

**THE WORK – LIFE BALANCE OF WOMEN  
ENTREPRENEURS IN THE WORK WORLD CONTEXT  
WITH SPECIAL REFERENCE TO IT SECTOR, KERALA**

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**Abstract**

Entrepreneurship and especially Women entrepreneurship has made a considerable impact from recent years, and it has become a major concern in India. Today, India is marking its place in terms of entrepreneurial development at an amazing pace. Moreover, unlike centuries back, women have become more aware about the rights, liberty and privileges that they can employ in the work situation and in the IT/business scenario. However, women entrepreneurs' faces the challenge to maintain and sustain an effective work - life balance. To put it simply, the middle class women faces this dilemma, as to how she can better balance her work world including all the environmental factors in equity with her family.

This paper focuses on the reflection of the women entrepreneurs, their entrepreneurship skills and the challenges that they deal with to bring in balance their work life with their own lives. Our basic ideology of an Indian woman is the home maker, which is her first profession; her as an entertainer – her excellence in literature, music, teaching, etc, which was her second profession; yet she paused by not entering the entrepreneurial world. But today, we have seen, we are aware, and we appreciate that woman entrepreneurs have ventured into new paths, excelled and expressed their leadership roles as entrepreneurs whether it be Educational, Academic, Business, Information Technology, Training, Management, Social

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sciences, Research and what not, though she is facing challenges, interferences, limitations and obstacles in her routine activities as an entrepreneur.

The paper gives glimpses about the diverse external & internal factors (social, economical, political, environmental, legal and educational factors) that has an impact over her entrepreneurial activities; the challenges, interferences, and limitations that women entrepreneurs confront while developing their own niche simultaneously striving to sustain an effective work life balance.

**Key Words:** - Women Entrepreneur, Women entrepreneurship, Work - life Balance, Entrepreneurship Development, India.

## I. Introduction

The role of Indian women has gone through many transitions – from a mother to an entrepreneur, keeping the motherhood aspect the same. It took centuries for the women population or women force to move into employment as an employee, employer and an entrepreneur. We, once believed in the concept and had the notion that planning, and constructing business and business ideas, managing enterprises, leading multinational corporations is the task of the masculine power. Time has changed, and India, today can boast of the immense feminine power and caliber that the nation has - ‘the women entrepreneur has proved her excellence in planning, organising, forecasting, managing, and networking globally by use of her effort and entrepreneurial skills’. The vigour that she exhibits to generate an income to sustain her family, as well as satisfying her role as a mother, partner, daughter, parent, and member is venerable. In spite of this fact, a Woman evenly need to be empowered in order to maintain her work life balance thereby being strong and ready to take up new challenges for the building up of the family, society and the nation.

The document is organized as follows. After the introduction, the paper provides an overview of conceptual and theoretical frameworks about the topic and terminologies and the literature review that bring light over the relevance of the objectives of the study. The latter part is about the objectives, methodology and detailed study of IT entrepreneurs in the women group thus shedding light on the various ventures and opportunities they have ventured in the field of IT. Meanwhile, the next portion discusses several cases of women entrepreneurs facing work-life

balance challenges in the field of IT/ICT. Finally, it explains the possible ways to tackle the problems of WLB and women entrepreneurship in India, thereby concluding on the subject.

The paper also suggests that Government of India should increase the reach and participation of women throughout all states in India, in order to help them discover novel ideas, strategies and possibilities in IT sector.

## II. Conceptual framework

The term entrepreneur is a word from French, and is commonly used to describe an individual who organizes and operates a business or businesses, taking on financial risk to do so.

The term was first defined by the Irish-French economist *Richard Cantillon* as the person who pays a certain price for a product to resell it at an uncertain price, thereby making decisions about obtaining and using the resources while consequently admitting the risk of enterprise. . The *Oxford English Dictionary (of 1897)* defines the term “Entrepreneur” in similar way as the director or a manager of a public musical institution, one who gets-up entertainment arranged, especially musical performance.

The term *Women entrepreneur* may be defined as a “woman or a group of women who initiate, organize and run a business enterprise”. *Government of India* has defined women entrepreneurs based on women participation in equity and employment of a business enterprise. Accordingly, women who run an enterprise is defined as “an enterprise owned and controlled by a women having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women”.

## III. Theoretical Framework

The origin of the word “*Entrepreneurship*” is from a French word “*Entreprendre*”, where it cradled and originally meant to designate an organizer of certain musical or other entertainments. Originally in the early phases of 16<sup>th</sup> century, it was used to refer and quote those who were engaged in military expeditions. Later, in the 17<sup>th</sup> century, it was used to mention civil engineering activities like construction and reinforcement. From time to time, the term was used in various ways and views.

According to *Joseph. A. Schumpeter*, an entrepreneur is an innovator, who introduces something new in the economy, and the innovation may be – introduction of a new idea, product or service,

new methods, finding and exploring new resources, and markets, and one makes changes in the organisation and management.

**Women Entrepreneurship:** - “Women Entrepreneurship” is an act of business ownership and business creation that empowers women economically, that increases their economic strength as well as position in society. Women-entrepreneurs have made a considerable impact in all disciplines and segments of the economy as per statistics. In India, entrepreneurship has traditionally been considered a male right.

However, in tandem with a changing socio-cultural environment and an increase in educational opportunities, women have started recognizing 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.

**Work-Life Balance:** - Work-life balance is a concept including proper prioritizing between "work" (career and ambition) and "lifestyle" (Health, pleasure, leisure, family and spiritual development/meditation).

The term “work-life balance” was coined in 1986, although its usage in everyday language was sporadic for a number of years. Work-Life Balance is a state of equilibrium in which the demands of both a person’s job and personal life are equal.

**Importance of Work–life balance in women entrepreneurs:-**

In a society filled with conflicting responsibilities and commitments, work/life balance has become a predominant issue in the workplace. Two major factors contribute to the interest in, and the importance of, serious consideration of work/life balance:

- global competition;
- rehabilitation of the interest in personal lives/ family values; and

Research works states that Work - Life Balance is an ongoing struggle for women. 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 validate the extent of work life balance issues amongst women entrepreneurs in India.

#### IV. Literature Review

- A critical analysis brings to light the fact that women entrepreneur have been making a significant impact in all segments of the economy in India and as well as at a higher rate in other nations. Moreover, studies regarding the positive aspects of the entrepreneurial initiatives of women have been reported in India and worldwide (Key, Gunterberg, Holz, & Wolter, 2003; CIBC, 2004; Jahanshashi, Pitamber, & Nawaser, 2010). Yet, on the other hand, it also speaks about the situation prevailing in developing and underdeveloped nations which not as conducive to woman entrepreneurship.
- The Women's Unit of the Indian and UK government has argued that ICT (information & Communication Technologies) represents 'one of the biggest opportunities for women in the 21st century to earn more, have more flexible working practices and adapt their current business or try a business start-up'. Thus, they maintain that 'self-employment and enterprise offer women a real alternative means of earning good income and achieving greater flexibility in their working lives' (Women's Unit 2000).
- To consider other state of other countries, in 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 in developed countries. 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.
- Literature speaks about Dileepkumar (2006) who 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.

- The limited studies accessible from India on women entrepreneurship (Khanka, 2010; Mann & Phukan, 2010) concentrate on the reasons for women liberation and highlight the contributions of the few successful women entrepreneurs.

Formerly, the women workforce in India was mainly employed in non-managerial, subordinate or low-profile positions. At present, they engage nearly all categories of positions in the workplace.

Present work world context in India and the work culture has supplemented women's duties and responsibilities to their family as well as to society (Mathew 2009), and that the strain and demand from the job and family sphere are often incompatible, ascending to create an imbalance. As a result, the concept of Work – Life Balance, is a core issue that must be investigated as more women become entrepreneurs in Indian society.

#### V. Objectives of the study

The prime purpose of the study is as follows:

- a) To exhibit the encouraging and discouraging factors that impacts women entrepreneurship in the IT sector.
- b) Identifying the work life balance issues encountered by women in setting and establishing a business enterprise (specifically IT enterprises).
- c) To provide suitable solutions to the diverse problems faced by the women entrepreneurs of the IT ventures / sector, in their work and family life.

#### VI. Methodology of Study

As methodology an extensive literature review of secondary data from various sources has been held as related to the stated objectives of the study as well as research study on internet data / journal data and scholarly article review basis.

## VII. Data Analysis

The secondary data study revealed that the following factors were those that contributed to WLB (Work-life balance) issues amongst women entrepreneurs in the IT sector in India.

- ✓ role overload,
- ✓ dependent care issues,
- ✓ quality of health,
- ✓ problems in time management
- ✓ lack of proper social support.

Furthermore, there are significant differences in the level of WLB issues faced by the various categories of women entrepreneurs. The present study provides recommendations to women IT enterprise builders, IT consultants and IT experts on how to deal with WLB issues.

Online surveys and statistical data collected as of 2012 (Women's Web Women & Entrepreneurship in India 2012 Studies) reveal that a significant group of 58% women entrepreneurs had started their businesses between the ages of 20 - 30; and an amazing 25% got established as entrepreneurs before the age of 25. This specifically indicates their entrepreneurial interest in the IT services sector.

Bangalore, Chennai, Mumbai, and Hyderabad reported for the bulk of the segments were women entrepreneurs are of majority; with Kerala (typically in Kochi & Thiruvananthapuram), West Bengal (Kolkatta) fast behind; and Uttar Pradesh (Lucknow) having a below average score of women entrepreneurs.

Professional services, IT/ITES, Apparel/ accessories and Food & Beverages are the four major sectors in which women own businesses. The majority of women-owned businesses are micro-enterprises or small/mid-sized businesses, with 73% reporting revenue of under Rs.10,00,000 in the last financial year. Nevertheless, 50% faces high difficulty in maintaining the work life balance.

### **Role and relevance of Women Entrepreneurship Today**

In many of the developed countries of the world there is a phenomenal increase in the number of self-employed women after the world war. The emergence of entrepreneurs in a society depends

to a great extent on economic, social, religious, cultural and psychological factors prevailing in the society.

In U.S women own 25% of all business, even though their sales on an average are less than 2/5th of those of other small business groups. In Canada, 1/3rd of small business are owned by women and in France, it is 1/5th. In U.K., since 1980, the number of self-employed women has increased 3 times as fast as the number of self-employed men. However, in India, Women entrepreneurship is scoring but striving hard due to WLB issues.

**A few external & internal factors and challenges that adds to WLB of women entrepreneurs issues in the IT sector are specified as follows:-**

#### **Gender differences and related factors**

1. The very common restraint that is seen in women entrepreneurs is that they conscious that they are women. Apart from this, the male group feels it takes high risk financing the venture proposed by women.
2. Criticisms are made pointing that women entrepreneurs have low management skills especially the national/global marketing, sales and delivery side of business and its services.
3. The studies indicated that low level risk taking attitude is another factor affecting women to get into business. Low level self-confidence and self reliance in women prevents them to succeed in their business.
4. Mental and physical harassment by co-entrepreneurs/ business partners.

#### **Technical Factors**

5. Studies disclose that knowledge of latest technological change, know-how and education level of person is significant factor that affect business. Although great advance are being made in technology, many women's literacy, structured difficulties and lack of access to technical training prevent the technology from being beneficial to women.
6. Moreover, lack of skill in networking and trust building between other enterprises and entrepreneurs as well as funding agencies.

#### **Financial factors**

7. The women entrepreneurs are suffering from inadequate financial resource & working capital. The women entrepreneurs lack access to external funds due to their inability to provide substantial security.



### Personal/Social Factors

8. Lack of knowledge of availability of resources, and lack of effective negotiation skills to acquire limited resources for strong IT base are other factors which affect women entrepreneurs' in their IT business venture.
9. Women's family obligation also blocks them from exhibiting their entrepreneurial talents. In cases, when they have to move from place to place, these tie-ups are major concerns.
10. Indian women give more emphasis to family ties and relationship. Married women have to make a fine balance between business and home. The interest of the family member is a determinant factor in the realization of women folk's business aspirations.
11. Time limitation to manage both family and work (employee/staff) concerns.

### Work Life Balance Factors

12. Negative Stress and stress related issues due to limitations in managing work and family at a time.
13. Ethical issues that occur during instances while striving to balance work and life.

### Psychological Factors

14. Rate of Achievement motivation in the IT women community was found less compared to male group.

### Work-Life Balance (WLB) Issues of IT Women Entrepreneurs:-

In addition to their challenging entrepreneurial work, many of these women also perform several roles in their families (Figure 1). These roles include being a partner, parent and guardian, caretaker; managing daily household chores; and providing services to their enterprise, community and society. Women must also give concern for their own health and other personal activities; needless to say, those are neglected due to role overload as an entrepreneur / risk taker. All of these situations lead to the lack of Work-Life Balance and shows symptoms of WLB problems.

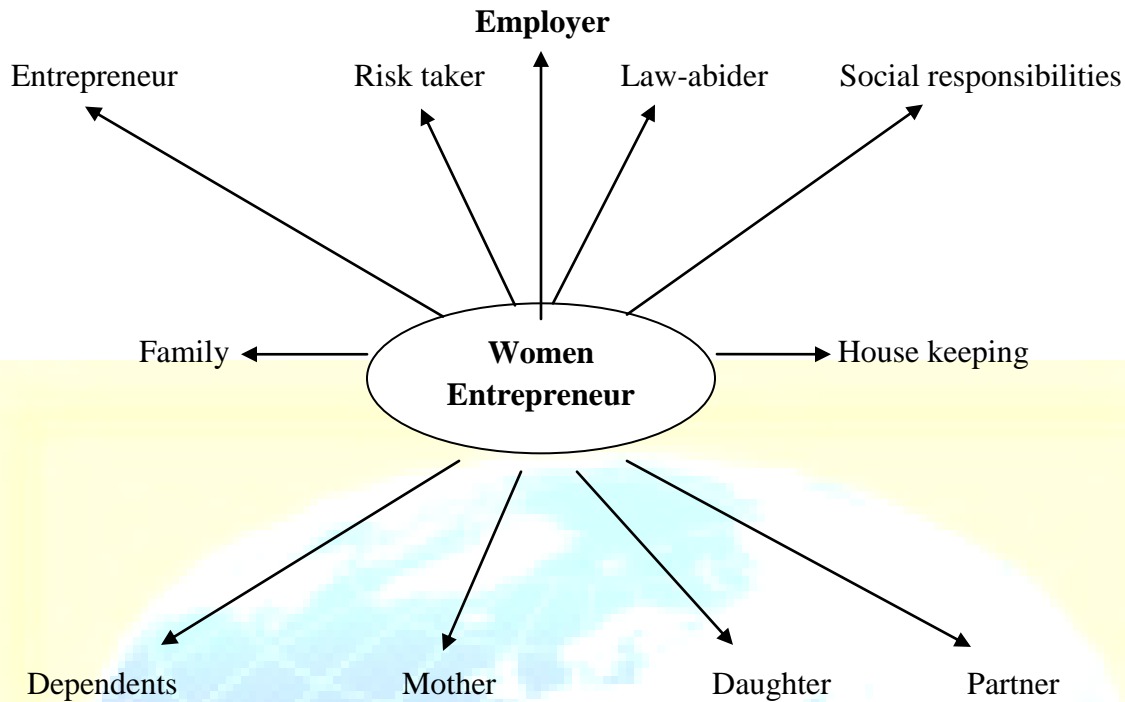


Figure 1. Various roles of an Entrepreneurial woman

As represented in the Figure 1, it is evident that a woman has her family and family chores with her dependents within her close proximity, and the concern that she has to express to her employees/staffs at her enterprise, to the community, clubs, associations, society, to the government and the whole economy.

### VIII. Recommendations

In fact, an empowered women entrepreneur is the nation's strength. Since development means improvement in the living conditions of the society, as a whole, it is logical to expect that this also mean improved status for women.

- The effective management and development of women's resources, their capabilities, interests, skills and potentialities are of paramount importance for the mobilization of human resources.
- The government of India has to take steps to improve the living conditions, specially health (sound mental and physical health) – of women at various times through stress free health awareness programmes for entrepreneurs via National Institute for Entrepreneurship and Small Business Development (NIESBUD), National Science and Technology Entrepreneurship Development Board (NSTEDB) to work in collaboration with health care organisations to organise Entrepreneurial Development Programmes to women.

- An attitudinal change in the society is necessary towards the concept. Change in the attitude of women in the society. Women's own perception of themselves and on their entrepreneurship style may be changed. They should strive to change their image as weak, dependent, passive and docile persons to independent, active, strong and determined human beings.
- From the academic level, it is important to create awareness about the scope of women entrepreneurship nationally and globally among the younger generation especially among the students and the youth.
- Proper awareness has to be provided to entrepreneurs at each district wise, state wise, the existence of National institutes and Boards that support and render entrepreneurial programmes, schemes and services.
- Financial institutions should provide relaxation period for the women group to pay back the instalments/ loans acquired from them.
- One of the ways by which women entrepreneurship can turn a success is through proper policies and legislations that are women friendly in nature that safeguards her personal interests, her talents and life as a whole.
- Government should administer and execute women friendly schemes so as to confront them the WLB issues in their entrepreneurial life. This is possible through various ways such as:
  - a) Arranging IT integrated entrepreneurial programmes for interaction with other women entrepreneurs in the society is another important way of motivating women.
  - b) Government should arrange platform for IT exhibitions and fairs on quarterly, semi-annually or annually to promote the work of women entrepreneurs in the semi/urban and urban areas as this will provide them a platform where they can bring their work on scene.
  - c) Awareness of IT & ICT campaign, Workshops and seminars at semi-urban and urban levels to motivate and help the women entrepreneurs who have given up in the field of business.
  - d) The IT / management institutions that are engaged in various fields of entrepreneurship programmes, Software & Communication, etc can provide certificate courses in areas of women entrepreneurial development with special emphasis on women entrepreneurs' development and maintain WLB.
  - e) Government should ensure that each IT official body organised for women entrepreneurial training has sufficient number of women members, particularly consisting of

representatives of the government and voluntary association, which can function as a coordinating group to act as mediators between women entrepreneurs and the official groups.

- Just as there can be no quick fixes, there will be no one single best practice for dealing with the challenge of work-personal life integration, but rather in the context of multiple agendas and requirements in the IT field, multiple practices will be required.
- Women must boldly work out solutions that account for individual, collective, social and business needs within various systems such as families, communities and workplaces, where work-personal life issues arise. These solutions will differ considerably in different contexts and settings and may change over time.
- Practically making time and space for multiple solutions. The need to make the time and space to consider these multiple solutions collectively and collaboratively is vital. For this, woman has to practice time management with respect to their field of specialization.

A growing body of literature supports the argument that national culture influences a variety of economic behaviours, including managerial behaviour, championing behaviour and entrepreneurship.

The concept of a general entrepreneur is:

SUCCESS = WILL + WAY + EFFORT.

**Whereas,**

The concept of a women entrepreneur that makes her succeed should be:

SUCCESS = WILL + WAY + EFFORT + ETHICS.

Value expressed by women entrepreneurs have also been surveyed by experts using dimensions of culture: power distance, individualism, and uncertainty avoidance, etc. Power distance pertains to the value placed upon equal or unequal distribution of power within a group by women group. Individualism stands opposed to collectivism in terms of the relative priorities placed on the individual, the family, or the social group. Uncertainty avoidance represents a woman's tolerance for ambiguity, and is particularly relevant to entrepreneurship, which is absent in many other entrepreneurs. Her high tolerance and patience even in ambiguous situations aid her to incorporate ethical standards during the conduct of business in major cases.

## X. CONCLUSION

There is a need to rethink many of our existing assumptions throughout work-life aspects. Work-personal life integration is not a side issue but a central issue in 21<sup>st</sup> century societies. In questioning our values in line with desires for good societies and good lives, it is important to come together and creatively think about new ways to enable the most versatile group-women providing training can bring the rest of our lives, in the context of equitable, satisfactory and sustainable change.

In this paper, I have outlined the causes of work-personal life issues amongst women in the IT sector and highlighted the many factors holding back further change. In making the links between work-personal lives integrate and balance, it is inevitable today to consider women as a part, parcel and progress of every enterprise in India.

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