

An Investigation into the Issues of Work-Life Balance of Women Entrepreneurs in Bangladesh

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Abstract: *Women are increasingly recognizing the difficulties and constraints to maintain balance between their work and family life. Taking this importance into consideration, the study examined the issues towards WLB using a quantitative research technique. 185 women entrepreneurs were randomly selected from Chittagong. The result indicates that there are five factors of WLB namely role overloads, health related issues, dependent care, time management, and family and social support which are accountable for around 65 percent variance. Out of these five factors, work overload and dependent care issues are negatively related with WLB, whereas, health related issues, managing time, and family and social support have a positive relationship with WLB of women entrepreneurs. This finding implies that women entrepreneurs can focus on to reduce their workloads and managing dependent care issues, and improvement of their health, managing time properly and ensuring family and social support to maintain a balance between work and family life to survive, compete and make their business a success one. Therefore, result brings out implication for HRM practitioners, management consultants, and policy makers, association of women entrepreneurs, and academicians to use the dimensions of WLB to enable them to have a satisfactory level of WLB.(196 words)*

Keywords: *Work life Balance; Women Entrepreneurs; Bangladesh.*

I. Introduction

Bangladesh is an overpopulated and resource limited country where services and opportunities are country resource limited and overpopulated country where society is highly stratified, services and opportunities are determined by gender, class and location. However, women constitute nearly half of the total population, which indicates that women represent a huge possibility to be utilized for the development of socio-economic condition of the country. Women are economically, socially and culturally left behind in the traditional society of Bangladesh. To ensure the contribution of women in the socio-economic development of Bangladesh, all sorts of facilities need to be provided. Most of women in Bangladesh are employed in low category of jobs like agriculture, forestry and fishery sector. Recently Bangladesh has got tremendous advancement in the education of girls. Women are going ahead along with their counterpart. Women are contributing significantly in private organizations, public organizations, as well as starting new ventures and running existing businesses. Women-owned firms are growing significantly. The number of women operating their own business is increasing nationally and globally. Traditionally women are engaged with informal, home-based, small-scale, retail and service businesses. Modern entrepreneurship emphasizes on creative thinking and the development of new ideas. (Nayyar, Sharma, Kishtawaria, Rana, & Vyas, 2007). Entrepreneurs demonstrate higher achievement motivation and greater risk-taking ability and usually create employment opportunities for others. In line with this explanation, the burning question is what issues are mainly confronted by women entrepreneurs in Bangladesh, due to why they can neither fulfill the demands of their business nor of their family. Therefore, identifying and addressing the issues that are mainly responsible for imbalances is a critical aspect of promoting women entrepreneurship in Bangladesh.

II. Women Entrepreneurs In Bangladesh

The number of women entrepreneurs is increasing day by day. More and more women in Bangladesh are launching their own businesses. The involvement of women in various entrepreneurial activities has empowered them in social, economic and cultural arena. The power of and access to taking decisions within and outside the family has increased for women in Bangladesh. Women are becoming aware of developing their potential entrepreneurial skills due to changes in socio-cultural environment and increasing educational opportunities. These socio-cultural changes have played a pivotal role in the emergence of female entrepreneurship in Bangladesh over the last decade. Different standards of behavior still prevail for men and women in different environment. Women are traditionally required to carry out their responsibilities as wife and mother by managing their homes and family and not expected to establish and run businesses. Once, women's

participation in employment outside the household chores was in fact viewed inappropriate. But these societal attitudes have been changed nowadays (Dube & Palriwala, 1990). Because of these societal standards and beliefs, female entrepreneurship in Bangladesh is a relatively emerging phenomenon. The societies in Bangladesh are male dominated. So, the women are usually responsible for taking care of children and managing the household chores. For the women entrepreneurs it is very much challenging to look after their families as well as manage their businesses. The women entrepreneurs who could adapt with these challenges of life would be leaders in the socio-economic development. Thus, they can earn for themselves and for their families and contribute towards the escalation of socio-political scenario of women. As a result, entrepreneurship has become a significant profession for women in Bangladesh. Women entrepreneurs in Bangladesh are generally engaged in activities, like cropping, livestock and poultry rearing, fish farming, nursery and tree planting, tool making, handcrafting, food processing, tailoring, rice processing, etc. Formation of various groups, support from different agencies of government, the Bangladesh, NGOs, higher levels of education and economic liberalization have facilitated to a sizeable increase in the number of women entrepreneurs in Bangladesh. In spite of all of this support for women, however, female entrepreneurs are still far from on par with men in Bangladesh.

The condition, in contrast, is utterly different in developed countries from developing countries like Bangladesh with a socio-cultural phenomenon favorable for women entrepreneurs. The growth rate of women entrepreneurs in other developing even is higher than that in Bangladesh. But recent evidence shows that prevalence rates of female entrepreneurship tend to be relatively higher in developing than in developed countries. This has traditionally been explained by the fact that in developing economies women face higher barriers to entry in the formal labor market and have to resort to entrepreneurship as a way out of unemployment and, often, out of poverty (Afrin, Isla, & Ahmed, 2008). The career pattern and professional duties and responsibilities of women entrepreneurs in Bangladesh have been changed due to growing industrialization, urbanization and revolutionary developments of information technology (IT). The government also has paid a due importance on providing special entrepreneurial training for women to facilitate them to start their own businesses.

According to the Bangladesh Economic Review 2009, around 6 percent of the country's \$ 90 billion economy comes from SMEs, which is also the largest sector in terms of employment generation. (BER, 2011). Women's involvement in small and medium business is increasing day-by-day in Bangladesh. It is inspiring to note that, in spite of many barriers, a new class of women's entrepreneur has risen in the country, bearing the challenge to work in a male-dominated, competitive and complex economic and business environment. Their entrepreneurship has not only improved their living conditions and earned them more respect, in their families and society at large, but they are also contributing to development of business and export growth, supplies, employment generation, productivity and skills in Bangladesh. A recent United Nations report concluded that the economic development of Bangladesh is closely linked to the advancement of women (UNPD, 2010).

Women constitute less than 10 percent of the country's total business entrepreneurs. Women do business in a masculine society where they encounter policy-related problems, and they do not get proper supports from all respective institutions because of corruption and lack of information. According a survey, in 1954 a woman first established business in Bangladesh (then East Pakistan). Most woman-owned enterprises were developed after the independence of Bangladesh was declared in 1971. A sample survey found that 14 enterprises were established between 1976-1980, 24 during 1981-1985, 43 during 1986-1990, 85 enterprises were established during 1991-95, 195 during 1996-2000 and 78 between 2006 and 2009. After 2000, Bangladeshi people observed a different scenario in the case of women's involvement in small business: nearly 50% of enterprises established in between 2000 to 2010 were owned by women (BBS, 2009).

III. Work Life Balance (WLB) Issues Of Women Entrepreneurs

The conflicts between women's work and their family life are now being considered as the most significant factor affecting women in establishing and running their own businesses by most academic scholars (Alam, Jani, & Omar, 2011; Dileepkumar, 2006). Research over time has shown that men neither contribute nor support their spouse's businesses and also required them to always perform their responsibilities as a wife and a mother not minding responsibilities associated to their entrepreneurship status. (Al-Hossienie, 2011; Jahed, Kulsum, & Akthar, 2011; Peeters, Montgomery, Bakker and Schaufeli 2005) observed that conflicts between women work life and family life might have taking tolls on women entrepreneurs than the male entrepreneurs. Nowadays, it is found that women in Bangladesh are engaged in different types of traditional (garment-making, beauty car, fashion design) as well as non-traditional (founding financial institutions, educational institutions) entrepreneurial activities. Many of these women entrepreneurs must also carryout various roles in their families, in addition to their challenging entrepreneurial activities.

These roles include being a spouse, caretaker and mother, daughter, managing daily household chores; and providing services to the community and society, risk taking innovator and creative employer. Women also must take care of their dependents and own health and other personal activities, which are often neglected because of role overload as well as limitations of time. All of these aspects lead to the deficiency of WLB and appearance of many WLB issues. According to a study of CIBC (2004), women entrepreneurs in developed countries are able to better balance their family life with work than that of women entrepreneurs in developing countries. The demands arising from the work and personal life of women are quite mutually exclusive, rendering it very hard to maintain a balance between the role demands. The topic of WLB issues of female entrepreneurs warrant urgent attention, studies relating to the WLB of entrepreneurial women in Bangladesh are particularly very limited (Mathew & Panchanatham, 2011). In this perspective, the present study is a step towards analyzing the WLB issues confronted by the women entrepreneurs of Chittagong, Bangladesh. To attain this objective, the study incorporates an extensive literature review to identify gaps in the field of research into female entrepreneurship.

IV. Literature Review

A woman entrepreneur is defined as a woman who has started or inherited a business alone or with one or more partners and is willing to bear financial, administrative, and social risks and responsibilities, and involve herself in the day-to-day management affairs of the business (ILO, (2006). As women are economically and socially lagged behind than men, so it very challenging to develop women entrepreneurship (Haque and Itohara, 2009; Rahman, 2009). Usually, women are more exploited because of their illiteracy, unawareness, unorganized, powerless or less political representation, deprivation, rigid social customs, religious constrains and injustice by their counter partners (Hossain and Rahman, 1999; Rotaru & Cornelia, 2009; Afrin et al., 2008; Ranasinghe, 2008). Women entrepreneurs in Bangladesh have been contributing significantly in all segments of the economy. But, the situation prevailing in the country is not conducive to female entrepreneurship (Rahman, Muhammad Ali Mian, Bhattacharjee, & Khan, 1979). According to Amha & Ademassie (2004), in Ethiopia more than half of women entrepreneurs face gender-related challenges in terms of establishing, operating and expanding their entrepreneurial activities. Patriarchal beliefs, traditional gender roles, lack of education and lack of experience are the main causes that have limited the female entrepreneurship in Turkey (OECD, 2004). The entrepreneurial opportunities are apparently higher for men than for women in South Africa (Hendricks, 2005). Meanwhile, in Bangladesh, even though women entrepreneurs constitute less than 10% of the total. In addition to less than 10% women entrepreneurs of Bangladesh, a fresh segment of women entrepreneurs has arisen, captivating the challenges to work in a male-dominated, competitive and complex economic and business environment (Hossain, 2007).

It is found from literature review that there are very few specific studies relating to the WLB issues of women entrepreneurs. The existing studies which are mainly from developed nations indicate that women entrepreneurs of these nations enjoy a better WLB than the women entrepreneurs of developing ones (Key, Gunterberg, Holz, & Wolter, 2003; Braun, 2011; Godwyn, 2009). In case of developing and underdeveloped nations, where societal customs, male dominance and deep-rooted discriminatory socio-cultural values and traditions prevail, no serious works have been taken to analyze the WLB issues faced by women entrepreneurs (UNIDO, 2001). The available studies on women entrepreneurship either focus on the causes for female emancipation or emphasize on the contributions of the few successful women entrepreneurs (Naser, Mohammed, & Nuseibeh, 2009). According to Nawaz (2009), shortage of finances, male dominance, limited mobility, a lack of education, required motherly duties and a lack of achievement motivation are some of the issues confronted by women entrepreneurs in Bangladesh. According to Rizvi & Gupta (2009), government-sponsored development activities mainly benefit only a small segment of women due to their level of education, access to information and family support.

Earlier, the female workforce in Bangladesh was mainly employed in non-managerial, subordinate or low-profile positions. Now, they occupy almost all classes of positions in the workplace. These changes in employment phenomenon have shifted attitudes of societies and families towards the duties and responsibilities of women (Mathew & Panchanatham 2009a, 2009b). In spite of all these new changes in work culture, and the joining of more women in the workforce, the number of women entrepreneurs is limited in the country. The conflicts between competing work demands and personal and family needs are likely to be the main possible reasons for this scenario. According to Peeters et al. (2005), pressures from the business and family domains are often unable to get along and rise to an imbalance. Therefore, the concept of WLB, along with its implications, is a core issue that must be investigated as more women become entrepreneurs in the societies of Bangladesh.

V. Research Gap

According to most of the literature available, women entrepreneurs in Bangladesh faced technical issues that hampers business progress of business, (Nayyar et al. 2007) or issues related to motivation- and

stress (Das, 2001; Lilian, 2009). Whilst, the WLB issues of women entrepreneurs in Bangladesh have not been focused in any earlier empirical research papers to the best of our knowledge. Even in the international arena, studies on this topic are very few, especially in connection with developing and underdeveloped countries like Bangladesh. The available studies (CIBC, 2004; Godwyn, 2009) mainly focused on developed nations where the prevailing situations are quite different than those of developing and underdeveloped ones (UNIDO, 2001; 2003). Therefore, the issue of WLB for women entrepreneurs in a country like Bangladesh needs to be recognized as critically important to society and requires an interesting field of intensive research.

VI. Objectives Of The Study

The main objective of the study is to examine the WLB issues faced by women entrepreneurs in Chittagong, Bangladesh. In order to achieve the main objective, following specific objectives have been identified:

- i. To analyze the important factors influencing the WLB of women entrepreneurs in Chittagong.
- ii. To measure the relationship between WLB issues and overall perception of WLB.
- iii. To give recommendations so as to face challenges of WLB.

VII. Methodology Of The Study

The questionnaire was adapted from Mathew and Panchanatham(2011).The study applied non-probability convenience sampling. As the study is about examining the WLB issues of women entrepreneurs in Chittagong, Bangladesh, it should relate all the women entrepreneurs in Bangladesh, but due to the time and resource constraints only women entrepreneurs in Chittagong were taken into sample survey. The data mainly collected from women entrepreneurs participated in a month-long ‘SME Trade Fair’ in the Play Ground of Bangladesh Railway, The study also used secondary data to collect the information about women entrepreneurship of Bangladesh and review the literature of the study. Moreover, this study also used the external secondary data from books, journals, online database via internet, past research and the like. Reliability tests of the questionnaire were also conducted to test the consistency of the questionnaire. In order to ensure the reliability and appropriateness of the items, pilot testing was conducted with 25 women entrepreneurs. After conducting the reliability test, 39 items out of 44 items were selected finally for the questionnaire related to the WLB issues coming out from the factor analysis of 44 items originating from pilot study. All items were measured on a 5-point Likert-scale, with “1” indicates the strongly disagree, “5” indicates the strongly agree. The items of the questionnaire were given both in Bengali and English so that the respondents could understand the meaning of the items and put their opinions accordingly. Apart from 39 items, the additional item "Overall, I am getting a satisfactory level of work-life balance", as a dependent variable, was based on Wong and Ko (2009) cited in Mathew and Panchanatham(2011) to obtain the perception of the respondents regarding WLB.

The population of the study was composed of women entrepreneurs in Chittagong. A total of 203 women entrepreneurs engaged in various entrepreneurial activities in Chittagong were contacted personally visiting ‘SME trade fair’ organized by Chittagong Women Chamber of Commerce (CWCCI) and Industry in the month of November, 2014. In addition to collecting data from women entrepreneurs participated in the ‘SME Trade Fair’, data were also collected from some other women entrepreneurs visiting their offices, business premises, shops. Out of 203 questionnaires distributed, 185 properly completed questionnaires were returned, yielding a response rate of 91.13%.

The factor analysis was carried out on the 44 items of WLB in using principal components analysis and the varimax rotation method to find out the underlying dimensions of the study. The Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy as well as Bartlett’s test of Sphericity was also applied to assess the fitness of data. Regression analysis was used to identify the strength of association between the dependent variable (overall perception about WLB) and the predictor variables.

VIII. Presentation And Analysis Of Data

8.1 Descriptive Statistics

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	16-25 years	2	1.1	1.1
	26-35 Years	122	65.9	67.0
	36-45 Years	60	32.4	99.5
	46 and above	1	.5	100.0
	Total	185	100.0	100.0

Table 1 summarizes information about the variable age from 185 respondents. It is seen that 122 (65.9%) of respondents were in the age group of 26 and 35 years and 60 (32.4%) of respondents are included in

the group of 36 to 45 years. Only 2 (1.0%) and 1(0.5%) respondents are from the age group of 16 to 25 and 46 and above respectively. So, most (98.3%) of the respondents are from the middle aged entrepreneurs.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Unmarried	15	8.1	8.1	8.1
	Married	166	89.7	89.7	97.8
	Divorced	2	1.1	1.1	98.9
	Widowed.	2	1.1	1.1	100.0
	Total	185	100.0	100.0	

Table 2 shows the output of 185 samples regarding their marital status. It is seen that out of 185 respondents, 15 (8.1%) respondents are unmarried whereas 166 (89.7%) respondents are married in the sample. Only 2 (1.1%) respondents are divorced and widowed. Therefore, most (n=166, 89.7%) respondents are married.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below secondary.	21	11.4	11.4	11.4
	Secondary (SSC).	49	26.5	26.5	37.8
	HSC/Diploma.	53	28.6	28.6	66.5
	Bachelors Degree.	37	20.0	20.0	86.5
	Master Degree.	18	9.7	9.7	96.2
	Uneducated.	7	3.8	3.8	100.0
	Total	185	100.0	100.0	

The summary output of educational qualifications of 185 sample women entrepreneurs is shown in the table 3. The table shows that 11.4% (n=21) respondents have got educational qualities below secondary school. 49 (26.5%) and 53 (28.6%) respondents were qualified with secondary education and higher secondary education or diploma respectively. 37 (20.0%) and 18 (9.7%) respondents have got graduation and post graduation degrees consecutively. Only 7(3.8%) respondents out of 185 samples are uneducated. Therefore, 55% respondents are secondary and higher secondary certificate holders and around 30% respondents are graduates.

Items	N	Mean	Std. Deviation
1. I have to perform many duties in given time.	185	3.21	.53
2. My family life rarely suffers due to my entrepreneurial activities.	185	3.17	.62
3. As I am burdened with business and family roles, i find it difficult to attend social/community activities.	185	3.16	.37
4. As employees perform all activities of my business, I am quite happy in my life.	185	3.14	.78
5. As I have to play multiple roles in the family, I could not succeed in my business.	185	3.11	.67
6. I am too exhausted to look after my business due to my work load in the family.	185	3.10	.74
7. I have become a successful entrepreneur by sacrificing many of my family activities.	185	3.07	0.72
8. Due to the excessive work load and lack of time, I am not able to give due attention in my personal life as well as in my business.	185	3.02	0.53
9. Due to my work and family issues, I find it difficult to take care of my health.	185	3.00	0.84
10. I feel a lot of stress due to role conflicts between family and business.	185	2.97	0.58
11. I feel angry with my employees and family members because I cannot maintain balance between work and family issues.	185	2.96	0.75
12. I feel sick at home because my business exhausts my energy and time.	185	2.92	0.72
13. Because of my satisfaction in entrepreneurial and family domains, I feel relax and sleep very well.	185	2.90	0.81
14. I frequently visit my physician for health issues after becoming an entrepreneur.	185	2.90	0.76
15. My health problems are related to the long and continuous work schedule.	185	2.87	0.63
16. I feel free and enjoy my profession as I have no dependent care issues.	185	2.85	0.70
17. My kids are looked after by me.	185	2.81	0.80
18. I cannot concentrate in my business due to dependent care problems.	185	2.80	0.65
19. My spouse demands greater attention from me.	185	2.80	0.66
20. I am taking care of my aged parent(S)/in law(s).	185	2.76	0.47
21. I find it more difficult to manage the elder care issues.	185	2.73	0.94
22. I find it more difficult to manage child care issues.	185	2.70	0.59
23. I find it difficult to manage my business and dependent care issues simultaneously at home.	185	2.67	0.90
24. My pre-occupation with business does not allow me to take care of my dependents, which result in conflict.	185	2.62	0.84
25. I often come from the office/workplace very late in the evening.	185	2.57	0.51
26. I have enough time to spend on family and societal duties.	185	2.56	0.65

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27. The long hours of work make me stressed and short tempered.	185	2.54	0.78
28. I have to leave home early in the morning to engage in my entrepreneurial activity.	185	2.49	0.76
29. My entrepreneurial activity does not give me time perform family/social duties.	185	2.46	0.89
30. I remain engaged in my business related activities or more than 10 hours a day.	185	2.40	0.65
31. Due to the business needs, I find it difficult to spend the evenings and weekends with my family.	185	2.40	0.87
32. My time resources are equally distributed between the business and home.	185	2.37	0.83
33. I could give more concentration in the entrepreneurial activity if I got available social support.	185	2.31	0.94
34. My social support network is very helpful in dealing with the dependent care issues.	185	2.28	0.83
35. As an entrepreneur I am respected and helped by society.	185	2.20	0.62
36. I get strengths and supports from my family to face challenges of business.	185	2.16	0.74
37. My family members are over stretched to make me a successful entrepreneur.	185	2.09	0.81
38. My family members are not willing to listen to my business related/personal problems.	185	2.01	0.72
39. My spouse understands and accommodates my pre-occupation as an entrepreneur.	185	1.84	0.69

The means and standard deviations of 39 items, included in the questionnaire, of the study have been shown in the table 4. It is reported from table 4 that the statement "I have to perform many duties in a given time" ranked the highest with a mean score of 3.21. On the other hand, the statement "my spouse understands and accommodates my pre-occupation as an entrepreneur" scored the lowest mean score of 1.84, which implies that the majority of respondents experienced a significant relationship between dependent care issues and WLB.

Factor Analysis: The result of the KMO measure 0.655 and the result of Bartlett's test of sphericity were 741, with a significance level of 0.000. Five dimensions/factors were derived from the initial 39 statements as outlined in Table 4. 4 statements from Table 4 were deleted, as their factor loadings were less than 0.5.

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.655
Bartlett's Test of Sphericity	Approx. Chi-Square	2600.087
	df	741
	Sig.	.000

After this reduction, the remaining 35 statements are included into the five dimensions as shown in table 7. The five factors derived were role overload, health related issues, dependent care issues, time management and family and social support. The content validity ratio of all items in the scale was more than 0.50. This fully confirms the report of Hair, Black, Babin, Anderson & Tatham (2005) regarding the appropriateness of factor analysis. Finally, the instrument contained 35 items, excluding the overall WLB perception statement. The various factors and the corresponding statements, along with their reliability alpha have been incorporated into Table 7.

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.395	22.480	22.480	5.395	22.480	22.480
2	3.766	15.693	38.173	3.766	15.693	38.173
3	2.431	10.130	48.303	2.431	10.130	48.303
4	2.012	8.384	56.687	2.012	8.384	56.687
5	1.933	8.055	64.742	1.933	8.055	64.742

Table 6 outlines the results regarding variance explained by five components. These five components explain a total of 64.74 percent of variance with component 1 contributing 22.48%, component 2 contributing 15.69%, component 3 contributing 10.13%, component 4 contributing 8.38% and component 5 contributing 8.05% respectively.

	Component				
	1	2	3	4	5
1. Due to the excessive work load and lack of time, I am not able to give proper attention in my personal life as well as in my business.	.84				
2. I have to perform many roles in a given time.	.81				
3. My family life rarely suffers due to my entrepreneurial role.	.78				
4. I have become a successful entrepreneur by sacrificing many of my family roles.	.76				
5. As I am burdened with business and family roles, I find it Difficult to attend social/ community activities.	.74				
6. I am too exhausted to look after my business due to my work load in the family.	.67				

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7.	As my employees look after all the business roles, I am quite happy in my life	.65				
8.	As my business drains away my energy and time, I feel sick at home.		.79			
9.	My health problems are related to the long and continuous work schedule.		.75			
10.	Being satisfied in the entrepreneurial and family domains, I feel relaxed and sleep very well.		.70			
11.	After becoming an entrepreneur, I frequently visit my physician for health issues.		.68			
12.	Due to the work/family issues and lack of time, I find it difficult to take care of my health.		.63			
13.	The role conflicts in the business and family life give a lot of stress.		.61			
14.	I find it more difficult to manage the child care needs.			.81		
15.	I find it difficult to manage my business and dependent care issues simultaneously at home.			.74		
16.	My kid(s) are looked after by me.			.72		
17.	My pre-occupation with business does not allow me to provide dependent care needs at home, leading to conflicts			.69		
18.	I am taking care of my aged parent(s)/in law(s).			.64		
19.	I find it more difficult to manage the elder care issues.			.63		
20.	I can't concentrate in my business due to dependent care problems.			.61		
21.	My spouse demands greater attention from me.			.60		
22.	Due to the business needs, I find it difficult to spend the evenings and weekends with my family.				.86	
23.	My entrepreneurial activity does not give me time to perform family/social duties.				.82	
24.	I often come from the office/workplace very late in the evening.				.80	
25.	I remain engaged in my business related work for more than 10 hours per day.				.77	
26.	The long hours of work make me stressed and short tempered.				.70	
27.	I have to leave home early in the morning to engage in my entrepreneurial activity.				.65	
28.	I have enough time to spend on family duties and societal roles.				.64	
29.	My time resources are equally distributed between the business and home.				.62	
30.	My spouse understands and accommodates my pre-occupation as an entrepreneur.					.76
31.	My family provides me the strength and support to face the challenges of business.					.74
32.	My family members are over stretched to make me a successful entrepreneur.					.71
33.	My family members are not willing to listen to my work related/personal problems.					.69
34.	Being an entrepreneur, I am respected and helped by the society.					.66
35.	I could have concentrated more in the entrepreneurial activity if the social support network was available to me.					.63

Note: Item number 5, 11, 16 and 34 were deleted because factor loadings of these items were less than 0.5.

Regression Analysis

Table 8: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.813 ^a	.647	.641	.558	.592	84.724	1	184	.000	1.832

Predictors: (Constant), Role overload, Health related issues, Dependent care Time management, Family and Social Support. The two hypothesis of the study, (1) role overload and dependent care issues are negatively related to the WLB of women entrepreneurs and (2) health related issues, time management and family and social support are positively related to the WLB of women entrepreneurs, were tested applying regression analysis.

Table 9: ANOVA

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	109.532	1	24.364	81.413	.000 ^a
	Residual	89.847	183	.287		
	Total	199.379	184			

a. Dependent Variable: Overall, I am getting a satisfactory level of work life balance.

b. Predictors: (Constant), Role overload, Health related issues, Dependent care Time management, Family and Social Support.

Table 9 signifies the results of an analysis of variance (ANOVA). “F-ratio” represents the ratio of the advancement in prediction that results from fitting the model (Firdaus, 2005). A large value of F indicates that most of the variation in Y is explained by the regression equation and that the model is valid. From the table it is

noticed that F value is 81.413, which is significant at p (sig.) value $<.005$, i.e. $0.000 < 0.005$. This result indicates that there is less than a 0.5% chance of F-ratio being this large. Therefore, the regression model significantly improved our ability to predict overall perception of work life balance (outcome, or dependent variable) of women entrepreneurs in Chittagong, Bangladesh.

Table 10: Regression Analysis of Independent Variables

	Model	B	Std. Error	Beta	t	Sig.
1	Role Overload	-0.128	0.005	-0.129	-1.827	.000
	Health Related Issues	0.095	0.002	0.102	0.984	.000
	Dependent Care	-0.156	0.002	-0.098	-1.338	.000
	Time Management	0.175	0.005	0.041	0.760	.000
	Family and Social Support	0.093	0.006	0.556	10.658	.000

a. Dependent Variable: Overall, I am getting a satisfactory level of work life balance.

All five factors are relevant in the model as significant as outlined in the table 8 ($R = 0.813$, $R^2 = 0.647$, $R^2 = 0.641$, $F = 84.72$, $p < 0.005$). Although health related issues ($\beta = 0.102$), time management ($\beta = 0.041$) and family and social support ($\beta = 0.556$) are positive predictors of WLB while role overload ($\beta = -0.129$) as well as dependent care related issues ($\beta = -0.098$) were negative predictors. Hence, there is a positive relationship between health related issues, time management, family and social support and work life balance of women entrepreneurs. That is if women entrepreneurs can properly take care of their dependents like kids, spouse, and other dependents then their satisfaction with and work and life would be enhanced. The other two predictors namely role overload and dependent care issues are negatively related with work life balance of women entrepreneurs. That indicates that an increase in work overload and dependent care issues would reduce the level of getting satisfactory WLB.

Moreover, it is evident from the analysis that, the main WLB problems among women entrepreneurs in Chittagong are role overload, poor quality of health, dependent care issues, problems in managing time for their business and family and issues related to get support from their family and society. According to Nayyar et al. (2007), role overload may occur in a society where women have to play a multiple role within a limited amount of time. Role overload (factor 1) was an attribute of most of the women's lives in the present study, leading to consequent troubles in their work and family life. Regression analysis reveals a negative association between role overload and WLB, which is consistent with the findings that conflict between work and family occurs when individuals have to perform multiple roles (Greenhaus, Collins, & Shaw, 2003), such as spouse, parent, housekeeper, employee and entrepreneur. Each of these roles needs time and energy, which is if once spent on one role, will not be used for another. According to results of this study, it can be said that women entrepreneurs experience a high degree of role overload and associated WLB issues as have to act simultaneously as an employee, business owner, manager and motivating leader.

Work life issues arising from health related issues and inability to manage time properly leading to continuous engagement for long hours in entrepreneurial activities are other important findings of the study. Regression analysis also reveals a positive correlation between WLB and health and managing time. Previous studies also supported the empirical evidence of a correlation between working for a long time and quality of health (Sokejima & Kagamimori, 1998; Kivimaki, Vahtera, Pentti, & Ferrie, 2000), family problems and dissatisfaction (Adams, King, L. A., & King, D. W., 1996). Increased working hours and stress may lead to some physical problems like sleeplessness, sleeping disorder, depression which could in turn lead to some other health hazards (Kerin & Aguirre, 2005; Brand, Hermann, Muheim, Beck, & Tranchsler, 2008). Health related aspects not only worsen a work-family imbalance but also affect success of entrepreneurs. Clark (2000), in his Border Theory, argued that people cross the border of work and family domains daily as they move between home and work. Such cross-border movements may cause various degrees of work and life intervention. According to the opinions of the respondents, WLB of many women entrepreneurs specifically suffers when they have to work many respondents expressed the view that their WLB particularly suffers when they work during unusual hours and weekends. This result is consistent with a report that work-life conflict can arise from long or socially undesirable working hours, particularly in the evening or on weekends (Bohle & Tilley, 1989; Spelten, Totterdell, Barton, & Folkard, 1995; Bohle, Quinlan, Kennedy, & Williamson, 2004).

Dependent care issue is another important factor affecting WLB issues of women entrepreneurs in Chittagong which is negatively related with WLB. Most of the coming women entrepreneurs are overloaded by their highly demanding household duties and responsibilities (Dileepkumar, 2006; Vikas, 2007; Rizvi & Gupta, 2009). Women entrepreneurs, moreover, have to spend long hours on planning and managing their business to achieve progress. Regularly they cannot properly take care of their dependents leading to nervousness and work-life conflict. It is found in this study that women engaged in eldercare experienced more work-life conflicts and stress than that of those in childcare, which may be due to requiring many activities for elder care management.

The last factor of WLB for women entrepreneurs is the support from family members, employees and society. Lack of family and social supports leads to WLB problems and plays a key role in getting a satisfactory level of WLB, as reported by many women entrepreneurs. There is also a positive relationship between family and social support and WLB, according to the results of the study. The respondents also reported that it is very tough to get support from family and society in dependent care and/or other household activities, as they are branded.

IX. Conclusion

The study assesses the issues affecting WLB faced by women entrepreneurs of Chittagong, Bangladesh. The questionnaire has been adapted from Mathew and Panchanatham (2011). The study is mainly based on primary data collected through a questionnaire survey. The questionnaire survey consists of 39 items using five-point scale applying simple random sampling. The questionnaire survey was conducted on 185 women entrepreneurs of Chittagong. The results of the study produces a number of significant issues related to WLB of women entrepreneurs. The important WLB issues that are confronted by women entrepreneurs are role overload, health related issues, time management issues, issues of dependent care, and lack of available social and family support. It is also reported from the results of the study that family and social support, health related issues and managing time are positively related with WLB, and issues of dependent care and excess duties and responsibilities are the negative predictors of WLB. There are also variations in the perception of WLB among women entrepreneurs. The women entrepreneurs struggle to maintain a balance between work and family life because workloads and their personal and family roles rather often overlap with one another. Therefore, work life imbalances and conflicts have become a common facet of many inspiring women entrepreneurs of Chittagong.

This study is important especially in the context of Bangladesh because more and more women are entering into the arena of entrepreneurial activities as a result socio economic changes. In this highly competitive environment survival and proper management of business have become extremely complex and difficult. Women entrepreneurs of Bangladesh can examine their WLB issues using the factors of this study. Human resource management professionals, management consultants, policy makers, Women Entrepreneurs Association of Bangladesh, Women Chamber of Commerce and Industry may also use this scale to level out the issues of WLB among women entrepreneurs. Challenging women entrepreneurs may use the dimensions to realize the plausible WLB issues, enabling them to take relevant preventive measures. Moreover, academic professionals may accommodate the dimensions of this study in their curriculum. Finally, different professionals may facilitate awareness about WLB issues confronted by women entrepreneurs to make a favorable social attitude towards them.

The study has some limitations. The study has not considered the psychological aspects that might have an influence on WLB of women entrepreneurs. The study has been conducted in Chittagong taking relatively a small size, which is only one of the six major cities of Bangladesh. So, the results of the study may not represent the whole sample population. Therefore, in a country like Bangladesh, where there are multicultural and multi-religious people and societies include various economic groups, further research across all the major cities may produce more representative output.

As the present study has been conducted on women entrepreneurs of Chittagong, it is enviable to conduct further studies on a broader extent taking all the major cities into account. The studies may also be conducted to assess the adverse impact of WLB issues in the area of women empowerment, economic development, and employment, economic and social development in the context of international arena as well as on physiological and psychological well being of women entrepreneurs.

It is desirable to pursue further studies on a larger scale by taking all of the Indian states into account, particularly given the multifaceted nature of Indian society. As the prevailing roles of Indian women in the family and society are comparable to those of many other developing and underdeveloped countries, research in this direction could help international policymakers and organizations to design more coherent and internationally applicable policies towards women in the entrepreneurial sector. As entrepreneurship among women is considered to be an avenue of female empowerment, rapid economic development and employment, studies related to the adverse impact of WLB issues in these areas, as well as the issues' manifestations in national and international economic and social development, are also worth pursuing. Another promising area of further research is the impact of WLB issues on the physiological as well as psychological well being of women entrepreneurs and its implications in society. Finally, Indian women entrepreneurs' delicate act of balancing personal life and business needs to be studied more thoroughly, simply but significantly because their WLB problems are multiplied because of their dual business and housekeeping roles.

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