WORK LIFE BALANCE A CHALLENGE FACED BY WOMEN ENTREPRENEUR OF VIJAYAPUARCITY, KARNATAKA

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ABSTRACT

Work life balance is a term used to describe the balance between an individual’s personal life and professional life. Career and goals are the most important factors in life. Most of the women are coming forward to work in order to support their family. This change is now natural and dynamic due to change of environment and economic conditions. The biggest challenge for women is how to balance the demands of family and career. A healthy balance between both assumes great significance for working women. In today’s competitive environment the demands and pressures of work make it difficult for balancing both. A study has revealed that only 5.6% of Indian professionals make it to the top position rest quit failing imbalance and pressure i.e. responsibilities of family life. A Women entrepreneur is a woman involved in business or commerce. The sample consists of 150 Women entrepreneur residing in Vijaypur city of Karnataka. This paper reveals the overview of the various challenges and issues faced by Women entrepreneur to achieve Work Life Balance. The sources referred in this paper include various journals, reports, internet sites etc. and the details has been given in the reference section.

Keywords: Work; Women; Vijaypur; Karnataka

INTRODUCTION

Balance is essence of life.

Work Life Balance of working women has become an important subject since the women are equally sharing the earning responsibility for the betterment of their family. Women are getting into jobs and they continue to work even after marriage. Work life balance is an ongoing effort of juggling with different roles in life. And trying to create a balance in the multiple roles played by one. It is basically a feeling which makes an individual feel stress free.

As for women she by birth plays most of the roles as a sister, daughter to her younger sibling as caretaker. When she is married she here in Indian culture it is said that a women not only marries a man but marries entire family in since that right from day one she is expected to be an all rounder that is an obedient daughter in law, helpful sister in law, caring mother, and lovable wife. Her new family expects her to fit in their framework and take responsibilities from first day. The good work life balance includes the priorities of fixing women, schedule for various tasks at home and at work, monitoring self performance.

Many women today are entering into business. The Women entrepreneur respondents are into beauty parlor business, home based business like food making, women who run canteens, cloth merchants,
women who teach art like dance, music etc. total number of women respondents are 150 from various part of Vijaypur city, India.

**About Vijaypur City**

Vijayapur city, formerly known Bijapur city is known for its historical monuments and is a tourist destination. Vijay pururban population as per 2011 census is 326,000, perhaps the 9th biggest city in Karnataka. Vijayapura Mahanagara Palike (VMP) is the newest Municipal Corporation in the state formed under KMC act.

The foundation of this historic city was laid during the reign of the Chalukyan dynasty of Kalyani between the 10th and 11th centuries. They called it VIJAYAPURA or the City of Victory. Vijayapura experienced a great burst of architectural activity under the Adil Shahi dynasty. The Adil Shahis encouraged building activity to such an extent that Vijayapura itself has over 50 mosques, more than 20 tombs and a number of palaces. Vijayapura is mainly famous for Gol-Gumbaz, Jumma Masjid, Bara Kamaan, Gajanan Temple, Ibrahim Rauza, Taj Bawdi, Mallike-e Maidan, Methar Mahal, Gagan Mahal, Jala Manzil, Upali Buruj, Shivagiri, Siddeshwar Temple etc.

<table>
<thead>
<tr>
<th>Bijapur City</th>
<th>Total</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>City Population</td>
<td>327,427</td>
<td>165,177</td>
<td>162,250</td>
</tr>
<tr>
<td>Literates</td>
<td>237,343</td>
<td>127,277</td>
<td>110,066</td>
</tr>
<tr>
<td>Children (0-6)</td>
<td>42,207</td>
<td>21,962</td>
<td>20,245</td>
</tr>
<tr>
<td>Average Literacy (%)</td>
<td>83.21 %</td>
<td>88.87 %</td>
<td>77.51 %</td>
</tr>
</tbody>
</table>

As one can see from the above data out of 162250 female populations 110066 are literate which potrates on importance given to female education in the city.

**OBJECTIVE OF THE STUDY**

1. To study the various problems faced by Women entrepreneur.
2. To study how Women entrepreneur put efforts to balance work and family life.

**HYPOTHESIS**

1. H0: Women entrepreneur require effort to balance both work and personal life.
2. H1: Women entrepreneur do not require effort to balance both work and personal life.

**SCOPE OF STUDY**

This study was under taken in Vijaypur city state Karnataka India. Populations selected are Women entrepreneur who are residing in the city.

**METODOLOGY**

- Primary data: The questionnaire was distributed to 150 samples. Non probability sampling was used.
- Secondary data: Reviews were collected from various journals, magazines and through internet sites.

**LIMITATION OF THE STUDY**

The study is confined to Women entrepreneur who are residing in Vijaypur city.

**Women Entrepreneurship in India**

With the changing socio-cultural environment and increasing educational opportunities, women have become aware of their potential to develop entrepreneurial skills. These socio-cultural changes, along with the support from many non-governmental organizations (NGOs), have played a vital 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 behavior 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. Dileep Kumar (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 liberalization. However, despite all of this support for women, female entrepreneurs are still far from on par with men in India.

Status of Women Entrepreneurs In India

The status of women entrepreneurs in India is rising day by day. Today many women want to start their own enterprise big or small and be economically independent.

The government has also emphasized the need for special entrepreneurial training programs for women to enable them to start their own ventures. Some of the agencies involved in this effort are the Federation of Ladies Organization (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. Association of women entrepreneur of Karnataka (AWAKE), Federation of Indian Women Entrepreneur (FIWE). Along with the changing paradigms, Indian society has witnessed some highly successful women entrepreneurs, such as Sheehan Husain (a world-renowned Indian herbal beautician who owns a chain of beauty parlors), Etta Kapok (a celebrated Indian film and television productions) and Karan Maunder (a leading Indian businesswoman and founder of the biotechnology firm Beacon). 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.

Why India Needs More Women Entrepreneurs

According to Forbes India, In India, women comprise about 30 percent of corporate senior management positions, which is notably higher than the global average (24 percent). But Women entrepreneurs constitute only 10 percent of the total number of entrepreneurs in the country. A Dow Jones study called Women at the Wheel: Do Female Executives Drive Startup Success? Offers some interesting conclusions:

- The overall median proportion of female executives in successful companies is 7.1 percent, compared to 3.1 percent at unsuccessful companies.
- A company’s odds of success increase with female executives at the VP and director levels.
- Statistically significant evidence shows that there is dependence between a company having female executives and its success.

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 business (e.g., garment-making, beauty care, fashion design 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. These roles include being a spouse, caretaker and mother; daughter in law, co-sister, and sister in law, daughter, sister and also is expected to manage daily household chores; and providing services to the community and society. Self nurturing is also important in order 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.

![Diagram showing various roles played by women entrepreneur]

**Figure 1.** Showing various Roles played by women entrepreneur

**REVIEW OF LITERATURE**

Conducting a literature review is a vital component of the research process. Familiarity with the previous research and theory in the area of the study would help in conceptualizing the problem, conducting the study and interpreting the findings. Main purpose of the study is to evaluate how women balance work and family. Therefore the factors affecting the work family balances and problems faced by working women is evaluated with the help of already existing literature. This chapter includes various opinions of different authors and their research finding. ‘Whatever women do, they must do twice as well, as men to be Thought half as good’ is a popular saying. Yet it is now common to find women in almost every scheme of human endeavor.

Farmer et al (1971) pointed out that women faced unique challenges in the occupation arenas, because of their gender. Women were caught in a conflict between sex-role expectations and Expectations of fulfilling one’s occupational potential. Due to this conflict woman often selected occupations that were more compatible with family roles.

The study of Chitnis (1975) examined the different facets of life of women, like, household status, economic or political status and discussed the social issues affecting women’s status.

Mishra (1977) felt that what curbed the educated employed women was the dissonance between social expectations and her actual situation. The workingwoman was seeking a consistent frame of Reference to anchor herself to a relatively stable set of values. According to him, the role-person- system complex is in a state of flux, essentially due to inevitable value lag.

Masako SETO et al, (2004) have examined the effects of work related factors and Work Family Conflict on depressive symptoms among working women living with young children In a Japanese Metropolis.
Vijaya Mani (2013) has revealed the major factors influencing the Work Life Balance of Women professionals in India such as 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.

Mathur’s ‘Women Family and Work’ (2000) was a study on women professionals. She analyzed the motivational level of the professionals, their decision to seek employment, the implications of dual role and the problems and conflicts they experienced. The study revealed that among the many problems faced by women professionals, the most common problems were: - Work overload, Burden of domestic chores, Inability to cope with both roles simultaneously and the consequent problem of Role conflict. It was found that role conflict was directly related to the pressure of young children and a ‘home oriented’ personality while, it was inversely related to level of motivation, spouse support and supportive attitude of colleagues. The study also found that women professionals curtailed their occupational role in nearly 30 percent, domestic role in 18 percent and both roles in 15 percent cases due to role conflict.

Review of Literature Women Entrepreneur

Bowen & Hirsch, (1986), compared & evaluated various research studies done on entrepreneurship including women entrepreneurship. It summaries various studies in this way that female entrepreneurs are relatively well educated in general but perhaps not in management skills, high in internal locus of control, more masculine, or instrumental than other women in their values likely to have had entrepreneurial fathers, relatively likely to have first born or only children, unlikely to start business in traditionally male dominated industries & experiencing a need of additional managerial training.

Cocoon, Waxhaw & Mitchell, (2010), present a detailed exploration of men & women entrepreneurs motivations, background and experiences. The study is based on the data collected from successful women entrepreneurs. Out of them 59% had founded two or more companies. The study identifies top five financial & psychological factors motivating women to become entrepreneurs. These are desire to build the wealth, the wish to capitalize own business ideas they had, the appeal of startup culture, a long standing desire to own their own company and working with someone else did not appeal them. The challenges are more related with entrepreneurship rather than gender. However, the study concluded with the requirement of further investigation like why women are so much concerned about protecting intellectual capital than their counterpart. Mentoring is very important to women, which provides encouragement & financial support of business partners, experiences & well developed professional network.

Women network report on Women in Business & in Decision making focus on women entrepreneurs, about their problems in starting & running the business, family back ground, education, size of business unit. Some interesting facts which came out from this report are less educated women entrepreneurs are engaged in micro enterprises, have husband & children but have no help at home. Most of the women establish enterprises before the age of 35, after gaining some experience as an employee somewhere else. The motivational factors were desire for control & freedom to take their own decision as well as earning handsome amount of money. Dedication of more than 48 hours in a week with the family support to their enterprises gave them a sense of self confidence. However, to maintain balance between family & work life is a major challenge before women entrepreneurs especially for those who have children & working husband.

Darren, Harped and Mayer, (2008) performed a study on finding the relationship between elements of human capital and self employment among women. The study showed that self employed women differ on most human capital variable as compared to the salary and wage earning women. The study also revealed the fact that the education attainment level is faster for self employed women than that for other working women. The percentage of occupancy of managerial job is found to be comparatively higher in case of self employed women as compared to other working women. This study also shed light on similarity and dissimilarity of situations for self employed men and self
employed women. Self employed men and women differ little in education, experience and preparedness. However, the main difference lies in occupational and industry experience. The percentage of population holding management occupation is lower for self employed women as compared to self employed men. Also the participation levels of self employed women are found to be less than of self employed men in industries like communication, transportation, wholesale trade, manufacturing and construction. The analysis is based on data from the Current Population Survey (CPS) Annual Social and Economic Supplement (ASEC) from 1994 to 2006.

Singh, 2008, identifies the reasons & influencing factors behind entry of women in entrepreneurship. He explained the characteristics of their businesses in Indian context and also obstacles & challenges. He mentioned the obstacles in the growth of women entrepreneurship are mainly lack of interaction with successful entrepreneurs, social un-acceptance as women entrepreneurs, family responsibility, gender discrimination, missing network, low priority given by bankers to provide loan to women entrepreneurs. He suggested the remedial measures like promoting micro enterprises, unlocking institutional frame work, projecting & pulling to grow & support the winners etc. The study advocates for ensuring synergy among women related ministry, economic ministry & social & welfare development ministry of the Government of India.

Problems Faced By Indian Women Entrepreneurs

Besides the above basic problems the other problems faced by women entrepreneurs are as follows:

**Family Ties**

Women in India are very emotionally attached to their families. They are supposed to attend to all the domestic work, to look after the children and other members of the family. They are over burden with family responsibilities like extra attention to husband, children and in laws which take away a lots of their time and energy. In such situation, it will be very difficult to concentrate and run the enterprise successfully.

**Male Dominated Society**

Even though our constitution speaks of equality between sexes, male chauvinism is still the order of the day. Women are not treated equal to men. Their entry to business requires the approval of the head of the family. Entrepreneurship has traditionally been seen as a male preserve. All this puts a break in the growth of women entrepreneurs.

**Lack of Education**

Women in India are lagging far behind in the field of education. Most of the women (around sixty per cent of total women) are illiterate. Those who are educated are provided either less or inadequate education than their male counterpart partly due to early marriage, partly due to son's higher education and partly due to poverty. Due to lack of proper education, women entrepreneurs remain in dark about the development of new technology, new methods of production, marketing and other governmental support which will encourage them to flourish.

**Social barriers**

The traditions and customs prevailed in Indian societies towards women sometimes stand as an obstacle before them to grow and prosper. Castes and religions dominate with one another and hinder women entrepreneurs too. In rural areas, they face more social barriers. They are always seen with suspicious eyes.

**Shortage of Raw Materials**

Neither the scarcity of raw materials, sometimes nor, availability of proper and adequate raw materials sounds the death-knell of the enterprises run by women entrepreneurs. Women entrepreneurs really face a tough task in getting the required raw material and other necessary inputs for the enterprises when the prices are very high.
Problem of Finance

Women entrepreneurs suffer a lot in raising and meeting the financial needs of the business. Bankers, creditors, and financial institutes are not coming forward to provide financial assistance to women borrowers on the ground of their less credit worthiness and more chances of business failure. They also face financial problems due to blockage of funds in raw materials, work-in-progress finished goods and non-receipt of payment from customers in time.

Tough Competitions

Usually women entrepreneurs employ low technology in the process of production. In a market where the competition is too high, they have to fight hard to survive in the market against the organized sector and their male counterpart who have vast experience and capacity to adopt advanced technology in managing enterprises.

High cost of production

Several factors including inefficient management contribute to the high cost of production which stands as a stumbling block before women entrepreneurs. Women entrepreneurs face technology obsolescence due to non-adoptions or slow adoption to changing technology which is a major factor of high cost of production.

Low risk-bearing capacity

Women in India are by nature weak, shy and mild. They cannot bear the amount risk which is essential for running an enterprise. Lack of education, training, and financial support from outsiders also reduce their ability to bear the risk involved in an enterprise.

Limited mobility

Women mobility in India is highly limited and has become a problem due to traditional values and inability to drive vehicles. Moving alone and asking for a room to stay out in the night for business purposes are still looked upon with suspicious eyes. Sometimes, younger women feel uncomfortable in dealing with men who show extra interest in them than work related aspects.

Lack of Entrepreneurial Aptitude

Lack of entrepreneurial aptitude is a matter of concern for women entrepreneurs. They have no entrepreneurial bent of mind. Even after attending various training programs on entrepreneurship, women entrepreneurs fail to tide over the risks and troubles that may come up in an organizational working.

Limited Managerial Ability

Management has become a specialized job which only efficient managers perform. Women entrepreneurs are not efficient in managerial functions like planning, organizing, controlling, coordinating, staffing, directing, motivating etc. of an enterprise. Therefore, less and limited managerial ability of women has become a problem for them to run the enterprise successfully.

Legal Formalities

Fulfilling the legal formalities required for running an enterprise becomes an upheaval task on the part of a women entrepreneur because of the prevalence of corrupt practices in government offices and procedural delays for various licenses, electricity, and water and shed allotments. In such situations women entrepreneurs find it hard to concentrate on the smooth working of the enterprise.

Exploitation by Middle Men

Since women cannot run around for marketing, distribution and money collection, they have to depend on middle men for the above activities. Middle men tend to exploit them in the guise of helping. They add their own profit margins which result in less sales and lesser profit.
Lack of Self Confidence

Women entrepreneurs because of their inherent nature, lack of self-confidence which is essentially a motivating factor in running an enterprise successfully. They have to strive hard to strike a balance between managing a family and managing an enterprise. Sometimes she has to sacrifice her entrepreneurial urge in order to strike a balance between the two.

Factors Influencing Women Entrepreneurship

1. PUSH FACTORS- Push factors are elements of necessity such as insufficient family income, dissatisfaction with salaries job, difficulty in finding work and a need for flexible work schedule because of family responsibilities. These factors may have more importance for women than for men.

2. PULL FACTORS-Factors that work as entrepreneurial drive factors relate to independence, self-fulfillment, entrepreneurial drive and desire for wealth, power and social status, cooperation and support of family members and a strong network of contacts. The most prominent factor is self achievement expressed in terms of challenge which helps women to start, run their own business and turn it into a profitable venture. When a strong need for achievement could not be fulfilled through a salaried position or when there was a desire to transform a perceived opportunity into a marketable idea, then these factors work for a person to start their own venture.

Work Life Balance

Work Life Balance means the competence to schedule the hours of an individual Professional and Personal life so as to lead a healthy and peaceful life. The pressures of work have been intensifying in recent decades, for both men and women. Factors such as the advances in information Technology demand for speedy response, existence of tight deadlines, importance attached to quality customer service - demand the time of those in the labor force, which frequently lead to tremendous stress and pressure. It emphasizes the values, attitudes and beliefs of women regarding their age to work in organizing and balancing their work and personal life. (K. Santhana Lakshmi & S. Sujatha Gopinath, March 2013). The following variables influencing the experience of WLB were identified while reviewing the various Literatures

- Work Family Conflict and Family Work Conflict
- Women in various roles
- Career Advancement
- Work Stress
- Child care

Work Life balance is not something that just happens. It involves the efforts of a number of Partners: the employee, the organization for which the employee works, the family with whom the employee lives and the society in which all are embedded. It involves mutual Understanding and respect between all of these players. (N. Gayathri & Dr. P. Karthikeyan, August 2013).

FINDINGS

Percentage Analysis:

1. Majority of women are from 25-55 years.
2. 92% of the women are married.
3. 86% of women are hailing from joint families.
4. 47% of women have started business in last 3 years.
5. 69% of women have children less than 12 years.
6. Majority of them earn around 15000 a month.
7. 71% respondents said they can manage stress at work.
8. Among 150 respondents only 41% said their families supported their idea of setting a business unit.
9. 36% respondents said their spouses let them travel for business purpose and work over time.
10. 55% of the young mothers get their children in evening to work place.

**Weighted Average Method**

According to weighted average method the work family conflict factor has deep impact on how much quality time is spent with the family.

**Correlation Analysis**

There is a significant relationship between working time and stress. There is no significance on time spent on personal activities and time spent with family.

**SUGGESTION**

More support from immediate family will help Women entrepreneur of Vijaypur city balance both work and family life. If spouse help in home work and also take equal responsibility of children it will be easy to balance work and personal life. As respondents said if few social restrictions were made flexible in their favors it would help them to be more efficient like work time constraint, investment into new venture without restrictions.

**CONCLUSION**

When one has determination to successes then all hurdles look small. Through this research the researcher got to know how a woman did all her household work, took care of children, managed work life balance and is moving on towards achieving bigger success. Most of Respondents even said they would like to expand their business to new places if had more flexibility to balance work and personal life. Despite the odd conditions faced by few respondents they are highly self motivated women who want to achieve great heights. Overall conclusion is that knowing when to priorities work and when to priorities life creates a balanced and stress free life.

**REFERENCES**


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