

A STUDY ON WORK-LIFE-BALANCE OF WOMAN ENTREPRENEURS IN SELF-HELP-GROUP IN MADURAI DISTRICT

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ABSTRACT

The basic aspiration of the self-help-group is to strengthen women economically and socially. The government and NGOs constantly encourage the self-help-groups for manufacturing products and to engage in many service oriented business. The women in the self-help-group also prove them as a successful entrepreneur in doing the business. Meanwhile women play a very prominent role in the family and the family depends on women for the most of the family ties and relationships. High time-pressure, long working hours, role conflicts, lack of social support, high responsibility in the family, expose women entrepreneurs to a lot of stress. In the recent times, the issue of work-life balance has gained more attention due to the reason that an individual's work life and personal life may present conflicting demands on one another while the demands from both the spheres are equally important. Based on the existing issue of work-life balance on women entrepreneurs in self-help-group, the current research is done. The study aims to examine work-life balance of women entrepreneurs in the self-help-group and analyse various factors influencing work-life balance. The women entrepreneur in the self-help-group in Madurai district constitute universe for the study. The sample of the study consists of 520 women entrepreneur engaged in the small business and micro enterprises. Data is collected with the help of an interview schedule and data is analyzed using ANOVA. The study revealed that, support from the family and society is essential for maintaining a healthy work-life balance.

Key words: Self-help-group, Women Entrepreneurs, Work-life-balance

INTRODUCTION

Self help group is a globally accepted formula to empower the women in economical and social aspects. The basic aspiration of the self help group is to strengthen women economically and socially. The government and NGOs are equipping the self help groups for manufacturing products and doing many service oriented business. The women also prove themselves as a successful entrepreneur by running the business. Moreover, women play a role as home maker like cooking, take care of the family members and manage the house. Women also face considerable conflict between marital/parental and occupational demands. High time-pressure, long working hours and role conflicts expose women entrepreneur to a lot of stress. It becomes extremely essential for women to adopt appropriate strategies to cope with work stress¹. Woman entrepreneurs play a

very prominent role in the family economy and give more emphasis to family ties and relationships. In the recent times, the issue of work-life balance has gained more attention due to the reason that an individual's work life and personal life may present conflicting demands on one another while the demands from both the spheres are equally important. Work-life balance refers to maintaining the balance between performing roles and responsibilities at work and at home².

STATEMENT OF THE PROBLEM

Self-help-group woman entrepreneurs face greater challenges when compared to single woman entrepreneurs. During their business woman entrepreneurs handle many entrepreneurial hurdles like, finance, raw materials, technical, labour and administration. Meanwhile they are unable to function effectively because of lack of concentration to balance their work and life. Work-life-balance is more critical for self-help-group women entrepreneur. Thus the study is carried out in Madurai district, which is also known for its assorted business and social culture.

REVIEW OF LITERATURE

Rincy V. Mathew and N. Panchanatham³ (2011) in their study "An Exploratory Study on the Work-Life Balance of Women Entrepreneurs in South India" stated that globalisation and a highly competitive environment have made the survival and successful management of businesses by Indian women entrepreneur highly complex and difficult. Although no specific psychometric tool was previously available to measure the work-life-balance issues of women entrepreneurs in Indian society, authors have developed a tool to assess the magnitude of women entrepreneur's work-life-balance issues. Human resource professionals and management consultants can also use this scale to redress work-life-balance issues among women entrepreneurs. By analysing the major dimensions of the work-life-balance 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 work-life-balance issues, allowing them to take appropriate precautionary actions.

Ms. P.V Sumitha and Mrs.Preethi Keerthi DSouza⁴, (2013) in their study "Role of Women Entrepreneurs in Inclusive Growth- A Study on Work Life Balance" states that, "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”.

Forough Jalali, Neda Khansari Shamekh, Hamed Daneshkhahi⁵ (2014) in their study “The Influence Factors on the Work-Life Balance of Women Entrepreneurs in Iran” revealed that role overload, manage stress, quality of health, problems in time management and lack of proper social support are the major factors influencing the work-life-balance of women entrepreneurs in Iran. Furthermore, even though the vast majority of the entrepreneurs examined in this study suffers from work-life-balance issues, there are significant differences in the level of work-life-balance issues faced by the various categories of women entrepreneurs. The study provides recommendations for human resource professionals, management consultants, academicians and women entrepreneurs themselves to deal with the major work-life-balance issues faced by Iranian women entrepreneurs. This study stated women to get individual and part time work and to manage chores specially girls when get married. Because of marriage they have new responsibility in life.

Pallavi Ramdurg, Dr. S. B. Kamshetty⁶ (2015) in their study “Work Life Balance A Challenge Faced by Women Entrepreneur of Vijayapuarcity, Karnataka” concluded that when one has determination to successes then all hurdles look small. The researcher also highlighted 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 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.

OBJECTIVE OF THE STUDY

To analyze the relationship between personal factors such as age, marital status, family size and family type with work-life-balance of self-help-group women entrepreneur.

SCOPE OF THE RESEARCH

Women entrepreneurship is a wider area. The study is undertaken to assess the work-life-balance of women entrepreneur and their personal life. The present research aims to know the work-life-balance of women entrepreneur in self-help-group in Madurai district. The study is confined to the women entrepreneur of the self-help-group.

METHODOLOGY

The study is based on both primary data and secondary data. For the purpose of collecting primary data interview schedule was prepared and administered on the sample woman entrepreneurs in self-help-group. Personal interview was conducted to gather information for the study. The total number of members for the study was 520 (Stratified Random Sampling Technique). To test the hypothesis, the ‘F’ test is used.

HYPOTHESES OF THE STUDY

There is no significant relationship between age, marital status, family size, family type and work-life-balance of the self-help-group woman entrepreneurs

ANALYSIS AND INTERPRETATION

Age and Work-Life-Balance among Women Entrepreneur

Age is the important factor in determining the success of the women entrepreneur. Age and promotional activities has a relationship for encouraging women entrepreneur. out of the 520 respondents, 188 (36.2 per cent) respondents are in the age group of 31- 40 years, 168 (32.3 per cent) respondents are in the age group of 18- 30 years and 124 (23.8 per cent) respondents are in the age group of 41 – 50 years and 40 (7.7 per cent) respondents are in the age group of above 50 years. To test the null hypothesis as there is no relationship between age and work-life-balance of the women entrepreneur ‘F’ (one way ANOVA) test was applied. Table 1 presents the F value for each factor of work-life-balance and also for the overall opinion related to work-life-balance.

TABLE 1
Relationship between Age of Women Entrepreneur and Work-Life-Balance

Sl. No	Promotional activity	18 – 30 (N=168)		31 – 40 (N=188)		41 – 50 (N=124)		Above 50 (N=40)		Total (N=520)		F-ratio	Tukey Result
		Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD		
1.	Spouse support to child care and house work	4.655	0.789	4.511	0.899	4.476	1.108	4.900	0.304	4.579	0.896	3.060*	(3 vs 4)
2.	Family members support to childcare and house work	4.720	0.578	4.723	0.472	4.839	0.369	4.900	0.441	4.764	0.489	2.913 *	
3.	Spouse and family members support to family commitments	3.964	0.818	3.835	0.953	3.879	1.116	4.325	0.572	3.925	0.937	3.243*	(4 vs 2,3)
4.	Business support from peer groups	4.143	0.768	4.011	0.794	4.282	0.728	4.375	0.490	4.146	0.759	4.637**	(2 vs 3,4)
5.	Refreshing through celebrating festivals and family function	4.179	0.711	3.883	0.882	4.040	1.085	4.425	0.501	4.058	0.876	6.094**	(1 vs 2) (2 vs 1,4)
6.	Good Maintenance of health	4.381	0.534	4.261	0.647	4.444	0.575	4.375	0.490	4.352	0.587	2.710*	(2 vs 3)
7.	Positive attitude to tackle the business and family problems	4.387	1.077	4.457	0.977	4.073	1.061	4.675	0.917	4.360	1.039	5.100**	(3vs 1,2,4)
8.	Maintenance of smooth relation with family members, co-workers and group members	4.577	0.892	4.548	0.796	4.153	1.090	4.825	0.501	4.485	0.908	8.633**	(3vs 1,2,4)
9.	Co-workers support on emergency period	4.643	0.760	4.590	0.751	4.113	0.998	4.875	0.335	4.515	0.830	15.194**	(3vs 1,2,4)
10.	Co-workers support on time management	4.708	0.551	4.665	0.787	4.234	0.912	4.825	0.385	4.589	0.755	13.368**	(3vs 1,2,4)

*Significant at 5 per cent level

**Significant at 1 per cent level

It is shown from Table 1 that, the spouse support to child care and house work, family members support to childcare and house work, spouse and family members support to family commitments and good maintenance of health are significant at five per cent level of significance, the factors business support from peer groups, refreshing through celebrating festivals and family function, positive attitude to tackle the business and family problems, maintenance of smooth relation with family members, co-workers and group members, co-workers support on emergency period and co-workers support on time management are significant at one per cent level of significance. From the analysis of overall opinion on work-life balance, the null hypothesis is rejected at one per cent level of significance and it is concluded that there is a significant relationship between age and work-life balance of the woman entrepreneurs. The analysis

shows that age of women has a relationship with the ability to balance their personal life and business.

Marital Status and Work-Life-Balance among Women Entrepreneur

Marriage is considered to be a social obligation, which is more so for women in India. Women in Indian Society and the married are regarded with graceful status. Marital status of the self-help-group members has been categorized as married and unmarried. Out of 520 respondents 478 (91.9 per cent) respondents are married and the remaining 42 (8.1 per cent) respondents are unmarried. To test the null hypothesis as there is no relationship between marital status and work-life-balance of the women entrepreneur F' (one way ANOVA) test was applied. Table 2 presents the F value for each factor of work-life-balance and also for the overall opinion related to work-life-balance.

TABLE 2
Relationship between Marital Status of Women Entrepreneur and Work-Life-Balance

Sl. No	Promotional activity	Married (N=478)		Unmarried (N=42)		Total (N=520)		F-ratio
		Mean	SD	Mean	SD	Mean	SD	
1.	Spouse support to child care and house work	4.573	0.890	4.643	0.983	4.579	0.896	0.233
2.	Family members support to childcare and house work	4.764	0.494	4.762	0.432	4.764	0.489	0.001
3.	Spouse and family members support to family commitments	3.950	0.919	3.643	1.100	3.925	0.937	4.164
4.	Business support from peer groups	4.138	0.740	4.238	0.958	4.146	0.759	0.670
5.	Refreshing through celebrating festivals and family function	4.073	0.847	3.881	1.152	4.058	0.876	1.863
6.	Good Maintenance of health	4.331	0.590	4.595	0.497	4.352	0.587	7.966**
7.	Positive attitude to tackle the business and family problems	4.429	0.946	3.571	1.595	4.360	1.039	27.671**
8.	Maintenance of smooth relation with family members, co-workers and group members	4.534	0.815	3.929	1.536	4.485	0.908	17.687**
9.	Co-workers support on emergency period	4.546	0.775	4.167	1.267	4.515	0.830	8.169**
10.	Co-workers support on time management	4.646	0.693	3.929	1.068	4.589	0.755	37.337**

*Significant at 5 per cent level

**Significant at 1 per cent level

It is clear observed from the Table 2 that, the factors spouse support to child care and house work, family members support to childcare and house work, spouse and family members support to family commitments, business support from peer groups and refreshing through celebrating festivals and family function are not significant at five per cent level of significance whereas the factors good maintenance of health, positive attitude to tackle the business and family problems, maintenance of smooth relation with family members, co-workers and group members, co-workers support on emergency period and co-workers support on time management are significant at one per cent level of significance. From the analysis of overall opinion on work-life balance, the null hypothesis is rejected at five per cent level of significance and it is concluded that there is a significant relationship between marital and work-life balance of the women entrepreneur. The analysis shows that marital of women has a relationship with the ability to balance their personal life and business.

Family Type and Work-Life-Balance among Women Entrepreneur

The joint family system is a characteristic feature of the Indian society, which is a very old tradition of India. The elders have more power and responsibilities in the joint family system. In the nuclear family system the family members live with their children alone. Out of 520 respondents 396 (76.2 per cent) live in the nuclear family system and only 124 respondents (23.8 per cent) live in the joint or extended family system. To test the null hypothesis as there is no relationship between family type and work-life-balance of the women entrepreneur F' (one way ANOVA) test was applied. Table 3 presents the F value for each factor of work-life-balance and also for the overall opinion related to work-life-balance.

TABLE 3
Relationship between Family Type of Women Entrepreneur and Work-Life-Balance

Sl. No	Promotional activity	Nuclear (N= 396)		Joint/ Extended (N=124)		Total (N=520)		F-ratio	Level of significance 0.05
		Mean	SD	Mean	SD	Mean	SD		
1.	Spouse support to child care and house work	4.558	0.919	4.645	0.818	4.579	0.896	0.892	0.346
2.	Family members support to childcare and house work	4.775	0.475	4.726	0.531	4.764	0.489	0.967	0.326
3.	Spouse and family members support to family commitments	3.980	0.922	3.750	0.968	3.925	0.937	5.726	0.017*
4.	Business support from peer groups	4.182	0.778	4.032	0.686	4.146	0.759	3.687	0.055
5.	Refreshing through celebrating festivals and family function	4.068	0.873	4.024	0.888	4.058	0.876	0.238	0.626
6.	Good Maintenance of health	4.341	0.614	4.387	0.489	4.352	0.490	0.589	0.445
7.	Positive attitude to tackle the business and family problems	4.343	1.076	4.411	0.911	4.360	1.039	0.403	0.526
8.	Maintenance of smooth relation with family members, co-workers and group members	4.452	0.925	4.589	0.846	4.485	0.908	2.145	0.144
9.	Co-workers support on emergency period	4.477	0.867	4.637	0.691	4.515	0.830	3.515	0.061
10.	Co-workers support on time management	4.601	0.758	4.548	0.747	4.589	0.755	0.458	0.499

*Significant at 5 per cent level

It is observed from the above Table 3 that, the factors spouse support to child care and house work, family members support to childcare and house work, business support from peer groups, refreshing through celebrating festivals and family function, good maintenance of health, positive attitude to tackle the business and family problems, maintenance of smooth relation with family members, co-workers and group members, co-workers support on emergency period and co-workers support on time management are not significant at five per cent level of significance whereas the factor spouse and family members support to family commitments is significant at five per cent level of significance. From the analysis of overall opinion on work-life balance, the null hypothesis is rejected at five per cent level of significance and it is concluded that there is a significant relationship between family type and work-life balance of the women entrepreneur. The analysis shows that family type of women has a relationship with the ability to balance their personal life and business.

Family Size and Work-Life-Balance among Women Entrepreneur

Family size represents number of members living with the respondents. Indian society gives more importance to the members of the family way of care affection and bonding. Out of 520 respondents 335 (64.4 per cent) respondents have four – six members in their family, 134 (25.8 per cent) respondents have upto three members in their family, 43 (8.3 per cent) respondents have seven to nine members in their family and remaining eight (1.5 per cent) respondents have the maximum family size of above nine members in their family. To test the null hypothesis as there is no relationship between family size and work-life-balance of the women entrepreneur F' (one way ANOVA) test was applied. Table 4 presents the F value for each factor of work-life-balance and also for the overall opinion related to work-life-balance.

Table 4
Relationship between Family Size of Women Entrepreneur and
Work-Life-Balance

Sl. No	Promotional activity	Upto 3 Members (N=134)		4 – 6 Members (N=335)		7-9 Members (N=43)		Above 9 Members (N=8)		Total (N=520)		F-ratio	Tukey Result
		Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD		
1.	Spouse support to child care and house work	4.366	1.134	4.690	0.738	4.302	1.081	5.000	0.000	4.579	0.896	6.378**	(2 vs 1,3)
2.	Family members support to childcare and house work	4.739	0.519	4.752	0.497	4.884	0.324	5.000	0.000	4.764	0.489	1.672	
3.	Spouse and family members support to family commitments	3.776	1.324	4.006	0.692	3.698	1.124	4.250	0.463	3.925	0.937	3.162	
4.	Business support from peer groups	3.925	0.864	4.275	0.672	3.814	0.852	4.250	0.463	4.146	0.759	10.303**	(2 vs 1,3)
5.	Refreshing through celebrating festivals and family function	3.664	1.096	4.242	0.716	3.814	0.852	4.250	0.463	4.058	0.876	16.548**	(2 vs 1,3)
6.	Good Maintenance of health	4.336	0.671	4.370	0.569	4.279	0.454	4.250	0.463	4.352	0.587	0.442	
7.	Positive attitude to tackle the business and family problems	4.291	1.054	4.334	1.073	4.651	0.686	5.000	0.000	4.360	1.039	2.424	
8.	Maintenance of smooth relation with family members, co-workers and group members	4.366	0.993	4.484	0.902	4.767	0.649	5.000	0.000	4.485	0.908	3.052*	
9.	Co-workers support on emergency period	4.440	1.000	4.502	0.796	4.767	0.428	5.000	0.000	4.515	0.830	2.650*	
10.	Co-workers support on time management	4.515	0.924	4.600	0.693	4.651	0.686	5.000	0.000	4.588	0.755	1.343	

**Significant at 1 per cent level

*Significant at 5 per cent level

Table 4 shows that, the factors family members support to childcare and house work, good maintenance of health, positive attitude to tackle the business, family problems and co-workers support on time management are not significant at five per cent level of significance whereas the factors spouse and family members support to family commitments, maintenance of smooth relation with family members, co-workers and group members and co-workers support on emergency period are significant at five per cent level of significance, the factors spouse support to child care and house work, refreshing through celebrating festivals and family function and business support from peer groups are significant at one per cent level of significance. From the analysis of overall opinion on work-life balance, the null hypothesis is rejected at one per cent level of significance and it is concluded that there is a significant relationship between family size and work-life balance of the woman entrepreneurs. The analysis shows that family size of women has a relationship with the ability to balance their personal life and business.

CONCLUSION

Woman entrepreneurs are increasing in number and their contribution to the national economies are considered to be valuable. With increase in demands at business and at home, the management of work- life balance of woman entrepreneurs difficult. It is of utmost importance that the society to acknowledge woman entrepreneurs and help woman entrepreneurs to maintain work-life balance for them. Sustaining a healthy work-life balance is imperative for the woman entrepreneurs contributing for the business success. Testing the

relationship of personal variable, age, marital status, family type and family size with work-life balance through F' (One way ANOVA) test shows that there is a relationship between age, marital status, family type and family size and work-life balance.

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