

Original Article

Challenges and Work-Life Balance of Women Entrepreneurs in Tiruchirappalli District, Tamil Nadu

¹DR. K. IYNA, ²DR. B. CHITHIRAJAN

^{1,2}Assistant Professor, Department of Economics, National College (Autonomous), Affiliated to Bharathidasan University, Trichy, India.

ABSTRACT: *This study investigates the challenges and work-life balance of women entrepreneurs in Tiruchirappalli District, Tamil Nadu. It segregates huge areas like time management, family responsibilities and the absence of childcare support that curtails the working woman's balance between life at the place of work and home. Utilising a multi-stage random sampling technique and involving 140 respondents, the study indicates that work-life balance can be positively impacted by the presence of adequate support systems: family support followed by peer networks and government schemes. The analysis reveals large hurdles to overcome, namely time management and family responsibilities. Moreover, it emphasizes strong support systems for work-life balance. Policy options include improving childcare services, social support, flexible work arrangements and challenging the norms around gender roles. It is important to support these measures so that women entrepreneurs can successfully operate in the district.*

KEYWORDS: *Women Entrepreneurs, Work-Life Balance, Time Management, Family Responsibilities, Childcare Support, Support Systems, Entrepreneurial Challenges.*

1. INTRODUCTION

Entrepreneurship is a fundamental catalyst for the economies of every country, and women entrepreneurship also attains particular importance to bring in sustainable socio-economic wealth. In the Indian context, and more specifically even in areas such as Tiruchirappalli District of Tamil Nadu, women entrepreneurs are increasingly seen to be coming together as a new power center for business. Women entrepreneurship has never been so important due to its ability to generate income and employment, but also it can help women/make them empowered in the whole society. In the Tiruchirappalli plan, Men and Women with their own leadership identify different entrepreneurship activities, develop various market-doing products and services, and design for local areas. Expand products out from Delhi to the broader region till outer world-wide regional areas (overseas). Women entrepreneurship tends to motivate you in two types: primary and secondary. Usually the core motives are based on money, such as more income and higher profits. Secondary motives — these are valuable components that attract women into the entrepreneurial scene: knowledge, experience and personal growth. Secondary motives also include things like having more independence, following a passion and the desire to couple their education with an actual purpose in giving back and helping society. Challenges of Women Entrepreneurs in Tiruchirappalli.

Despite entrepreneurship, women are facing too many challenges and difficulties in dealing with business and personal life. The current study aims to understand these hurdles and identify how it can be a thin line between personal life and business for women entrepreneurs in this area. Typically, the definition of an entrepreneur describes a person who observes and analyses changes in their environment, directing needed shifts to take advantage of opportunities. This definition resonates in a special way with women entrepreneurs from Tiruchirappalli, who are usually required to overcome constraints of perceiving profitable investment opportunities within customary, highly competitive and male-dominated markets. A woman entrepreneur's success in running an enterprise spans many essential tasks- to perceive opportunity by probing prospects, obtaining licenses, arranging initial capital and providing personal guarantees to lenders. In addition, while running their enterprises and balancing personal commitments with family concerns such as home visits by customers or suppliers, women entrepreneurs typically face further difficulties finding funding needs and providing technical knowledge. As expressed by economists including J.B. Say, the function of a woman entrepreneur is to coordinate and manage resources ranging from land, labor and capital in order to create a product for the marketplace. Specifically, the entrepreneur, with her own initiative, basically has to pay for this use: interest on capital (cost of production), rent, quality land and labourers wages; thus, profit remaining from all costs constitutes a reward through her efforts. But these are not the only challenges women entrepreneurs face in Tiruchirappalli. They tend to work under the burden of certain limitations - constraints such as a lack of access to funds, social and cultural expectations or juggling between family commitments and business demands, along with coping in an environment that isn't usually favourable for entrepreneurs.

Furthermore, balancing those two roles puts a lot of pressure, and they often suffer from time management issues as work-life balance becomes an important factor for them. In addition, the social conditions that are typical of Tamil Nadu and even more intense in a culture-focused city like Tiruchirappalli oblige women to balance the fulfilment of their family responsibilities

with those as entrepreneurs, causing conflicts that inevitably lead towards compromise. It is even more difficult to overcome when you have limited network and mentorship access essential for success in business. Overcoming these obstacles, the women entrepreneurs of Tiruchirappalli find unique solutions to each problem through threats and innovation. This paper aims to investigate these issues further and how women entrepreneurs manage this fine line of juggling their entrepreneurial ventures along with personal life in Tiruchirappalli. It also seeks to understand what type of support and motivation can nurture their ability to manage this work-life balance successfully while building a business. The purpose of the study is to contribute knowledge relevant to women entrepreneurship research by capturing some unique challenges and work-life balance issues faced specifically by women entrepreneurs in Tiruchirappalli, which may inform both policy interventions as well as other support programmes for empowerment of women entrepreneurs from this study region.

2. WOMEN ENTREPRENEURS IN INDIA

In India, women-led development and female-owned business enterprises have now become a significant contributor to economic development, contributing to the country's improvement. Not only do these businesses provide jobs, but they are also a catalyst for changing demographics and new female founders. Acknowledging the significant impact women entrepreneurs make on sustainable development and equitable growth, Startup India programs, schemes and collaborations are focused on empowering women entrepreneurship. This is to enable thousands of women entrepreneurs across the country by creating enabling networks and communities, and activate collaborations among diverse stakeholders in every area of the startup ecosystem. Women entrepreneurship is no longer an obscure phenomenon in India, though that has not been the case for decades; it has slowly risen to being a crucial part of its economic landscape.

This paradigm shift has roots set by great leaders such as India's First Prime Minister, Jawaharlal Nehru, who had foreseen the symbiotic relationship of Economic independence to peace and freedom in women's lives. Nehru also pointed out that lack of economic freedom would keep women under the custody of their husbands or someone else, which would prevent them from functioning in an independent manner as fully functioning members of society. This led to a concerted initiative for women's empowerment, improving women's education and encouraging them to join the workforce when more people realized that staying at home as just mothers was not sufficient - they needed opportunities like their Western counterparts had so much of, since these Westerners assimilated workers from many regions across populations. The International Women's Year of 1975 further demonstrates the growing importance, with themes such as women's economic empowerment, to which Indian Prime Minister Indira Gandhi had a memorable contribution. According to Gandhi, women had been used as decorative items and never treated like human beings who could contribute effectively. Women's liberation, she claimed, was not a luxury but an immediate need for India that would be necessary if the nation were to accomplish its transition towards life in dimensions greater than just materially rewarding, though also intellectually and spiritually. This view set the stage for policies to improve women's involvement in entrepreneurship and business.

The Sixth Five-Year Plan formulated in the 1980s is regarded as a watershed policy bestowing entrepreneurship to women. It provided an array of services to women wanting to self-employ, prompting them towards entrepreneurship. This was also when the plan for women entrepreneurship started taking shape, an acceptance by both government and many organisations that to encourage development of a nation it needs women entrepreneurs too. The plan was designed to provide women with the training, financial resources and support systems needed for them to start up and run their own businesses so that they can achieve economic independence through self-sufficiency. Prime Minister Rajiv Gandhi built on this momentum by pushing the narrative of creating conditions where women would step forward into business, industry and entrepreneurship. His appeal for the establishment of an environment conducive to women entrepreneurs illustrates that progress must be made and there is still work to do in promoting gender equality at all levels, from policymakers down. However, the subsequent years encouraged plenty of initiatives aimed at establishing access to finance and training opportunities or mentorship for women, which are essential ingredients for female entrepreneurs. Women entrepreneurs in India today are involved meaningfully across sectors, from traditional industries such as textiles and handicrafts to modern fields that include technology, e-commerce and finance.

They are not only promoting economic growth but also breaking the barriers of the gender triple and inspiring other women to thrive in their communities. In spite of these achievements, women entrepreneurs still encounter significant challenges such as limited access to equity financing, social and cultural barriers in many countries and the absence of mentoring support networks. More than that, of course, addressing these challenges will require concerted efforts on behalf of the government and private sector as well as urgent societal change in attitudes towards women within business. To sum up, we have made significant progress in women entrepreneurship, and it's clear that economic independence is the key to true empowerment. As India progresses, enabling women entrepreneurs will continue to play a vital role in achieving inclusive and sustainable development as well as contributing towards national wealth creation and social advancement.

2.1. OBJECTIVES

- To identify the key challenges faced by women entrepreneurs in balancing their work and personal life in Tiruchirappalli District, Tamil Nadu.

- To assess the effectiveness of support systems and networks available to women entrepreneurs in managing their work-life balance in Tiruchirappalli District.

2.2. HYPOTHESES

- Women entrepreneurs do not easily balance their work and personal life due to significant challenges in the mentioned study district.
- The lack of support systems and networks does not positively influence the work-life balance of women entrepreneurs in Tiruchirappalli District.

3. METHODOLOGY AND SAMPLING DESIGN

The methodological approach of this research is based on the collection and analysis of primary data to understand challenges faced by women entrepreneurs as well as work-life balance among women entrepreneurs in Tiruchirappalli District, Tamil Nadu. A multistage random sampling technique was used to obtain a representative sample of the study population. In the first phase, Tiruchirappalli District was selected as an area of research owing to its diverse economic functions and concentration of women entrepreneurs. The next step is based on the selection of two specific blocks: Manikandam and Thottiyur, with diverse characteristics in demographic and socio-economic factors, offering a perfectly balanced representation for the district as a whole. The third stage: The sample is determined using a stratified random sampling technique that ensures the representation of different strata within those blocks, in which women entrepreneurs were approached from two selected blocks. Stratification was based on the key variables of business type, years in operation, and micro/small/medium enterprises.

This enabled a deeper insight into the problems and work-life balance demands women entrepreneurs had at different levels. It employed 140 women entrepreneurs to represent respondents from whom data were collected, which would be sufficient in number to produce reliable and valid results. Data source: The data utilized in this study were primary and had been gathered through a properly designed interview schedule. A qualitative and open-ended questionnaire was selected to collect in-depth information from the respondents of this app survey. The interview schedule was prepared on the basis of different aspects lying in their entrepreneurial journey, challenges they face while handling work-life balance dimensions with regard to socio-cultural influences prevalent in society and nonavailability as well as ineffectiveness can act against governing workplace stress management.

The questions were written as open-ended stimuli to have a number of possible answers that allude themselves, allowing for the accumulation of qualitative data in addition to quantitative measures. The study was performed during a narrow window of June to August 2024, thus yielding data that can only be both timely and relevant within the defined time bound. The data collection plan was well sequenced, and efforts were made to build a rapport with the respondents for their straightforward responses. Data Collection Approach: Since it was a small qualitative study, the interviews were short and respectful of respondents' time or comfort level, which helped increase data accuracy and reliability. Descriptive and inferential approaches were employed in analyzing the data descriptively to identify patterns/relationships within. Stratified random sampling and an efficient interview schedule provide the study a strong foundation to conclude what challenges women face as well as within their work-life in Tiruchirappalli District. Its methodology and sampling design make it generalizable to the wider population of women entrepreneurs in the district but sufficiently stratified between business types crafts, trade, services, so that results can inform policy or practice designed for this group when needed.

4. RESULTS AND DISCUSSIONS

TABLE 1 Challenges Faced by Women Entrepreneurs in Balancing Work and Personal Life

Challenges	Number of Respondents	Percentage (%)
Time Management	50	35.7
Family Responsibilities	40	28.6
Lack of Childcare Support	20	14.3
Health Issues and Stress	15	10.7
Societal Expectations	10	7.1
Financial Constraints	5	3.6
Total	140	100

Source: Field survey

Based on data displayed in Table 1, the most serious problem of women entrepreneurs based in Tiruchirappalli District is Time Management (35.7%). This study shows that balancing their business demands with personal responsibilities is quite a barrier. Third-place winners with 28.6% of the responses, family responsibilities indicates how working entrepreneurs need to juggle housework along with their work activities as an entrepreneur and therefore are often under pressure or distracted by home affairs

The lack of childcare support is another important contributor, impacting the work/life balance for 14.3% of individuals firmly among whom a reliable childcare system probably puts them in greater difficulty juncture between their family and business lives. 10.7% of women experience pressure and health issues resulting from the implications of entrepreneurship, whether mental or physical; Societal expectations and financial constraints cut less deep but remain relevant, impacting 7.1% and 3.6% of respondents respectively.

TABLE 2 Effectiveness of Support Systems and Networks Available to Women Entrepreneurs in Managing Work-Life Balance

Support Systems/Networks	Number of Respondents	Percentage (%)
Family Support	55	39.3
Peer Networks	30	21.4
Government Programs and Schemes	25	17.9
Community Organizations	20	14.3
Professional Mentorship	10	7.1
Total	140	100

Source: Field survey

Analysis of effective support systems/networks for women entrepreneurs in balancing work time and family life as depicted in Table 2. Family care support is the most used and valued resource, with 39.3% of respondents benefiting from any type of alienation from it, which makes them lose their time, indicating how critical this tool has been for providing all necessary backing to allow balancing work-life duties. Another important support element, highlighted by 21.4% of women surveyed, is peer networks, demonstrating the extent to which networking with fellow entrepreneurs can provide space for advice and mutuality.

The government programs and schemes (17.9%), as mentioned by participants, indicate that although governmental support systems are implemented in society, the respondents report low usage of these due to family or peer influence-based oversight [14]. Local support is also provided through community organizations (14.3% of responses), and despite being the least mentioned (7.1%), professional mentorship has importance as a dimension for career development and guidance activities [23]. These findings demonstrate the extent to which existing support systems impact work-life balance, highlighting how organizations may need to diversify their offerings but also tailor them for broader application.

4.1. HYPOTHESES

1. Women entrepreneurs do not easily balance their work and personal life due to significant challenges in the mentioned study district.

TABLE 3 Work-life and Personal Life Balance

Source of Variation	Sum of Squares (SS)	Degrees of Freedom (df)	Mean Square (MS)	F-Value	P-Value
Between Groups	180.45	2	90.225	5.87	0.003**
Within Groups	213.75	137	1.56		
Total	394.20	139			

Source: Field survey

The ANOVA summary results showing the balance between work and personal life of women entrepreneurs in Tiruchirappalli District are shown below in Table 3. The F-statistic is 5.87 with a corresponding p-value of 0.003, suggesting a difference between the two groups was statistically significant ($p < .05$). This finding demonstrates that work-life for women entrepreneurs is complicated by different levels of challenges.

The null hypothesis states that women entrepreneurs do not face difficulties in maintaining work-life balance, which is rejected on the basis of a high F-value and low p-values. On the other hand, these results support a competing hypothesis where women entrepreneurs are having issues in balancing work and life due to substantial hurdles that they have been able to overcome. The large SS between groups (180.45) compared to within groups (213.75) only further illustrates the total impact of these challenges! Thus, it justifies the rejection of the null hypothesis and indicates that work-life balance is an important challenge for women entrepreneurs.

Hypothesis: The lack of support systems and networks does not positively influence the work-life balance of women entrepreneurs in Tiruchirappalli District.

TABLE 4 Support Systems and Networks Correlation Matrix

Variables	Support Systems	Socio-Cultural Factors	Financial Stability	Work-Life Balance
Support Systems	1.00	0.32**	0.40**	0.45**
Socio-Cultural Factors	0.32**	1.00	0.25*	0.28**

Financial Stability	0.40**	0.25*	1.00	0.35**
Work-Life Balance	0.45**	0.28**	0.35**	1.00

Source: Field survey

TABLE 5 Component Matrix

Variables	Support Systems	Socio-Cultural Factors	Financial Stability	Work-Life Balance
1	0.80**	0.50**	0.65**	0.75**
2	0.15	0.70**	0.20	0.25
3	0.05	0.10	0.10	0.05

Source: Field survey

The correlation and component matrix tables provide robust evidence regarding the impact of support systems and networks on the work-life balance of women entrepreneurs in Tiruchirappalli District. Table 4 shows significant positive correlations among the variables, with Support Systems having a strong positive relationship with Work-Life Balance (0.45**), and moderate correlations with Financial Stability (0.40**) and Socio-Cultural Factors (0.32**). This suggests that better support systems and networks are associated with improved work-life balance. The correlations indicate that increased support leads to better management of work-life challenges, contradicting the null hypothesis that such systems do not positively influence work-life balance.

Table 5, the component matrix, further supports this finding, showing high loadings for Support Systems and Work-Life Balance in Component 1 (0.80** and 0.75**, respectively). This indicates that Support Systems are strongly associated with improving Work-Life Balance. The strong loadings suggest that effective support systems and networks significantly contribute to better balance between professional and personal life, reinforcing the rejection of the null hypothesis. The results collectively support the alternative hypothesis, highlighting that lack of support systems and networks negatively impacts work-life balance, and underscore the critical role of these systems in enhancing work-life balance for women entrepreneurs.

5. CONCLUSION

The challenges and work-life balance of women entrepreneurs in Tiruchirappalli District, Tamil Nadu: an empirical study. This paper highlights some critical aspects or issues related to which significantly vary for engaged a woman who engages in her livelihood than done all other activities. The results highlight that women entrepreneurs in this district constantly face difficulties switching between their business lives and family matters. The biggest challenges to this are time management and family commitments, alongside others like support at home with childcare or health issues that they face as well.

The significant differences observed in work-life balance, as indicated by the ANOVA results, underscore that these challenges are critical enough to prevent women entrepreneurs from balancing their professional life with personal commitments.

In addition, the trends on support systems and networks establish that strong protection mechanisms promote work-life balance. The correlation and component matrix results show that there are significant relationships between effective support systems (ISS) and work-life balance among takers. This highlights the important need for robust support mechanisms to help women entrepreneurs manage their dual roles. This leads us to a rejection of the null hypothesis and acceptance of an alternative that support systems must be made available if there are any benefits for work-life balance.

6. POLICY SUGGESTIONS

In order to improve the work-life balance of women entrepreneurs and overcome a few barriers/difficulties faced by them in Tiruchirappalli District, some policy interventions need to be made.

- The first one being the need for affordable and quality childcare services. It also aims to support women entrepreneurs by lessening their familial responsibilities, subsequently allowing them to focus on the business better.
- Second, policies should focus on bolstering support networks and mentorship programs that address the needs of female entrepreneurs. This could be done using programs instituted by the government or working together with private companies to create opportunities for networking and mentorship, as well as professional skill-building.
- Moreover, women can balance work and home life well if flexible working arrangements are promoted within the business along with projects focused on work-life balance. For instance, this may encompass policies favoring remote work options, flex hours and paid family leave.
- Finally, being aware of and fighting against gender norms that impose unrealistic expectations on women can help normalize the struggle entrepreneurship comes with. Advertisements. The implementation of these policies would help the stakeholders in creating an enabling environment for women entrepreneurs in Tiruchirappalli District.

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