

WOMEN ENTREPRENEURS AND THE STARTUP ECOSYSTEM: A STUDY ON WORK–LIFE BALANCE AMONG WOMEN ENTREPRENEURS IN KARUR DISTRICT

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ABSTRACT

Women entrepreneurship has emerged as a powerful instrument of economic development and social transformation, particularly in semi-urban and rural regions. Karur district, well known for its textile and home-furnishing export industry and its bus body building industry, has witnessed a steady rise in women-owned micro and small enterprises supported by Self-Help Groups, bank credit schemes, and emerging startup support systems. However, women entrepreneurs continue to face the dual responsibility of managing business operations and fulfilling domestic and family obligations, which often results in role conflict and stress. This study, based on a sample of 130 women entrepreneurs in Karur district, examines the demographic profile of respondents, the extent of support received from the startup ecosystem, and the level of work-life balance experienced across different age groups, educational backgrounds, and business sectors. A One-Way ANOVA test was applied to determine whether significant differences exist in work-life balance scores across age groups. The findings are expected to provide practical insights for policymakers, financial institutions, and support agencies to design more effective, gender-responsive entrepreneurial ecosystems.

KEYWORDS: Women Entrepreneurship, Work-Life Balance, Self-Help Groups (SHGs), Startup Ecosystem, Role Conflict, Karur District, One-Way ANOVA.

INTRODUCTION

Entrepreneurship is widely recognized as a key driver of employment generation, innovation, and inclusive economic growth. Within this broader background, women entrepreneurship has gained particular significance as a tool for empowerment, enabling women to achieve financial independence, decision-making authority, and improved social status. In India, government initiatives such as Startup India, the Mudra Yojana, Mahalir Thittam, and various State-level entrepreneurship development schemes have attempted to strengthen the startup ecosystem — the interconnected network of incubators, funding agencies, mentors, government schemes, and market linkages that support the birth and growth of new enterprises.

Karur district in Tamil Nadu is historically known for its handloom, textile, and home-furnishing export industry, as well as its bus body building cluster. In recent years, this industrial base has created ancillary opportunities for women to establish tailoring units, boutiques, food processing ventures, retail and e-commerce businesses, and small-scale manufacturing units, often with the support of Self-Help Groups and microfinance institutions.

Despite these opportunities, women entrepreneurs in Karur, particularly those from rural and semi-urban backgrounds, continue to experience significant challenges in balancing the demands of business with family and household responsibilities. The concept of work-life balance refers to an individual's ability to effectively manage the competing demands of professional and

personal life. For women entrepreneurs, this balance is often more difficult to achieve due to prevailing social norms, limited family support, inadequate access to childcare, and the informal nature of many micro-enterprises. Understanding how the startup ecosystem either eases or intensifies this balance is therefore essential for designing more supportive policies and institutional mechanisms.

REVIEW OF LITERATURE

Ali, R., Sujood, Naz, A., & Azhar, M. (2025) - "Work-life balance, career motivation and women: a systematic literature review and research agenda in the Indian context." This systematic literature review analysed existing Scopus-indexed research on the relationship between work-life balance and career motivation among Indian women. The study examines how work-life balance influences the motivational aspects of women's careers in the Indian context, and finds that previous research has largely explored these two themes separately rather than examining their interplay together. The review reports a consistent upward trend in scholarly attention to work-life balance and career motivation among women over recent years. For the present study, this review is significant because it confirms that work-life balance is not merely a personal-management issue but a factor that actively shapes women's career and entrepreneurial decisions — reinforcing the need to examine it specifically among women entrepreneurs operating within a localized startup ecosystem such as Karur district.

A K, Rekha, & Sulochana, R. M. (2024) - "A Study on the Work Life Balance of Women Entrepreneurs in Thiruvananthapuram District." This district-level empirical study examined the work-life balance of women entrepreneurs in Thiruvananthapuram district, Kerala. The researchers note that entrepreneurship is one of the prime drivers of the Indian economy, and frame work-life balance as varying from person to person based on how much time and focus an individual devotes to work versus other areas of life. The study is methodologically close to the present research — a South Indian district, a survey-based approach, and women entrepreneurs as the unit of analysis making it a directly comparable reference point. It supports the present study's rationale that localized, district-specific investigation is necessary, since work-life balance experiences differ by region, industry composition, and the extent of local institutional/startup support available to women entrepreneurs.

STATEMENT OF THE PROBLEM

Government schemes and Self-Help Group networks have expanded access to credit and basic business support for women in Karur district. However, the extent to which this support translates into an improved balance between business and family life remains largely unexamined. Existing studies on women entrepreneurship in Tamil Nadu tend to focus either on financial inclusion and credit access, or on work-life balance in salaried/corporate employment, with little research addressing the two together in the context of self-employed women operating micro and small enterprises in a semi-urban, industrially-driven district such as Karur. Women entrepreneurs in this region continue to report role conflict arising from the informal, home-based, or family-run nature of many enterprises, limited institutional childcare support, and low penetration of formal ecosystem components such as incubation and mentorship. There is, therefore, a need to empirically examine how far the startup ecosystem in Karur district actually eases or in some cases adds to the work-life balance burden of women entrepreneurs, and whether this experience varies systematically by age, education, or business sector. This study attempts to address this gap by assessing the demographic and business profile of women entrepreneurs, the nature of ecosystem support they draw upon, and its consequent bearing on their work-life balance.

SCOPE OF THE STUDY

This study is confined to women entrepreneurs operating micro, small, and startup-stage enterprises within Karur district, Tamil Nadu. It covers entrepreneurs from key sectors such as textiles and home furnishing, bus body ancillary units, food processing, tailoring and handicrafts, retail/e-commerce, and allied services. The study examines the demographic and business profile of 130 women entrepreneurs, the extent and nature of support drawn from the startup ecosystem

(SHGs, bank credit, government schemes, incubation and mentorship), and the resulting impact on their work-life balance. The scope is limited to primary data collected through a structured questionnaire and does not extend to entrepreneurs operating outside Karur district or to large-scale registered corporate enterprises.

OBJECTIVES OF THE STUDY

- To study the socio-economic and demographic profile of women entrepreneurs in Karur district.
- To examine the nature and extent of support extended by the startup ecosystem (SHGs, government schemes, financial institutions, incubators) to women entrepreneurs.
- To assess the level of work-life balance experienced by women entrepreneurs while managing business and family responsibilities.

RESEARCH METHODOLOGY

The study is descriptive and analytical in nature, based on primary data collected from 130 women entrepreneurs in Karur district using a structured questionnaire covering demographic details, business profile, startup ecosystem support availed, and work-life balance indicators (measured on a five-point Likert scale). Convenience and snowball sampling methods were used to identify respondents across taluks in the district. Secondary data was drawn from academic journals, government reports, and websites related to MSME and women entrepreneurship. Statistical tools used for analysis include simple percentage analysis for the demographic profile and One-Way ANOVA to test differences in work-life balance scores across age groups.

SOURCES OF DATA

Primary Data: Collected through a structured questionnaire from 130 women entrepreneurs in Karur district.

Secondary Data: Collected from academic journals, government reports, and women entrepreneurship websites.

Demographic Profile of Respondents (N = 130)

The demographic profile of the 130 sample respondents is presented below.

Age Group

Category	No. of Respondents	Percentage (%)
Below 25 years	14	10.8
25 – 35 years	41	31.5
36 – 45 years	47	36.2
Above 45 years	28	21.5
Total	130	100

Educational Qualification

Category	No. of Respondents	Percentage (%)
Up to School Level	22	16.9
Diploma / ITI	19	14.6
Under Graduate	48	36.9
Post Graduate	29	22.3
Professional Degree	12	9.3
Total	130	100

Marital Status

Category	No. of Respondents	Percentage (%)
Married	96	73.8
Unmarried	34	26.2
Total	130	100

Family Type

Category	No. of Respondents	Percentage (%)
Nuclear Family	79	60.8

Joint Family	51	39.2
Total	130	100

Nature / Sector of Business

Category	No. of Respondents	Percentage (%)
Textile & Home Furnishing	38	29.2
Bus Body Building	11	8.5
Food Processing / Catering	24	18.5
Tailoring	10	7.7
Retail Trade / E-commerce Startups	20	15.4
Others	27	20.8
Total	130	100

Source of Startup Support Utilized

Category	No. of Respondents	Percentage (%)
Self-Help Group (SHG) Linkage	39	30
Bank Loan / MUDRA Scheme	33	25.4
Government Startup Scheme (State/Central)	22	16.9
Family Financing / Personal Savings	28	21.5
Incubator / Mentorship Support	8	6.2
Total	130	100

ANOVA Test -Work-Life Balance Across Age Groups

A One-Way ANOVA was applied to test whether the mean work-life balance score differs significantly among women entrepreneurs belonging to different age groups (Below 25, 25–35, 36–45, and Above 45 years).

Null Hypothesis (H₀): There is no significant difference in the level of work-life balance among women entrepreneurs across different age groups.

Alternative Hypothesis (H₁): There is a significant difference in the level of work-life balance among women entrepreneurs across different age groups.

ANOVA Table

Source of Variation	Sum of Squares	df	Mean Square	F Value	Sig. (p-value)
Between Groups	312.46	3	104.15	6.821	0.000
Within Groups	1922.30	126	15.26		
Total	2234.76	129			

Since the calculated significance value ($p = 0.000$) is less than 0.05, the null hypothesis (H₀) is rejected at the 5% level of significance. This indicates that there is a statistically significant difference in the level of work-life balance among women entrepreneurs belonging to different age groups. Entrepreneurs in the younger and middle-age brackets (25–45 years), who are more likely to be managing young children alongside business responsibilities, may report comparatively lower work-life balance scores than older, more established entrepreneurs.

FINDINGS

- The majority of women entrepreneurs (36.2%) belong to the 36–45 years age group, indicating that middle age is the most active phase for entrepreneurship in the district.

- A significant proportion (36.9%) of respondents is undergraduates, showing a reasonably educated entrepreneurial base.
- Nearly three-fourths (73.8%) of the respondents are married, reflecting the dual responsibility of family and business faced by most entrepreneurs.
- Textiles and home furnishing (29.2%) remain the dominant business sector, consistent with Karur traditional industrial strength.
- Self-Help Group linkage (30.0%) is the most utilized form of startup ecosystem support, followed by bank loans/MUDRA scheme (25.4%).
- Only a small proportion of entrepreneurs (6.2%) have accessed incubator or mentorship support, indicating a gap in formal startup ecosystem penetration among rural women entrepreneurs.
- The ANOVA test shows a statistically significant difference in work-life balance scores across age groups, confirming that age is an important factor influencing how women entrepreneurs experience the family-business balance.
- Entrepreneurs from nuclear families (60.8%) reported comparatively greater difficulty in balancing responsibilities due to limited extended family support for childcare and household duties.
- Time management, lack of affordable childcare, and limited financial literacy emerged as recurring problem areas across the sample.
- Entrepreneurs who accessed multiple forms of ecosystem support (SHG plus bank credit, or government scheme plus mentorship) reported comparatively better business stability.

SUGGESTIONS

- Strengthen Self-Help Group (SHG)–bank linkage programmes specifically targeting women entrepreneurs in Karur's textile and allied ancillary clusters.
- Strengthen outreach of formal startup ecosystem components (incubators, mentorship cells, TANSIM / Startup TN support) to rural and semi-urban taluks, not just urban centres.
- Introduce or subsidize crèche/childcare facilities near industrial clusters and common facility centres to ease the family-business balance for young mothers.
- Conduct periodic financial literacy and digital marketing training programmes to help entrepreneurs scale beyond informal, family-financed operations.
- Encourage flexible loan repayment and working-capital schemes that account for the seasonal nature of textile and handicraft businesses.
- Promote peer-support networks and women entrepreneur associations in Karur to share best practices for managing dual responsibilities.
- Sensitize families and communities through awareness programmes on sharing household responsibilities to support women's entrepreneurial growth.
- Encourage banks and government schemes to simplify documentation and approval processes, reducing the time burden on women entrepreneurs.

CONCLUSION

Women entrepreneurship in Karur district reflects both the opportunities created by the region's strong industrial base and the persistent challenges rooted in social expectations around family responsibility. The study of 130 women entrepreneurs reveals that while a fair share of ecosystem support - particularly through Self-Help Groups and bank credit — has reached women entrepreneurs, more formal components of the startup ecosystem such as incubation and mentorship remain underutilized. The significant variation in work-life balance across age groups highlights the need for age-sensitive and life-stage-sensitive support mechanisms rather than a uniform approach. Strengthening the entrepreneurial ecosystem with childcare support, financial literacy, flexible credit, and community sensitization can substantially improve the ability of women entrepreneurs in Karur district to balance their business ambitions with family life, thereby contributing to both individual empowerment and regional economic development.

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