

# Impact Of Work Life Balance On Entrepreneurial Decisions And Outcomes; A Study Of Women Entrepreneurs Of Jammu And Kashmir

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## Abstract

In present societies, Women have to play multiple roles in every stage of their life around. One of the important roles selected by women is to become entrepreneurs to manage business activities besides household activities. Work-life balance means balancing between personal life and professional life effectively. Therefore, the major objective of the present study is to learn about the work-life balance of the women entrepreneurs of J&K. The data for the study was collected from primary sources, through questionnaires in the various districts of Jammu and Kashmir. The study employs various descriptive statistics to derive the results and further Multiple Regression was also used to deduce the impact of the work-life balance on the decision and outcomes. The broad results of the study are that most entrepreneurs have started a business at a young age and the majority of women entrepreneurs belong to urban areas. Also, there is a positive impact of work-life balance issues on the overall decisions and outcomes of women entrepreneurs in Jammu and Kashmir.

**Keywords:** Women Entrepreneurs, Work-life Balance, Decision & Outcomes.

## Introduction

With escalating unemployment concerns in numerous countries around the world, there is a growing interest in fostering entrepreneurial activities. Entrepreneurs not only change their work status from unemployed to employed, but they also create jobs. Richard Cantillon (1680-1734, cited by Landstrom, 1999) first coined the term “entrepreneur”. He has defined an entrepreneur as a person who identifies opportunities and takes risks in order to maximize firms’ monetary returns. This term, on the other hand, is not gender-specific. In the age of globalization, women have realized that in order to be recognized and provide for their families, they must work as hard as men (Marlow, 2002).

With the passage of time, the necessity for women to align themselves in nation development emerges, and they must contribute their knowledge, experience, and effort in order to do so. A woman entrepreneur is an entrepreneurial individual with a clear vision for identifying market opportunities, tremendous risk-taking capacity, commercial acumen, and a strong desire to succeed in business (Vinze, 1987).

Women entrepreneurs today have emerged as significant economic contributors to world prosperity and growth (Davis, 2012). They will make up a sizable component of the workforce, as women account for a sizable portion of the global population. According to Census2011,

women made up 22.45 percent of the workforce in Jammu and Kashmir. With the beginning of the twenty-first century Indian women began to move toward becoming entrepreneurs as more and more women were imparted with knowledge, they faced the prospect of unemployment, and it became difficult for the government to provide employment to all women, so they decided to create alternatives to overcome this lack of employment in the government sector. As well as due to women's empowerment movements that began in various parts of the world also led the women population to step into the limelight. Work-life balance means maintaining a balance between the work and lifestyle of an individual. In the late 1970s, the term "work-life balance" was coined in the United Kingdom to describe the equilibrium between one's professional and personal lives. Both men and women must balance work and family obligations. Women are also playing the role of breadwinner by earning money for the welfare of their families, which disrupts the family's equilibrium. Women's participation in entrepreneurial activities helped to maintain the work-family balance. Work-life balance difficulties have emerged because of women's increased involvement in company enterprises and jobs. An individual must use a flexible schedule between work and personal duties in order to maintain a healthy work-life balance (Frame and Hartog, 2003). Women on the other hand are stressed by the disparity. The stress that has produced by a lack of work-life balance has a negative impact on women's physical and mental health, as well as causing behavioral changes. Women who work for themselves prefer to adopt flexible schedules in order to strike a balance between work and family obligations (Lombard, 2001). As a result, they choose to work from home in order to devote as much time as possible to their domestic responsibilities (Boden, 1999). According to DeMartino and Barbato (2003), men are motivated to start a business for financial gain,

while women choose entrepreneurship for more freedom in both work and family life.

### **Review of literature:**

**Walker, E., Wang, C., & Redmond, J., (2008),** investigated self-employment by home-based company ownership as a possible alternative to the inter-role tension that women face while juggling concurrent job and family responsibilities. The sample size for the study was 626 home-based businesses run by women in Australia. The findings of the study stated that the attraction of running a home-based business derives largely from the lifestyle versatility and willingness to manage job and family responsibilities. The findings of the study indicated that owning and running a home-based business by women could provide them with some financial advantages as well as the ability to balance domestic duties, so the financial factor could be secondary in any case.

**Mathew, R. V., & Panchanatham. N., (2011),** examined the work-life balance (WLB) issues faced by women entrepreneurs in South India. Using factor analysis, regression, ANOVA, and the student's test, the study discovered that dependent care concerns, role overload, a lack of sufficient social support, health challenges, and time management issues are all important variables influencing the work-life balance among Indian women entrepreneurs.

**Agarwal & Lenka. (2015),** examined the work-life balance of Women Entrepreneurs. The study mostly employed secondary data to demonstrate that entrepreneurship has contributed to economic growth and development and has developed as a prominent idea in the business sector throughout the world. The ability and skills of the entrepreneurs are the only reasons for a business's success. Work-life balance is a common problem for working women. This occurs because they have significant family duties that collide with their jobs in their

companies, resulting in role conflict. To resolve this role conflict, people must strike a balance between their personal and professional life. In reality, establishing a firm or just being an entrepreneur provides greater freedom and control over the dependent family members. As a result, women pursue entrepreneurship as a means of balancing their careers and personal lives. These entrepreneurial efforts will help to create jobs, enhance the economy and build the economy.

**Verma, P., Chaturvedi, A. & Arora, N., (2019),** studied the issues associated with Work-Life Balance like stress, health, and family support for women entrepreneurs. The study considered primary data, which has collected through questionnaires and data had been analyzed by using SPSS 20.0 software. For this study sample, the size was 150 women entrepreneurs. The findings of the study stated that issues of maintaining Work-Life Balance are very stress full and influence the success of female entrepreneurs. The study also revealed that even though the radical change in societal structure, increased awareness and support of agencies and schemes by the government but Work-Life Balance still appears as a big challenge for the growth and enlargement of women entrepreneurs.

**N., Omar, A., Ahamat, S., Sidek, Samer Ali Al-Shami, M. A. Aripin, A., Mat Aris (2019),** explored the advantages and drawbacks of Female Entrepreneurs Practicing Work-Life Balance. The study has based on past studies and for that, 34 articles have analyzed. The study highlighted that Work-Life Balance plays an important role in promoting human well-being and enhances productivity at the place of work. It has been found that practicing Work-Life Balance has an impact on the family's dual-earner culture and competitiveness. The study highlighted those females who face obstacles while practicing Work-Life Balance, including the inability to handle time as well as the responsibilities of a business and being a mother

in the home. The study also revealed female entrepreneurs face difficulties applying Work-Life Balance because there was a greater emphasis on the company and the primary goal was to earn more money.

**Kagenavar, S., & Kallimath. H, G., (2021),** studied the Work-Life Balance among women entrepreneurs by studying the secondary data from various magazines and reports of MSME. The study highlighted that because of the modern competitive world entrepreneurial activities have become more hectic and create more conflicts between personal and professional life. The study suggests that women entrepreneurs need to acquire complete knowledge and develop proper skills to manage the stress and carry on their businesses efficiently. The study also highlighted those women entrepreneurs should manage their time better away and need to assign some responsibilities to capable employees.

### Objectives of the study

1. To analyze the demographic profile of Women entrepreneurs in Jammu and Kashmir.
2. To analyze the Work-life balance of Women entrepreneurs in Jammu and Kashmir.

### Hypothesis

**Ha1:** Entrepreneurial decisions and outcomes of Women Entrepreneurs in Jammu & Kashmir are significantly influenced by Work-Life Balance.

### Research Methodology

The present study has obtained the data from both the primary and secondary sources. A well-structured questionnaire was employed in order to obtain primary data from women entrepreneurs. 400 women entrepreneurs of Jammu and Kashmir were investigated through questionnaire to analyze their work-life balance. The secondary data has collected been from

reliable secondary sources such as books, research papers and government records. The present study focuses on analyzing the demographic profile and work-life balance of women entrepreneurs. The study also investigates the impact of the work-life balance of women entrepreneurs on their decisions and outcomes. The study considered women entrepreneurs across Jammu and Kashmir, which were registered with JKEDI, WDC, DICs etc. Those

women entrepreneurs were taken into consideration as the sample those who are in this line from at least for one year. Simple random sampling technique was used for this study. The frequency analysis, correlation and regression analysis were employed for analyzing the collected data for this study to reach some proper conclusions.

## ANALYSIS AND DISCUSSION

### Reliability Test

Cronbach's Alpha	N of Items
.902	24

To check the reliability of the questions the Cronbach's Alpha test has applied. As a total

number of items was 24 and we got Cronbach's Alpha value as .90 which is considered excellent.

### Age of the respondents

S. No	Age	Frequency	Percent
1	Less than 25 Years	49	12.3
2	25-34 Years	175	43.8
3	35-44 Years	130	32.5
4	45-54 Years	39	9.8
5	55 or Above Years	7	1.8
	Total	400	100.0

The above table shows that most of the respondents belong to the age group of 26-34 years which is 43.8 %, followed by the age group of 35-44 years with a percentage of 32 % out of the sample. 12.3% of respondents belong to the

age group of below age 25 years, 9.8 % of respondents belong to the age group of 45-54 years and the least number of respondents belong to the age group of 55 or above which is 1.8%.

### Marital status of the respondents

S. No	Marital status	Frequency	Percent
1	Unmarried	122	30.5
2	Married	236	59.0
3	Widow		
4	Separated	29	7.3

	Total	13	3.3
		400	100.0

The above table shows that most of the respondents are married which represents 59 % and the unmarried respondents are 30.5 % . 7.3%

of the respondents are widows and a little number of the respondents are separated/divorcees which represents 3.3 %.

### Educational status of the respondents

S. No	Educational status	Frequency	Percent
1	Non-Matric	50	12.5
2	Undergraduate	139	34.8
3	Graduate	119	29.8
4	Post Graduate	59	14.8
5	Professional	33	8.3
	Total	400	100.0

The above table shows the educational status of the respondents. It has been found that most of the respondent's educational qualifications are as 34.8% are undergraduates and 29.8% of the respondents are graduates. It also shows that 14.8

% have postgraduate qualifications 12.5 % of the respondents are non-matric and 8.3 % of the respondents are having professional qualifications.

### Location of the respondents

S. NO	Location	Frequency	Percent
1	Rural	172	43.0
2	Urban	228	57.0
	Total	400	100.0

The above table represents the location of the respondents. As per the study it has found that majority of the respondents belong urban areas

which constitutes 57 % of total sample and on other the hand 43 % of the total respondents are from rural areas.

### Family background of the respondents

S. No	Family background	Frequency	Percent
1	Business	153	38.3
2	Agriculture	74	18.5

3	Other Total	173	43.3
		400	100.0

The above table represents the family background of the respondents to which they belong, in this study, it has been found that 18.5 of the respondents belong to the agricultural background and 38.3 % belongs to the business

background. It has found been that most of the respondents belong to other backgrounds rather than business and agricultural backgrounds constituting 43.3%.

### Work-life balance issues of the Respondents

Work-life balance	N	M	Std. Deviation	Rank
I find it difficult to give attention to my personal life as well as to my business due to hectic work schedules	400	3.98	.71	3
My family always suffers due to my entrepreneurial responsibilities.	400	3.53	1.02	14
For ensuring the success of my business, I have sacrificed many of my family responsibilities.	400	3.96	.82	5
Because of work-life issues, I am not able to attend social activities	400	3.98	.82	4
I feel usually feel sick at home because I get exhausted due to my business.	400	3.79	.92	8
Due to the dual role, I have acquired some health issues.	400	3.73	.94	10
Due to work-life balance problems, I rarely feel relaxed and sleep very well	400	1.52	.73	20
It is often difficult to take good care of my health because of work/life issues.	400	3.64	.89	12
Due to work-life imbalances, I feel stressed.	400	3.90	1.08	7
Managing childcare needs also becomes difficult due to the dual role.	400	2.35	1.84	18

Managing the business and dependent care issues simultaneously also becomes difficult due to the dual role	400	3.56	.85	13
Managing the eldercare issues needs also becomes difficult due to the dual role.	400	3.36	.84	17
I find it difficult to concentrate on my business because of family and dependent responsibilities.	400	3.42	.89	15
My husband demands greater attention from me.	400	1.59	1.60	19
It sometimes becomes difficult to enjoy the evenings and weekends with my family.	400	4.08	.85	2
It becomes difficult to look after my grooming and fitness dues to my workload.	400	3.93	.84	6
I have to work until late hours in the evening at my workplace.	400	4.12	.91	1
I usually feel stressed and short-tempered because of the workload.	400	3.39	1.25	16
I do not get time for family and societal decisions or discussions etc. due to business.	400	3.69	.88	11
Distributing my time resources is not balanced between the business and home	400	3.74	.95	9

The above table shows work-life balance issues faced by women entrepreneurs. Based on identified issues this study has ranked based on the highest mean. The first and most common issue faced by the respondents is working until late hours in the evening at my workplace with rank 1 ( $M=4.12$ ,  $SD=.914$ ) followed by difficulty in enjoying the evenings and weekends with my family with rank 2 ( $M=4.08$ ,  $SD=.858$ ). It is difficult to give attention to their personal life as well as to my business due to hectic work schedules with rank 3 ( $M=3.98$ ,  $SD=.71$ ). Due to work-life issues, not able to attend social activities with rank 4 ( $M=3.98$ ,  $SD=.82$ ). Sacrificing many of family responsibilities with

rank 5 ( $M=3.96$ ,  $SD=.82$ ). Becomes difficult to look after personal grooming and fitness dues to my workload with rank 6 ( $M=3.93$ ,  $SD=.84$ ). Being stressed due to work-life imbalance with rank 7 ( $M=3.90$ ,  $SD=1.08$ ). Feel sick at home because of get exhausted due to business with rank 8 ( $M=3.97$ ,  $SD=.92$ ). Distributing time resources is not balanced between the business and home with rank 9 ( $M=3.74$ ,  $SD=.95$ ). Due to the dual role acquired some health issues with rank 10 ( $M=3.73$ ,  $SD=.94$ ). Do not get time for family and societal decisions or discussions due to business with rank 11 ( $M=3.69$ ,  $SD=.88$ ). Difficult to take good care of health because of the work/life issues with 12 ( $M=3.64$ ,  $SD=.89$ ).

Managing the business and dependent care issues simultaneously also becomes difficult due to the dual role with rank 13 (M=3.56, SD=.89). My family always suffers due to my entrepreneurial responsibilities with rank 14 (M=3.53, SD=1.08). Find it difficult to concentrate on business because of family and dependent responsibilities with rank 15 (M=3.42, SD=.89). Feel stressed and short-tempered because of workload with rank 16 (M=3.39, SD=1.25). Managing the

eldercare issues needs also becomes difficult due to the dual role with rank 17 (M=3.36, SD=.84). Managing the childcare needs also becomes difficult due to the dual role with rank 18 (M=2.35, SD=1.84). Husband demands greater attention from me with rank 19 (M=1.59, 1.6), and Due to work-life balance problems rarely feel relaxed and sleep very well with rank 20 (M=1.52, SD=.73).

#### Relationship between work-life balance issues and decisions and outcomes (N=400)

Work-life balance issues about the decisions and outcomes	All the business decisions are not made by me	My family interferes in my business decisions	Dual role leads Stress in my decision making	Work-life conflict affects the decision outcomes	Overall decisions and outcomes
Difficult to give attention to my personal life as well as to my business due to hectic work schedules	.298**	.296**	.332**	.318**	.356**
My family always suffers due to my entrepreneurial responsibilities	.269**	.314**	.252**	.300**	.326**
I have sacrificed many of my family responsibilities.	.289**	.264**	.310**	.315**	.336**
Because of work-life issues, I am not able to attend social activities	.293**	.303**	.287**	.289**	.336**
Feel sick at home, because I get exhausted due to my business.	.321**	.292**	.315**	.322**	.358**
Due to the dual role, I have acquired some health issues	.388**	.293**	.352**	.375**	.404**
Due to work-life balance problems, I rarely feel relaxed and sleep very well	-.141**	-.179**	-.176**	-.197**	-.197**
Difficult to take good care of my health because of work/life issues.	.340**	.283**	.342**	.365**	.381**
Due to work-life imbalances, I feel stressed.	.300**	.307**	.341**	.348**	.370**



Childcare needs also become difficult due to the dual role.	.150**	.091*	.047	.104*	.115*
Managing the business and dependent care issues simultaneously also becomes difficult due to the dual role	.371**	.316**	.346**	.368**	.402**
Eldercare issues need also becomes difficult due to the dual role	.300**	.289**	.308**	.341**	.354**
Difficult to concentrate on my business because of family and dependent responsibilities	.319**	.295**	.328**	.344**	.368**
My husband demands greater attention from me	.099*	.130**	.038	.031	.088*
Sometimes becomes difficult to enjoy the evenings and weekends with my family	.282**	.236**	.313**	.345**	.335**
Difficult to look after my grooming and fitness due to my workload	.380**	.322**	.343**	.345**	.400**
To work until late hours in the evening at my workplace.	.099*	.094*	.197**	.231**	.174**
Stressed and short-tempered because of workload.	.256**	.275**	.333**	.336**	.341**
Not got time for family and societal decisions or discussions etc. due to business	.286**	.299**	.366**	.369**	.376**
My time resources are not balanced between the business and home	.404**	.346**	.469**	.437**	.473**

\*. Correlation is significant at the 0.05 level (1-tailed). \*\*. Correlation is significant at the 0.01 level (1-tailed).

The above table shows the relationship between Work-life balance issues with overall decisions and outcomes. The correlation analysis depicts that difficult to give attention to personal life as well as to my business due to hectic work schedules having a positive relationship with decisions and outcomes it is evident from the above table ( $r=.356$ ) with significance level less than .05. Family always suffers due to

entrepreneurial responsibilities having a positive relationship with decisions and outcomes ( $r=.326$ ) with significance level less than .05. Sacrificing many family responsibilities has a positive relation with decisions and outcomes ( $r=.336$ ) with significance level less than .05. Not being able to attend social activities has a positive relation with decisions and outcomes ( $r=.336$ ) with significance level less than .05. Getting

exhausted and sick due to business has a positive relation with decisions and outcomes ( $r=.358$ ) with significance level less than .05. Acquired health issues due to dual roles have a positive relation with decisions and outcomes ( $r=.404$ ) with significance level less than .05. Rarely feel relaxed and sleeping very well has no relation with decision and outcomes ( $r=-.197$ ) with significance level less than .05. Could not take care of health has a positive relation with decision and outcomes ( $r=.381$ ) with significance level less than .05. Feeling stressed due to work-life imbalance has a positive relationship with a decision and outcomes ( $r=.371$ ) with significance level less than .05. Childcare needs have a moderate positive relation with decisions and outcomes ( $r=.115$ ) with significance level less than .05. Dependent care issues simultaneously have a positive relationship with the decisions and outcomes ( $r=.402$ ) with significance level less than .05. Eldercare issues need to have a positive relation with decisions and outcomes ( $r=.354$ ) with significance level less than .05. Difficult to concentrate on business because family and dependent responsibilities have a positive relation with decisions and outcomes ( $r=.368$ )

with significance level less than .05. Husband demands have a slight positive relation with decision and outcomes ( $r=.088$ ) with significance level less than .05. Difficult to enjoy the evenings and weekends with my family has a positive relation with decisions and outcomes ( $r=.335$ ) with significance level less than .05. Difficult to look after personal grooming and fitness due to workload has a positive relation with decisions and outcomes ( $r=.400$ ) with significance level less than .05. Working until late hours in the evening at my workplace has a positive relation with decisions and outcomes ( $r=.174$ ) with significance level less than .05. Stressed and short temperedness because of workload has a positive relation with decisions and outcomes (.341) with significance level less than .05. Not got time for family and societal decisions or discussions etc. due to business having a positive relationship with decisions and outcomes ( $r=.376$ ) with significance level less than .05. Time resources are not balanced between the business and home has a positive relation with decision and outcomes (.473) with significance level less than .05.

#### Relationship between overall work-life balance & overall decisions and outcomes (N=400)

Work life balance	All the business decisions are not made by me	My family interferes in my business decisions	My dual role leads stress in my decision making	Work-life conflict affects the decision outcomes	Overall decisions and outcomes
Over all work life balance	.442**	.406**	.443**	.467**	.503**

\*. Correlation is significant at the 0.05 level (1-tailed).

\*\* . Correlation is significant at the 0.01 level (1-tailed).

The above tables show the relationship between overall work-life balance and dimensions of decision and outcomes, it also shows the relationship between overall work-life balance with overall decision and outcomes. The correlation analysis depicts that overall work-life

balance has a positive relation with decisions that are not made by me ( $r=.442$ ) with significance level less than .05. Overall work-life balance has a positive relationship with the interference of family in business decision making ( $r=.406$ ) with significance level less than .05. Overall, work-life

balance has a positive relationship with stress in decision-making ( $r=.443$ ) with significance level less than .05. Overall, work-life balance has a positive relation with work-life conflict affecting the decision outcomes ( $r=.467$ ) with significance

level less than .05. It is evident from the table that there is a strong and positive relation between Overall work-life balance and overall decision and outcome where ( $r=.503$ ) with significance level than .05.

**Regression analysis of Work-life balance on decisions and outcomes:**

Model	R	R Square	Adjusted R Square	Std. The error of the Estimate
1	.503 <sup>a</sup>	.253	.252	.1692

Work-life balance	$\beta$	Significant
	.503	.000

Predictor: Work-life balance, Dependent: Decisions and outcomes.

The above tables depicts that there is the positive impact of the work-life balance on decision and outcomes supported by ( $\beta=0.503$ ,  $p<.05$ ). However, the value of Adjusted R square is 0.253, which depicts that the independent variable (Work-life balance) contributes the almost 25 percent impact on the dependent variable i.e. decisions and outcomes.

From the above discussion, it has been achieved.

H<sub>a1</sub>: Entrepreneurial decisions and outcomes of Women Entrepreneurs in Jammu & Kashmir are significantly influenced by Work-Life Balance.

The above hypothesis has been accepted that Entrepreneurial decisions and outcomes of Women Entrepreneurs in Jammu & Kashmir are significantly influenced by Work-Life Balance.

**Findings:**

- It has been observed that almost 44% of women entrepreneurs belong to the age group of 25-34 years followed by the age group of 35-44 years with 32.5%; it has also been seen that

woman above 55 or above years of age are 7% to opt for entrepreneurship.

- It has been found that the almost 59% of women entrepreneurs in Jammu and Kashmir are married followed by Unmarried with 30.5%, widows with 7.3% and separated with 3.3%.
- The findings of the study depict that 34.8% of the women entrepreneurs are undergraduates followed by graduates with 29.8%, postgraduates with 14.8%, and non-matric with 12.5%. It is also observed that less number of women entrepreneurs are having professional educational qualifications with 8.3%.
- It has been observed that more women entrepreneurs in Jammu and Kashmir belong to urban with 57% areas rather than rural areas which constitute 43%.
- Most of the women entrepreneurs belong to other family backgrounds 43.3% followed by business family backgrounds 38.3% and agricultural backgrounds 18.5%.
- It is observed that the majority of women entrepreneurs in Jammu and Kashmir work for late hours as the most common work-life balance issue followed by spending evenings and

weekends with family, giving less attention to family as well as personal family, unable to attend social activities and for the smooth running of business sacrificed family responsibilities.

- It is observed that there is a positive relationship between overall work-life balance issues and overall decisions and outcomes of women entrepreneurs in Jammu and Kashmir ( $r=0.503$ ,  $P<.05$ ).

- It has been found that the decision and outcomes of the women entrepreneurs in Jammu and Kashmir are significantly influenced by work-life balance ( $\beta=0.503$ ,  $p<.05$ ).

### **Suggestions:**

- As women entrepreneurs mostly face work-life balance issues, they have to learn how to manage their time so there is a need to learn time management.

- The family of the women entrepreneurs should understand the busy schedule of women entrepreneurs they should cooperate with them so that they can concentrate on their business.

- The family of women entrepreneurs should cooperate for the better care of their children, if possible, else they should opt for other better alternative options for the care of their children such as they should send their children to the Day Care Centers.

- Women entrepreneurs should take care of their health by giving time to them, in addition, they should make a proper schedule for exercise and for releasing their stress level, and they should meditate.

### **Conclusion**

The study aimed to analyze the demographic profile and work life balance of women entrepreneurs in Jammu and Kashmir. 400 women entrepreneurs were randomly selected and questionnaire was formed to collect the data from selected women entrepreneurs in Jammu and Kashmir. After collecting the data, the SPSS 23 version was used for the analysis and for

checking the reliability of the data; the Cronbach's Alpha test was employed. The study reached to the conclusion with the evidence that most of the women entrepreneurs in Jammu and Kashmir were young having age between 25-34 years & 35-44 years, mostly were married, majority of them were having educational qualification graduation & under graduation, belongs to urban areas and most women entrepreneurs come from business family back grounds and other back grounds. It was also observed that women entrepreneurs in Jammu and Kashmir encounter numerous Work life balance issues in their daily routine. As the study focused on examining the influence of Work life balance on decisions and outcomes of women entrepreneurs, the results of the study reflect that Work life balance in Jammu and Kashmir has a significant influence on decisions and outcomes of women entrepreneurs. The study concluded that women entrepreneurs of Jammu and Kashmir should learn to manage their time efficiently so as to reduce the work life balance issues. Moreover these women entrepreneurs should take care of their health and their families should also cooperate with them so that they can continue their business smoothly.

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