



Career Aspiration & Work Life Balance between Family Bread Winners and Non Bread Winners among Women Entrepreneurs in Kerala

SHAHANA SATHAR K.P

Department of Applied Psychology, Pondicherry University

ABSTRACT

The aim of the present study is to understand the career aspiration and work life balance among women entrepreneurs who are family bread winners and women entrepreneurs who are family non-bread winners, also to examine the relationship between career aspiration and work life balance. The sample consists of 60 women entrepreneurs (30 family bread winners and 30 family non bread winners), age ranging from 25-55, and belongs to various demographic areas. Career Aspiration Scale and Work-Life Balance Scale were administered on the participants. Findings show that there is a significant difference on career aspiration and work life balance of women entrepreneurs who are bread winners and women entrepreneur who are family non bread winners. Women entrepreneurs who are bread winners of the family is having high career aspiration than the comparative group. On the other hand, women entrepreneurs who are non-bread winners of the family have high work life balance compared to women entrepreneurs who are family bread winners.

Keywords: *Entrepreneurs, Career Aspiration, Work-Life Balance, Family Bread Winners.*

INTRODUCTION

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 the country have been contributing significantly in all segments of the economy. But, the situation prevailing in the country is not conducive to female entrepreneurship.

CAREER ASPIRATION

Gutek and Larwood (1987) defined a career as “a series of related jobs within an organization or different jobs within various companies”. Career development refers to the many jobs a person holds, and it should represent progress, whether through increased recognition or salary, or the respect one receives from colleagues. The more a person’s career progresses in this manner, the more he or she will be judged successful (Gutek & Larwood). Adolescence would be an ideal time to study the career development of young women, as many changes occur during this time that strongly influences the formation of career aspirations and preferences (Watson et al., 2002). Career aspirations are influenced by factors such as gender, socioeconomic status, race, parents’ occupation and education level, and parental expectations (Khallad, 2000; Watson et al., 2002). Researchers examine such factors to determine their role in career behavior and how they affect individuals’ career decisions (Osipow & Fitzgerald, 1996; Rojewski & Yang, 1997). In recent years there has been an increased awareness of the impact of socioeconomic status, race, gender, and on the career decision-making process and career development (Stitt-Gohdes, 1997).

WORK LIFE BALANCE

Work Life Balance means the competence to schedule the hours of an individual Professional and Personal life so as to lead a healthy and peaceful life. It emphasize the values, attitudes and beliefs of women regarding their age to work in organizing and balancing their work and personal life (Lakshmi & Gopinath, 2013).

The variables influencing the experience of WLB were identified while reviewing the various literatures: Work Family Conflict and Family Work Conflict, Women in various roles, Career Advancement, Work Stress, and Child care.

Researchers define the incompatibility between the domain of work and the domain of family as work-family conflict. Conflict between these domains occurs when participation in one role is more difficult due to participation in the other role. Today, work-family conflict (work interfering with family) is more prevalent than family-work conflict (family interfering with work) though both can occur. Women are mostly into full time services and are working 8 hours per day and 5 days in a week minimum and are confronted by increasing workload every day. So, most of them carry work and responsibilities to home but balancing between these two complex situations in the present day fast life requires talent, tact, skill and caution. Women have to cope up with high work targets, office commitments, tight meeting schedules and the duties and responsibilities of life and home. Employers should concentrate on framing various policies and schemes to facilitate Work life balance to encourage and attract women employees. (Ghosh,2010). Employees learn different kinds of

behaviour from workplace life and private life. Since reciprocal interactions between both the life domains occur a Green Work Life Balance Concept is suggested to facilitate environmentally friendly behavior for them. (Gayathri,& Karthikeyan, 2013). Susi & Jawaharrani (2011) agrees that a strong organizational culture increases employees intent to remain in the organization. Work life balance must be supported and encouraged at all levels of the organization including senior management, line managers and all staff.

REVIEW OF LITERATURE

Work Life Balance:

Uddin & Chowdhury (2015) conducted an investigation into the issues of Work Life Balance of Women Entrepreneurs in Bangladesh. This 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.

Mani (2013) has revealed the major factors influencing the Work Life Balance of Women professionals in India such as role conflict, lack of recognition, organizational politics, gender discrimination, and elderly and children care issues, quality of health, problems in time management and lack of proper social support. Mathew & Panchanatham (2011) conducted an exploratory study on the work life balance of women entrepreneurs of South India. The major objective of the study was to develop and validate an appropriate tool to illustrate the work-life balance (WLB) issues faced by women entrepreneurs of South India. They also sought to understand the important factors influencing the WLB of these women entrepreneurs. To achieve this end, data were collected by area sampling (cluster-random) paired with semi-structured interviews and a questionnaire. The generated data were subjected to standard statistical procedures, such as factor analysis, regression analysis, analysis of variance (ANOVA) and student's t-test. The five-point psychometric tool developed consisted of 39 statements related to five factors. Each of the statements possessed adequate reliability and validity. This study revealed that role overload, dependent care issues, quality of health, problems in time management and lack of proper social support are the major factors influencing the WLB of women entrepreneurs in India.

Furthermore, even though the vast majority of the entrepreneurs examined in this study suffers from WLB issues, there are significant differences in the level of WLB issues faced by the various categories of women entrepreneurs.

Valk & Srinivasan (2011) conducted a qualitative study on Work-family Balance of Indian women software professionals. The study attempts to understand how work and family related factors influence the work-family balance of Indian women IT professionals. The study is based on an exploratory qualitative study of 13 women IT professionals in the software sector in Bangalore, India. The narratives reveal six major themes: familial influences on life choices; multi-role responsibilities and attempts to negotiate them; self and professional identity; work life challenges and coping strategies; organisational policies and practices; and social support. The societal role expectations, women's career ambitions, and the nature of the IT industry challenges the way they manage their professional and personal lives. While their self-identities primarily lie in their work, they are strongly influenced to perform the roles of homemaker and dependent care provider given the societal expectations; this does require negotiation both at home and at work in terms of how and when work can be done. Reddy et al, (2010) concluded that the married women employees indeed experience Work Family Conflict (WFC) while attempting to balance their work and family lives.

WORK STRESS AND WORK LIFE IMBALANCE:

Lakshmi et al (2013) have studied and find the issues and problems of women faculty working in educational institutions. Also found that women faculty members underwent severe stress in the process of attaining Work Life Balance. Continued work pressure resulted in poor performance. The result revealed that many female teachers have neglected their health in the process of improving the life of their family members and their students. G. Shiva (2013) studied that "Women professionals in high position in their office have return from office in correct time, cook, clean and look after their family affairs. This makes them more stress and leads to some health problems. The leading cause of stress arises because of communication with Superior"

Shahnaz & Jamie (2008) found that Work Stress and Work Life imbalance correlated with workaholic, regardless of gender. Women may be taking a more career minded view, while men are becoming more family oriented. Gunavathy (2007) in the study among married women employees of BPO companies outlined the causes, consequences of work life imbalance and interventions for work life balance. The study revealed that more than two third of the respondents reported work life imbalance primarily on account of work interference with personal life. Also concluded from this study, stress and burnout, ill-health and poor work performance are the consequences of work life imbalance.

CAREER ASPIRATION

CAREER AND LIFE PREFERENCES:

Yadav & Dabhade (2013) have concluded that the women working in all types of professions demonstrating that there are no gender differences in work. The increasing demands at work place, the interface between work life and personal life needs more attention. It leads to stress and such situation affects person's health both physiologically and psychologically.

Ramados (2012) observed in his study that high job control, supervisor support for family related issues and one's own coping resources were significantly related to positive spill over from work to family and the direction of the relationships were positive for a women in IT enabled sectors.

GENDER:

Guttman (2012) Correlates and consequences of uncertainty in career aspirations: Gender differences among adolescents in England. . Drawing upon the Longitudinal Study of Young People in England (LSYPE) born in 1989/90, this study examined a pathway model investigating whether uncertain career aspirations and other associated variables mediate the link between socioeconomic status and prior achievement and later educational outcomes. Gender differences were also examined. Findings indicate that adolescents who had lower prior achievement and were from lower socioeconomic backgrounds were more likely to have uncertainty in their career aspirations. The hypothesized model was supported to some extent, indicating that uncertain career aspirations and other associated variables were significant mediators. Unexpectedly, adolescents with uncertain career aspirations had higher academic performance at age 16 and a greater likelihood of educational enrollment at age 18 compared to those with high, certain aspirations, when parental educational expectations, school motivation, perceived academic ability and useful career advice were taken into account, suggesting that these young people may benefit from an extended period of moratorium in their career choice

CAREER DEVELOPMENT:

A study conducted by Lisa & Karen (2002) on Career development of Mexican American adolescent women: a test of social cognitive career theory. This study tested R. W. Lent, S. D. Brown, and G. Hackett's (1994) model of career choice with 364 Mexican American adolescent women. Path analyses were run to determine the influence of contextual and social cognitive variables on career aspiration, career choice prestige, and traditionality. Partial support for the model was evidenced as non traditional career self-efficacy, parental support, barriers, acculturation, and feminist attitudes predicted career choice prestige. Acculturation, feminist attitudes, and non traditional career self-efficacy predicted career choice traditionality. Feminist attitudes and parental support predicted career aspiration. The paths between non traditional career interests and the 3 outcome variables were not supported. Finally,

none of the background contextual variables in this study predicted nontraditional career self-efficacy.

CAREER ASPIRATIONS:

Sawitri & Creed (2015) surveyed 601 Indonesian high school students (57.6% girls, mean age = 16.4 years) and investigated whether perceived career congruence between adolescents and their parents served as moderator between goal orientation (i.e., mastery-approach, performance-approach, and performance-avoid) and career aspirations. Hierarchical regression analyses showed that perceived congruence moderated the effects of mastery-approach and performance-approach, but not performance-avoid, on career aspirations. Mastery-approach orientation was more strongly related to career aspirations when perceived congruence was higher; whereas, performance-avoid orientation was more weakly related when perceived congruence was higher. These findings highlight important roles for approach orientations and perceived career congruence between adolescents and their parents in career aspirations of adolescents in collectivist contexts.

Hoppe & Fujishiro (2015) conducted a study on Anticipated job benefits, career aspiration, and generalized self-efficacy as predictors for migration decision-making. This study aims to identify person-level factors, rather than economic situations, that influence migration decision-making and actual migration. For the cross-sectional sample, multinomial logistic regressions revealed that anticipated job benefits and career aspiration are predictive for all migration phases. Self-efficacy predicts the preactional (e.g., gathering information) and actional phases (e.g., making practical arrangements). Finally, for those with low self efficacy, anticipated job benefits play a stronger role for taking action. For the longitudinal subsample, a logistic regression revealed that being in the preactional and actional phases at baseline is predictive of actual migration within twelve months. This study expands previous research on migration intentions and behaviors by focusing on expectations, values, and beliefs as person-level predictors for migration decision-making. With a longitudinal sample, it shows that international migration is a process that involves multiple phases.

.A study conducted by Thompson & Dahling (2010) on Image theory and career aspirations: indirect and interactive effects of status-related variables. The present study applied Image Theory (Beach, 1990) to test how different components of a person's value image (i.e., perceived social status identity and conformity to masculine and feminine gender role norms) interact to influence trajectories toward high career aspirations (i.e., high value for status in one's work and aspirations for advancement and achievement in one's career). Results from 224 undergraduate students demonstrated that value for status in work mediated the relationship between perceived social status and career aspirations. Conformity to feminine, but not masculine, gender role norms moderated the relationship between perceived status and value for status in work. Conformity to feminine norms also moderated the indirect relationship between perceived status and aspirations via value for status in work, yielding a pattern of moderated mediation.

The finding of Oplatka and Tamir (2009), in an attempt to understand the career aspiration and advancement of female vice-principals in Israel, the authors interviewed 25 informants who explicitly did not aspire to headship despite being considered by their supervisors to be competent candidates. The results revealed that the Interviewees constructed a clear and sharp distinction between the deputy's role and that of the school principal; the former was perceived to be challenging and less complicated, leaving them sufficient space to establish informal, warm relationships with colleagues and students; whereas the latter was portrayed as stressful, formal and essentially administrative-oriented. The informants did not exhibit a desire for the principalship even when they enjoyed being a vice-principal.

A study on the impact of international assignments on expatriates' identity and career aspirations: Reflections upon re-entry was conducted by Kohonen (2008) aims to capture the identity construction of Finnish expatriate managers during their international assignments, and the impact of this on career aspirations and re-entry experiences. The data were gathered in narrative interviews and reveals that expatriation is often accompanied by self-reflection and identity work. Three types of identity modification emerged from the narrative data, namely 'identity shifters', expatriates with 'balanced identities', and 'non-shifters.' Because the identity shifters had typically unpleasant repatriation experiences and narrated their career aspirations in terms of a new personal challenge, it is suggested that home companies could be more alert to the identity changes and career aspirations of repatriates.

RESEARCH METHOD

The present chapter describes the objective, hypothesis and description of tools, sample, method of data collection, statistical analysis, ethical issues etc.

Objective:

Based on the literature reviewed, the objectives of the study are

1. To understand the career aspiration of women entrepreneurs who are bread winners of the family and women who are non bread winners of the family.
2. To understand the work life balance of women entrepreneurs who are bread winners of the family and women who are non bread winners of the family.
3. To examine the relation between career aspiration and work life balance among women entrepreneurs.

Hypotheses:

1. There is significant difference on career aspiration between women entrepreneurs who are bread winners of the family and women who are non bread winners of the family.

2. There is significant difference on work life balance between women entrepreneurs who are bread winners of the family and who are non-bread winners of the family.
3. There is significance relation between career aspiration and work life balance among women entrepreneurs.

Operational Definition Of Variables

Career Aspiration-

Career aspirations represent an individual's orientation toward a desired career goal under ideal conditions.

Work Life Balance-

Work Life Balance means the competence to schedule the hours of an individual professional and personal life so as to lead a healthy and peaceful life. It emphasize the values, attitudes and beliefs of women regarding their age to work in organizing and balancing their work and personal life

Participants:

The 60 samples consisted of women entrepreneurs from Kerala. The researcher selected two districts randomly and distributed questionnaires to the entrepreneurs, ensuring confidentiality of the responses. The samples selected for the study consist of total of 60 females of which 30 are bread winners of the family and rest of the 30 are non bread winners of the family. The age range was 25-55.

Research Design:

A research design is the arrangement of conditions for collections and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure. In this study, exploratory research with a cross-sectional design was used.

Tools Used:

Career Aspiration Scale and Work Life balance Questionnaire were administered to the participants to collect data.

Career Aspiration Scale (O'brien & Gregor, 2015) :

Revised Career aspiration scale, a 24-item, self-report questionnaire was developed by O'brien & Gregor, in 2015. The questionnaire is widely used in clinical and research settings. It covers different types of aspiration such as achievement aspiration, leadership aspiration and educational aspiration. It is a five-point scale questionnaire.

In the Career Aspiration Scale- Revised, there were both positive and negative statements. The scoring was done carefully by identifying the negative statements. For positive items, the scoring was, 0 for not at all agree, 1 for slightly true of me, 2 for moderately true of me, 3 for quite a bit true of me, 4 for very true of me. And for the negative statements, the reverse scoring was done. Higher score indicates higher aspiration.

Work-Life Balance (Hayman, 2005):

This scale was adapted from the original work life balance scale developed by Fisher. This scale consist of 3 subscales, such as Work Interference with personal life (WIPL- 7 items), Personal life interference with work (PLIW- 4items), and finally Work and Personal Life Enhancement (WPLE- 4 items). The scoring depends on the statements of the test & accordingly positive and negative scoring has been done.

Method of Data Collection

Questionnaire method was used to collect data from the participants. Researcher personally collected data from the women entrepreneurs.

Statistical Analysis:

The statistical techniques selected were based on the objectives and hypotheses formulated. The statistical techniques used are as follows.

- The mean difference,
- Standard Deviations
- Pearson Product Moment Correlation
- Independent 't' – test .

RESULTS AND DISCUSSION

The present chapter deals with the presentation of the table and the interpretation and discussion of the data.

Table 1: Mean, SDs and t value on Career Aspiration of women entrepreneurs who are bread winners of the family (WBW) and who are non bread winners of the family (WBNW).

Group	MEAN	SD	't' value	p value
WBW	65.93	4.59	11.02	.000***
WBNW	44.43	9.64		

***p<0.001

The first hypothesis, there is significant difference on career aspiration between women entrepreneurs who are bread winners of the family and women who are non bread winners of the family. In order to verify the hypothesis, the means and SDs were calculated and the significant difference by using independent 't' test.

The mean and SD of women entrepreneurs who are bread winners of the family are 65.93 and 4.59. The table shows that there is a mean difference between two groups. The 't' value is significant at 0.001 level. So, there is a significant difference on career aspiration of women who are bread winners of the family and non bread winners of the family. It means the first alternative hypothesis is accepted.

Women who are bread winners of the family have more career aspiration compared to women entrepreneurs who are non bread winners of the family. It might be because, the women entrepreneurs who are bread winners of the family have only one source of income by which they can raise their family in a well settled manner. For that they have to compete more to stay in the field, and only way is to work hard and gain more knowledge, new technologies, changing trends, etc. On the other hand, women who are non bread winners of the family are not at all bothered about their career, because for them the profession is just for a time pass. They want to earn only their own pocket money and don't want to waste their time by sitting at home. They just want to practice their hobby as a profession.

According to a study conducted by Guttman (2012) on career aspiration, he examined a pathway model investigating whether uncertain career aspirations and other associated variables mediate the link between socioeconomic status and prior achievement and later educational outcomes. Gender differences were also examined. Findings indicate that people who had lower prior achievement and were from lower socioeconomic backgrounds were more likely to have uncertainty in their career aspirations. The hypothesized model was supported to some extent, indicating that uncertain career aspirations and other associated variables were significant mediators. Unexpectedly, people with uncertain career aspirations had higher academic performance at age 16 and a greater likelihood of educational enrolment at age 18 compared to those with high, certain aspirations, when parental educational expectations, school motivation, perceived academic ability and useful career advice were taken into account, suggesting that these young people may benefit from an extended period of moratorium in their career choice.

So, in the present study most of the women entrepreneurs, who are family bread winners are widow and are having a big family depended on them. They are uncertain about their career as they lack in their education. Hence, they fear that they can't compete with the changing world. Because of this fear they try hard to be up to date with new technologies, trends, and society's interests. They have a strong aspiration to become a role model for the society and for their children and also a wish to give a good education & happy living for their own children. They don't want their children

to suffer as they did. Most of the bread winners are having debts and loans, so it is necessary for them to gain from their profession by any means. Some of them reported that the profession gives them that education which they failed to complete before and gives lots of experience by which we can face society's negative attitude. They get motivated from their friends. Also, Brown and Barbosa (2001) found career aspirations of young females who came from low-income families were confined to experiences of their relatives and friends. Influential siblings are thought to play a key role in the career development of adolescents from lower socioeconomic backgrounds. Recent studies refuted earlier findings and asserted that females demonstrated an interest in a greater number of careers and displayed more gender-role flexibility in their career aspirations than males (Francis, 2002; Mendez & Crawford, 2002). The occupational status and educational level of females' parents have had a significant impact on their career aspirations and career choice (Burlin,1976).

And in the case of non bread winners, most of them are high in annual income. They don't have any pending economic issues. They have their own business as it is a passion, time pass and gives pocket money for them. Some of them have a bossy character, and they agreed that they like to rule and dominate others. And few others just want to show that they work, they are not sitting simply, for the sake of their family reputation, image, etc. And two of them had an attitude that they don't want to depend on their husband. But they don't have an aspire to develop more on that field or compete, they just want the profession to move in a constant way. Non bread winners reported that, their family have an attitude that what is the use of them to work as they all are already well settled.

Recently, a new comprehensive career development model has emerged. This model is named Social Cognitive Career Theory and was based on Hackett and Betz's (1981) career development model for women and Bandura's (1986) self-efficacy theory (Lent, Brown, & Hackett, 1994; Lent, Brown, & Hackett, 2000). Specifically, the model states that self-efficacy influences career development through complex reciprocal linkages with career interests and outcome expectations. This social learning model maintains the basic career development process is the same for all individuals with learning influencing self-efficacy and outcome expectations which influences interests, goals, and actions. The model also includes environmental or contextual influences that allow for the inclusion of constructs such as multiple role planning and wellness (Lent, Brown, & Hackett, 1994; Lent, Brown, & Hackett, 2000; Swanson & Woitke, 1997). The model also contains constructs for personal variables, such as gender and ability level that make it applicable to a variety of populations.

Table 2: Mean, SDs and 't' value on Work Life Balance of women entrepreneurs who are bread winners of the family (WBW) and non- bread winners of the family (WBNW).

Group	Mean	SD	't' value	P
WBW	50.36	3.86	22.1	.000**
WBNW	34.00	1.17		

**p < 0.001

The second hypothesis, there is a significant difference on work life balance of women entrepreneurs who are family bread winners and who are non bread winners. Mean, SD and independent t test was conducted in order to verify this.

The mean and SD of women entrepreneurs who are non bread winners of the family are 34 and 1.17 whereas for women entrepreneurs who are bread winners of the family are 50.36 and 3.86. The above table shows that there is mean difference between two groups. And also *t* value is significant at 0.001 level. It indicates that there is a significant difference on Work Life Balance between women entrepreneurs who are bread winners of the family and women who are non bread winners of the family. Hence, the second alternative hypothesis is accepted.

The women entrepreneurs who are bread winners of the family are having a very low work life balance when compared to women who are non bread winners of the family. It is because the women who are family bread winners are focusing more on their career as they have to first stand in the field by competing with other business holders and gain profit, since they are only earners in their family. Women may be taking a more career minded view, while men are becoming more family oriented (Shahnaz & Jamie,2008). Because of work interference with personal life, women experience more work life imbalance (Gunavathy,2007).. Uddin & Chowdhury (2015) conducted an investigation into the issues of Work Life Balance of Women Entrepreneurs in Bangladesh. This 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. So with regard to this present study, the women entrepreneurs who are family bread winners lack in family and social support, also many of them are having health issues, and which negatively influences their work and personal life. They have to take care of the decisions in family, work and for employee problems. They take responsibility of both work and family, which results in poor time management, high stress and tension. And also

society's negative attitude towards widows as women entrepreneurs and inner politics affect the mental state of the working women negatively. Also, Mathew & Panchanatham (2011) conducted an exploratory study on the work life balance of women entrepreneurs of South India. The major objective of the study was to develop and validate an appropriate tool to illustrate the work-life balance (WLB) issues faced by women entrepreneurs of South India. This study revealed that role overload, dependent care issues, quality of health, problems in time management and lack of proper social support are the major factors influencing the WLB of women entrepreneurs in India. Furthermore, even though the vast majority of the entrepreneurs examined in this study suffers from WLB issues, there are significant differences in the level of WLB issues faced by the various categories of women entrepreneurs. Reddy and Vranda (2010), discussed the issues of Family and Work Conflict and Work Family Conflict are more likely to exert negative influences in the family domain, resulting in lower life satisfaction and greater internal conflict within the family variables impact the experience of WFC and FWC. Women who experienced continuous work pressure resulted in poor performance in both work and family (Lakshmi, & et.al, 2013). With regard to women entrepreneurs who are non-bread winners of the family, they are from economically well settled family, so they are not much bothered about their career in their business and give more priority to family. And most of them give the responsibility on their employees, they just takes decisions. It helps them to maintain time management for both work and personal life. Women entrepreneurs who are non bread winners of the family face less work life imbalance issues, as they are well settled financially and society fears to point fingers on them. Also they doesn't bother much about both society and work. Valk & Srinivasan (2011) conducted a qualitative study on Work-family Balance of Indian women software professionals. The study attempts to understand how work and family related factors influence the work-family balance of Indian women IT professionals. According to their study, women who had taken a slow track in their career growth, mentioned that this was a conscious choice as they felt their families needed them more at that point in time.

Table 3: Correlation Coefficient between Career Aspiration and Work Life Balance.

Variables	Work Life Balance
Career Aspiration	- .793**

** Correlation coefficient is significant at the 0.01 level

The third hypothesis, there is significance relation between career aspiration and work life balance among women entrepreneurs. In order to verify the hypothesis the Pearson Product Moment Correlation Coefficient test were used.

The table 3 shows correlation coefficient between career aspiration and work life balance as -.793, which is significant at 0.01 level. It indicates there is strong negative

relationship between two variables. That means, when there is an increase in career aspiration then it results in work life imbalance and vice versa. According to the present study, the women entrepreneurs who are family bread winners have a high career aspiration but low work life balance. Because of work interference with personal life, women experience more work life imbalance (Gunavathy,2007). And women entrepreneurs who are non bread winners of the family have a low career aspiration results in high work life balance.

Women who had taken a slow track in their career growth, mentioned that this was a conscious choice as they felt their families needed them more at that point in time (Valk & Srinivasan, 2011). Hence, the third hypothesis is accepted.

SUMMARY AND CONCLUSION:

The present chapter deals with summary, conclusion, suggestion and scope and limitation of the study. The main objectives of the study were to understand the career aspiration and work-life balance of women entrepreneurs who are bread winners of the family and women who are non bread winners of the family and also to examine the relationship between career aspiration and work life balance among women entrepreneurs. As per the hypothesis made, there is significant difference on career aspiration between women entrepreneurs who are family bread winners and who are family non-bread winners. There is significant difference on work life balance between women family bread winners and women family non-bread winners. And also, there is significant relation between career aspiration and work life balance among women entrepreneurs.

CONCLUSION:

1. Women entrepreneurs who are family bread winners have high career aspiration than women entrepreneurs who are family non-bread winners.
2. Women entrepreneurs who are family bread winners have low work life balance compared to women entrepreneurs who are family non-bread winners.

RECOMMENDATIONS:

Women who step outside the socially ascribed roles of wife and mother are experiencing emotional turmoil and stress as they have to manage family and work. The family should take care of such women workers, so that they can be productive in both. Strong interpersonal relationship and family support will help them in reducing the stress and motivates them to pursue more in their career by improving their qualifications. Also, the society should not be so narrow minded that they will evaluate a working women on the basis of their economic status and family background. The study shows that women entrepreneurs who are economic well settled shows a time pass attitude towards the business and career, which should be changed. Working women with better Work-Life Balance and Career Aspiration will

contribute more meaningfully towards the organizational & society's growth and success. The Government should bring more loan and insurance policies for the women from poor economic background and they should be given free training to improve their career in their business.

SUGGESTIONS AND SCOPE FOR FUTURE STUDIES:

Women entrepreneurship is a vast area, and more research needs to be done in it, to determine the various psychological factors involving in it and psychological problem like depression, stress, anxiety, loneliness etc.

A study similar to present study can be conducted, using a bigger sample size and it can be done in all districts of Kerala other than sticking into one place, so that it can represent whole India. The study could be made longitudinal in order to track the variations in the same subjects over time. Other related variables like social support, personality type, cultural biasness etc can be included in the study. As entrepreneurship among women is considered to be an instrument 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. Also, the studies can be done to find out strategies/tactics which can be used to manage both work and family responsibility equally.

LIMITATIONS OF THE PRESENT STUDY:

1. Due to time constraint, the sample has been selected only from two districts of Kerala, .i.e. Kannur and Calicut, a small area to judge.
2. Only 60 (30+30) samples were selected for the study, which is a small sample size to draw conclusions.
3. While collecting data, some participants were unwilling to participate as they find it as wastage of time.

REFERENCES

- Adams, G. A., King, L. A., & King, D. W. (1996). *Relationship of job and family involvement, family social support and work family conflict with job and life satisfaction. Journal of Applied Psychology, 81*(4), 411–420.
- Afrin, S., Isla, N., and Ahmed, U., S. (2008). *A Multivariate Model of Micro Credit and Rural Women Entrepreneurship Development in Bangladesh. International Journal of Business and Management, 3*(8), 169-185.
- Ahuja, M. K. (2002). *Women in Information Technology professional literature review,*

- synthesis and research agenda*. *European Journal of Information Systems*, 11, 20-34.
- Alam, S.S., Jani, M.F.M., & Omar, A.N. (2011). *An empirical study of success factors of women entrepreneurs in Southern Region in Malaysia*. *International Journal of Economics and Finance*, 3(2), 166-175. <http://dx.doi.org/10.5539/ijef.v3n2p166>.
- Albert, K. A., & Luzzo, D. A. (1999). The role of perceived barriers in career development: A social cognitive perspective. *Journal of Counseling & Development*, 77, 431-436.
- Ashby, J. S., & Schoon, I. (2010). Career success: The role of teenage career aspirations, ambition value and gender in predicting adult social status and earnings. *Journal of Vocational Behavior*, 77, 350-360.
- Astin, H. S. (1984). The meaning of work in women's lives: A sociopsychological model of career choice and work behavior. *Counseling Psychologist*, 12, 117-126.
- Bandura, A., Barbaranelli, C., Caprara, G. V., & Pastorelli, C. (2001). *Self-efficacy beliefs as shapers of children's aspirations and career trajectories*. *Child Development*, 72, 187-206.
- Burlin, F. D. (1976). The relationship of parental education and maternal work and occupational status to occupational aspiration in adolescent females. *Journal of Vocational Behavior*, 9, 99-104.
- Chen, K. L., Blendinger, J., & McGrath, V. (2000). *Job satisfaction among high school assistant principals*. Paper presented at the annual meeting of the Mid-south Educational Research Association. Bowling Green: KY.
- Clark, S. C. (2000). *Work/family border theory: A new theory of work-life balance*. *Human Relations*, 53(6), 7470-7770.
- Creed, P., Tilbury, C., Buys, N., & Crawford, M. (2011). Cross-lagged relationships between career aspirations and goal orientation in early adolescents. *Journal of Vocational Behavior*, 78, 92-99.
- Das, M. (2001). Women entrepreneurs from India: Problems, motivations and success factors. *Journal of Small Business and Entrepreneurship*, 15(4), 67.
- Dileepkumar, M. (2006). *Problems of women entrepreneurs in India*. Retrieved 3 December 2010, from http://www.indianmba.com/Faculty_column/FC293/fc293.html.
- Dubey, R. S. (2010). Work-Life Balance: Can Women be Both Bearer and Manager. *Journal of Engineering, Science and Management Education*, vol.3, pp.15- 21.
- Fisher, G. (2001). *Work/personal life balance: A construct development study*.

- Unpublished Doctoral Dissertation, Bowling Green State University, Ohio.
- Gayathri,N., & Karthikeyan, P., (2013). *Work life balance in India–A social responsibility or a competitive tool*. International Research Journal of Business and Management; 1: 103-109.
- Gray, M. P., & O'Brien, K. M. (2007). Advancing the assessment of women's career choices: The Career Aspiration Scale. *Journal of Career Assessment*, 15,317–337.
- Greenhaus, J. H., & Powell, G. N. (2006). “When work and family are allies: a theory of work family enrichment”. *Academy of Management Review*, 31, 72e92.
- Gunavathy.(2007). *A study of work life balance in BPO sector*. University of Madras: Chennai.
- Gutman, L. M., & Schoon, I. (2012). Correlates and consequences of uncertainty in career aspirations: Gender differences among adolescents in England. *Journal of Vocational Behavior*, 80, 608-618.
- Hakim C. (2006). *Women, Career and Work Life preferences*. British Journal of Guidance and Counselling; 34(3)
- Haque,M., and Itohara, Y. (2009). *Women Empowerment through Participation in Micro-Credit Programme: A Case Study from Bangladesh*. J. Soc. Sci., 5(3): 244-250.
- Hendricks, L. (2005). *South African women entrepreneurs: A burgeoning force in our economy. A special report*. Republic of South Africa: Department of Trade and Industry
- Herr, E. L., & Cramer, S. H. (1996). *Career guidance and counseling through the lifespan: Systematic approaches* (5th ed.). New York: Harper Collins.
- Hossain, K., S., & Rahman, M. (1999). *Role of Grameen Bank in Entrepreneurship Development: A Study on Some Selected Entrepreneurs*. Islamic University Studies (Part C),2, 7-13.
- ILO. (2006). *Vulnerability and young women Entrepreneurs: A case study of Ethiopian Informal Economy*. Geneva: International Labor Organization. Retrieved from http://www.cartierwomensinitiative.com/docs/Ethiopian_women_entrepreneurs_ILO.pdf.
- Jahed, A.M., Kulsum, U., & Akthar, S. (2011). *Women Entrepreneurship in BANGLADESH: A Study on Support Services Available For Its Development And Growth*. Global Management Review. 5(3).
- Looft, W. R. (1971b). Sex differences in the expression of vocational aspirations by

- elementary school children. *Developmental Psychology*, 5, 366.
- Mani, V., (2013). *Work Life Balance and Women Professionals*. Global Journal of Management and Business Research Interdisciplinary; 13(5): 2013.
- Mau, W. C., & Bikos, H. (2000). Educational and vocational aspirations of minority and female students: A longitudinal study. *Journal of Counseling & Development*, 78, 186-194.
- McMahon, M., Limerick, B., Cranston, N., & Anderson, C. (2006). Going up? Women's reflection on their careers in the public sector in Queensland. *Career Development International*, 11, 609–618.
- Nash, M. A. (Ed.). (1991). *Changing roles of men and women: Educating for equity in the workplace*. Madison: Vocational Studies Centre, University of Wisconsin.
- O'Brien, K. M., & Fassinger, R. E. (1993). A causal model of the career orientation and career choice of adolescent women. *Journal of Counseling Psychology*, 40, 456-469.
- Okpara, J. O. (2004). Personal Characteristics as Predictors of Job Satisfaction: An Exploratory Study of IT Managers in a Developing Economy. *Emerald*, pp. 327-338.
- O'Neil, D. A., Hopkins, M. M., & Bilimoria, D. (2008). *Women's careers at the start of the 21st century: Patterns and paradoxes*. *Journal of Business Ethics*, 80(4), 727–743.
- Osipow, S. H., & Fitzgerald, L. F. (1996). *Theories of career development* (4th ed.). Boston: Allyn & Bacon.
- Padma. S., & Reddy, M. (2013). Impact of Child care responsibility on Work Life Balance (WLB) of School Teachers. *International Journal of Advanced Research in Business Management and Administration*; 1(1).
- Powers, R. S., & Wojtkiewicz, R. A. (2004). *Occupational aspirations, gender, and educational attainment*. *Sociological Spectrum*, 24, 601–622.
- Reddy, N., Vranda M.N., & et al., (2010). *Work Life Balance among married women employees*. *India Journal of Psychological Medicine*; 32(2): 112-118.
- Susi, S., & Jawaharrani, K. (2011). *Work life balance: The key driver of employee engagement*. *Asian Journal of Management Research*; 2(1): 474-483.
- Singh, A. (2010). *A study on the perception of work life balance policies among software professionals*. *IUP Journal of Management Research*, Hyderabad ; 9(2): 51-29.
- Ramdoss K. (2012). *Job demand, Family Supportive Organisational Culture and Positive*

- Spillover from work-to-family among employees in the information technology enabled services in India.* International Journal of Business and Social Science; 3(22): 33-41.
- Rahman MM (2009). *Credit Worthiness of women Entrepreneurs in Bangladesh, Small & Medium Enterprise Foundation Royal Tower, Panthapath, Dhaka-1215.*
- Rainey, L. M., & Borders, L. D. (1997). Influential factors in career orientation and career aspiration of early adolescent girls. *Journal of Counseling Psychology, 44*, 160-172.
- Ranasinghe, B. S. (2008). *Factors Contributing to the Success of Women Entrepreneurs in Sri Lanka.* Sri Lanka Journal of Advanced Social Studies, 1(2), 85-110.
- Rizvi, A. F., & Gupta, K. L. (2009). *Women entrepreneurship in India – problems and prospects.* OORJA Journal of Management and I.T., 7(2), 35–41.
- Rotaru & Cornelia (2009). Case Study: *The Bangladesh Women Chamber of Commerce and Industry, in Eric Hontz.* Washington, DC: Center for International Private enterprise (CIPE)). 15-25.
- Santhi, K. S. (2012). A Study on the Work-Life Balance of Women Employees in Information Technology Industry. *ZENITH International Journal of Business Economics & Management Research*, pp. 82-96.
- Shiva, G., (2013). *A study on Work Family Balance and Challenges faced by working women.*IOSR Journal of Business and Management 2013; 14(5): 1-4.
- Vijayalakshmi,& Navneetha. (2013). *Work Life Balance of Women Faculty working in Educational Institutions: issues and problems.* International Journal of Research in Commerce, Economics and Management 2013; 3(4): 73-75.
- Wahl, K. H., & Blackhurst, A. (2000). Factors affecting the occupational and educational aspirations of children and adolescents. *Professional School Counseling, 3*, 367-374.
- Watson, C. M., Quatman, T., & Edler, E. (2002). Career aspirations of adolescent girls: Effects of achievement level, grade, and single-sex school environment. *Sex Roles, 46*, 323-335.
- Yadav, R.K., & Dabhade, N.,(2013). *Work Life Balance amongst the working women in Public Sector Banks—a case study of State Bank of India.* International letters of Social

& Humanistic Sciences; 7: 1-22.

Young, R., & Collin, A. (2000). Introduction: Framing the future of career. *The future of*

career (pp. 1–17). Cambridge, UK: Cambridge University Press.

Yu, P. M. (2000). Effective Work/Life Strategies: Working Couples, Work Conditions,

Gender and Life Quality. *Social Problems*, vol. 47, pp. 291-326.