

# JUGGLING FAMILY AND ENTERPRISE: WORK-LIFE BALANCE AMONG WOMEN ENTREPRENEURS

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## Abstract

The world talks about gender equality in all spheres of life however, when it comes to professional life, there is a visible difference. The inter-twining of work and family life and managing both is not an easy task especially for women entrepreneurs. They are required to contribute more towards household chores, family, children care, elderly care and social engagements as compared to their male counterparts. The aim of the present research is to look at the issues, challenges and motives that drive women entrepreneurs in managing their work-life balance. The paper is based on exploratory research design conducted through in-depth interviewing of women entrepreneurs contributing to diverse fields like medicine, food and beverages, fashion and designing. The findings throw light on several new and interesting facets of work-life balance such as; the basic motives behind starting their enterprises; issues faced by them in varied stages of the business life-cycle; family and workplace support and learnings involved in managing the financial aspects of their enterprise. The additional insights on the how these work-life balance issues are handled uniquely by these women entrepreneurs has wide-ranging implications for theory and practice.

**Keywords:** Work-life Balance, Women Entrepreneurs, Enterprise Management and Support System.

## INTRODUCTION

Government of India (1984) has defined women entrepreneurs as “An enterprise owned and controlled by women having a minimum financial interest of 51% of capital and giving at least 51% of the employment generated by the enterprise to women.”

The involvement of women in economic activities is necessary for the objective of raising the status of women in society. The economic status of women is now accepted as yardstick of a society's stage of development (Carree, 2010). Many of the traditional occupations open to women were mainly based on the social group the women belonged to besides, the nature of self-employment was based on the standard of living. This has changed considerably, women have now ventured into wide-ranging occupations and they not only generate employment for themselves in the unorganised sector, but they are also providing employment to others.

Women entrepreneurship is therefore the process in which women initiates business, gathers all resources, undertakes risks, faces challenges, provides employment to others and manages the business independently. Women entrepreneurs initiate, organize, plan and operate their projects efficiently. They accept inspiring role to meet their personal need and have become economically independent. There are several factors such as financial, social, religious and cultural which are responsible for development of women entrepreneurs globally (Poggesi, 2015).

Among all these factors, managing 'work-life balance' is the driving force for women to take up the entrepreneurial journey. The term 'work-life Balance' was first coined in the late 1970s which refers to the effective management of many responsibilities in professional and personal life. Work and family are two essential aspects for both men and women. By earning money, women are also playing the role of a bread earner thereby enhancing the family's standard of living. The involvement of women in entrepreneurial activities thus maintained the balance between work and family (Lenka, 2015).

Research in the effectiveness of taking up entrepreneurship to facilitate the combination of professional work and personal life is still relatively scarce especially in context of India which has been a patriarchal society where gender roles are demarcated with women having the primary responsible of nurturing while their male counterparts have to shoulder the economic responsibility. In the current paper we seek to explore the varied factors that play a role in women entrepreneurs' juggling of the spheres of both work and life. In tracing their entrepreneurial journey from the time they embarked on this journey to how they are managing it and their future vision for their enterprise an attempt is made to connect it with their efforts in managing both work and life.

### LITERATURE REVIEW

Women entrepreneurs have been playing an important role in terms of employment generation and economic growth of a country. They however face a lot of challenges in setting up and managing their enterprise. Prominently, managing the demands of both work and family is a constant challenge for women entrepreneurs. Research reveals that role overload, health related matters, time-management issues, dependant's care problems and lack of family support are the various work-life balance related concerns of faced by women entrepreneurs (Panchanatham, 2011; Md. Mahi Uddin, 2015) Work-life imbalance and conflicts is found to be a common facet for women entrepreneurs globally.

Delving into reasons of why women entrepreneurs who start their ventures to have a better work-life balance are in actual fact struggling with the very issues of balancing their work and life. Research suggest that women have multiple family responsibilities such as care-responsibilities of children and elderly as well as domestic chores and they play several social roles, which creates issues of role conflict (Shelton, 2006; Agarwal, 2015). Apart from the family roles, woman as an entrepreneur need to undertake various activities such as firm creator and a co-author of enterprise. Gendering and entrepreneurship are two inseparable things which go parallel with each other and hence women entrepreneurs find themselves in a dichotomous situation wherein when a woman is focussing on the enterprise, then her family life is in danger. Hence, strategies such as developing management and worker teams are considered significant in allowing women to give enough time to family and business thereby reducing inter-role conflicts (Gherardi, 2015).

Likewise, a gender study on both men and women homeworkers conducted by Smithson (2007) suggests that the understanding of flexibility and homeworking is related to one's gender. Women found homeworking to be more advantageous in comparison to men because along with working, they played roles of a domestic worker and a mother. In contrast, men construct homeworking as flexibility in working rather than relating it to opportunity to look after family and household. Men homeworkers did take part in household task but as a "helper" or when they are asked to help.

A large part of research on women entrepreneurs has focussed on the work-life issues faced by these women and the strategies adopted by them to overcome the imbalance. Study by ThiHuongLan (2009) elaborates how the women owners of small and medium sized businesses tackles the issue of work and family balance. On the other hand, only limited studies have delved into the positive contribution of being an entrepreneur. Urban and semi-urban women entrepreneur are found to be mainly involved in tailoring and beauty parlour business. The income earned by their business, was used for family purpose. The business thus brings positive change in attitude and behaviour of family members and society towards the women (AI-Hossienie, July 2011).

In the context of India, research suggests that women have the capacity of undertaking, maintaining and achieving success in the business. Women prove to be good entrepreneurs and they are constantly trying to balance the work and family life. Nonetheless large part of their challenges they face come from family and society (Roa, 2014). On similar lines, Bhatnagar (2017) and Sharma (2013) at the micro level - have outlined the problems faced by Indian women entrepreneurs and factors that influencing their growth and at the macro level - the steps taken by government for the upliftment of women entrepreneur and success stories of leading business women of India. They indicate that entrepreneurship has given women an opportunity to grow, become self-sufficient, more confident and economically independent, thereby promoting flexible working environment and healthy work-life balance.

In conclusion, the survey of literature reveals that large portion of research is focussed on factors that cause imbalance in the work and life of women entrepreneurs at too in the context of developed countries where the women entrepreneurs enjoy a relatively better work-life balance compared to developing countries like India (CIBC, 2004; Godwyn, 2009). Additionally, research on Indian women entrepreneurs (Khanka, 2010; Mann & Phukan, 2010) is looking at women's liberation or focus on few successful women entrepreneurs of India. Therefore, in the current paper an attempt is made to look at the relationship between work-life balance and entrepreneurship from the perceptive of small and micro-level women entrepreneurs of India.

### RESEARCH METHODOLOGY

#### Participants

This paper is an exploratory attempt in the Indian context to identify the work-life balance factors considered to be important by urban women entrepreneurs. It is based on a sample of seventeen in-depth interviews of working women using convenience sampling. The women studied were associated with diverse fields like education, law, medicine, banking, fashion, beauty care, food and beverages. Special care was also taken to choose the participants belonging to diverse age groups, family and career life-cycle to get varied perspectives. Details of the participants is given in the table 1.

### Procedure

A preliminary contact with the participants was established either personally or telephonically. At this stage the purpose and process of the interview was explained and permission for using the information for research purpose was also taken. Barring two, the participants were interviewed alone in their homes or work premises. The interview was initiated with open ended, general questions about the participant and current issues. They were then steered towards more specific questions in line with the research objectives. Though a tentative list of questions was drawn from the literature review; the questions, their order and the depth of discussion was based upon the response and spontaneity of the discussion. Variables included in the study were choice of career, nature of work, time spend, care responsibilities, household tasks, support system at home and work and expansion plans. The interviews were recorded, transcribed and analyzed. In the preliminary analysis based on the review of transcribe, the data was classified into common and diverse themes. In final analysis the contents in the various themes were further reviewed and compared in relation to the objective of the study.

**Table 1: Participant's Profile**

No	Occupation	Age	Experience	Details
1.	Fashion Designer	24	3 years	Unmarried living with parents. Worked with a retail chain and then started her own workshop.
2.	Insurance Agent	34	9 years	Married for seven years, one kid aged five and living in nuclear family set up. Worked with a private insurance company earlier.
3	ENT Surgeon	45	18 years	Married for sixteen years and living with elderly mother-in-law. Worked abroad for five years and then attached to a public hospital for five years before starting her own hospital years.
4	Lawyer	40	15 years	Married for fifteen years, has two kids aged ten, living with in-laws. Practiced litigation and then shifted to consulting in niche areas like immigration.
5	Beauty care	27	5 years	Married for two years, living with in-laws. Worked with a beauty expert for 2 years since then she started the enterprise at a rented premise.
6	HR consultant	50	25 years	Married, has a child who is married and living independently. Worked as academician and has started her own HR consultancy.
7	Jeweller	32	10 years	Married, living with elderly great mother-in-law and father-in-law. Has got the certification for jewellery design. Started her own venture since last eight years.
8	Dentist	55	30 years	Married for 26 years and have 2 sons, who are in same business and no support of parents in laws. Husband is also Dentist, working with MS university Baroda.
9	Coaching Classes Owner	35	2 years	Married for 10 years, having two kids, daughter is of 8 years and son is 2 years old. Had been working with a college before but left job after son was born and started with her own classes.
10	Boutique Owner	52	27 years	Married and no children. No parents-in-law. She was doing business in interior design, afterwards started with new business of fashion design from last 2 years. Belongs to very rich family.
11	Choreographer	42	15 years	Married for 15 years, has two kids. Daughter aged 18 and son of 3 years and is living with her mother in law who is supportive.
12	Customised Tailor	46	6 years	Married for 24 years, living with in-laws. Has 2 daughters. She has been doing business from home and has two helpers in her business.
13	Fabric Shop Owner	45	20 years	Married, has two children, living with parents in laws. She and her husband work together in shop but has very hard times at present because of changing market trends due to online shopping and readymade dresses.
14	Fashion Designer	48 years	4 years	Married for 25 years, has two daughters. She has done certificate course for Fashion Designing. Earlier she was living in joint family and was not able to do business.

				After the marriage of daughters and separating from joint family, she started her business.
15	Homemade Snacks Maker	44	5 years	Married for 20 years. She has one son who is studying in college. Living with parents in laws who are very supportive in her business. Had started the business because her husband lost his job.
16	Beautician	46	20 years	Married for 20 years, has 2 sons and living with parents-in-laws. Father-in-law and husband are very supportive, they had taken up all the responsibilities of the sons.
17	Ayurvedic Clinic	55	25 years	Married for 30 years, living with mother-in-law. Has two sons. Working with government trust hospital before starting business. Husband and elder son are also in same business.

## RESULTS

### The drive for Work-life Balance

The stage of family-life cycle was a guiding force for most women to start their enterprise. The stage of getting married, having new-born and/or young children and the stage when children grew up and women had fewer caring responsibilities. In few instances financial compulsion on account of break in careers of husbands were also instrumental in starting a venture.

Coaching Classes Owner: "I had my second child (son). I thought of quitting the job and give a thought to start my own classes."

Beautician: "Being a married woman, first you need to think about your family & priorities. I found it very flexible to my timings because I can schedule it as per my needs."

Homemade Snacks Maker: "My husband lost his job due to some reasons. It was difficult for me to run the home. So, I thought to start with catering business and making snacks from home."

### Choice of Nature of Work

When it came to selecting the nature of enterprise, most women fell back on their hobbies which had little to do with their education qualifications. Some women even embarked on formal learning to be more confident about the work they were venturing into.

Boutique Owner: "When I was young, it was my hobby to design clothes & jewelry as per new patterns & trends prevailing at that point of time, make the costumes for my mother & my elder sisters whenever there was any occasion or function in our family. So, I started this business when I thought I was ready."

Choreographer: "At that time my motive was not to get monetary profit out of this activity; I just wanted to carry forward my hobby as my profession."

Designer: "After graduation of my daughters & when they started taking care of themselves by their own; I became free from my basic responsibility. After that time, I again started focusing on my hobby i.e. designing. I even did a course at Landmark"

### Location

Similarly, the choice of location for starting the enterprise is also seen to be largely guided by the need for work-life balance. Women entrepreneurs preferred working from home if they had enough space available or if there were constraints about monetary investment. In cases where they were not working from home due care was taken to select work premises near to the house.

Lawyer: "This place was very near to my house so it was he who had suggested me to start the office there."

Fabric Shop Owner: "When my children were young, I used to go home every 2 hours as my home and parlour are nearby."

### Financial Investment

The initial monetary investment required to start the enterprise in most cases was funded through the savings that the women had. Apart from this the additional support came from different quarters. In majority of the cases where the husband had his career or had family money, they came forward to give the financial support. Parents and in-laws, be it father-in law and sister-in-law have pitched in to give the required monetary help, selling their properties.

Fashion Boutique Owner: "I had a good amount of savings as my previous business was well established. My husband also helped as he invested 50% in this business. So, there was no need to borrow any money from the bank."



Shop Owner: "My father also helped me a lot and he was always there for us and even he gave us his own shop"

Dentist: "As my mother had 2 flats in Mumbai, she sold one flat and being a single child in my family we had to invest that money for the clinic."

Beauty Parlour Owner: "Financially my father-in-law also helped me a lot and he was always there for us and even he gave us his own shop to start"

Homemade Snacks: "My father-in-law had savings and my sister-in-law also helped me by lending her money."

### Initial Struggles

Most women entrepreneurs faced immense challenges of keeping their enterprise going in the initial stage. Since the women were unknown getting customers, clients, patients etc was extremely difficult to get.

Coaching Classes Owner: "I started classes with only 1 student in the first year of my business."

Jeweller: "It was difficult to get customer as I was totally new. People avoided buying from me or designing from me as it was new, and I was not known to people."

### Home and Work Support System

In juggling the work and home front women entrepreneurs have established a support system both at work and at home. Depending upon the priority of the situation they fall back on this support system. At home they have support of husband, parents, parents-in-law, sisters & sisters-in-law and domestic help if they can afford it.

Designer: "My mother-in-law and other in-laws (joint family system) used to take care of my children"

Ent Surgeon: "I believe that my husband, mother in law and my parents are the best support system."

Homemade Snacks Maker: "My son who is in college also helped me a lot. prepare all snacks and my son helped to deliver snacks and food."

At work they have groomed loyal and dedicated staff or have temporary helper to fill in when family demands more attention.

Designer: "Even if no one is present to monitor them my employees (artisans) are trustworthy, and they sit outside of my house and do their work in porch area."

Coaching Class Owner: "If my maid is absent then I do not go to my classes. Team of 15 students who are rankers they manage and take lectures and try to solve queries of other students."

### Time Spent at Work and Expansion plans

Most of the women worked for only 5-6 hours a day. Normally they engaged in their work only after their children went to school or they had completed their household chores.

Lawyer: "I work from 12 to 5 only, so in morning I am there at my home so that I can be with my daughter. She leaves at 11, so after that I am free and can easily come to my classes. My son has just started going to play group school and his timings are from 10 to 1."

Shop Owner: "When children were young, I used to come to the shop for 3 to 4 hours a day. But now as my children have grown up I work from 11-6 and after 6 my husband takes care of our shop till 9 o'clock."

Similarly, their plans to further expand their business was also dependent on their family life cycle. If women had greater care and household responsibilities, they did not want to expand. Some of them who planned to expand only once their children have settled down in their work and personal life.

Dentist: "No I am not interested to expand. As my children are well settled now and my husband is retiring in few years I would like to spend some quality time with him."

Designer: "Yes, but before that I want my daughters to get well settled in their personal as well as professional life."

### Masculine Tasks

While the women entrepreneurs are the drivers of the enterprise, there are strong demarcation about the jobs when both men and women are involved in the business. Even when men are not involved in the running of the enterprise most men undertake tasks such as purchasing, travelling and finance and accounting.

Jeweller: "As far as our accounts and finance of the business are concerned, he doesn't allow me to interfere in it. He wants to handle accounts by himself. I can handle it too but he never wants that."

Ayurvedic Doctor: "Sometimes my husband used to go to Bihar and Nasik to buy the herbs. My husband is my backbone, so he used to manage all production and accounts."

Shop Owner: "Every month my husband goes out of the town and he purchases variety of materials from different places and thus we get varieties of fabric in our business."

Homemade Snacks Maker: "I have my husband and son to take me for delivery of snacks and food. My father-in-law and husband buy good quality groceries at low price."

### Brand Building and Expansion

Women entrepreneurs largely depended on word of mouth publicity and did not undertake any overt marketing initiatives. They depended on their social networks and they believed that their services would help them build a client base.

ENT Surgeon: "It was only word of mouth people hear and come to me. We just have to satisfy our customer and give them best services, that is important."

Lawyer: "I don't need any marketing or promotional activities for my business as it spreads over through the word of mouth or based on references made by my clients."

Designer: "I have good contacts and social groups, so I get orders very easily."

### Pride

All women entrepreneurs are extremely proud about their work and their struggles. Their child and family members also take a lot of pride in the work that they are doing.

Choreographer: "They always feel proud that our mother is choreographer & they keep on promoting me as a choreographer in their school & wherever they go."

"Being housewife can make you feel proud but, being working woman with being housewife is much more than just being proud."

Insurance Agent: "My family is proud of me. They also talk with others about my business. Now I have started working as an agent for mutual funds."

## DISCUSSION

Family life cycle has been found to be driver for choice of career among women. The same holds true for women entrepreneurs, in fact more so. Usually women are known to take career breaks after pregnancies to take care of their young ones (Arun, 2004). It is during this phase that they decide not to have a full-time employment, but instead start their own venture wherein they have the control to choose when and how much time they devote to work (McGowan, et.al, 2012). After the enterprise is established and it is running successfully, it is noticeable that the time spent on entrepreneurial activities is directly proportional to care and household responsibilities. When children have grown up and if eldercare responsibilities are not required women entrepreneurs spend more time in their enterprise activities.

Since, majority of women entrepreneurs are motivated to start their enterprises to maintain work-life balance, they turn their hobbies into business and do not undertake any feasibility study about whether the enterprise will take off and make profits (Kirkwood, 2009). It seems that women entrepreneurs who had no compulsion to start their own venture, deliberately start small with the thought of putting their hobbies into good use rather than making profits. Similarly, the location of the enterprise is largely governed by the need to maintain work-life balance (Kumar, 2005). They prefer to keep their businesses small and working from home or from nearby areas rather than looking for a competitively feasible location.

When women entrepreneurs plan to initiate their venture, they look at their own resources and other sources to help them get the initial push to embark on the entrepreneurial journey. Apart from the financial help given by husband to start a venture what is exceptional in the Indian society is the monetary help given by the extended family. Indian parents even after fulfilling all financial responsibilities of educating and marrying their children come forward to help them even by sacrificing their life-long savings. The help from sisters-in-law and sisters not only indicates sibling bonding but also indicate a silent gender support that is being extended by other women through their earnings or by sacrificing their savings. Extended family women who do not give financial help, extend support in form of taking care of young children and looking after the household chores of cleaning and cooking when the women entrepreneur is working. It is noteworthy that once the children grow up, they become part of the support system either by looking after younger siblings or by helping their mothers in business by undertaking small tasks like delivering the products or sitting at the business premise for some time. These findings may not have universal validity and as work-life balance is found differ from culture to culture (Hofstede, et.al, 2004). Another pertinent finding seen in the Indian context is the availability of affordable domestic help for doing the household chores and convenience of having maid that look after young children (Shah, 2015).

Parallely even the time that women entrepreneurs devote to their work was controlled by their work-family needs. When children are young, working women focus more on the care giving and nurturing and their work takes a back seat (Boden, 1999). They schedule their workday in and around the needs of their dependents and are not averse to take breaks from work to tend to these needs. When the children are old enough to take care of their needs the focus is shifted to work, and they devote more time at their workplace. The desire to expand the work in future also follows a similar trajectory.

Women keep altering their attention between work and family unlike male entrepreneurs whose focus on their work is not governed by their stage of family life cycle. In enterprises that are run by both men and women there is clear gender-based demarcation of tasks (Ponthieu, et.al, 1993). Even when the enterprise is not jointly handled certain 'masculine' tasks that are handled by the men. Men consider that they are better at finance and accounting compared to women hence they are undertaken by the men. Similarly, tasks that require going out or outstation travelling such as purchasing raw materials, delivery of products etc are outsourced to the men in the family or workplace.

Realizing that there is need to balance both quarters i.e. home and work effectively, women develop support systems at both ends. If any quarter needs more attention, then they focus on that quarter by taking help from people in the other quarter. At home husband, children and extended family chip in to help and at work they develop and rely on set of loyal and temporary employees to fall back on. Women take a lot of pride in what they are doing and all what they have achieved. The struggles and setbacks at the initial stages do not deter women entrepreneurs and they are looked upon as experiences that have taught them to be resilient. The juggling that they have undertaken in balancing the work and life is seen with a lot of satisfaction. Even if their businesses are small, not very profitable and not very professionally managed, women have a high self-esteem that they have achieved quite a bit professionally without compromising on their nurturing responsibilities. On the index of professional success these women may not rank very high but on the index of happiness they rank themselves very high.

### IMPLICATIONS AND FUTURE SCOPE

The analysis presented here shows that varied work-life management strategies adopted by women entrepreneurs help them to improve venture performance for existing businesses as well as for those who are willing to start new business. It can be derived that work-life management strategies are a significant determinant of venture growth, and role-sharing strategies are preferred by most women because these options permit them to enjoy the enhancement of both work and family roles while reducing the level of inter-role conflict. Delegating the venture role through participative management techniques is important for female entrepreneurs who are also highly committed to the family role. Women who build support systems at home and at workplaces can handle family and work emergencies without disrupting their day-to-day business and family life. Organisations can take cues from the results to frame policies that would accommodate the needs of working women and they are not forced to take a career break and eventually start their own ventures.

Based on the results of the current exploratory study a multi-faceted and wide-spread empirical study can be undertaken. As India is a potpourri of varied culture, it would be interesting to undertake studies in different states to decipher if the entrepreneurial patterns are changing in different states. Similarly, a cross-national study would help national and international policymakers and organizations to design more consistent policies for women entrepreneurs. Comparing work life balance issues of men and women entrepreneurs and between working women executives and entrepreneurs are other stimulating directions in which future research can be carried out.

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