

Businesswomen and Work-Life Balance: A Case of Jammu and Kashmir

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Abstract

Balancing work and personal life in troubled zones like Jammu and Kashmir is especially meaningful for women entrepreneurs as they manage their business goals alongside family and community roles. This study explores the challenges and supports shaping the work-life balance of 353 businesswomen in the region, including factors like personal well-being and lifestyle balance, work-related time commitments, Workload and resource stress, social engagement, and decision-making process. Data collected through questionnaires and analysed through descriptive statistics and Structural Equation Modelling reveals how work-life balance is crucial to their decision-making and business success. These insights offer a richer academic perspective and practical guidance for policymakers, support organisations, and the businesswomen themselves, all working to foster resilience, well-being, and economic growth within the unique fabric of their communities.

Keywords: Businesswomen, Business efficiency, Decision-making, Jammu and Kashmir, Social engagement, Work-life balance.

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1. Introduction

The significance of women in entrepreneurship is progressively acknowledged for their impact on societal progress and economic development. Nevertheless, female entrepreneurs encounter distinct obstacles from societal norms that interconnect their commercial pursuits with familial obligations. Juggling work and personal responsibilities can result in disputes, negatively impacting business outcomes. Despite these challenges, women entrepreneurs strive to maintain traditional roles while pursuing business success. Understanding how they handle these responsibilities is critical to maintaining their achievements.

Studies indicate that firms owned by women have a substantial impact on economic development. However, there is a lack of understanding of the connection between economic conditions and women entrepreneurs' experiences. This study addresses this gap by exploring how economic and political contexts influence women entrepreneurs' work-family balance. Utilising the business-family interface concept, this study investigates the complex interaction between work and family life, considering regional aspects. The study aims to gain insights into the problems experienced by women entrepreneurs in various situations by examining the connection between family dynamics and business factors.

1.1. Work-life balance

Work-life balance (WLB) is crucial for female entrepreneurs since it significantly influences both personal contentment and the effectiveness and productivity of their organisations. Work-life balance (WLB) involves attaining professional achievement while effectively handling family obligations, frequently motivated by the need for adaptability and autonomy. Strategies for effectively managing work-life balance (WLB) encompass role management, choosing work environments that promote productivity, implementing flexible work arrangements, and fostering collaboration.

Women in the Indian business scene encounter obstacles such as health concerns, trouble managing their time, little understanding of marketing, and insufficient social assistance. Attaining work-life

balance (WLB) is paramount for female entrepreneurs, considering the interconnection between their familial and professional spheres. Although they have successfully overcome gender-specific obstacles, women still face difficulties expanding their enterprises due to their responsibilities in managing family obligations. Female entrepreneurs prioritise achieving an acceptable work-life balance, as it directly affects their ability to expand their businesses.

2. Review of literature

2.1 Work-Life Balance:

As Walker et al. (2008) discovered, the primary attraction for Australian women-owned home-based enterprises was their lifestyle flexibility. These firms prioritise balancing work and personal life rather than focusing on financial benefits. The study by Mathew and Panchanatham (2011) identified the challenges South Indian female entrepreneurs face in juggling their personal and professional lives. These obstacles primarily revolve around caring for dependents and effectively managing their time. Agarwal and Lenka (2015) emphasised the conflict between the duties of being a family member and a professional for women entrepreneurs. However, they also emphasised that entrepreneurship can help women combine their jobs and personal lives. The study conducted by Verma et al. (2019) revealed that Indian women entrepreneurs have challenges in achieving success due to work-life balance concerns, such as stress, despite the presence of societal and government support.

2.2. Work-Related Time Commitment:

Studies such as Carrigan and Duberley (2013), Fan et al. (2011), Gurley-Calvez et al. (2009), Parasuraman et al. (1996), Rembulan et al. (2016), and Stoner et al. (1990) have investigated the influence of work-related time commitments on women entrepreneurs. They suggest that time limitations and family support structures play crucial roles in shaping women entrepreneurs' financial success and personal satisfaction.

H1: Work-related time commitment has a significant impact on the economic efficiency of women entrepreneurs.

H2: Work-related time commitment has a significant impact on the non-economic efficiency of women entrepreneurs.

2.3. Personal Wellbeing and Lifestyle Balance:

Studies conducted by Challa and Perwez (2023), Dewi et al. (2022), Dinc and Budic (2016), Kabote (2018), Manakkattil et al. (2017), Neneh (2021), and Rasool et al. (2020) examined the correlation between physical well-being, balance in lifestyle, and financial effectiveness of women entrepreneurs. The researchers illustrate that maintaining physical and mental well-being is essential for achieving business effectiveness and personal fulfilment among women entrepreneurs.

H3: Personal health and life balance have a significant impact on the economic efficiency of women entrepreneurs.

H4: Personal health and life balance have a significant impact on the non-economic efficiency of women entrepreneurs.

2.4. Decision-Making Process:

Autonomy in decision-making, as highlighted by Abiona and Alese (2015), Chane (2012), Gathenya (2013), Illandarage and Kodituwakku (2023), Islam and Hoque (2020), Maxwell and Yaw (2008), and Siemieniak and Pawlak (2017) is linked to both improved business efficiency and enhanced personal satisfaction, particularly for women entrepreneurs in restrictive social contexts.

H5: The decision-making process has a significant impact on the economic efficiency of women entrepreneurs.

H6: The decision-making process has a significant impact on the non-economic efficiency of women entrepreneurs.

2.5. Workload and Resources Stress:

Studies by Cardon et al. (2009), Clercq and Brieger (2021), Ehigie and Umoren (2003), Gholipour et al. (2010), Kariv (2008), Kitching et al. (2005), Kumbhar (2013), Lee Siew Kim and Seow Ling (2001), Lerman et al. (2021), Mehta and Sharma (2014), Rathi and

Umamaheswari (2022), Seemaprakalpa (2013), and Ufuk and Özgen (2001) have examined the phenomenon of stress and workload experienced by women entrepreneurs. These studies demonstrate that stress and resource limitations significantly impact women entrepreneurs' productivity and overall well-being. They highlighted the importance of implementing support systems and interventions to reduce stressors' impact and promote businesses' ability to recover and adapt.

H7: Workload and resource stress have a significant impact on the economic efficiency of women entrepreneurs.

H8: Workload and resource stress have a significant impact on the non-economic efficiency of women entrepreneurs.

2.6. Social Engagement:

Social engagement, as investigated by Alzamel et al. (2018), Haugh and Talwar (2016), Mata and Ibrahim (2020), Rasul et al. (2020), ROOMI (2009), Shastri and Sinha (2010), and Tundui and Tundui (2013) supports business growth and provides essential social backing, which boosts both the economic and personal satisfaction of women entrepreneurs. The researchers discovered that social elements, such as social influence, the building of social capital, the use of digital platforms, and interpersonal networks, play a crucial role in driving business growth and establishing a solid market presence. This emphasises the significance of having supportive ecosystems to promote entrepreneurial success.

H9: Social Engagement has a significant impact on the economic efficiency of women entrepreneurs.

H10: Social Engagement has a significant impact on the non-economic efficiency of women entrepreneurs.

2.7. Business Efficiency:

Multiple researchers, such as Anna et al. (2000), Bardasi et al. (2011), Cuba et al. (1983), Jyothi (2014), Rao et al. (2013), Xavier et al. (2012), and Zeb and Ihsan (2020) conducted studies to investigate the elements that impact the effectiveness of female entrepreneurs in business. They emphasised the importance of leadership styles, entrepreneurial

tendencies, sector-specific dynamics, personal attributes, and strategic planning initiatives in determining the success of businesses.

2.8. Economic and Non-Economic Efficiency:

Several studies (Amutha, 2015; Bardasi et al., 2011; Beriso, 2021; Longstreth et al., 1987; Peris-Ortiz et al., 2012; Piacentini, 2013; Radović-Marković, 2015; Tsyganova & Shirokova, 2010) have examined the economic and non-economic efficiency of women entrepreneurs. They identified various elements that impact economic success and work-life balance, including training, family obligations, cultural norms, preconceptions, resource availability, and supportive institutions.

These studies collectively support the hypotheses that work-related time commitment, personal well-being and lifestyle balance, decision-making processes, workload stress, and social engagement significantly influence women entrepreneurs' economic and non-economic efficiency.

3. Research Methodology

3.1. Questionnaire and Validation:

The questionnaire was thoughtfully crafted with a deep awareness of women entrepreneurs' unique challenges in Jammu and Kashmir, drawing on past research about work-life balance and business efficiency. To ensure each question felt relevant and meaningful, we collaborated closely with professors from Jamia Millia Islamia University and entrepreneurship experts, who offered valuable guidance in tailoring the survey. Together, we refined each item to be clear and reflective of the real-life experiences of these women, aiming to capture insights that truly resonate with their journeys. Data was collected via surveys and interviews. The replies were measured using a Likert scale, with indicators ranging from 1 (strongly disagree) to 5 (strongly agree), excluding demographic variables.

A preliminary study conducted with a sample of 45 women entrepreneurs from different regions of Jammu and Kashmir confirmed the reliability and validity of the survey questionnaire. A sample size of 5-10 replies is sufficient for each statement

(J. F. Hair et al., 2013). After deliberating on all the factors described above, a criterion recommending 13 replies for each statement has been selected, i.e. $13 \times 26 = 353$ (J. F. Hair et al., 2012a). Determining an appropriate sample size is essential to ensure that the study accurately reflects the experiences of women entrepreneurs across diverse backgrounds in Jammu and Kashmir. Following established guidelines, we calculated a sample that would provide reliable insights into the work-life balance dynamics of these women. Using (J. F. Hair et al., 2013) recommendation of having a minimum of 13 responses per survey item, we arrived at a target sample size of 353 respondents to capture a robust range of perspectives. This approach helps us gather enough data to understand patterns while remaining feasible within the context of the region.

3.2. Sampling Techniques:

To truly understand the experiences of women entrepreneurs in Jammu and Kashmir, we chose a diverse sample that reflects the region's unique blend of communities. We selected five districts - Srinagar, Ganderbal, Baramulla, Budgam, and Kupwara - covering urban and rural areas, each with its own social and economic characteristics.

With over 5,000 businesswomen registered with the Jammu and Kashmir Entrepreneurship Development Institute, we used a multistage sampling process to ensure that our study included voices from different backgrounds and areas. This thoughtful approach helped us understand the balance of business and family in this distinctive region.

Thus, a total of 353 respondents were selected from the five districts through the given formula:

$$n_i = \frac{N_i}{N} n$$

Where n_i = Number of sampled businesswomen in each district, n = Total number of businesswomen selected for the present study (353), N = Total number of businesswomen in sampled district, N_i = Total number of businesswomen in i th district.

4. Data Analysis and Results

Data analysis began with descriptive statistics to understand the sample's demographic composition. Out of 400 responses, 353 valid replies were analysed, with 47 responses excluded due to missing data. The sample included businesswomen from five districts in Jammu and Kashmir: Srinagar (32.57%), Baramulla (22.94%), Kupwara (22.37%), Bandipora (15.01%), and Ganderbal (7.08%).

The age distribution showed that the majority (67.33%) were between 20 and 40 years old, with educational levels predominantly at the bachelor's degree level (45.6%). In terms of income, most participants (46.45%) earned between 25,000 and 50,000. Marital status varied, with 40.22% single and 26.34% married. Table 1.1 provides a detailed demographic breakdown.

Table 1: Demographic profile

Characteristics	Category	Frequency	%
Age	Below 20	23	6.51
	20-30	107	30.51
	30-40	130	36.82
	40-50	64	18.13
	50-60	29	5.13
	Total	353	100
Education	Secondary/Senior Secondary	132	37.39
	Graduation	161	45.60
	Post-Graduation and above	60	16.99
	Total	353	100
District	Srinagar	115	32.57
	Bandipora	53	15.01
	Baramulla	81	22.94
	Ganderbal	25	7.08
	Kupwara	79	22.37
	Total	353	100
Income	Less than 25000	118	33.42
	25,000 – 50,000	164	46.45
	50,000 – 75,000	47	13.31
	More than 75000	22	6.23
	Total	353	100
Marital Status	Single	142	40.22
	Married	093	26.34
	Widowed	076	21.52
	Divorced	42	11.89
	Total	353	100

4.1. Reliability and Validity Analysis

In the second stage, we assessed the reliability and validity of the constructs using SPSS 26.0 and AMOS 21.0 software. Composite Reliability (CR) and Average Variance Extracted (AVE) were used to measure the consistency and accuracy of each construct. All constructs met the criteria for reliability and validity, with CR values exceeding 0.70 and AVE values above 0.50. Personal Well-being and Lifestyle Balance showed the highest CR (0.954), while Economic Efficiency had the lowest CR (0.909), both well within acceptable thresholds (Fornell & Larcker, 1981; J. F. Hair et al., 2012b). Table 1.2 summarises the CR, AVE, and correlations for each construct.

Table 2: Reliability and Validity Analysis

	CR	AVE	MSV	MaxR(H)	EE	PWBLB	DMP	NEE	WRC	WLRS	SE
EE	0.909	0.770	0.338	0.910	0.877						
PWBLB	0.954	0.838	0.238	0.960	0.434	0.915					
DM	0.947	0.816	0.108	0.961	0.328	0.155	0.903				
NEE	0.940	0.798	0.002	0.944	0.002	0.043	0.011	0.893			
WRC	0.931	0.772	0.338	0.932	0.581	0.488	0.285	0.007	0.879		
WLRS	0.922	0.747	0.004	0.925	-0.015	-0.001	-0.066	-0.029	0.033	0.864	
SE	0.951	0.867	0.071	0.971	0.200	0.088	0.152	0.019	0.266	0.036	0.931

4.2. Measurement Model

We employed Confirmatory Factor Analysis (CFA) to assess the adequacy of the measurement model, ensuring construct accuracy and result consistency. The model demonstrated satisfactory fit indices: Goodness-of-Fit Index (GFI) = 0.916, Adjusted Goodness-of-Fit Index (AGFI) = 0.894, Comparative Fit Index (CFI) = 0.980, Normed Chi-Square (CMIN/DF) = 1.656, Normed-Fit Index (NFI) = 0.951, and Root Mean Square Error of Approximation (RMSEA) = 0.041. These indices suggest that the model meets acceptable fitness thresholds, as J. Hair (2009) and Tabachnick and Fidell (2007) guided.

Table 3: Results of Measurement Model.

Fit indices	Cut off point	Model Fit (Measurement model)	Result
CMIN/DF	≤ 3.000	1.656	accepted
GFI	≥ 0.90	.916	accepted
AGFI	≥ 0.80	.894	accepted
NFI	≥ 0.90	.951	accepted
CFI	≥ 0.90	.980	accepted
RMSEA	≤ 0.08	.041	accepted

4.2. Structural Model

Harman's single-factor test was conducted to address the potential influence of common method bias (Harman, 1976). Results indicated no significant bias, with the variance explained by a single factor remaining below the acceptable threshold. Additionally, we examined variance inflation factors (VIF) to verify the absence of multicollinearity issues among the independent and dependent variables, with all VIF values below the recommended threshold.

To evaluate the validity of the conceptual model and its hypotheses, we used Structural Equation Modeling (SEM) to analyse the structural model. The model demonstrated satisfactory fit indices, including GFI, AGFI, NFI, CFI, and RMSEA, which met the acceptable values established in the literature. The structural model explained a significant proportion of variance in work-life balance among businesswomen ($R^2 = 0.63$), providing evidence for its predictive validity (J. Hair, 2009).

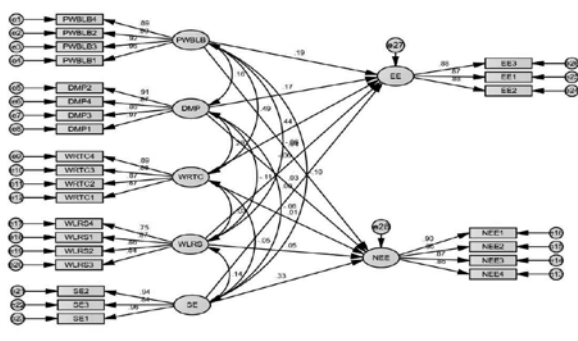


Figure 1 Structure Model

Table 4: Regression Weights

Hypothesized Path	Estimate	S.E.	C.R.	P	Decision
EE <--- WRTC	0.376	0.048	7.85	***	Supported
NEE <--- WRTC	0.005	0.06	0.084	0.933	Not Supported
EE <--- PWBLB	0.192	0.052	3.683	***	Supported
NEE <--- PWBLB	0.045	0.067	0.671	0.503	Not Supported
EE <--- DMP	0.163	0.046	3.573	***	Supported
NEE <--- DMP	0.031	0.059	0.532	0.595	Not Supported
EE <--- WLRS	-0.075	0.056	-1.328	0.184	Not Supported
NEE <--- WLRS	0.065	0.073	0.895	0.371	Not Supported
EE <--- SE	-0.002	0.037	-0.058	0.954	Not Supported
NEE <--- SE	0.298	0.049	6.136	***	Supported

PWBLB=Personal Wellbeing and Lifestyle Balance, DMP=Decision Making Process, WRTC Work Related Time Commitment, WLRS= Workload and Resource Stress, SE= Social Engagement, EE= Economic Efficiency and NEE= Non-Economic Efficiency

5. Results

The causal relationships were analysed through path coefficient analysis, as shown in Table 1.4. The results indicate that three primary factors - Personal Wellbeing and Lifestyle Balance (PWBLB) (C.R. = 3.683, $p < 0.001$), Decision-Making Process (DMP) (C.R. = 3.573, $p < 0.001$), and Work-Related Time Commitment (WRTC) (C.R. = 7.85, $p < 0.001$) - have a significant positive impact on the economic efficiency of women entrepreneurs. Additionally, Social Engagement (SE) (C.R. = 6.136, $p < 0.001$) was found to influence non-economic efficiency significantly. These findings support the following hypotheses:

- **H1:** Work-related time commitment significantly impacts the economic efficiency of women entrepreneurs.
- **H3:** Personal health and lifestyle balance significantly impact the economic efficiency of women entrepreneurs.
- **H5:** The decision-making process significantly impacts the economic efficiency of women entrepreneurs.
- **H10:** Social engagement significantly impacts the non-economic efficiency of women entrepreneurs.

However, the following hypotheses were not supported by the analysis:

- **H2:** Work-related time commitment has a significant impact on the non-economic efficiency of women entrepreneurs.
- **H4:** Personal health and lifestyle balance have a significant impact on the non-economic efficiency of women entrepreneurs.
- **H6:** The decision-making process has a significant impact on the non-economic efficiency of women entrepreneurs.

- **H7:** Workload and resource stress have a significant impact on the economic efficiency of women entrepreneurs.
- **H8:** Workload and resource stress have a significant impact on the non-economic efficiency of women entrepreneurs.
- **H9:** Social engagement has a significant impact on the economic efficiency of women entrepreneurs.

The analysis highlights the importance of time commitment, well-being, and decision-making processes in enhancing economic efficiency, while social engagement contributes significantly to non-economic efficiency. However, workload stress and certain non-economic commitment and engagement aspects did not significantly impact this model.

6. Discussion

This study sheds light on the key factors that shape the work-life balance of women entrepreneurs and how these factors influence their success. We found a strong link between personal well-being and economic efficiency. This supports findings from researchers like Challa and Perwez (2023), who emphasise how leadership can impact women entrepreneurs' success, and Kabote (2018), who examines how personal background affects performance. Dewi et al. (2022) also highlight how access to micro-loans and social support can boost economic well-being. Studies by Dinc and Budic (2016) and Neneh (2021) underscore that balancing work and personal life is beneficial and crucial for sustaining entrepreneurial growth. Altogether, these insights reinforce the idea that personal health and a balanced lifestyle are vital ingredients for the economic success of women entrepreneurs.

Decision-making also emerged as a powerful factor in driving economic success for women entrepreneurs. Research by Abiona and Alese (2015) and Islam and Hoque (2020) highlight the value of networking, mentorship, and personal qualities, while Imbaya and Tarus (2012) and Maxwell and Yaw (2008) stress the importance of effective strategies. Gathenya (2013) connects strategic planning directly to business performance, emphasising that good decisions often lead to better outcomes. These studies underscore

that strategic, thoughtful decision-making empowers women entrepreneurs and is essential to their economic success.

We also found that the amount of time women dedicate to their work significantly boosts economic productivity. This aligns with studies by Parasuraman et al. (1996), who discuss how dedicating time to work can help balance family and business obligations, and Carrigan & Duberley (2013), who explore women's challenges in managing multiple responsibilities. These findings highlight the delicate balance women entrepreneurs must achieve with their time - more work hours can yield economic rewards, but it also brings the challenge of managing competing demands.

Finally, our findings show that social engagement is vital for enhancing non-economic benefits, such as personal satisfaction and a sense of purpose. Studies like those by Alzamel et al. (2018) and ROOMI (2009) reveal how social networks and support play a crucial role in advancing entrepreneurial goals, while Rasul et al. (2020) and Tundui and Tundui (2013) emphasise the growing role of social media. Haugh and Talwar (2016), Mata and Ibrahim (2020), and Shastri and Sinha (2010) further highlight how family, community, and government support can provide the necessary foundation for entrepreneurial success. These insights reveal that social connections and support systems are helpful and essential for women entrepreneurs to thrive, particularly in non-economic aspects of success.

7. Conclusion

This study sheds light on the many factors that shape the success of women entrepreneurs, showing that a well-rounded approach is needed to support both their economic achievements and personal fulfilment. Prioritising personal well-being and a balanced lifestyle is key to boosting economic outcomes. Efforts to promote leadership opportunities, close demographic gaps, and provide access to resources like micro-loans and social support are crucial to empowering women entrepreneurs while safeguarding their mental and emotional health.

Helping women manage their work-related time commitments is also essential to reducing conflicts and supporting a healthy work-life balance. Moreover, building strong social connections through community support, peer networks, or government programs can make a real difference in enhancing personal satisfaction and non-economic success. By fostering an environment where women entrepreneurs can thrive, we contribute to their success, broader economic growth, and positive social change.

8. Implications

This study offers valuable insights for policymakers, practitioners, educators, and academics who support women in entrepreneurship. For policymakers, the focus should be on promoting individual well-being through initiatives like flexible work options and accessible childcare. Practical recommendations include designing tailored training programs that help women entrepreneurs strengthen their well-being, time management, and networking skills.

Educational institutions can also play a role by adapting their curricula to meet the specific needs of aspiring women entrepreneurs. Additional research is encouraged to explore practical strategies to address these needs.

At a societal level, this study encourages us to question traditional gender norms and celebrate the entrepreneurial achievements of women. Ultimately, prioritising personal well-being, effective time management, and fostering social support are essential to empowering women entrepreneurs and driving economic growth.

9. Future Research Directions

Future research on women entrepreneurs can build on the insights from this study to deepen our understanding of how work-life balance affects their success. One valuable next step would be to conduct long-term studies that track how balancing work and personal life influences business outcomes over time. Additionally, exploring differences across cultures could reveal unique cultural factors that shape the experiences of women entrepreneurs in various parts of the world.

Using qualitative methods, like in-depth interviews and case studies, can provide a more personal look into the challenges and perspectives of women entrepreneurs. These approaches offer stories and insights that numbers alone cannot capture, adding depth to our understanding.

There is also a need to develop and test programs to help women entrepreneurs improve their work-life balance while enhancing their economic success. Studying the role of technology, considering the impact of multiple social factors, and evaluating supportive policies are other important directions. A well-rounded, interdisciplinary approach can create practical, evidence-based solutions to support women entrepreneurs' diverse journeys.

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