.	0.74					
39.	My spouse understands and accommodates my pre-occupation as an entrepreneur.	0.68					

Note: Five point scale was used for rating the indicators ranging from 1 (strongly disagree) to 5 (strongly agree). The five statements: role overload is not a factor for determining work-life balance, entrepreneurship related health care issues have no place in WLB, there is no relationship between dependent care and WLB, long hours of work of an entrepreneur and WLB are not related to each other, and the support network does not play any role in the WLB were deleted from factors 1, 2, 3, 4 and 5 respectively because factor loadings of these items were less than 0.5. Twenty six items are reversely scored (Item Nos. 2, 3, 4, 6, 7, 8, 9, 10, 11, 12, 14, 15, 18, 19, 21, 22, 23, 24, 25, 27, 28, 29, 30, 31, 33 and 38).

FINDINGS

In this study, respondents were women entrepreneurs engaged in various entrepreneurial activities. A summary of the respondents' demographic details is presented in Table 3.

Table 3
Demographic details of the respondents (N = 227)

Details	Category	<i>f</i>	%
Age	Up to 25 years	30	13.22
	25 to 35 years	141	62.11
	35 to 45 years	33	14.54
	45 to 55 years	18	07.93
	Above 55 years	5	02.20
Marital status	Single	32	14.10
	Married	195	85.90
Education	Below graduation	90	39.65
	Graduation/Diploma	61	26.87
	Post-graduation	30	13.22
	Others	46	20.26
Monthly income in rupees (Rs.)	Below 25,000	47	20.70
	25,000 to 50,000	130	57.27
	50,000 to 75,000	20	8.81
	75,000 to 1,00,000	25	11.02
	Above 1,00,000	5	2.20

Among all of the WLB-related statements presented in Table 1, the statement "I have to perform many roles in a given time" was rated highest, with a mean score of 3.00. On the other hand, "there is no relation between dependent care issues and WLB" scored the lowest mean score, 1.51, which implies that the majority of respondents experienced a strong relationship between dependent care issues and WLB. The result of the KMO measure was 0.887, and the result of Bartlett's test of sphericity was 4267.54, with a significance level of 0.000. Five dimensions/factors were derived from the initial 44 statements (Table 1), as outlined in Table 2. Five statements from Table 1 were deleted, as their factor loadings were less than 0.5. After this reduction, the remaining 39 statements encompassed the five dimensions (Table 2). In descending order of the factorial mean, the five factors derived were: (1) role overload (mean = 2.98), (2) quality of health (mean = 2.79), (3) dependent care issues (mean = 2.60), (4) time management (mean = 2.33), and (5) support network (mean = 2.23). The content

validity ratio of all items in the scale was more than 0.50. Finally, the instrument contained 39 items, excluding the overall WLB perception statement. The various factors and the corresponding statements, along with their reliability alpha and factor mean values, are incorporated into Table 2.

Our hypotheses, that (1) role overload and dependent care are negatively related to the WLB of women entrepreneurs and (2) quality of health, time management and support network are positively related to the WLB of women entrepreneurs, were tested by regression analysis. All five factors (predictor variables) were accepted in the model as significant (Table 4; Figure 2; $R = 0.890$, $R^2 = 0.780$, $\underline{R}^2 = 0.779$, $F = 160.635$, $p < 0.001$). Although support network ($\beta = 0.832$), quality of health ($\beta = 0.153$) and time management ($\beta = 0.061$) were positive predictors of WLB, dependent care ($\beta = -0.146$) as well as role overload ($\beta = -0.192$) were negative predictors. The ANOVA results (Table 5) show that women entrepreneurs belonging to various categories (age, education and income) differed significantly in their perceptions regarding WLB (F (age) = 159.458, $p < 0.001$; F (education) = 2030.007, $p < 0.001$; F (income) = 552.337, $p < 0.001$). The respective post-hoc analyses (Table 6) also clearly revealed the significance ($p < 0.05$) between different groups within each of these categories. Moreover, the result of an independent sample t -test indicated that married and single women entrepreneurs differed significantly in their perception of WLB issues (Table 7; $p < 0.01$).

Table 4
Regression analysis of independent variables with overall perception of WLB

Independent variables	B	S. E.	β	t	p	Collinearity statistics	
						Tolerance	VIF
Role overload	-0.119	0.007	-0.192	-2.713	0.007	0.844	1.185
Quality of health	0.142	0.004	0.153	1.472	0.006	0.742	1.347
Dependent care	-0.232	0.003	-0.146	-1.99	0.004	0.666	1.501
Time management	0.260	0.008	0.061	1.129	0.001	0.532	0.879
Support network	0.139	0.009	0.832	15.930	0.000	0.658	1.519

Note: $R = 0.890$, $R^2 = 0.780$, $\underline{R}^2 = 0.779$, $F = 160.635$, $p < 0.001$

Table 5
ANOVA showing significant variations among women entrepreneurs belonging to different categories (age, education and income) regarding WLB

Groups	Source	Sum square (s.s)	df	Mean square (m.s)	F	p
Age (in years)						
Up to 25	Between group	57.05	4	14.263	159.458	0.000
25 to 35						
35 to 45						
45 to 55	Within group	19.85	222	0.089		
Above 55						
Education						
Below graduation	Between group	74.19	3	24.73	2030.007	0.000
Graduation/Diploma						
Post graduation	Within group	2.71	223	0.012		
Others						
Income (in Rs.)						
Below 25,000	Between group	69.885	4	17.471	552.337	0.000
25,000 to 50,000						
50,000 to 75,000						
75,000 to 1,00,000	Within group	7.02	222	0.032		
Above 1,00,000						

Table 6
Post-hoc analysis (Scheffe's test) showing significant variations in the WLB among different groups of entrepreneurial women belonging to various categories (age, education and income)

Groups in each category	$\bar{X} \pm \text{SEM}$	Groups in each category				
		1	2	3	4	5
Age (in years)						
Up to 25	4.33 ± 0.51		*	*	*	*
25 to 35	4.1 ± 0.33	*		*	*	*
35 to 45	3.87 ± 0.08	*	*		*	*
45 to 55	2.62 ± 0.68	*	*	*		*
Above 55	1.58 ± 0.033	*	*	*	*	

(continued)

Table 6 (continued)

Groups in each category	$\bar{X} \pm \text{SEM}$	Groups in each category				
		1	2	3	4	5
Education						
Below graduation	4.41 ± 0.20		*	*	*	
Graduation/Diploma	4.04 ± 0.02	*		*	*	
Post graduation	2.48 ± 0.44	*	*		*	
Others	1.92 ± 0.58	*	*	*		
Income (in Rs.)						
Below 25,000	4.0 ± 0.01		*	*	*	*
25,000 to 50,000	4.3 ± 0.04	*		*	*	*
50,000 to 75,000	3.0 ± 0.44	*	*		*	*
75,000 to 1,00,000	2.20 ± 0.88	*	*	*		*
Above 1,00,000	1.0 ± 0.58	*	*	*	*	

Note: *Mean difference between the compared groups is significant at 0.05 level

Table 7

Independent sample t-test on perception of WLB by single and married women entrepreneurs

Marital status	N	$\bar{X} \pm \text{SD}$	Equal variances assumed		Equal variances not assumed	
			t	df	t	df
Single	32	2.28 ± 0.56	8.07*	225	4.51*	20.90
Married	195	4.0 ± 0.44				

*Significant at 0.01 level

DISCUSSION

The results of the KMO measure and Bartlett's test of sphericity clearly indicate the appropriateness of the use of factor analysis. The factor loadings of all accepted statements are greater than 0.5, and the eigenvalues of all dimensions/factors are higher than 1.0 (Table 2). This fully confirms the report of Hair, Black, Babin, Anderson and Tatham (2005) regarding the appropriateness of factor analysis. As evidenced from the analysis, the major WLB problems observed among South Indian women entrepreneurs are role overload, poor quality of health, dependent care issues, problems in time management and issues related to support network. According to Nayyar et al. (2007), women have been

recognised as successful entrepreneurs because they possess qualities desirable in and relevant to entrepreneurship. However, in a society where women have a multitude of roles to play, role overload may occur when an individual is expected to fulfil multiple roles within a limited amount of time. Role overload (factor 1) was a characteristic of most of the respondents' lives in the present study, leading to subsequent problems in their work and life domains. Regression analysis revealed a negative association of role overload with WLB (Table 4; Figure 2), which is consistent with the finding that conflict between work and family occurs when individuals have to perform multiple roles (Greenhaus & Beutell, 1985), such as spouse, parent, housekeeper, employee and entrepreneur. Each of these roles requires time and energy, which are exhaustible commodities that, once spent on one role, will not be available for another. The women entrepreneurs examined in the present study reported that work interference in personal life (WIPL) and personal life interference in work (PLIW) are quite common in their lives, leading to role overload, work-life imbalance and overall stress.

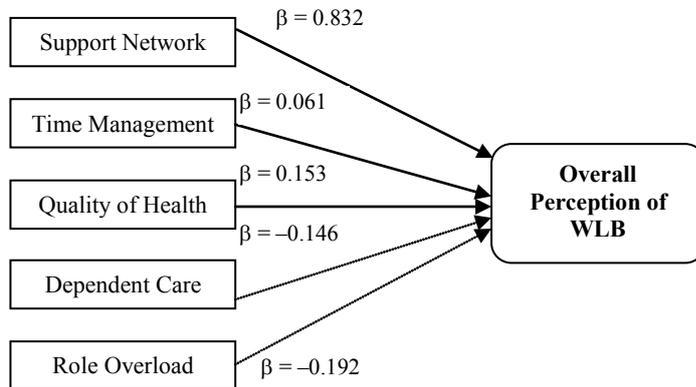


Figure 2. Relationships between derived factors (independent variables) and overall perception of WLB (dependent variable)

Note: Lines in solid represent positive correlation with wlb and dotted lines represent negative correlation.

Kirchmeyer (2000) considers a balanced life as one in which the individual achieves satisfying experiences in all life domains. However, in this highly competitive and globalised society, it is very difficult for women entrepreneurs to carry out all roles simultaneously. As a result, they become mentally and physically exhausted because of the role demands arising from the work and family domains. This often leads to health impairment, dissatisfaction and decreased commitment to life and work roles. Compared to those of an employee, the role demands of an entrepreneur are multiplied because the latter has to act simultaneously as an employee, business owner, manager and motivating leader.

The present study suggests that women entrepreneurs experience a high degree of role overload and associated WLB issues.

Two other important findings of the present study are increased health risks among entrepreneurial women (factor 2) and work-family issues resulting from the inability to manage time properly, resulting in long hours of continued engagement in entrepreneurial activities (factor 4). Regression analysis has also revealed a positive correlation between WLB and these two factors (Table 4; Figure 2). Even though both factors are interrelated, health risks could result from other WLB challenges, such as role overload and dependent care issues. Past studies have provided empirical evidence of a correlation between increased working hours and serious health problems (Sokejima & Kagamimori, 1998; Kivimaki, Vahtera, Pentti, & Ferrie, 2000), family difficulties and dissatisfaction (Adams, King, L. A., & King, D. W., 1996). Prolonged working hours and increased stress could specifically lead to insomnia, decreased sleep quality and depression, which may in turn lead to other health risks (Kerin & Aguirre, 2005; Brand, Hermann, Muheim, Beck, & Tranchsler, 2008). Health issues not only exacerbate a work-family imbalance but also affect entrepreneurial success. The increasing health care issues of the respondents in the present study after assuming an entrepreneurial role clearly indicates physical and emotional stress. Long work schedules often leave entrepreneurial women exhausted mentally as well as physically, resulting in WIPL. Even though some interviewees reportedly experienced a reversing trend of PLIW, most had experienced WIPL. In general, these interferences may be explained by the border theory of Clark (2000), who argues that people cross the border of work and family domains daily as they move between home and work. Such cross-border movements could cause various degrees of work and life interferences. Many respondents expressed the view that their WLB particularly suffers when they work during odd hours and weekends. This finding is in accordance with a report that work-life conflict can arise from long or socially undesirable working hours, particularly in the evening or on weekends (Bohle & Tilley, 1989; Spelten, Totterdell, Barton, & Folkard, 1995; Bohle, Quinlan, Kennedy, & Williamson, 2004).

Another significant domain (factor 3) causing WLB issues among entrepreneurial women in South India is the dependent care issue, which is negatively associated with WLB (Table 4; Figure 2). In traditional patriarchal Indian society, most up-and-coming women entrepreneurs are overburdened by their highly demanding housekeeping role (Dileepkumar, 2006; Vikas, 2007; Rizvi & Gupta, 2009). This is in addition to taking care of children, the elderly and the spouse. In short, care-giving needs render the role directory of women entrepreneurs highly complex. Even though care-giving is part of most individuals' role repertoires (Barnett, 1998), entrepreneurial women additionally have to spend long hours on planning and management to achieve business progress. Often, they cannot successfully

take care of their dependents, leading to anxiety and work-family conflicts. In the present study, women in an eldercare 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.

Another important concern of female entrepreneurs is a lack of a sufficient social support network (factor 5), which includes support from family members, subordinates/employees and society. A lack of social support was reported by many prospective entrepreneurs, leading to WLB problems, and women entrepreneurs generally believe that a support network plays a major role in their WLB. The range of "lack of social support" is very broad and often stems from the women's own homes. An understanding spouse or family member is needed for success as well as a balanced life. The present study has also indicated a positive association between support network and WLB (Table 4; Figure 2). In addition, many respondents expressed the view that they found it difficult to solicit support from family as well as society in dependent care and/or other household activities, as they are branded as "entrepreneurial women," quite often annoying their social support networks. Therefore, the social support network plays a critical role in attaining a satisfactory level of WLB.

Even though the majority of South Indian women entrepreneurs studied face various WLB problems, their perception of WLB varies among different groups (Tables 5, 6 and 7). Although entrepreneurial women up to the age of 35 face severe WLB problems (Table 6; up to 25, $\bar{X} = 4.33 \pm 0.51$; 25 to 35, $\bar{X} = 4.10 \pm 0.33$), those in higher age groups do not perceive such severity. The intensity of the problem within the age group of "up to 25" may be attributed to their lack of experience in managing entrepreneurial activity and their struggles to muster enough investment capital as well as to establish their brand in a highly competitive market. In pursuit of these objectives, these young entrepreneurs may ignore the family domain, leading to WLB problems. Furthermore, because of their age, they may not be in a position to command support from family and society, especially as Indian society is extremely hierarchical and presents different standards of behaviour for men and women at home and at work (Dunlop & Velkoff, 1999). Meanwhile, the decreased severity of WLB problems in the higher age groups (Table 6; 45 to 55, $\bar{X} = 2.62 \pm 0.68$; above 55, $\bar{X} = 1.58 \pm 0.03$) could be mainly attributed to their elderly status in the family and society, allowing them to garner enough help to accomplish duties in either the family or the workplace or both. Additionally, older women entrepreneurs may be somewhat free from childcare demands.

The female entrepreneurs of South India also possess different perceptions of WLB issues according to education level (Tables 5 and 6). The significantly decreased WLB issues among those who completed higher levels of education (post-graduation, $\bar{X} = 2.48 \pm 0.44$; others, $\bar{X} = 1.92 \pm 0.58$) could be attributed, at least partially, to a knowledge base that enables them to explore alternate methods of solving problems both at home and at work. Godwyn (2009) has elaborated on this impact of education on female entrepreneurship.

Even though there were significant differences in the WLB issues of women entrepreneurs belonging to various income groups (Tables 5 and 6) in the present study, those receiving a monthly income of 75,000 and above scored comparatively lower on average (Table 6; $\bar{X} = 2.20 \pm 0.88$ and 1.00 ± 0.58), indicating their better ability to balance the work and family domains than those receiving a lower income (Table 6; $\bar{X} = 4.0 \pm 0.01$ and 4.30 ± 0.04). As salary increases, it is quite natural that women can attain more support both at home and at the workplace, in the form of helpers, servants and workers, ultimately leading to better WLB. Stevenson (2004) has also reported on the importance of a support system for women entrepreneurs.

The present study also revealed the increased WLB issues of married women entrepreneurs (Table 7; $\bar{X} = 4.0 \pm 0.44$) compared to their unmarried counterparts (Table 7; $\bar{X} = 2.28 \pm 0.56$). This could be attributed to the role inventory of married women, who may be struggling to juggle the competing demands of their entrepreneurial activities, spouse, children and elderly relatives. In the light of this role theory, Dixon and Bruening (2007) reported that women who have multiple roles may be in conflict with each role because of the limited amount of time and energy available. Such role conflicts could lead to psychological distress, poor health, decreased family and work satisfaction, reduced performance and increased intention to leave the profession or business (Waddell & Carr, 2007).

CONCLUSION

The present study incorporates the results of an empirical analysis of the WLB issues faced by the women entrepreneurs of South India. Because of the paucity of specific studies in the area, a psychometric tool was developed, based on preliminary qualitative research and a literature survey, to measure the WLB issues of these entrepreneurs. Using 39 items, five factors, and a five-point scale, an explorative area (cluster-random) sampling survey of the WLB issues of women entrepreneurs in South India was conducted. Standard statistical

processing of the generated data revealed a number of issues related to WLB, including the fact that women entrepreneurs struggle to juggle highly demanding familial, entrepreneurial, personal and societal duties and needs. The prominent WLB issues that they face are role overload, health maintenance problems, poor time management, dependent care issues and lack of sufficient support networks. The complexity of these issues poses very specific demands on the individual's role system. Although support network, quality of health and time management are positive predictors of WLB, dependent care issues and role overload are negative predictors. Even though the vast majority of respondents struggle with WLB issues, there exist significant variations in the perception of WLB among the various categories of women entrepreneurs, depending on age group, education level, income and marital status. As the work roles of women entrepreneurs and their personal and familial roles quite often contradict each other, these women struggle to strike a balance between work and personal life. As a result, work-life imbalances and conflict have become a common feature of the lives of many aspiring Indian women entrepreneurs.

Study Limitations

The present study may have several limitations. First, as the respondents themselves are in the midst of an array of WLB issues, they were probably not objective when they studied and answered the questionnaire. This is particularly likely in view of their time limitations. Second, we could not objectively assess the physiological and psychological disorders, if any, of the respondents, which may influence their WLB as well as the nature of their responses to the questionnaire. Third, the study may be applicable only to the prevailing social setup of the Indian entrepreneurial sector because of its unique blend of culture and etiquette. Another factor worth mentioning is that the study may not represent the whole sample population, as a relatively small sample size was utilised. Thus, the bias of the limited number of respondents should be taken into account. Finally, as India is a multilingual, multiethnic, multi-religious and hierarchical society comprising various economic groupings, research across all states in the country may result in more conclusive data.

Managerial Implications

Globalisation and a highly competitive environment have made the survival and successful management of businesses by Indian women entrepreneurs highly complex and difficult. Although no specific psychometric tool was previously available to measure the WLB issues of women entrepreneurs in Indian society, these women can now assess the magnitude of their WLB issues using the tool developed here. Human resource professionals and management consultants can also use this scale to redress WLB issues among women entrepreneurs. By

analysing the major dimensions of the WLB issues of the female entrepreneur, one can understand the areas in which the entrepreneur needs remediation and provide advice accordingly. Aspiring entrepreneurs could also use the scale to better understand probable WLB issues, allowing them to take appropriate precautionary actions. Meanwhile, academicians may incorporate the tool into the business curriculum. This is especially important in the Indian context because more and more women are pursuing entrepreneurial careers because of the changing social and economic situation. Based on the major dimensions involved in the present study, the academics could also encourage public awareness regarding the WLB issues faced by women entrepreneurs, hopefully rendering societal attitudes toward them more favourable.

Future Research Directions

The present study was an exploratory one specifically dealing with the prevailing social situation in the South Indian states. Therefore, it is desirable to pursue further studies on a larger scale by taking all of the Indian states into account, particularly given the multifaceted nature of Indian society. As the prevailing roles of Indian women in the family and society are comparable to those of many other developing and underdeveloped countries, research in this direction could help international policymakers and organisations to design more coherent and internationally applicable policies towards women in the entrepreneurial sector. As entrepreneurship among women is considered to be an instrument of female empowerment, rapid economic development and employment, studies related to the adverse impact of WLB issues in these areas, as well as the issues' manifestations in national and international economic and social development, are also worth pursuing. Another promising area of further research is the impact of WLB issues on the physiological as well as psychological well being of women entrepreneurs and its implications in society. Finally, Indian women entrepreneurs' delicate act of balancing personal life and business needs to be studied more thoroughly, simply but significantly because their WLB problems are multiplied because of their dual business and housekeeping roles.

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APPENDIX

Interview protocol used for the collection of the preliminary data

Session	Programme
1.	Rapport building and introduction
2.	Ice breaking and confidence building
3.	Formal Interview

No.	Questions (Open-ended)
1.	What is your age?
2.	Whether your family is a joint one or nuclear one?
3.	Are you married? If yes, whether your husband is employed?
4.	Do you have children? Describe the age pattern of your children.
5.	How many members are there in your family? Explain.
6.	Do you have dependents in your family? If yes, who are they? For what all purposes they are depending on you?
7.	How will you manage your dependent care needs?
8.	How old are your parents/-in laws?
9.	What is your monthly income?
10.	Do you have servants/helpers in your home?
11.	Whether your family members support you in your entrepreneurial activities/daily chores at home?
12.	Do you face any difficulty in managing your family duties and entrepreneurial activities simultaneously?
13.	What is your opinion about the social support you are receiving as an entrepreneur?
14.	Being a female, do you feel any difficulty or advantage in assuming an entrepreneurial role? Explain.
15.	What is the usual daily time schedule for the family and entrepreneurial activities?
16.	Are you able to spend enough time with your family members and dependents?
17.	Whether you are able to spend weekends and holidays with your family?
18.	Are you able to give justice to your family and social obligations due to your entrepreneurial career?
19.	How many hours do you spend for your entrepreneurial activities per day?
20.	How do you manage your child care issues?
21.	When do you retire to sleep daily?
22.	What are the various roles/ duties you have to attend routinely?
23.	How do you manage time demands for your life and work roles?
24.	Are you able to look after all your roles/duties in a satisfactory manner?

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25. Whether your spouse helps you in family/entrepreneurial roles/duties?
 26. Whether your entrepreneurial roles and family duties interfere with each other leading to work-life issues?
 27. Do you think that experience you gained and roles you played in your entrepreneurial domain as well as in the family domain are mutually beneficial in resolving challenges in a cross domain manner?
 28. What about your health status? Are you healthy enough to meet your various role obligations?
 29. How often do you visit your physician?
 30. Do you have any recurrent health issues after assuming the entrepreneurial role?
 31. Do you feel any sleep irregularities after becoming an entrepreneur?
 32. Do you often feel stressed /worried? Explain.
 33. Do you have blood pressure related health issues?
 34. Do you consume any medicine continuously? If yes- please state.
 35. Are you able to balance your work and family domains in a satisfactory way?
 36. Do you have any other suggestion or opinion in this regard? Please explain.
 37. Do you often sacrifice your personal needs for the cause for your entrepreneurial/ familial roles?
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4. Thanks giving and concluding session
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