

Enabling Work Life Balance and various schemes for growth & development of Women's Entrepreneurship in India – A Literature Review

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Abstract

Women's Entrepreneurship can make a strong contribution to the economic well-being of the family and communities, poverty reduction and women's empowerment. According to Government of India, a women entrepreneur is defined as "An enterprise owned and controlled by a woman having a minimum financial interest of 51% capital and giving at least 51% of the employment generated by the enterprise to woman". This qualitative study is carried out with the aim to identify several policies and schemes which are already existing, what further can be done for the women to become a successful entrepreneur and achieve a satisfactory Work Life Balance while defining Work Life Balance, it is defined that "In a broader sense, Work-Life Balance can be described as the 'fit between multiple roles in a person's life' (Mc Cartney, 2002). A woman entrepreneur finds difficult to schedule their time properly between their business work and family work because of the multiple role she has to play in both spheres of life. Different literature of various researchers and statistical report gives us a true picture about Government efforts, Civil Society's effort for women's entrepreneurship development. Some factors which affects the Work Life Balance has also been referred. Thus several challenges they face and several remedial process to overcome is also mentioned. Secondary data is collected for this research purpose through various survey reports, journals, newspaper & websites.

Keywords: Women Entrepreneurs, Work Life Balance, Women's Empowerment, Innovation

Introduction

"Today Women Entrepreneurs represent a group of women who have broken away from the beaten track and are exploring new avenues of economic participation" (Rana Zehra Masood, 2011). Now-a-days women have modernized their thoughts of innovation, risk taking, bearing financial responsibilities for the economic development of their family and as well as of the nation, hence their success evolved. Along with these thoughts of modernization, age-old cultural and social etiquette did not loose their way. Lack of education, technical skills and unemployment, at the same time the prosperity of family financially & self-independence, have led the women to involve themselves in their existing family business or to establish a new separate business of their own. In India, previously entrepreneurship has traditionally been considered a male prerogative. Women were confined within the four walls of their house and were considered only as the house wife. They had to perform multiple roles in their home front being a mother, a wife, a daughter, a daughter-in-law and many such. The male members were the earning members of the family. But the situation gradually changed when the family required more financial help for the improvement of the family status & education of children. Acknowledging

this need, women have stepped out of the boundaries of the house and came forward to share equal financial and social responsibilities along with the male members of their family. Now she has to manage her business responsibility along with the responsibility of managing the family as a wife, as a mother, as a daughter-in-law and many other such roles in the family. This leads to stress in their life and has negative effect on her health. Thus arose the need of Work Life Balance (WLB). Work Life Balance is not a matter that can be weighed by a spring balance. It is the proper allotment of time and energy to the home-field and work-field in such a way that there exists satisfaction and happiness in both spheres of life. Different researchers have shown that role overload, dependent care issues, child care issues, quality of health and spouse's support account much to the positivity or negativity to the Work Life Balance of Women Entrepreneurs. We can also say that there are some of the factors which the women entrepreneurs face in their way of being an entrepreneur. Several government and non-government institutions have introduced several plans, programmes and financial help to the women entrepreneurs so that they can march towards their goal and even help in the economic prosperity of the nation.

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Definitions of Women Entrepreneurs

“A woman entrepreneur can be defined as a confident, innovative and creative woman capable of achieving self-economic independence individually or in collaboration generate employment opportunities for others through initiating, establishing and running the enterprise by keeping a pace with her personal family and social life.” (Kamala Singh) The Government of India defines women entrepreneurs as – “An enterprise owned and controlled by a woman having a minimum financial interest of 51% of capital and giving at least 51% of the employment generated by the enterprise to women.”

“Female entrepreneurs are defined as those who use their knowledge and resources to develop or create new business opportunities, who are actively involved in managing their business, and own at least 50 percent of the business and have been in operation for longer than a year.” (Moore and Bultner, 1997 in Farr-Wharton and Brunelto, 2009 : 2).

Literature Review

After going through literature study, some definitions of ‘Work Life Balance’ are stated below:

WLB is defined as “satisfaction and good functioning at work and at home with a minimum of role conflict” (Clark, 2000).

Further it is also defined as “the extent to which an individual is equally engaged in – and equally satisfied with his or her work role and family role.” (Greenhaus et al., 2003) Different researchers have different views about a woman being an entrepreneur. One such study states – To be a woman entrepreneur, “expectations and encouragement from parents from the early childhood seems to be very important.” (Rozier & Thompson, 1988) Contrary to the above, women entrepreneurs are forced to take entrepreneurship in the absence of any other means of contributing to family income (D’Cruz, 2003). Dileep Kumar (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 group (SHGs), support from NGOs, higher level of education and economic liberalization.

Nayyar et al. (2007), women have been recognized as successful entrepreneurs because they possess qualities desirable in and relevant to entrepreneurship.

Several factors are there which effect the Work Life Balance of women who has to work outside their house in parallel to their household activities. Different researchers has put down their studies about how much factor affect the WLB of women.

Greenhaus et al (2003), conceptualized mainly three components of Work Life Balance. Firstly they took time as a base and observed that if equal amount of time is devoted to work and family, there happens to be a balance between two. Secondly, psychological involvement balance has to be there in two roles of work & family and thirdly satisfaction balance which strives to keep balance between job satisfaction and family life satisfaction. Women in India (87%) are most stressed / pressured for time (Nielsen Survey, June, 2011). **Kofodimos (1993)** suggests that imbalance in particular work imbalance – arouses high levels of stress, detracts from quality of life, and ultimately reduces individuals’ effectiveness at work.

Mathew and Panchanatham (2011) revealed that role overload, dependent care issues, quality of health, problems in time management and lack of proper social support are the major factors influencing the WLB of women entrepreneurs of India.

G. Shiva (2013) explained that the working women having small children are forced to leave their child in daycare or in hands of maid. This creates more tension for them and less concentration on their work and also not able to give proper care to them at times.

Baruch and Barnett found that women who had multiple roles (eg. mother, wife, employees) were less depressed and had higher self esteem than woman who were more satisfied in their marriages and jobs compared to women and men who were not married, unemployed or childless.

Research Gap

In India, studies on the Work Life Balance of women entrepreneurs are scarce. The available reports (CIBC, 2004; Godwyn, 2009) mainly discussed about developed nations where the prevailing situations are quite different than those of developing nations like India. The issue of WLB for women entrepreneurs in such nations requires intensive research in all parts of India. Rural women entrepreneurship is also on the rise, hence special emphasis should be given to those women. There are several strategies by Government of India for promoting women entrepreneurs to overcome the hurdles faced by them. There should be widely circulated among the women entrepreneurs so that they come to know in details about them and avail those opportunities to overcome the hurdles they face to become a successful entrepreneurs.

Objectives of the Study

1. Factors effecting WLB of women entrepreneur – a literature review of their studies.
2. Position of Indian Women as entrepreneurs.
3. The hurdles or challenges faced by the Indian women entrepreneurs to start or run their business.
4. Several Remedial Process which includes –
 - ι) Government & non-government initiatives taken by them for the women entrepreneurs.
 - ιι) General Remedial Process.

Research Methodology

The methodology used for this research paper is based on Secondary Data. The Secondary Data is collected from various sources like journals, books, several survey reports of Government of India and so on.

Findings

Objective 1: The Work-Life Balance of Women Entrepreneurs review based on the work of different researchers shows that how work overload, health problems, dependent care issues, children care issues and work place violence effect their Work Life.

- **According to Rincy V. Mathew & N. Panchanatham (2011)**, in a society where women have a multitude of roles to play; role overload may occur when an individual is expected to fulfill multiple roles within a limited amount of time. Role overload was a characteristic of most of the respondent's lives. His Regression Analysis revealed a negative association of role overload with WLB. Their study reported that work interference in personal life and personal life interference in work life are quite common in their lives, leading to role overload, work life imbalance and overall stress.
- **Rincy V. Mathew & N. Panchanatham (2009)** also stated that 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 its entrepreneurial and familial demands so as to attain a proper work life balance.
- **Nelasco (2008)** stated that even though the leadership potential of women is very high, this potential is

hidden by social, economic and political constraints. Therefore, women who venture into entrepreneurial activity must be extraordinarily motivated and determined enough to carry forward a creative idea on their own. Their 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).

- **Dileep Kumar (2006)** has issued some issues faced by entrepreneurial women, such as – a shortage of finances, male dominance, limited mobility, a lack of education, required motherly duties and a lack of achievement motivation – it hampers the women entrepreneurs in India to do business successfully acquiring a satisfactory Work Life Balance.
- **Kirchmeyer (2000)** considers a balanced life as one in which the individual achieves satisfying experiences in all life domains.
- **Sumaira Rehman and Muhammad AzamRoomi**, in their study "Gender and Work Life Balance stated various views regarding Work Life Balance of Women":
 1. Most of the participants stressed on the importance of effective time management to keep a healthy balance between home and work domain.
 2. Participants expressed the need to get outside help by hiring domestic helpers or nannico. Easy cooking and dine out was also reported as effective techniques. Getting family members involved in participating with domestic chores was also noted as a success strategy.
 3. Majority of the women highlighted that keeping husband happy is the ultimate strategy to cope up with family and business life and for that women have to be self driven. Spousal support was considered important, as those who had support from their husbands believed that they had a good balance with work and home or it was easier to achieve balance.
- According to **Parasuraman et al. (1996, p. 294)** "women entrepreneurs devote significantly more time to family than men".

Objective 2: Stating Position of Indian Women as an entrepreneur:

- Number of Women Entrepreneurs Registered in India, is shown in the Chart below:

Women Entrepreneurship States	No. of Units Registered	Rank	No. of Women Entrepreneurs	Rank	Percentage
Tamil Nadu	9,618	1	2,930	2	30.36
UP	7,980	2	3,180	1	39.84
Kerala	5,487	3	2,135	3	38.91
Punjab	4,791	4	1,618	4	33.77
Maharashtra	4,339	5	1,394	6	32.12
Gujarat	3,872	6	1,538	5	39.72
Karnataka	3,822	7	1,026	7	26.84
Madhya Pradesh	2,967	8	842	8	28.38
Others States & Union Territories	14,576	9	4,125	9	28.71
TOTAL	57,452		18,848		32.82

Source: Report of MSMEs, 12th Five Year Plan 2012–2017.

- Out of the total female enterprises (2, 14,650), almost 98% are Micro Enterprises, 1.8% are small enterprises and only 0.05% are Medium enterprises.
- As per statistics on Women in India(2010), the share of women holding credit bank accounts is significantly low, only 11.72% of total credit accounts. This shows that women are not having sufficient access to credit support throughout the country
- The Indian Society has evolved as a traditionally male-dominated one. According to MSME Annual Report 2011-12,13.72% of enterprises are managed by women, compared with 86.28% enterprises managed by men.
- 65% of the population in India live in villages. Self Help Group (SHGs) have paved the way for economic independence of rural women involved in micro entrepreneurship.
- A report published by ESCAP in 2005 titled “Developing Women Entrepreneurs in South Asia”, pointed out that in India, a majority of women entrepreneurs in SMEs fall within the age group 25-40 years. The states of Gujarat, Maharashtra and Karnataka count a greater proportion of entrepreneurs, mostly women from families which are already in business or have service-related background.
- Women entrepreneurs in rural areas have low literacy ratio. So, they often take up self-employment to meet the financial needs of the family.
- Some eminent women entrepreneurs of India:
 1. Akhila Srinivasan, M.D., Shriram Investments Ltd.
 2. Ekta Kapoor, Director, Balaji Films.
 3. Kiran Majumdar-Shaw, M.D., Biocon.
 4. Ritu Kumar, Fashion Designer.
 5. Shahnaz Hussain, CEO, Shahnaz Herbals.
 6. Simone Tata, Chairman, Trent Ltd.
 7. Zia Modi, Senior Partner, AZB & Partners.

Objective 3: The hurdles or challenges faced by the Indian Women entrepreneurs to start or run their business successfully:

- **Lack of Awareness:**

Lack of awareness amongst women about the financial assistance offered (incentives, loans and schemes) by the institutions in the financial sector is one of the major challenges. Hence, in spite of financial policies and programmes for women entrepreneurs, financial support has reached only few women entrepreneurs (Hina Shah,2013). An Ethiopian study pointed out that although a government may devise different strategies and plans for female entrepreneurs, there is a gap between the announcement and the implementation of these plans (Singh and Belwal,2008).

- **Arrangement of Finance:**

“For every business undertaking Finance is said to be the “life blood”, whether it is large, medium or small enterprise. Women entrepreneurs face the problems of shortage of finance on two important basis. Firstly, women do not in general have property on their names to use that as collateral securities for obtaining loans/ funds from banks and other financial institutions. Thus their access to external sources is very limited. Secondly, obtaining the support of bankers, managing the working capital, lack of credit resources are the problems which still remain in the male’s domain.” (Rana Zehra Masood, 2011)

- **Lack of Managerial Skills:**

Female entrepreneurs also lack managerial skill (Intani et al., 2011). These females have less knowledge about market conditions and lack basic training to run a business venture (Roomi et al., 2009).

- **Harassment:**

A female entrepreneur also faces several societal issues, harassment is a major problem for them in many countries. Sexual harassment remains a common complaint (Mordi et al., 2010)

- **Skilled labour:**

Skilled labour is also a major concern: generally, skilled labour is not available for reasonable wages (Roomi et al., 2009). The ILO (2003) study in Pakistan also described the availability (or rather, non availability) of labour among the most frustrating issues faced by female entrepreneurs. Whether in Pakistan or India, these females put in a lot of effort to develop their labour force but once they are skilled, they leave them for a better

opportunity resulting in a high turnover of staff for these small ventures (Mohd. Usama Anwar; Dr. Amber Gul Rashid).

- **Lack of educational facilities:**

Lack of or insufficient educational facilities results in the lack of knowledge and information about availability of raw materials, access to finance and government schemes and so on. In India, as per the 2011 census, 30 percent of women are illiterate compared with 13 percent illiteracy among men.

- **Family Conflicts:**

In India, mainly a woman’s duty is to look after her children and manage the other members of the family. In business they have to spend long-hours, hence, find it difficult to meet the demands of their family members and society as well 65% women entrepreneurs mentioned that combining work & family life was a real challenge. Behind most successful women entrepreneurs, there was a strong family support. Many women with young children did experience guilt feelings at times and coping with home and family responsibilities appeared to present some difficulties (Hina Shah, 2013). Having primary responsibility for children, home and older dependent family members, few women can devote all their time and energies to their business” (Starcher).

- **Marketing Problems:**

Marketing the products and services is another common problem faced by women entrepreneurs. They face challenges due to socio-cultural, psychological factors, mobility problem owing to their household responsibilities or their inability to travel alone. In the international markets of imports and exports, the procedural requirements of export may be a drawback to attempting to tackle the export market.

- **Society’s attitude:**

Unequal opportunities amongst men and women and especially a lack of self confidence haunt women entrepreneurs. The patriarchal – male dominated society is the barrier towards business success. Male members think it a big risk financing the ventures run by women. The bankers consider women loanies as higher risk than men loanies. Hence gender discrimination leads to a great barrier for women entrepreneurs to become a successful entrepreneur.

Objective 4(i): Government & Non-Government initiatives taken by them for the women entrepreneurs:

- A Table representing the Regulatory Policies for Enterprise Development for Women Entrepreneurs only: (Does not include gender neutral)

Name of Policy		Scope
1.	Industrial Policy – citizens, men and women equally, have the right to an adequate means of livelihood.	Labour wages, welfare and safety.
2.	Industrial Policy – that there is equal pay for equal work for both men & women.	Labour wages, welfare and safety.
3.	Poverty Eradication – National Policy for the Empowerment of Women (2001)	Specific sub-sector laws and rules.
4.	Gender Sub-Plan (Gender Budget Initiative)	Specific sub-sector laws and rules.
5.	Women Component Plan(Ninth Five Year Plan, 1987-2002)	Specific sub-sector laws and rules.
6.	The National Commission for Women Act, 1990	Specific sub-sector laws and rules.

- Regulatory Institutions for Entrepreneurs:

Name of Policy		Scope
1.	Directorates of Industries.	Policy making & Licensing for commencing production, raw materials.
2.	Bureau of Indian Standards.	Consumer Protection.
3.	Registrar of Cooperatives Registrar of Companies	Ratifying incorporation.
4.	District Industries Centre	Registration.
5.	Tax Authorities, Excise Departments.	Revenue Collection.
6.	Labour Welfare Department, Factories Inspector.	Labour Law Enforcement.
7.	Pollution Control Board, Forest Department.	Environmental Protection.

- Credit Institutions for Entrepreneurs:

Name of Policy		Scope
1.	Commercial Banks, Regional Rural Banks & Co-operative Banks.	Credit & Finance Support.
2.	NABARD, SIDMI.	All India Refinance/ Development Finance Institutions.
3.	SFC's, KVIBs, Development Finance.	State Level Development Finance Institutions.
4.	Angel Investors, Venture Finance.	Non-banking finance companies, Informal Credit Institutions.
5.	EXIM Bank.	Import & Export – Finance.

- Promotional Schemes for Enterprise Development, Women Entrepreneurs Specific:

	Name of Scheme	Scope
1.	The programmes of intensive development of KVI through area approach with tie-up with DRDS, TRYSEM and ongoing development programmes.	Self Employment& Entrepreneurship.
2.	The Micro, Small & Medium Enterprises Development Organisations (MSME-DO); the various State, Small Industries Development Corporations (SSIDCs), the Nationalised Banks & even NGOs conducting EDPs.	-do-
3.	MSME-DO has introduced process/product oriented EDPs.	-do-
4.	A special prize to “Outstanding Women Entrepreneur” of the year given to recognize achievements & provide incentives to women entrepreneurs.	-do-
5.	Training for credit utilization and also credit delivery skills for the executives of voluntary organisations working for women – SIDBI.	Self-Employment & Entrepreneurship.
6.	Support to Training & Employment Programme.	-do-
7.	Swawlamban.	-do-
8.	National Mission for Empowerment of Women.	-do-
9.	Integrated Scheme for Women Empowerment.	-do-
10.	Socio-Economic Program.	-do-
11.	The Swa-Shakti Project.	-do-
12.	Priyadarshini – Women’s Empowerment & Livelihood Programme in the Mid Gangetic Plains.	-do-
13.	Swarnjayanti Gram Swarozgar Yojana (SGSY)	-do-
14.	Sampoorna Grameen Rozgar Yojana (SGRY)	-do-
15.	Assistance for Rural Employment Guarantee Scheme.	-do-
16.	National Rural Employment Guarantee Act.	-do-
17.	National Common Minimum Programme.	-do-
18.	The Swarna Jayanti Shaharie Rojgar Yojana (SJSRY)	-do-
19.	Science & Technology Programmes for Socio-Economic Development.	Specific Sub-sector
20.	National Science & Technology Entrepreneurship Development.	Self Employment& Entrepreneurship
21.	Rashtriya Krishi Vikas Yojana (RKVY)	Specific Sub-sector
22.	Vocational Training for Women.	Self Employment & Entrepreneurship
23.	Schemes for Leadership Development of Minority Women.	-do-
24.	Workshed Scheme for Khadi Artisans.	Specific Sub-sector.
25.	Trade related Entrepreneurship Assistance and Development (TREAD) Scheme for Women.	Self Employment& Entrepreneurship.
26.	Hire Purchase Scheme, NSIC	Specific Sub-sector.
27.	Participation in International Trade Fair.	-do-

- Credit Schemes for Enterprise Development for Women Entrepreneurship specifically:

Name of Scheme		Scope
1.	Income Generating Scheme, implemented by the Department of Women & Child Development.	Credit & Finance Support.
2.	Mahila Udyam Nidhi – SIDBI.	-do-
3.	Mahila Vikas Nidhi – SIDBI.	-do-
4.	Information Channel for credit needs on soft terms.	-do-
5.	Grant for setting up a production unit under Socio-Economic Programme for Central Social Welfare Board.	-do-
6.	Rashtriya Mahila Kosh	-do-
7.	Ambedkar Hastashilpa Vikas Yojana	-do-
8.	Credit Support Programme	-do-
9.	Rajiv Gandhi Udyami Mitra Yojana	-do-
10.	Prime Minister’s Employment Generation Programme	-do-
11.	Credit Guarantee Fund Scheme.	-do-

Various other schemes for Women Entrepreneurs are:-

1. Assistance to Rural Women in Non-Farm Development Schemes (ARWIND).
2. Indira Mahila Yojana.
3. Indira Mahila Kendra.
4. Mahila Samiti Yojana.
5. SBI’s Stree Shakti Scheme.
6. Working Women’s Forum.

encourage, motivate & cooperation can lead to their development.

- Easy finance scheme to women entrepreneurs.
- Society attitude changes should occur.
- Skills can be put to work in training-cum-production workshops.
- Women entrepreneurship should be promoted through education by introducing Entrepreneurship as a subject after 8th grade.

Conclusion

Objective 4 (ii): General Remedial Process for their development:

- Newsletter, trade, fairs & exhibitions can be a source for entrepreneurial development.
- Steps should be taken to encourage them by liberalizing policies. Continuous attempt to inspire,

The study incorporates some of the factors which influence the Work-Life Balance of Women Entrepreneurs based on the literature study. Besides, the position of Indian Women as an entrepreneur, several hurdles faced by them in their entrepreneurship journey and social policies & schemes introduced by Government & Non-government organization’s are stated.

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