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AN EMPIRICAL INVESTIGATION: WORK-LIFE-BALANCE AMONG WOMEN ENTREPRENEURS A CASE STUDY OF BGALKOTE

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ABSTRACT

The study investigates work-life balance among women entrepreneurs in Bagalkote, examining how they manage business and family responsibilities amidst societal and psychological pressures. Using a descriptive research design, data were collected from 110 women entrepreneurs through structured questionnaires and analyzed using SPSS tools such as ANOVA and regression. Results reveal that while effective time management and social support help women maintain balance, professional demands and psychological stress remain major challenges. The study emphasizes the need for wellness programs, family support networks, and financial mentoring to reduce stress and enhance overall well-being and productivity.

KEY WORDS : *Work Life Balance , Women Entrepreneurs , Personal , Economic , Business, Psychological and Environmental, Family and Social Support, Bagalkote .*

INTRODUCTION

Work-life balance has become a crucial issue in today's competitive business environment, particularly for women entrepreneurs who manage both professional and domestic responsibilities. While entrepreneurship provides flexibility, independence, and financial empowerment, it also brings challenges such as long working hours, emotional stress, and conflicting family expectations.

In Bagalkote city, women entrepreneurs often face added pressures due to cultural expectations, patriarchal norms, and limited institutional and social support. Balancing business demands with household duties frequently leads to fatigue, stress, and reduced personal well-being. Moreover, inadequate access to childcare facilities, financial mentoring, and mentorship opportunities further complicate their ability to manage dual roles effectively. Many women also struggle to gain acceptance in male-dominated markets, which adds to their psychological burden and impacts business performance.

This study examines how women entrepreneurs in Bagalkote city strive to maintain work-life balance while managing multiple roles. It focuses on personal, psychological, economic, and social factors influencing balance and analyzes the role of demographics such as age, education, and marital status. The study aims to identify major challenges and propose strategies that can enhance well-being, resilience, and sustainable entrepreneurial growth among women in Bagalkote city.

LITERATURE REVIEW

Matthew and Panchanatham (2011) : Matthew and Panchanatham conducted an exploratory study on the work-life balance of women entrepreneurs in South India, identifying five key dimensions like role overload, dependent-care issues, health concerns, time management problems, and lack of social support. Their findings revealed that women in manufacturing sectors faced higher levels of work-life conflict. The authors emphasized the need for targeted interventions and support systems to help women entrepreneurs achieve better integration between professional and personal roles.

Kulkarni and Biradar (2012) : Kulkarni and Biradar examined the challenges and prospects of women entrepreneurs in North Karnataka. They found that limited financial access, inadequate managerial skills, and traditional gender expectations were the major barriers. A large proportion of women struggled to balance business and family life. However, the study also highlighted the growing importance of microfinance, self-help groups, and government programs as emerging opportunities for women's entrepreneurial development.

Brijmohan A. Vyas Vijayshri Sajjan, and Sanjay Hanji,(2015): Focusing on KSRTC employees, this study investigated work-life balance issues among male bus drivers and conductors. Findings revealed that 70% of respondents could not maintain balance due to long hours, overtime, and family pressures. The study recommended counseling, flexible scheduling, and incentive-based support to enhance employee well-being. Although it centered on men, its insights underline the

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universal importance of institutional support for work-life balance.

Pareek and Bagrecha (2017) : This thematic study analyzed challenges faced by women entrepreneurs in small-scale industries. It identified key stressors such as socio-personal issues, financial constraints, and technological barriers. About 78% reported emotional guilt when business duties disrupted family life. The authors concluded that both individual coping strategies and policy-level gender support are crucial to achieving sustainable work-life balance.

Brijmohan A. Vyas, Dr. Vijay Joshi and Ms. Rajashree Ramdurg (2024) : This research examined ASHA workers in Bagalkote city, finding that long working hours, inadequate workplace support, and undervaluation of contributions led to significant mental and physical strain. The study emphasized the importance of flexible schedules, recognition programs, and institutional backing to improve overall work-life balance and well-being.

RESEARCH GAP

Work-life balance refers to effectively managing personal and professional responsibilities. For women entrepreneurs, this balance is often difficult as they juggle multiple roles at home and in business. Despite choosing entrepreneurship for flexibility, many face heavy workloads and role conflicts. This study focuses on understanding the key challenges affecting the work-life balance of women entrepreneurs in Bagalkote city.

OBJECTIVES OF THE STUDY

1. To ascertain the factors causing Work life balance among women-entrepreneurs
2. To assess the demographic factors influencing on Work life balance of women entrepreneurs
3. To assess the influence of the factors on Work life balance among women entrepreneurs.

RESEARCH METHODOLOGY

Research type : Descriptive research
Primary data : Collected through a structured questionnaire designed based on the study variables, focusing on demographic, work-related, personal, and external factors.
Secondary data : Gathered from journals, research papers, government reports, and articles related work-life balance and women entrepreneurship.
Data collection tool : Questionnaires
Data Analysis Tool : SPSS and Excel
Sample Unit : Women Entrepreneurs of Bagalkote City
Sample Size : 110
Sampling Technique : Convenience sampling

SCOPE OF THE STUDY

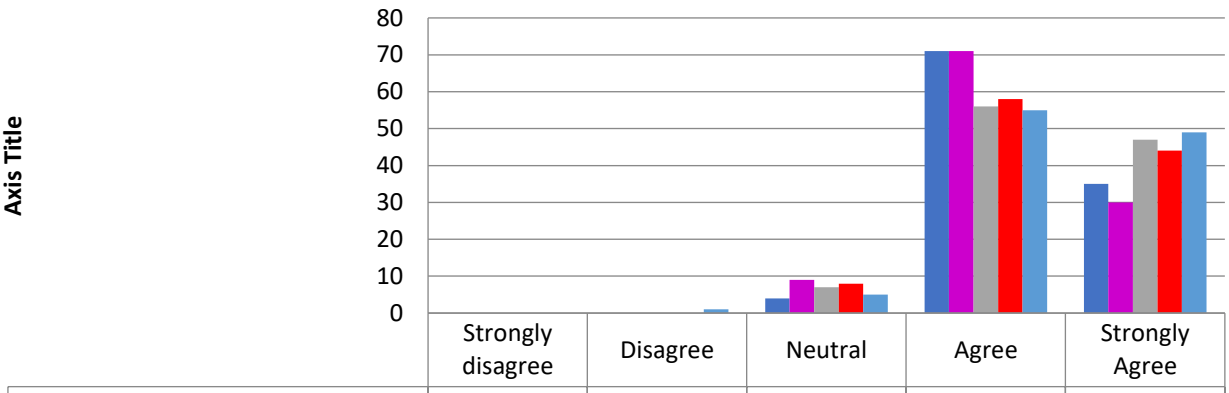
This study focuses on analyzing the work-life balance of women entrepreneurs in **Bagalkote city**, examining how personal, professional, economic, and environmental factors affect their ability to manage work and family roles. It also explores the influence of demographic variables such as age, education, and marital status on stress, time management, and support systems. The findings aim to provide valuable insights for future research on women's entrepreneurship and work-life integration in similar regional contexts.

LIMITATIONS OF THE STUDY

- The study is confined to Bagalkote city women-entrepreneurs only.
- The responses collected are based on self-assessment through questionnaires which may be influenced by personal bias , social desirability or inaccurate recall.
- Women-entrepreneurs may-not have sufficient time to spare during the survey due to there business schedules.

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RESULT ANALYSIS AND INTERPRETATION



	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree
I am able to effectively manage my time between work and personal life	0	0	4	71	35
My physical health allows me to handle both personal and business responsibilities	0	0	9	71	30
My personal goals align well with my professional commitments	0	0	7	56	47
I find it easy to manage personal commitments alongside work	0	0	8	58	44
I feel personally satisfied with my daily routine	0	1	5	55	49

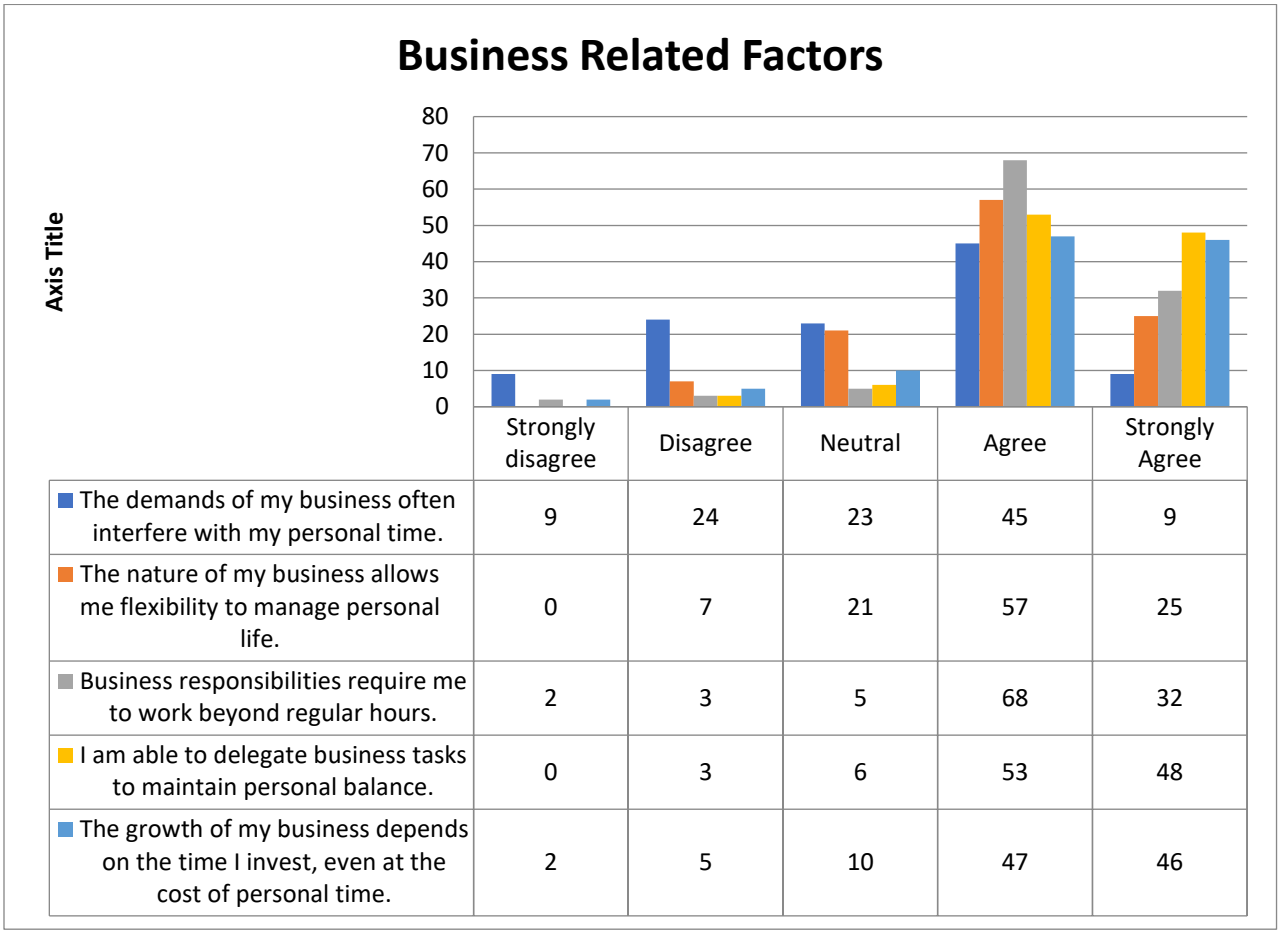
Analysis

- Among 110 respondents 32% strongly agree, 64% agree that they able to effectively manage time between work and personal life where as 4% are neutral and non respondents disagree to the statements.
- Among 110 respondents most of women entrepreneur that is 64% agree & 28% strongly agree that their physical health allows them to manage both the responsibilities effectively where as 8% are neutral and no one disagree to the statement.
- From 110 respondents 43% strongly agree , 51% agree and 6% neutral with their personal goals alings with their professional commitments and non disagree.
- Regarding easy to manage personal commitments alongside work 40% strongly agree, 53% agree and 7 % neutral and non disagree
- Among 110 respondents 45% strongly agree , 50% agree , 4% neutral and 1% disgaree to the statement of being personally satisfied with their daily routine.

Interpretation

The survey data reveals women-entrepreneurs demonstrate a strong ability to balance their personal and professional lives effectively. A majority of the respondents-agree or strongly agree that they able to manage their time well between work & personal responsibilities, suggesting a high level of time management skills. Additionally, nearly all respondents acknowledge that their physical health supports their ability to fulfill both roles, highlighting the importance they place on maintaining good health. There is also a strong sense of alignment between their personal goals & professional commitments, which likely enhances their motivation and overall satisfaction. Furthermore, most of the women find it easy to manage personal commitments-alongside their work, indicating a well-integrated lifestyle. Lastly, a large proportion express satisfaction with their daily routine, with very few reporting dissatisfaction. The absence of significant disagreement across all categories reflects a highly positive outlook and suggests that women-entrepreneurs in this study have established a harmonious and fulfilling balance between their work and personal lives.

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	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree
The demands of my business often interfere with my personal time.	9	24	23	45	9
The nature of my business allows me flexibility to manage personal life.	0	7	21	57	25
Business responsibilities require me to work beyond regular hours.	2	3	5	68	32
I am able to delegate business tasks to maintain personal balance.	0	3	6	53	48
The growth of my business depends on the time I invest, even at the cost of personal time.	2	5	10	47	46

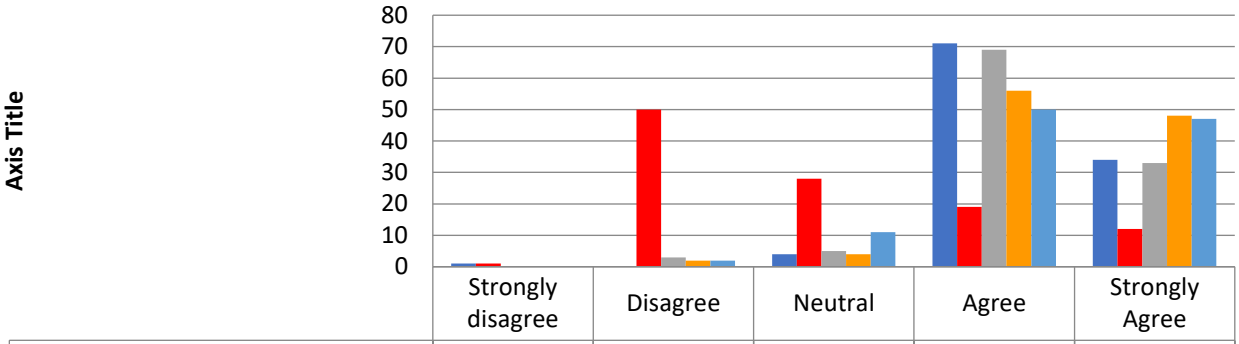
Analysis

- Out of 110 respondents, 42% agreed and 8% strongly agreed that the demands of their business often interfere with their personal time, while 22% disagreed, 20% remained neutral, and 8% strongly disagreed.
- A significant 65% agreed and 15% strongly agreed that the nature of their business limits their flexibility to manage personal time. Only 6% each strongly disagreed and disagreed, and 8% were neutral.
- Regarding extended work hours, 52% agreed and 37% strongly agreed that business responsibilities require them to work beyond regular hours. In contrast, 5% disagreed, 5% were neutral, and just 1% strongly disagreed.
- When asked about fatigue affecting their ability to balance work and personal relationships, 48% agreed and 43% strongly agreed, showing that most feel physically or mentally drained. Only 6% disagreed, 3% remained neutral, & none strongly disagreed.
- Concerning business growth depending on personal time investment, 43% agreed and 42% strongly agreed, indicating most entrepreneurs believe success requires sacrificing personal time. A small number, 2% strongly disagreed, 4% disagreed, and 9% were neutral.

Interpretation

The data indicates that business-related factors significantly influence the personal lives of women entrepreneurs. A large portion that is 42% agrees that business demands interfere with personal time, while only a small percentage that is 8% strongly disagree, suggesting that time conflicts are a common challenge. Most respondents that is 65% also agree that the nature of their business limits flexibility to manage personal time, confirming that rigid business operations often overshadow personal needs. Additionally, a combined 89% (Agree and Strongly Agree) mention that they required to work beyond regular hours, highlighting the extended work commitments involved in entrepreneurship. Fatigue due to business responsibilities is also a concern, with 89% expressing that they often feel too tired to maintain personal relationships effectively. Lastly, 85% of the respondents recognize that business growth depends heavily on the time they invest, even if it comes at the cost of personal time. Overall, the interpretation reveals that while women-entrepreneurs are committed to growing their businesses, it often comes at a substantial personal cost, especially in terms of time, flexibility, and emotional energy.

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	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree
Financial stability from my business supports a better work-life balance	1	0	4	71	34
I experience financial pressure that affects my personal life	1	50	28	19	12
Managing expenses is a chance to grow and improve financially.	0	3	5	69	33
Income from my business helps reduce stress in my personal life.	0	2	4	56	48
Navigating economic uncertainty in business helps me build emotional resilience at home.	0	2	11	50	47

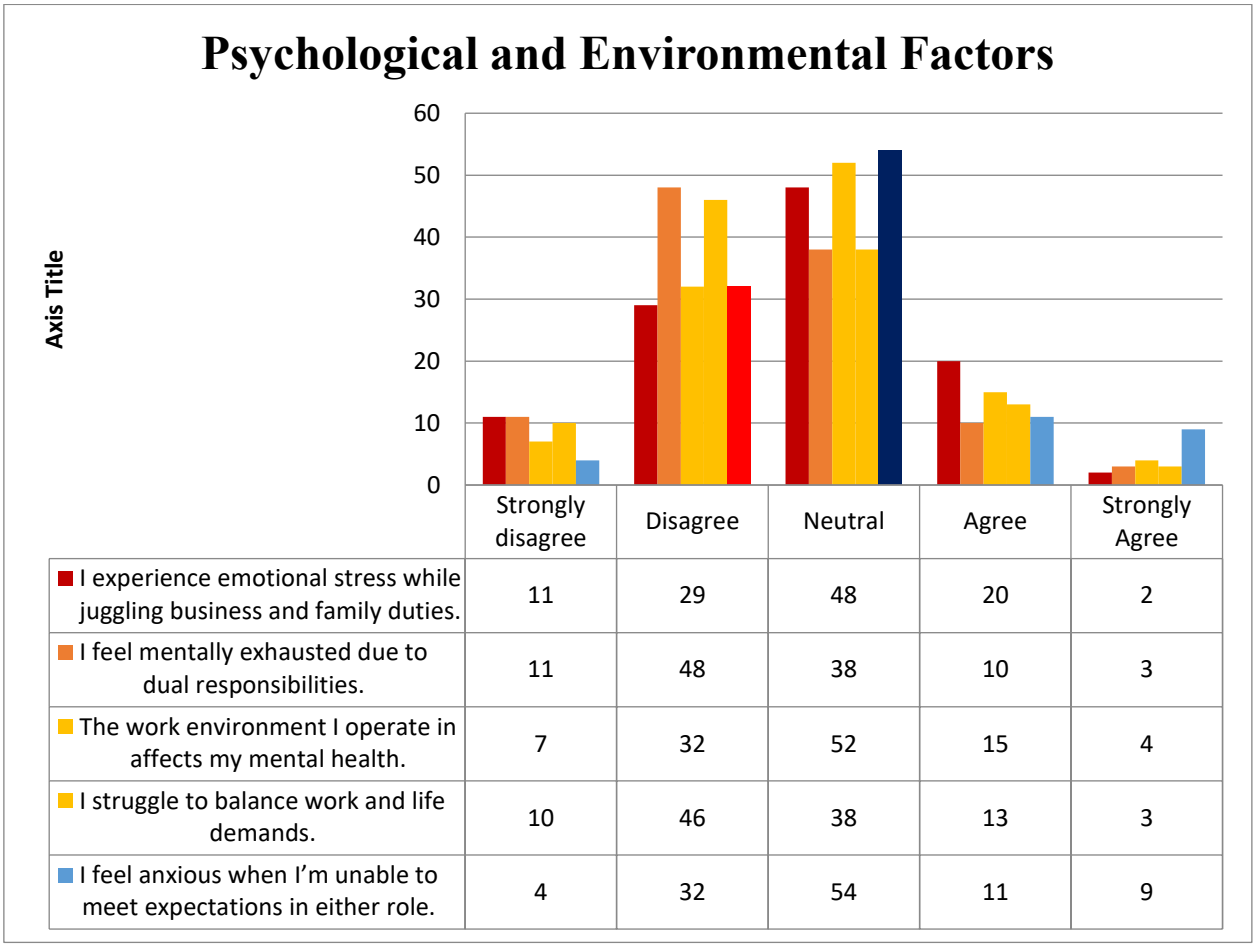
Analysis

- Among 110 respondents, 44% agreed and 42% strongly agreed that financial stability from their business supports better work-life balance, while only 9% disagreed, 4% were neutral, and 1% strongly disagreed. This shows strong agreement on the positive impact of financial stability.
- Among 110 respondents, 46% disagreed and 25% were neutral that inadequate financial returns affect personal life, while 17% agreed and 11% strongly agreed. Only 1% strongly disagreed. This suggests mixed views on how low returns affect personal life.
- Among 110 respondents, 44% agreed and 46% strongly agreed that managing expenses in advance gives them personal freedom and flexibility. Only 4% disagreed, 5% were neutral, and 1% strongly disagreed, showing strong support for financial planning.
- Among 110 respondents, 50% agreed and 44% strongly agreed that business income helps reduce emotional or personal stress, while only 2% disagreed and 4% were neutral. None strongly disagreed, indicating a positive link between income and well-being.
- Among 110 respondents, 45% agreed and 43% strongly agreed that not getting economically involved helps build emotional resilience at home. Meanwhile, 2% disagreed, 10% were neutral, and none strongly disagreed, reflecting varied opinions.

Interpretation

The responses clearly show economic factors play a major role in shaping the personal and emotional well-being of women entrepreneurs. A large majority believe that financial stability from their-business helps them maintain a healthy work-life balance and reduces emotional stress. Managing expenses in advance is also seen as a key to gaining personal freedom and flexibility. While opinions on the impact of inadequate financial returns are mixed, most women do not see it as a major barrier. Interestingly, views on staying economically uninvolved in business to build emotional resilience are divided, suggesting that for some, stepping back helps emotionally, while others prefer active financial engagement. Overall, financial strength and planning are seen as strong enablers of emotional balance and work-life harmony.

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	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree
I experience emotional stress while juggling business and family duties.	11	29	48	20	2
I feel mentally exhausted due to dual responsibilities.	11	48	38	10	3
The work environment I operate in affects my mental health.	7	32	52	15	4
I struggle to balance work and life demands.	10	46	38	13	3
I feel anxious when I'm unable to meet expectations in either role.	4	32	54	11	9

Analysis

- Among 110 respondents, 18% agreed and 2% strongly agreed they experience emotional stress while juggling business and family duties. Meanwhile, 26% disagreed, 44% were neutral, 10% strongly disagreed, showing mixed views on emotional strain.
- Among 110 respondents, 44% disagreed and 35% were neutral about feeling mentally exhausted due to dual responsibilities. Only 9% agreed and 2% strongly agreed, while 10% strongly disagreed, indicating that mental exhaustion is not widely reported.
- Among 110 respondents, 47% remained neutral and 29% disagreed that the work environment impacts their efficiency. In contrast, 14% agreed and 4% strongly agreed, with 6% strongly disagreeing, suggesting uncertainty or lesser influence of the work environment.
- Among 110 respondents, 42% disagreed and 34% were neutral that negative co-worker talk demotivates them. Only 12% agreed and 3% strongly agreed, while 9% strongly disagreed. This reflects that most respondents are not significantly affected by workplace negativity.
- Among 110 respondents, 29% disagreed and 49% were neutral about feeling anxious when unable to meet expectations. Only 10% agreed and 8% strongly agreed, while 4% strongly disagreed, indicating anxiety over expectations is not a major issue for the majority.

Interpretation

The analysis shows that psychological and environmental pressures are not strongly felt by most women-entrepreneurs in this study.

A large portion of respondents did-not report high levels of emotional stress, mental exhaustion, or anxiety due to dual responsibilities,

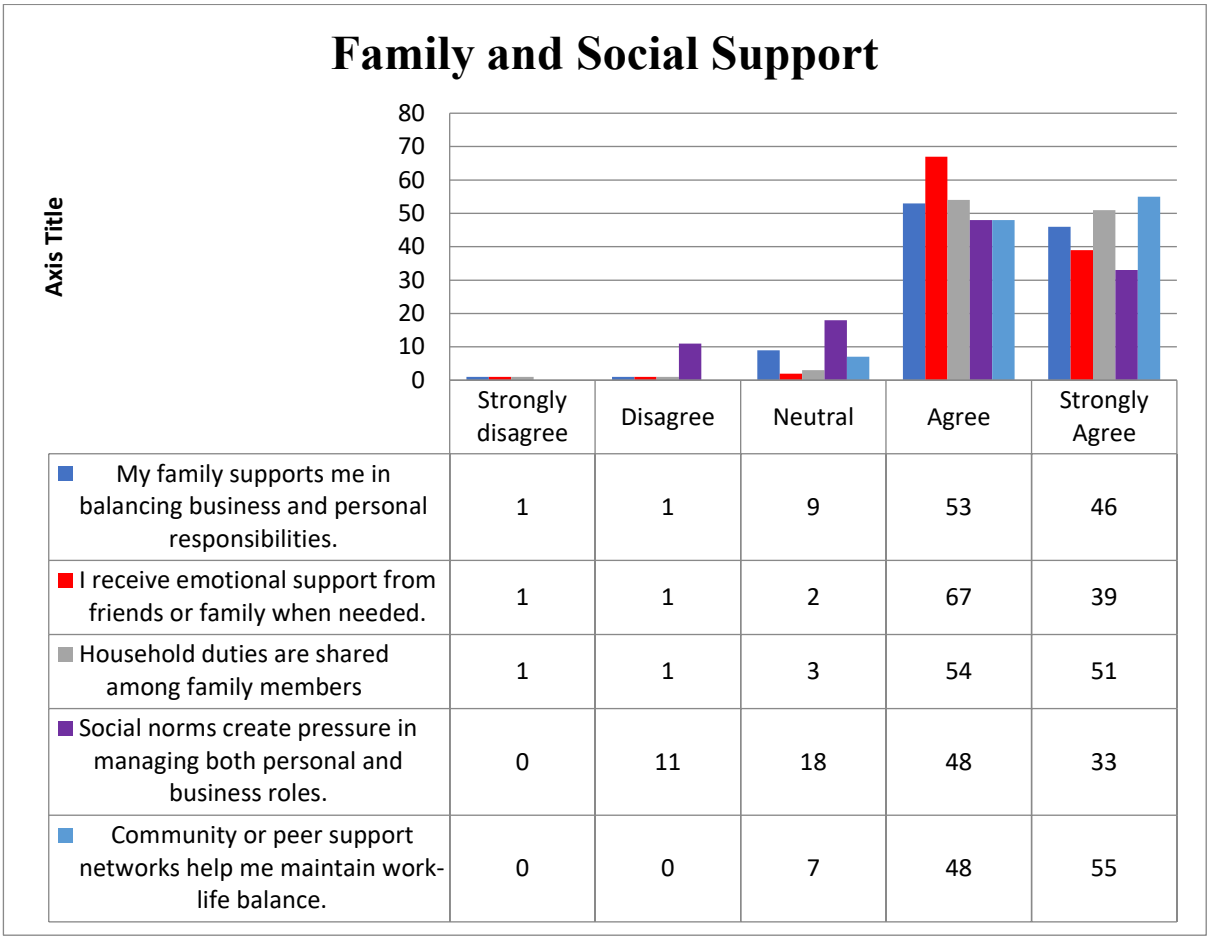
indicating good coping mechanisms or support systems in place. Similarly, the impact of the work environment and negative co-worker

behavior on their efficiency and motivation appears minimal. Most participants either disagreed with or remained neutral on these stress

related factors, suggesting that external psychological and environmental challenges are not dominant barriers for them. Overall, women

entrepreneurs seem resilient and emotionally balanced in managing both their business and family lives.

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	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree
My family supports me in balancing business and personal responsibilities.	1	1	9	53	46
I receive emotional support from friends or family when needed.	1	1	2	67	39
Household duties are shared among family members	1	1	3	54	51
Social norms create pressure in managing both personal and business roles.	0	11	18	48	33
Community or peer support networks help me maintain work-life balance.	0	0	7	48	55

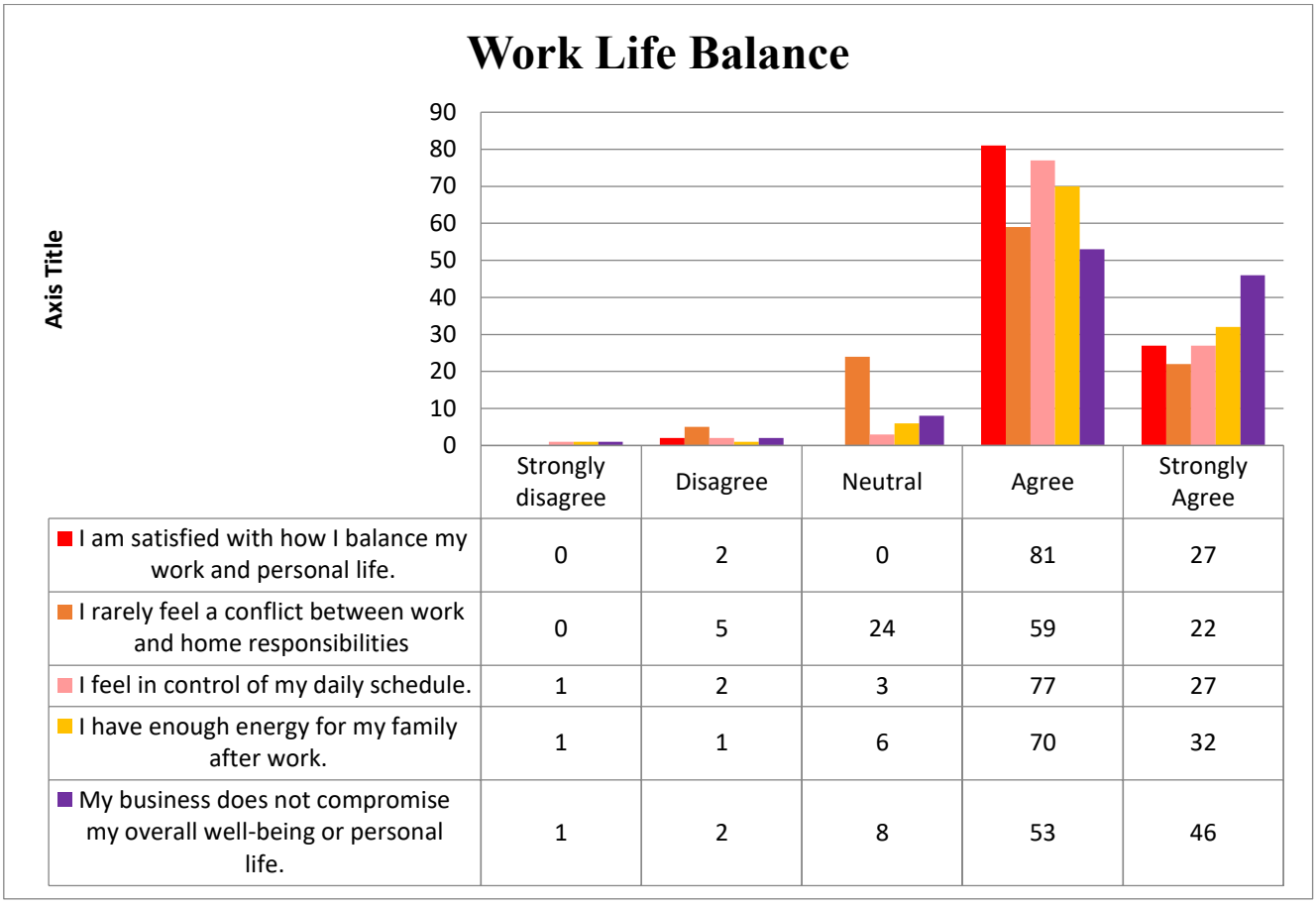
Analysis

- Among 110 respondents, 48% agreed and 42% strongly agreed their family supports them in balancing business and personal responsibilities. Only 1% each disagreed and strongly disagreed, and 8% remained neutral, showing a strong majority rely on family support.
- Among 110 respondents, 61% agreed and 35% strongly agreed they receive emotional support from friends or family when needed. Meanwhile, 1% disagreed, 1% strongly disagreed, and 2% remained neutral, indicating widespread availability of emotional support.
- Among 110 respondents, 49% agreed and 46% strongly agreed financial matters are discussed among family members. Only 1% disagreed, 1% strongly disagreed, and 3% were neutral, showing open family communication on financial topics.
- Among 110 respondents, 44% agreed and 30% strongly agreed that moral support from close persons encourages their performance and decision-making. Only 10% disagreed, 0% strongly disagreed, and 16% were neutral, suggesting that moral support plays vital role in their entrepreneurial journey.
- Among 110 respondents, 44% agreed and 50% strongly-agreed that community or peer support networks help them maintain work-life balance. None strongly disagreed or disagreed, and only 6% were neutral, reflecting extremely high value placed on community support.

Interpretation

The data highlights that family, friends, and community support systems play a vital-role in helping women-entrepreneurs manage-their business and personal responsibilities. A significant majority receive emotional, moral, and financial-support from their family, which aids in decision-making and overall performance. Open communication within families about finances and strong encouragement from close persons positively influence their ability to manage dual roles. Additionally, peer and community networks are seen as crucial, with more than 90% of respondents agreeing that these connections help them maintain work-life balance. Overall, the findings indicate strong social and family support systems are a key enabler of success and emotional stability for women entrepreneurs.

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	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree
I am satisfied with how I balance my work and personal life.	0	2	0	81	27
I rarely feel a conflict between work and home responsibilities	0	5	24	59	22
I feel in control of my daily schedule.	1	2	3	77	27
I have enough energy for my family after work.	1	1	6	70	32
My business does not compromise my overall well-being or personal life.	1	2	8	53	46

Analysis

- Among 110 respondents, 74% agreed and 24% strongly agreed that they satisfied with how they balance their work & personal life. Only 2% disagreed, 0% strongly disagreed, and 0% remained neutral, showing a high level of overall satisfaction.
- Among 110 respondents, 54% agreed and 20% strongly agreed they easily switch between work and home responsibilities. Meanwhile, 4% disagreed, 0% strongly disagreed, and 22% were neutral, reflecting strong adaptability.
- Among 110 respondents, 70% agreed and 25% strongly agreed they remain calm during daily activities. Only 2% disagreed and 1% strongly disagreed, while 2% remained neutral, suggesting emotional stability throughout the day.
- Among 110 respondents, 64% agreed and 29% strongly agreed they have enough time for family after work. Just 1% disagreed, 1% strongly disagreed, and 5% were neutral, indicating most feel they successfully make time for personal life.
- Among 110 respondents, 48% agreed and 42% strongly agreed their business does-not compromise their overall well-being or personal life. Only 2% disagreed, 1% strongly disagreed, and 7% were neutral, showing very positive views on balance and well-being.

Interpretation

The data suggests that the majority of women-entrepreneurs experience a healthy and satisfying work-life balance. Most respondents-agree they are able to manage both professional and personal responsibilities smoothly, with 97% expressing satisfaction in how they balance their roles. They report feeling emotionally stable, calm during daily tasks, and capable of spending quality-time with their families after work, which reflects strong time management and coping skills. Notably, almost all respondents believe their business does-not negatively affect their personal well-being, indicating that entrepreneurship has become a source of both personal and professional fulfillment. These findings highlight the importance of supportive systems, emotional resilience, and structured routines in maintaining harmony between work and life.

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Influence of Age on Work life Balance

Work Life Balance	ANOVA				
	Sum of Square	df	Mean Square	F	Sig.
Between Groups	0.085	2	0.043	0.216	0.806
Within Groups	21.028	107	0.197		
Total	21.113	109			

H0: There is no significant-relationship between age and work-life balance.
H1: There is a significant relationship between age and work-life balance.
Analysis: The significance value of 0.806, being greater than 0.05, suggests there is no significant relationship between Age and Work-life Balance.

Interpretation: This analysis indicates there is no significant relationship between age and work-life balance. This means that variations in age do not appear to have meaningful impact on an individual's work-life balance. As a result, we reject alternative hypothesis, which suggested that age influences work-life balance, and instead accept null hypothesis.

Influence of Education on Work life Balance

Work Life Balance	ANOVA				
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	0.344	4	0.086	0.434	0.784
Within Groups	20.769	105	0.198		
Total	21.113	109			

H0: Educational qualification does-not significantly influence work-life balance.
H1: Educational qualification-significantly influences work-life balance.
Analysis: The significance value of 0.784, being greater than 0.05, suggests there is no significant relationship between Education and Work-life Balance.

Interpretation: This analysis indicates there is no significant relationship-between education and work-life balance. This means that variations in education qualification do not appear to have a meaningful-impact on an individual's work-life balance. As a result, we reject the alternative-hypothesis, which suggested that education influences work-life balance, and instead accept null hypothesis.

Influence of Martial Status on Work life Balance

Group Statistics					
	Martial Status	N	Mean	Std. Deviation	Std. Error Mean
WLB	Married	93	4.1419	0.46679	0.0484
	Unmarried	17	4.1647	0.25725	0.06239

Independent Sample Test

		Levene's-Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
WLB	Equal variances-assumed	2.011	0.159	-0.195	108	0.846	-0.02277	0.1166	-0.2539	0.20836
	Equal variances not-assumed			-0.288	38.623	0.775	-0.02277	0.07897	-0.18255	0.137

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H0: Marital Status does-not significantly affect work-life balance.
H1: Marital Status significantly affects work-life balance.
Analysis: The significance value of 0.846, being greater than 0.05, suggests there is no significant relationship between Martial Status and Work-life Balance.

Interpretation: This analysis indicates there is no significant-relationship between Marital Status and Work-Life Balance. This means variations in martialstatus do not appear to have a meaningful-impact on an individual's work-life balance. Consequently, we reject the alternative hypothesis, which proposed martial status an effect on work-life balance, instead we accept the null hypothesis.

Influence of Number of Children on Work life Balance

Work Life Balance	ANOVA				
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.329	3	0.443	2.374	0.074
Within Groups	19.784	106	0.187		
Total	21.113	109			

H0: The number of children has no significant effect on work-life balance.
H1: The number of children has a significant-effect on work-life balance.
Analysis: With a significance value of 0.074, which exceeds 0.05, it is evident that there is no significant relationship between Number of children and Work-life Balance

Interpretation: The analysis indicates that there is no significant-relationship between Number of children and work-life balance among Women Entrepreneurs. As a result, the alternative hypothesis, which-suggested that Number of children significantly affects work-life balance, is rejected, and the null-hypothesis, which states that there is no-significant impact of Number of children on work-life balance, is accepted.

Influence of Location on Work life Balance

Work Life Balance	ANOVA				
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	0.611	3	0.204	1.053	0.372
Within Groups	20.502	106	0.193		
Total	21.113	109			

H0: There is no significant relationship-between location and work-life balance.
H1: There is a significant relationship between location and work-life balance.
Analysis: The significance value of 0.372, being greater than 0.05, suggests there is no significant relationship between Location and Work-life Balance.

Interpretation: This analysis indicates that there is no significant relationship between location and work-life balance. This means variations in location do not appear to have meaningful impact on an individual's work-life balance. As a result, we the alternative hypothesis, which suggested that location influences work-life balance, and instead accept null hypothesis.

Influence of Years of experience on Work life-Balance

Work Life Balance	ANOVA				
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	0.769	3	0.256	1.335	0.267
Within Groups	20.344	106	0.192		
Total	21.113	109			

H0: There is no significant relationship- between work experience and work-life balance.
H1: There is a significant relationship-between work experience and work- life balance.
Analysis: With a significance value of 0.267, which exceeds 0.05, it is evident that there is no-significant relationship between Work Experience and Work-life Balance

Interpretation: The analysis indicates that there is no -ignificant relationship between Work Experience and work-life balance among Women Entrepreneurs. As a result, the alternative hypothesis, which suggested Number of dependents significantly affects work-life balance, is rejected, and null hypothesis, which states that there is no-significant impact of Work Experience on work-life balance, is accepted.

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FINDINGS

1. Most women-entrepreneurs demonstrated effective time management, with 32% strongly agreeing and 64% agreeing that they manage time between personal and professional life efficiently.
2. A combined 92% of respondents agreed or strongly-agreed that their physical health supports them in handling business and personal roles effectively.
3. Regarding alignment of goals, 94% of the respondents either agreed or strongly-agreed that their personal and professional goals are well aligned.
4. Out of 110 respondents 93% of respondents found it easy to manage personal commitments alongside business responsibilities, indicating high adaptability.
5. Out of 110 respondents 95% of the women expressed satisfaction of their daily routine, highlighting a strong sense of balance and personal control.
6. Business challenges were reported by many, with 58% agreeing that business responsibilities often interfere with personal time.
7. Out of 110 respondents 80% of women stated that the nature of their business limits flexibility, making it difficult to adjust schedules for personal needs.
8. Out of 110 participants, 89% confirmed that they often work beyond regular hours, showing the time-intensive nature of entrepreneurship.
9. A large majority, 91%, said they experience fatigue from juggling personal and professional roles.
10. A large portion 85% believed that success in their business requires personal time investment, even at the cost of personal leisure.
11. Out of 110 respondents, 86% (44% agree, 42% strongly agree) stated that financial stability from their business helped them maintain a better work-life balance by reducing personal and professional stress.
12. A combined 90% of the women (50% agree, 40% strongly agree) believed that managing expenses in advance gives them greater personal-freedom and flexibility, improving their ability to handle both business and home duties.
13. An overwhelming 94% of respondents (56% agree, 38% strongly agree) confirmed that their business income helps reduce emotional and financial stress, thereby supporting their emotional well-being.
14. A total of 88% of the respondents (45% agree, 43% strongly agree) felt that financial strength builds emotional resilience, making it easier to face the pressures of business and home life.
15. Responses to the idea that not being financially involved at home improves emotional strength were mixed of 45% agreed (34% agree, 11% strongly agree), 10% were neutral, and 2% disagreed. This indicates while many find emotional relief through financial detachment, others are uncertain or do not share this view.
16. Out of 110 respondents, only 20% (18% agree, 2% strongly agree) reported that they experience emotional stress while managing both business and family roles, while 44% were neutral and 36% disagreed or strongly disagreed.
17. When asked about mental exhaustion, 11% of respondents (9% agree, 2% strongly agree) reported feeling drained, while 44% remained neutral and 45% disagreed, indicating that the majority do not feel mentally overwhelmed.
18. Regarding whether the work environment impacts their efficiency, only 22% (18% agree, 4% strongly agree) agreed, while 38% were neutral and 40% disagreed suggesting that most respondents do not see their environment as a negative influence.
19. In response to negative co-worker behavior, 24% (20% agree, 4% strongly agree) stated it affects them emotionally, while 34% were neutral and 42% disagreed showing that the majority are not demotivated by coworker negativity.
20. On the issue of anxiety when expectations are unmet, 22% (18% agree, 4% strongly agree) admitted feeling stressed, while 39% were neutral and 39% disagreed reflecting emotional stability among many respondents.
21. Out of 110 respondents, 90% (48% agree, 42% strongly agree) confirmed that they receive support from family members, helping them manage both business and personal duties effectively.
22. A significant 96% (61% agree, 35% strongly agree) stated that they receive-emotional support from friends or family during times of stress, showing the critical role of emotional backing.
23. Regarding financial discussions within the household, 95% (44% agree, 51% strongly agree) said they openly communicate about money matters, indicating collaborative decision-making in most families.
24. A total of 74% (35% agree, 39% strongly agree) agreed that moral support from family or close individuals improves their performance and helps in making better decisions.
25. A high 94% (46% agree, 48% strongly agree) reported that community and peer support plays a vital role in helping them maintain work-life balance by providing encouragement and understanding.
26. The p-value for age is 0.806, which is greater than 0.05, indicating that age has no significant influence on work-life balance.
27. The p-value for education is 0.784, which is above 0.05. Hence, education does not have a significant effect on work-life balance.
28. The p-value for marital status is 0.846, confirming that it has no significant impact on work-life balance.
29. The p-value for number of children is 0.074, which is more than 0.05, indicating no significant relationship with work-life balance.
30. The p-value for business location is 0.372, showing no significant influence on work-life balance.
31. The p-value for work experience is 0.267, which is greater than 0.05, indicating no significant impact on work-life balance.

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SUGGESTION

1. It is suggested that regular stress management sessions and mental wellness programs be organized for women-entrepreneurs to help them handle psychological and emotional pressure, which was found to negatively impact their work-life balance.
2. Encouraging strong family involvement and developing peer support networks can significantly improve emotional well-being, as family and social support were identified as the most influential factors in maintaining a balanced life.
3. Providing women with access to financial planning resources, business mentorship, and flexible work-arrangements can enhance their ability to manage time effectively, reduce fatigue, and increase overall satisfaction in both professional and personal roles.

CONCLUSION

The study on Work-Life Balance Among Women-entrepreneurs of Bagalkote focused on understanding how women manage personal responsibilities while running their businesses. Work-life balance is essential for women-entrepreneurs as it directly affects their well-being, family relationships, emotional health, and business performance. A healthy balance enables them to remain productive, reduce stress, and maintain overall satisfaction in both personal and professional life.

The study revealed although women-entrepreneurs manage their time well and report high levels of satisfaction, they still face challenges such as long working hours, limited-flexibility, fatigue, and emotional stress. However, strong family and social support, financial stability, and emotional resilience were found to significantly help them in maintaining balance. Among all variables, psychological pressure had a negative impact, while family and peer support showed a strong positive influence.

To address these concerns, it is suggested that emotional support systems be strengthened, financial literacy and flexible work practices be encouraged, and community peer networks be developed. These measures can help women-entrepreneurs enhance their work-life balance, reduce stress, and achieve greater satisfaction in both their business and family lives.

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