Women Empowerment
Caste-Based Census
Right to Education
Farmers’ Suicides
Reservation and Politics in UP
Women Entrepreneurs
[In the developing countries, emphasis is being laid on the development of women and their active participation in the development process. Apart from managing household and bearing children, rural women bring income with productive activities ranging from traditional work in the fields to working in factories or running small and petty businesses. They also prove to be better entrepreneurs and development managers in any kind of human development activities. Therefore, it is important to make rural women empowered in taking decisions to enable them to be in the central part of any human development process. The empowerment of women is also considered as an active process enabling women to realize their full identity and power in all spheres of life.]

The environment needed to maximize women's potentials would include basic amenities such as better health, nutrition, education, sensitization to their rights and protection under the law and employment opportunities. Over the decades, various strategies have been adopted to empower rural women with some mixed results like the role of enterprise to empower rural women.

Promotion of rural enterprise makes full use of family labour, requires less capital in production and uses locally available raw material. In addition, family ties and linkages may help in promoting rural enterprises. Thus, enterprise development has been considered a powerful tool to eradicate poverty especially among rural women.

Women entrepreneurship in economic development of any nation has been documented for its significant contribution. One of the key factors in determining the success of development is the status and position of women in the society. The increased role of...
women in economic development had spurred the Government in developing policies on women development. Women entrepreneurs do not operate in isolation. They work under the same macro, regulatory and institutional framework as their male counterparts.

However, it is necessary to dig deeper in order to understand the gender biases embedded in society which limit women’s mobility, interactions, active economic participation and access to business development services. The business environment for women also reflects the complex interplay of different factors that ultimately result in the disadvantaged status of women in society.

In India, women produce 30 percent of all food commodities consumed but get only 10 percent of the property of the country. There is a growing realization that rural women have been underestimated and discriminated against in all walks of life, despite their substantial contribution to the household economy and in turn, the national economy as such. As it is clear that the rights and protection of women from social inequalities in statute books are not good enough, some practical solutions are to be acknowledged and most importantly, implemented.

Women have been deprived of economic independence. The empowerment of women and improvement of their status and economic role needs to be integrated into economic development programs, as the development of any country is inseparably linked with the status and development of women. Given the gender division of labour that prevails in India, nutrition, child health and related matters typically depend mostly on women’s actions and decisions.

Experience has shown that promotion of enterprise creation and income generating activities among women would transform them from ‘being alive’ to ‘living with dignity’. In continuation of the gender perspective in entrepreneurship, the relationship among enterprise, entrepreneurship and women could always be crucial, because of the socially sanctioned gender stereotyping and socio-cultural background of gender relationship.

Entrepreneurship is the medium through which women can become economically independent, gain empowerment, social recognition, and status and gain equality. One of the most important things that a woman needed, in order to be a successful entrepreneur, was society’s commitment to become empowered.

**Women Entrepreneurship in India**

Our of the total 940.5 lakh people in India in the 1950s, women comprised 437.1 lakh representing 46.5 per cent of the total population. There are 125.5 lakh women entrepreneurs (representing 28.9 per cent of the female population) but as per the 1991 Census, only 18.5 lakh women accounting for only 4.5 per cent of total self-employed persons in the country were recorded. Majority of them are engaged in the unorganized sector like agriculture, agro-based industries, handicrafts, handloom and cottage based industries.

Participation of women as industrial entrepreneurs, however, is comparatively a recent phenomenon commencing from 1970s era onwards. There were more than 2.95 lakh women entrepreneurs claiming 11.2 per cent of total 2.64 million entrepreneurs in India. Majority was concentrated in low-paid, low-skilled, low-technology and low-productivity jobs in the rural and unorganized sector. About 794 lakh women entrepreneurs were in the rural areas as against only 10 per cent (86.0 lakh) in the urban areas.

Work participation of Indian women is 22 per cent as per 1991 Census and triple in rural areas around 27 per cent and in urban areas 9 per cent, thus the role and involvement of women entrepreneurs in rural sector is tremendously enhancing, the increased ratio of literacy levels is also a significant factor of this positive trend in the field of entrepreneurship.

**Work-Life Balance Issues**

In India women are engaged in traditional enterprises like garment-making, beauty care, fashion designing as well as non-traditional enterprises like financial institutions, educational institutions, entertainment companies etc. In addition to their challenging entrepreneurial work, it is also found that many of
these women also perform several roles in their families. These roles include being a spouse, caretaker and parent; managing daily household chores; and providing services to the community and society.

Women also 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 work-life balance (WLB) and manifestation of many WLB issues.

Research Methodology

The preliminary data were collected from 500 rural women entrepreneurs via interviews involving open-ended 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. The empirical data generated from this exploratory qualitative study were coded and mind-mapped in an iterative manner until five major dimensions/factors, were clustered; finally culminating in 44 statements concerning the WLB issues of women entrepreneurs in Karnataka.

In order to ensure the appropriateness of the instrument, the 44 statements were subjected to two phases of pilot testing conducted with 250 women entrepreneurs each in the State. The hypotheses, that (1) role overload and dependent care are negatively related to the WLB of women entrepreneurs and (2) quality of health, time management and support network are positively related to the WLB of women entrepreneurs, were tested by regression analysis. The 44 statements regarding WLB in Table-1 were factor-analysed to determine the underlying dimensions. Regression analysis was carried out to determine the strength of association between the respondents' overall perception of WLB and the predictor variables.

Additionally, analysis of variance (ANOVA) followed by post-hoc analysis was conducted to examine whether there were any significant mean differences in the opinion of the women entrepreneurs regarding WLB across various categories of income, education level and age. Finally, an independent sample t-test was used to assess the significance of differences in the perception of WLB among married and single women entrepreneurs.

Results and Discussions

It is found that all five factors (predictor variables) were accepted in the model as significant as denoted in Table No.2, i.e., $R = 0.890$, $R^2 = 0.780$, $R^2 = 0.779$, $F = 160.635$, $p < 0.001$. It is also found that although support network ($a = 0.832$), quality of health ($a = 0.153$) and time management ($a = 0.061$) were positive predictors of WLB, dependent care ($a = -0.146$) as well as role overload ($a = -0.192$) were negative predictors.

Table No.1: Regression Analysis of Independent Variables with Overall Perception of WLB

<table>
<thead>
<tr>
<th>Independent</th>
<th>B</th>
<th>S.E.</th>
<th>$a$</th>
<th>t</th>
<th>Co linearity</th>
<th>Tolerance</th>
<th>VIF</th>
</tr>
</thead>
<tbody>
<tr>
<td>Role overload</td>
<td>-0.119</td>
<td>0.007</td>
<td>-0.192</td>
<td>-2.713</td>
<td>0.007</td>
<td>0.844</td>
<td>1.185</td>
</tr>
<tr>
<td>Quality of Health</td>
<td>0.142</td>
<td>0.004</td>
<td>0.153</td>
<td>1.472</td>
<td>0.006</td>
<td>0.742</td>
<td>1.347</td>
</tr>
<tr>
<td>Dependent Care</td>
<td>-0.232</td>
<td>0.003</td>
<td>-0.146</td>
<td>-1.99</td>
<td>0.004</td>
<td>0.666</td>
<td>1.501</td>
</tr>
<tr>
<td>Time Management</td>
<td>0.260</td>
<td>0.008</td>
<td>0.061</td>
<td>1.29</td>
<td>0.001</td>
<td>0.532</td>
<td>0.879</td>
</tr>
<tr>
<td>Support Network</td>
<td>0.139</td>
<td>0.009</td>
<td>0.832</td>
<td>15.930</td>
<td>0.000</td>
<td>0.658</td>
<td>1.519</td>
</tr>
</tbody>
</table>

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

As presented in Table No.3, the ANOVA results show that women entrepreneurs belonging to various categories like age, education and income differed significantly in their perceptions regarding WLB ($F$ (age) = 159.458, $p < 0.001$; $F$ (education) = 2033.007, $p < 0.001$; $F$ (income) = 552.337, $p < 0.001$).

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The results indicate the appropriateness of factor analysis. The factor loadings of all accepted statements are greater than 0.5, and the values of all dimensions/factors are higher than 1.0. As evidenced from the analysis, the major WLB problems observed are role overload, poor quality of health, dependent care issues, problems in time management and issues related to support network.

In a society where women have a multitude of roles to play, then role overload is sure to happen. Role overload (factor 1) was a characteristic of most of the respondents' lives in the present study, leading to subsequent problems in their work and life domains. Regression analysis revealed a negative association of role overload with WLB (Figure 1), which is consistent with the finding that conflict between work and family occurs when individuals have to perform multiple roles.

Each of these roles requires time and energy, which are exhaustible commodities that, once spent on one role, will not be available for another. The women entrepreneurs examined in the present study reported that work interference in personal life (WIPL) and personal life interference in work (PLIW) are quite common in their lives, leading to role overload, work-life imbalance and overall stress. It is considered that the balanced life as one in which the individual achieves satisfying experiences in all life domains. However, in this highly competitive and globalized society, it is very difficult for women entrepreneurs to carry out all roles simultaneously. As a result, they become mentally and physically exhausted because of the role demands arising from the work and family domains. This often leads to health impairment, dissatisfaction and decreased commitment to life and work roles. Compared to those of an employee, the role demands of an entrepreneur are multiplied because the latter has to act simultaneously as an employee, business owner, manager and motivating leader.

Another significant domain (factor 3) causing WLB issues among entrepreneurial women in the State is the dependent care issue, which is negatively associated with WLB. In traditional patriarchal Indian society, most up-coming women entrepreneurs are overburdened by their highly demanding housekeeping role. This is in addition to taking care of children, the elderly and the spouse. In short, care-giving needs render the role directory of women entrepreneurs highly complex.

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(.................Continued the Next Issue)