

Role of Women Entrepreneurs in Inclusive Growth- A Study on Work Life Balance

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Abstract: *Inclusive growth helps build a nation. Both men and women form a part in it. Gone are the days when women were considered no match for all powerful men in this world. The male dominated world was always reluctant to even acknowledge the fact that women were as good as men on parameters of hard work, intelligence quotient (IQ) and leadership traits. 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.*

In India, entrepreneurship has traditionally been considered a male prerogative. Many women entered the world of business and they have become successful entrepreneurs in various business activities. These women entrepreneurs are assertive, persuasive and willing to take risks. Their relentless zeal, incessant quench for success and willingness to walk the extra mile has broken all myths about their inborn limitation. However, in the existing domestic and societal setup where, emphasis is more given to family and relationships, entrepreneurial women are overburdened and find it increasingly difficult to balance their work and life roles. Thus, the major focus of this empirical research is to develop and validate an appropriate tool to illustrate the work-life balance (WLB) issues and to explore the major factors faced by women entrepreneurs of Mangalore city. The present research provides recommendations to practitioners and academicians and women entrepreneurs themselves to deal with the major WLB issues faced by Indian women entrepreneurs. Hence this study elucidates the relevance of women and their contribution in nation building through entrepreneurial activities. This paper validates that the path is difficult for women to make a mark in the business world but this walk is essential for them to be a part of inclusive growth, where both men and women make an equal contribution.

Keywords: *Women Entrepreneurs, Work-Life Balance, Inclusive Growth, Social Support Network.*

INTRODUCTION:

The past decades of Indian economy makes it evident that the structure of ownership in the industrial sector, in agriculture, in trade and commerce sectors has changed drastically. Today, India is witnessing the emergence of a large number of entrepreneurs, but there is definitely potential for many more. An entrepreneur can be defined as one who initiates and establishes an economic activity or enterprise. Entrepreneurship thus refers to the general trend of setting up new enterprises in a society (Begum, 1993). The International Labor Organization defines an entrepreneur as a person with a set of characteristics that typically includes self-confidence, result-oriented, risk taking, leadership, originality and future oriented. In India, entrepreneurship is considered as one of the best means of triggering economic and social development. The impact of entrepreneurs as the engine for the economic growth is well recognized globally. 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 (Surti, K. & Sarupriya, D, 2003).

The existing scenario is that women form an important part of the labour force and the economic role played by them cannot be isolated from the framework of development. In past times only the males are considered capable of being an entrepreneur but as the time and trend is changing the women is also coming forward in entrepreneurship as like other sector with the male. Women Entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. Khanka (2002) referred to women entrepreneurs as those who innovate, imitate or adopt a business activity. The Government of India has defined women entrepreneurs as an enterprise owned and controlled by women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women. The transformation of the Indian society, in terms of increased educational status of women and

varied aspirations for better living, necessitated a change in the life style of Indian women. Hence, women participation in entrepreneurial activities is less than the requirement of the fast growth of India.

PROMINENT INDIAN WOMEN ENTREPRENEURS:

Women entrepreneurship in India has come on the scene in the seventies but became more prominent in the eighties especially in the latter half of the decade. It is estimated that women entrepreneurs presently comprise about 10% of the total number of entrepreneurs in India, with the percentage growing every year. If the prevailing trends continue, it is likely that in another five years, women will comprise 20% of the entrepreneurial force (Saidapur et.al, 2012). Along with the changing paradigms, Indian society has witnessed some highly successful women entrepreneurs, such as Indra Nooyi (CEO of PepsiCo); Dr. Kiran Mazumdar-Shaw (a leading Indian businesswoman and founder of the biotechnology firm Biocon); Anu Aga (Chairperson of Thermax Engineering); Sulajja Firodia Motwani (Joint Managing Director of Kinetic Engineering Ltd); Ekta Kapoor (Head of Balaji Telefilms); Priya Paul (Chairperson of Appeejay The Park Hotels chain of boutique hotels), Shehnaz Hussain (a world-renowned Indian herbal beautician who owns a chain of beauty parlors).

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. 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 liberalization. However, despite all of this support for women, female entrepreneurs are still far from on par with men in India.

Women entrepreneurs engaged in business due to push and pull factors which encourage women to have an independent occupation and stand on their own feet. Among those there may be many women who start a business due to some traumatic event, such as divorce, discrimination due to pregnancy or the corporate glass ceiling, the health of a family member, or economic reasons such as a layoff. But a new talent pool of women entrepreneurs is forming today, as more women opt to leave the corporate world to chart their own destinies. With the advent of media, women are aware of their own traits, rights and also the work situations. The challenges and opportunities provided to the women of the digital era are growing rapidly that the job seekers are turning into job creators. Education of women has no doubt given them immense confidence & encouragement to serve & discover new business avenues. 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). Even though the leadership potential of women is very high, this potential is hidden by social, economic and political constraints (Nelasco, 2008). 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).

WOMEN ENTREPRENEURS AND WORK-LIFE BALANCE (WLB) ISSUES:

In the past, women are taken only as house managers but with the change of time, change in thinking and spread of education the role of women in society also changed. In recent years, women have been taking interest in income generating activities, self employment and entrepreneurship. In addition to their challenging entrepreneurial work, many of these women also perform several roles in their families. Women's family obligations also bar them from becoming successful entrepreneurs in both developed and developing nations. In Indian context, having primary responsibility for children, home and older dependent family members, few women can devote all their time and energies to their business (Starcher, 1996). Women also face the conflict of performing of home role as they are not available to spend enough time with their families. The married woman entrepreneurs have a major challenge to make a perfect balance between domestic activities and business activities. The woman entrepreneur cannot succeed without the support and approval of spouse.

Their success in this regard also depends upon supporting husband and family. Thus, occupational backgrounds of families and education level of husbands have a great influence on the growth of married women entrepreneurship. 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. They spend long hours in business and as a result, they find it difficult to meet the demands of their family members and society as well. Their inability to attend to domestic work, time for education of children, personal hobbies, and entertainment adds to their conflicts.

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 Mangalore city.

REVIEW OF LITERATURE

The studies on women entrepreneurship became prominent from the 1980's when the focus of development shifted from women the 'objects' to 'subjects' of development. To analyse the WLB issues faced by women entrepreneurs of India where societal etiquette, male dominance and deep-rooted discriminatory socio-cultural values and traditions persist. There are very few limited studies available from India on women entrepreneurship (Khanka, 2010; Mann & Phukan, 2010; Anitha & Lakxmisha, 1999) which either concentrate on the reasons for female emancipation or highlight the contributions of the few successful women entrepreneurs.

Surthi and Sarupriya (2003) investigated the psychological factors affecting women entrepreneurs. They examined the role stress experienced by women entrepreneurs on the effect of demographic variables, such as marital status and type of family, and how women entrepreneurs cope with stress.

Cf. Mathur 2011; Singh N.P. 1986 highlight that as Indians, most of the women are very serious about family obligations but they do not equally focus on career obligations and are not concerned with their self-development. Women's family and personal obligations are sometimes a great barrier for succeeding in business career. Only few women are able to manage both home and business efficiently, devoting enough time to perform all their responsibilities in priority.

Singh, Sengal, Tinani and Sengupta (1986) carried out an exploratory study of successful women entrepreneurs and examined their identity, expectations, and motivations, types of problems encountered by them to reach the level of success and to identify the operational problems they were confronting.

Banerjee and Talukdars (2007) in their empirical study reveal that women entrepreneurs had greater motivations, greater job involvement and higher annual family incomes. At the same time, those with high entrepreneurship faced less conflict in their roles as entrepreneurs and housewives whereas those with low entrepreneurship faced more conflict comparatively more number of women belonged to joint families, approached institutions for financing their enterprises and hired labour from outside than those having low extent of entrepreneurship.

In past decades, the female workforces in India were mainly employed in non-managerial, subordinate or low-profile positions. But 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. 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 METHODOLOGY:

5.1 Significance of the research:

Majority of the literature reviews highlight on the major critical issues of WLB of women entrepreneurs. Meanwhile, there are limited research studies on the WLB issues of married women entrepreneurs. The issue of WLB for married women entrepreneurs thus need to be recognised and hence this study.

5.2 Statement of the problem:

Married women entrepreneurs face greater challenges when compared to single women entrepreneurs. WLB issues are more critical for married women entrepreneurs. Thus the study was carried out in Mangalore city where freedom of women is not restricted and Mangalore is also known for its diverse social culture.

5.3 Objectives of the Study:The major objective of the study was to explore the WLB challenges faced by married women entrepreneurs in Mangalore City. The specific aim was to develop and validate an appropriate research instrument to assess these issues. Based on this research instrument, the important factors influencing the WLB of married entrepreneurial women in Mangalore city were explored using Factor Analysis.

The other objectives are:

- a) To study if women entrepreneurs are good at balancing work and life.
- b) To test the significance differences of WLB issues of entrepreneurial women belonging to service and manufacturing sector.

5.4 Scope of the Research:The scope of the study was restricted to married women entrepreneurs of the city of Mangalore city, Karnataka. For the study the samples with monthly income of Rs.25, 000 to Rs.1,00,000 were selected. The primary data was collected through structured interviews and a questionnaire.

5.5 Research Design:The present study is exploratory in nature. This also includes the descriptive study which involved the researcher in collecting the primary data by making use of the questionnaires as a research instrument to a very large extent for the purpose of the study.

5.6 Sampling Design:Sample design is a plan for drawing the samples from the population. For the purpose of sampling the various concepts that are important are as follows.

5.6.1 Sampling Frame: The study was restricted within the city limits of Mangalore. The Women entrepreneurs list was obtained from District Industry Centre, Mangalore which is a centre having information on small and medium enterprises.

5.6.2 Sample Size:A total of 75 women entrepreneurs belonging to the various locations of Mangalore city were contacted personally to participate in this survey. Of the 75 questionnaires distributed, 69 duly completed questionnaires were returned, yielding a response rate of 92%. Respondents in the study were classified into two sectors, 36 from the service sector and 33 from the manufacturing sector. The service related entrepreneurial activities include: managing photo copying centres, telephone booths, tailoring & fashion designers, beauty parlours etc. The manufacturing related entrepreneurial activities include: food industry, home food products, cooking masala units, stuff toy units, leather product units, oil & flour mills etc.

5.7 Limitations and Implications for Future Research: The present study included women entrepreneurs who were married and who were doing business activities in Mangalore city. Thus this was the major limitation for the lower sample size and hence the results cannot be generalized to metropolitan cities. Hence there is a scope for including all women entrepreneurs of other life statuses for better derived results. 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. Although the feedback related the direct behaviour of the respondents to a WLB issues, there exists a high possibility that the respondents might actually reveal an ideal response rather than their actual behaviour to a given context. The study focused on married women entrepreneurs who belonged to service and manufacturing sectors only. Thus there is wide scope for future research to incorporate other sectors too. To conclude, study may be applicable only to the prevailing social setup of the Indian entrepreneurial sectors because of its unique blend of culture and etiquette. 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.

VALIDATING THE RESEARCH INSTRUMENT:The pilot study was conducted by collecting the preliminary data needed for the development of the research instrument from 23 women entrepreneurs via qualitative methods, such as elaborate semi-structured interviews involving 42 questions 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. Thus finally, 37 statements concerning the WLB issues of the married women entrepreneurs in Mangalore were developed based on extensive literature review and with consultation of research experts.

DATA ANALYSIS AND INTERPRETATION:

7.1: SOCIO DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS

In this empirical study, respondents were married women entrepreneurs engaged in various entrepreneurial activities. A summary of the demographic details of respondents are in table below.

CATAGORICAL VARIABLES	SERVICE SECTOR		MANUFACTURING SECTOR		Total	
	F	%	F	%	F	%
QUALIFICATION						
Below SSLC	1	2.8	6	18.2	7	10.1
SSLC	10	27.8	4	12.1	14	20.3
PUC	9	25.0	5	15.2	14	20.3
Graduation	12	33.3	14	42.4	26	37.7
PostGraduation	4	11.1	4	12.1	8	11.6
Total	36	100.0	33	100.0	69	100.0
FAMILY TYPE						
Nuclear Family	24	66.7	19	57.6	43	62.3
Joint Family	10	27.8	11	33.3	21	30.4
Extended Family	2	5.6	3	9.1	5	7.2
Total	36	100.0	33	100.0	69	100.0
PRESENT STATUS						
Married	33	91.7	30	90.9	63	91.3
Married & Divorced/Separated	0	0	1	3.0	1	1.4
Married and Widowed	3	8.3	2	6.1	5	7.2
Total	36	100.0	33	100.0	69	100.0
SPOUSE EMPLOYMENT						
Government Employee	6	16.7	5	15.2	11	15.9
Private Employee	12	33.3	15	45.5	27	39.1
Businessmen	10	27.8	7	21.2	17	24.6
Professional	2	5.6	3	9.1	5	7.2
Retired	4	11.1	2	6.1	6	8.7
Not Living	2	5.6	1	3.0	3	4.3
Total	36	100.0	33	100.0	69	100.0
AGE						
Less than 30 years	4	11.1	9	27.3	13	18.8
30 years -40 years	14	38.9	12	36.4	26	37.7
40 years -50 years	10	27.8	9	27.3	19	27.5
50 years -60 years	7	19.4	1	3.0	8	11.6
More than 60 years	1	2.8	2	6.1	3	4.3
Total	36	100.0	33	100.0	69	100.0

INTERPRETATION: It can be seen from the above table that out of 69 respondents, 51.9% of them were graduates and maximum respondents belonged to the age group of 30-40 years. Likewise, 91.3% of respondents were married and the rest were divorced/separated or widowed. With respect to the spouse's employment, 39.1% of respondents spouses were employed privately followed by them being businessmen. Family is the primary group where in every member is directly associated with its activities. The type and size of the family determines the extent to which an entrepreneur can take decisions by herself without much dependence. The data in the above table shows that 62.3% women belonged to nuclear family setup.

7.2: DESCRIPTIVE STATISTICS- NUMERICAL VARIABLES

Quantitative Variables	SERVICE SECTOR		MANUFACTURING SECTOR	
	Mean	Std. Deviation	Mean	Std. Deviation
Age of Respondents	40.89	10.45	38.82	10.44
No. of Dependents in Family	0.94	0.79	0.97	1.05
No. of Children in Family	1.81	1.06	1.64	1.06
Family Size	4.47	1.44	4.39	1.58
No. of Servants (Domestic helpers)	0.78	0.80	0.61	0.61
Years of Entrepreneurial Experience	11.83	8.45	10.73	8.04
Total Sample Size: N=69	36		33	

INTERPRETATION: From the above table, it is noticed that out of 69 women entrepreneurs, 36 of them are from the service sector and remaining 33 come from the manufacturing sector. Above descriptive analysis table summarizes that on an average women entrepreneurs had at least one dependent and about an average of two children in each family with the average family size of 4 people and at least one servant or domestic help.

It is vivid to know that the women who ventured into entrepreneurial activities are from the age group of 30-40 years and maximum women entrepreneurs had an average entrepreneurial experience of 11 years. This indicated that women ventured in their mid age of life. The discussion also revealed the main reasons for venturing into entrepreneurial activities such as increased needs in family, growing household expenses, education of children and marriage of children which forced married women to look for sources of income to support their family.

7.3: INTERNAL CONSISTENCY OR RELIABILITY:

Internal consistency or reliability defines the consistency of the results delivered in a test, ensuring that various items under assessment of conflict management issues are measured correctly and reliably by respondents on Likert scale. This is checked statistically through Cronbach’s coefficient alpha of reliability Alpha (α) which is depicted below.

First Research instrument used for Pilot Survey	Number of items	Cronbach’s α	Revised Research instrument used after the Pilot Survey	Number of items	Cronbach’s α
	42 statements	0.718		37 statements	0.799

INTERPRETATION: After revising the questionnaire from the pilot survey of 23 respondents with 42 statements measuring various issues regarding WLB, Reliability test using Cronbach’s α was tested to test the validity of the questionnaire. From the above table both Cronbach’s α values of pilot survey and research survey are greater than 0.70, thus it can be statistically concluded that there is a consistency or inter-reliability in measuring various items of various issues regarding WLB. In a sense, the result ensures that the responses are not too varied across time in a summated scale.

7.4: MEAN RATINGS OF WORK LIFE BALANCE (WLB) ISSUES (N=69):

The research study contained 37 statements related to WLB issues. Respondents were asked to rate their level of agreement with each statement from 1 (*strongly disagree*) to 5 (*strongly agree*). Among all of the WLB-related statements presented in above table, the statement “Family is my first priority” was rated highest, with a mean score of 4.09 followed by statements such as “I give attention to the educational needs of my children” with a mean score of 3.91 and “I manage my childcare issues with ease” with a mean score of 3.84. This proves that women entrepreneurs in Mangalore give lot of priority for family and childcare issues. On the other hand observing the mean score of the statement “I remain engaged in my business related work for more than ten hours per day” which is 3.81, it can be concluded that women entrepreneurs of Mangalore agree to the fact that spending more time in business and other entrepreneurial activities they find less time for personal work which is proved from the statement “I find time for physical activities as an anti-stress technique.” scored the lowest mean score of 2.67. Thus majority of women entrepreneur respondents experienced a strong relationship when it comes to family setup and least regarding managing time for physical activities as an anti-stress technique to balance work and life.

7.5: FACTOR ANALYSIS EXPLORING THE WLB ISSUES OF RESPONDENTS:

Issues	Factor Loading	Name of the Factor	Eigen Value	Cumulative variance
I am part of my family during family function and festival celebrations.	.800	F1	6.97	11.05
I give attention to the educational needs of my children.	.739			
Family is my first priority.	.710			
I manage my childcare issues with ease.	.647			
I plan my schedule for entrepreneurial activities.	.576			
I have time for my family and all their needs.	.560			
I get help in entrepreneurial activities from family members.	.863	F2	5.16	18.53
I get social support for being an entrepreneur from friends and relatives.	.836			
I personally buy all the household items.	-.547			
I am socially active person.	.783	F3	2.78	25.84
I find time for physical activities as an anti-stress technique.	.679			
I am good at balancing all the facets of life.	.623			
I am good at networking.	.616			
I can balance work and family domain in a satisfactory way.	.483			
I get family members support in daily chores at home.	.683	F4	2.34	32.64
I am a successful entrepreneur by scarifying many of my family roles.	.632			
My family supports me financially in business endeavors.	.549			
I forget I am business person when with family.	.472			
My family members willingly listen to my work / personal problems.	.458			
I do not have sleep irregularities after assuming entrepreneurial role.	.853	F5	1.94	39.12
I do not have health issues after assuming entrepreneurial role.	.766			
My time resources are equally distributed between business and home.	.836	F6	1.89	45.59
As I can balance both work and Life, I am relaxed	.759			
I do not feel stressed often when assuming entrepreneurial role.	.572			
I do not lose patience when handling dual roles.	.797	F7	1.52	51.92
I feel free and enjoy my profession as I have no dependent care issues.	.762			
I do not face family conflicts on a regular basis	.525			
I spend weekends and holidays with my family.	.749	F8	1.37	57.52
Being an entrepreneur, I am respected and helped by society.	.629			
Due to multiple roles , I could not succeed in entrepreneurial domain.	-.524			
I get equal support from my employees.	.869	F9	1.19	67.53
I remain engaged in my business related work for more than ten hours	.777			
I am healthy enough to meet various role obligations	.502			
I visit the physician on regular intervals.	.812	F10	1.05	76.88
I manage my roles and duties in a satisfactory manner.	.573			
I do not experience work life imbalance.	.521			
I feel difficulty in assuming entrepreneurial role.	-.862			

Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy=0.650; Bartlett's Test of Sphericity=0.00

INTERPRETATION:

37 statements regarding WLB in above table were factor-analysed using principal component analysis and the varimax rotation method 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. It is observed from above table, the KMO statistic is 0.650 (which is greater than 0.60) indicating that there is an adequacy of sampling to conduct factor analysis. Furthermore, the Bartlett's test of sphericity is used to check whether all the variables are uncorrelated to each other. 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. This fully confirms the appropriateness of data for factor analysis. As evidenced from the factor analysis, the major WLB issues observed among married women entrepreneurs are Time management factors(F1), Social Support factors (F2), Self- management factors(F3),Family Support Factors(F4),Health factors (F5),Role Clarity

factors(F6), Stress Management factors(F7), Esteem factors (F8), Work factors (F9) and Role demand factors(F10).

The above factors explored explain the areas that lead to work life balance issues of married women entrepreneurs of Mangalore city. The most prominent in them are time management, support, self management and family factors. When entrepreneurs balance the above four major factors, WLB is experienced by them.

CONCLUSION:

The present study incorporates the results of an empirical analysis of the WLB issues faced by the married women entrepreneurs using factor analysis. Processing the data through this statistical tool revealed a number of issues related to WLB, including the fact that women entrepreneurs struggle to juggle between highly demanding familial, entrepreneurial, personal and societal duties and needs. The following are the prominent WLB issues i.e., time management, support, self management and family factors. When entrepreneurs balance the above four major factors, healthier WLB is experienced by them. When this happens families revive and in turn the society experiences a favorable happiness index. This transition in society adds to the growth index of the nation. When a country aspires inclusive growth, women are a part of it and women entrepreneurs form the crux. This study elucidates the relevance of women and their contribution in nation building. This paper validates that the path is difficult for women to make a mark in the business world but this walk is essential for them to be a part of inclusive growth, where both men and women make an equal contribution.

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