

Effect of Entrepreneurial Characteristics on the Work-life Balance of Women Entrepreneurs in the Chhattisgarh Region

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Abstract

The involvement of women as an entrepreneur has steadily expanded, considerably contributing to economic development and social advancement. Women entrepreneurs confront unique problems in balancing their lives at home and at business, especially in regions where conventional gender norms exist, such as Chhattisgarh, India. The intent of the study is to investigate the effect of entrepreneurial qualities on work-life balance among women entrepreneurs in Chhattisgarh. The study uses exploratory statistics to obtain data from 200 women entrepreneurs utilizing a questionnaire schedule. A sample of 200 was analysed through SPSS and the study has employed statistical tools for analysis are factor analysis, reliability, correlation, and regression to examine the hypothesis of the study. The study identifies various entrepreneurial characteristics, including industry and cultural context, social characteristics, work-life balance, personal characteristics, and innovative strategies and examines their role in shaping the work-life balance of women entrepreneurs. The findings reveal that cultural and societal expectations often challenge women entrepreneurs' ability to balance their professional and personal lives. Industrial and cultural factors emerge as significant determinants, with varying degrees of support affecting work-life balance outcomes. By addressing the specific entrepreneurial characteristics identified in this study, policymakers, and business support organizations, may recognize the particular obstacles faced by women entrepreneurs in Chhattisgarh.

Keywords: *Women entrepreneur, industry and cultural context, social characteristics, work-life balance, personal characteristics, and innovative strategies.*

JEL: *L26, L10, Z10, J15, J16, J22, D31, O31, M13*

1.1 Introduction

Establishing a new business is the process of entrepreneurship. By merging and using resources like labour, raw materials, land, and human capital, it creates business models. With the passage of time and development in the economy, women recognize the need to cater for their personal and family needs, they must lead shoulder to shoulder with men (Marlow, 2002). Women entrepreneurs today have emerged as significant economic contributors to world prosperity and economic growth (Agarwal & Lenka, 2015). Women have made significant progress in the previous several decades. Social, economic, political, and technical advancements have aided in the establishment of a new social framework, allowing women to gradually migrate from the isolation of their homes to the public arena. Women as an entrepreneur have emerged in both developed and developing nations as well. Women entrepreneurs clearly contribute significantly to reduced poverty, greater per capita income, and job creation. (Aguirre *et al.*, 2012; Kumar & Rakhin, 2016; Ogidi, 2014). Several authors have noted that women entrepreneurs face market discrimination and bias, as well as gender-based violence and harassment (Woldie & Adersua, 2004; Chiloane & Mayhes, 2010; Khan *et al.*, 2018). Women's entrepreneurial skills and abilities are further constrained by work-life balance issues and limited access to education, training, mentoring, and networking opportunities (Rehman & Azam Roomi, 2012). Nieva, (2015) highlighted that entrepreneurs have enormous potential to empower women and improve society. Women are discouraged from thinking about starting a business because of societal views and customs, while societal barriers restrict many women entrepreneurs to small firms, often operating in the informal sector (Amine & Staub, 2009; Xheneti *et al.*, 2021). The appearance of women on the personal and financial characteristics as entrepreneurs is a significant step in empowering women and gaining a position in society that they have always earned. With increasing attention towards the importance of economic status in society, hidden entrepreneurial of women's potential has increasingly changed. A distinctive viewpoint is brought to the corporate world by women entrepreneurs, who are frequently known for their innovation, determination, and dedication to having a positive impact on society. Their capacity for innovation and adaptation to shifting market dynamics is a key engine of economic growth.

In the opinion of Fitzgerald *et al.* (2014), the usage of digital tools and technologies provides considerable commercial benefits, such as improved customer experience and new business models. According to study, digital technology can help entrepreneurs make marketing judgments (Polas & Raju, 2021; Manolova *et al.*, 2020; Afshan *et al.*, 2021). It is a capacity as well, but for innovation, investment, and development into new markets, goods, and processes. Women as entrepreneurs are concerned with the interaction between entrepreneurial possibilities and enterprising individuals, as well as the capacity to detect opportunities as a critical component of the entrepreneurial process (Dubini & Aldrich, 2002; Detienne, 2010). Enterprise, together with new products and innovation, is crucial for the country's economy. Furthermore, from the additional sideways, the advent of digital technology cannot be ignored as a source of revolution, even in all of the activities mentioned above that characterize entrepreneurship (Nambisan *et al.*, 2017). Entrepreneurs encourage innovation which promotes economic structural changes, and inspire businesses to adapt and boost the productivity.

2.1 Literature review

Women who desire their own independence and achievement tend to undertake the role of entrepreneur. The presence of women as entrepreneurs has led to significant business and economic growth in the country. Women-oriented business enterprises are playing a prominent role in society by generating employment opportunities in the country, bringing in demographic shifts and inspiring the next generation of women founders (Dhameja S. K. 2002). Several studies had been occurred to find out several strategies for the growth of women as an entrepreneur with the balance between work life and personal life. A study of Hmieleski & Corbett, (2008) emphasized on the relationship between the improvised behavior of women entrepreneurs and venture's sales growth among US women entrepreneurs. The study shows a positive relationship between sales growth and improvisational behavior when entrepreneurs had high self-efficacy. However, low self-efficacy negatively affected performance. A rising percentage of small businesses are adopting digital technology for marketing, but only if the owner sees it as a tool for company success. The technology has played a larger role than even before. This dramatic shift has impacts on entrepreneurship and the way entrepreneur work. As per the findings of Ali Taha *et al.* (2021), owners have seen digital technology as an essential tool and embrace its use, which results in new sales and customers while also building relationships with existing consumers. According to Jones *et al.* (2014), the rapid growth of information and communication digital technology enables small businesses to successfully finish their marketing campaigns with low-cost digital technology. Komunte *et al.* (2012) has also brought the important role of technologies among women entrepreneurs, when women entrepreneurs bring and accept appropriate technology, it results in positive economic and social rewards for their immediate family, community, and nation. Digital technology use for marketing by small businesses is becoming more common, but it can only succeed if the owner views it as a tool for company growth. Lian & Yen (2017) showed that personal innovativeness in general is related to personal innovativeness in information technology, as well as entrepreneurial and life satisfaction. They also reveal that entrepreneurs' life satisfaction is heavily influenced by their entrepreneurial pleasure. According to Akram and Kumar (2017), social media platforms were used to build a social network or social relationship with other people who share similar business enterprises, and the entrepreneur took advantage of the opportunity to achieve their strategies by increasing brand awareness and driving website traffic, resulting in increased sales. Trawnih *et al.* (2021) investigated the usage of social media platforms for business objectives, which has resulted in economic benefits for enterprises.

According to the study conducted by Samad *et al.* (2019), work-life balance is vital for meeting negotiable expectations based on work and family responsibilities. Employees who work every day while providing time for family on weekends can control the activities carried out and reduce problems that come when there is comfort in carrying out life. Rollins, J.M (2017) established a profile of effective female entrepreneurs based on a study of women entrepreneurs in England and Wales. The study revealed that the most commonly used leadership style was transformational, which was connected with perceived human and personal competencies as well as entrepreneurial competencies. Similarly, Seong & Ahmed (2018) revealed that female political empowerment had a beneficial impact on female entrepreneurship. Women play multiple roles, judiciously fulfilling them, while also pursuing their dreams and establishing businesses to uplift self-esteem and achieve higher accomplishment needs. Work-life balance becomes a crucial part for women in different sectors in the industry. The different issues have incurred from the previous study which provides an understanding to explore the work life balance of women entrepreneur in related with the industry and cultural context, social characteristics, personal characteristics and innovations.

3.1 Problems of the study

The presence of women entrepreneurs has been on the rise, but several critical research gaps exist that hinder a comprehensive understanding of their experiences and contributions. There is a lack of in-depth exploration into the industry and cultural context, social characteristics, work-life balance, personal characteristics, and innovative strategies that either facilitate or obstruct women's access to and effective application for business growth. Different studies from the

literature reported on work-life balance concerning demands exploration, considering factors like race, age, and socioeconomic background. Addressing these problems is vital for informing policies and initiatives that support and empower women in entrepreneurship and innovation through technology adoption

4.1 Methodology

This study is quantitative with a descriptive research design to examine entrepreneurial characteristics and work-life balance in Chhattisgarh. The study uses purposive sampling with the help of snowball sampling 200 respondents were chosen from Chhattisgarh districts. The data is collected through primary sources from the respondents who are women entrepreneurs, collected through questionnaires. The questionnaire includes items related to entrepreneurial characteristics, all measured on a five-point Likert scale. It focused on examining the relationship between entrepreneurs in Chhattisgarh. The selection criteria for selection of women entrepreneurs as they were the citizen of Chhattisgarh, own and run their businesses which are located in Chhattisgarh and had business for more than 5 years. The sample was identified based on records listed in the MSME financial report 2023. The statistical tools and techniques used in the study were percentage, mean, standard deviation, reliability, factor analysis and Pearson correlation and regression to test the hypotheses through SPSS.

5.1 Objectives of the Study

1. To examine the relationship between entrepreneurial characteristics and work-life balance among women entrepreneurs.
2. To analyze how entrepreneurial characteristics effect the work-life balance among women entrepreneurs.

6.1 Hypotheses

1. H_{01} : There is no significant relationship between entrepreneurial characteristics and work-life balance among women entrepreneurs.
2. H_{02} : There is no significant effect on entrepreneurial characteristics and work-life balance among women entrepreneurs.

7.1 Analysis and result of the study

7.1.1 Demographic details of the respondent

The descriptive information on the demographic characteristics of the 200 respondents were belongs to Chhattisgarh. The demographic characteristics of the respondents were obtained from the woman entrepreneurs' personal and work history information. Most of the respondents are most of the respondents lied at 31-36 at 80 (40%) followed by those 26-30 at 50(25%), and above 36, 40 (20%), below the age of 25 lies at 30 (15%). The majority of the respondents have an education level of 12th pass at 90(45%) followed by graduation at 60(30%) and other qualifications 50(25%). The respondent also shared their entrepreneur age for 90 (45%) of the entrepreneurs started their entrepreneurship at 5-10 years followed by 10-15 years 70(35%) and above 15 years 40(20%) involved in entrepreneurial activities. The majority of women entrepreneur are married 140(70%) and 60(30%) are single. They are mainly engaged in entrepreneurship, such as manufacturing, retail, services, handicrafts and cosmetics. These demographic characteristics are essential for understanding the diverse profile of women entrepreneurs in the Chhattisgarh region.

7.1.2 Reliability Analysis

The reliability tests were conducted to assess how consistent the responses were in measuring work-life balance among entrepreneurs. Cronbach's Alpha was used as a measure of internal consistency for all the statements in the questionnaire. Typically, a Cronbach's Alpha value higher than 0.6 is considered indicative of high reliability and is considered acceptable for analysis (Pallant, 2001). In this study, the work-life balance, Industry and cultural factors, social characteristics, personal characteristics, and innovative strategies questionnaire were utilised with women entrepreneurs that contained 30 items, and the Cronbach's Alpha for these items was calculated to be 0.805, which is higher than the 0.6 threshold. This indicates that the factor related to intervening factors and work-life balance is reliable and suitable for further analysis, and there was no need to remove any items to improve reliability. As shown in table 1.1, the Kaiser-Meyer-Olkin (KMO) measure was used to assess the adequacy of the sample, and it was expected to be greater than 0.60. Additionally, Bartlett's test of sphericity was performed, and it was expected to yield a statistically significant result ($p < 0.01$). In this specific case, the KMO value for the factors was 0.802, which is above the 0.60 threshold, and Bartlett's test of sphericity was indeed statistically significant ($p < 0.01$). These results confirm that the data was suitable for further factor analysis. The factor analysis of data reduction is operative for the present study, as indicated by a reasonably high KMO value, a significant result in Bartlett's test, and good internal consistency according to Cronbach's Alpha. These findings support the validity and reliability of the analysis.

Table 1.1: KMO and Bartlett's Test & Reliability Statistics

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.802
Bartlett's Test of Sphericity	Approx. Chi-Square	4044.910
	df	190
	Sig.	.000
Reliability Statistics		
Cronbach's Alpha		N of Items
.805		20

Source: Authors Compilation

Table 2.1: Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.489	22.445	22.445	4.489	22.445	22.445	3.460	17.300	17.300
2	3.557	17.785	40.230	3.557	17.785	40.230	3.452	17.261	34.560
3	3.516	17.580	57.809	3.516	17.580	57.809	3.432	17.158	51.718
4	2.655	13.274	71.084	2.655	13.274	71.084	3.285	16.427	68.145
5	2.365	11.825	82.909	2.365	11.825	82.909	2.953	14.765	82.909
6	.623	3.117	86.026						
7	.443	2.215	88.241						
8	.428	2.142	90.383						
9	.349	1.744	92.127						
10	.318	1.591	93.718						
11	.259	1.295	95.013						
12	.237	1.186	96.199						
13	.177	.883	97.083						
14	.163	.814	97.897						
15	.101	.504	98.401						
16	.084	.421	98.823						
17	.076	.382	99.205						
18	.066	.328	99.533						
19	.063	.314	99.847						
20	.031	.153	100.000						

Source: Author's compilation

7.1.3 Factor Analysis

The Principal Component Analysis (PCA) of a set of variables that assesses various aspects of women entrepreneurs, resulted in the extraction of 5 predominant factors from a set of 30 items in the scale including industry and cultural context, social characteristics, work-life balance, personal characteristics, and innovative strategies generated the factor loadings that are presented here. The extracted factors contributed to 82.909% of the variable set's overall variances. The first factor, "Innovative Strategies (IS)," emphasizes the importance of innovation in the growth and success of entrepreneurial endeavours, from IS1 to IS4 with a high factor loading of .951 to .897. The second factor, "Personal Characteristics (PC)," highlights the personal traits that contribute to success in entrepreneurship, from PC1 to PC4 with a factor loading of .959 to .851. In the third factor, labelled "Industry and Cultural Context (ICC)," it is evident that the industry or sector in which these women entrepreneurs operate significantly influences their opportunities for innovation, from ICC1 to ICC4 with a high factor loading of .901 to .868. The fourth factor, "Work-Life Balance Characteristics (WLB)," underscores the significance of maintaining a healthy work-life balance, from WLB1 to WLB4 with a high factor loading of .960 to .848. Lastly, the fifth factor, "Social Characteristics (SC)," highlights the impact of social perceptions on gender roles in entrepreneurship, from SC1 to SC4 as indicated by a factor loading of .858 to .808. The analysis reveals that women

entrepreneurs are highly agreed with their industry and cultural context, acknowledge the impact of social characteristics, prioritize work-life balance, possess personal traits conducive to success, and actively pursue innovative strategies.

Table 2.2: Factor loading and commonalities value of women entrepreneurs

Factors	Variables	Factor Loading	Extraction
Innovative Strategies	IS1 I believe that innovation is essential for effectively balancing my work and personal life endeavours.	.951	.911
	IS2 I actively seek out new technologies and tools to enhance the innovative capabilities of my business.	.932	.880
	IS3 I am open to collaborating with other entrepreneurs or organizations to foster innovation in my business.	.919	.853
	IS 4 I have successfully implemented innovative strategies in my business that have positively impacted its performance.	.897	.824
Personal Characteristics	PC1 Resilience is one of my key personal characteristics that helps me overcome challenges and maintain work-life balance as a woman entrepreneur.	.959	.927
	PC2 I consider adaptability and flexibility to be important personal traits that contribute to my success.	.945	.900
	PC4 Being self-motivated and driven is a key characteristic that enables me to effectively balance my work and personal life.	.940	.896
	PC3 I actively seek personal development opportunities, such as training and mentorship, to enhance my entrepreneurial skills.	.851	.727
Industry and Cultural Context	ICC4 I have adapted my business strategies to align with the cultural preferences and values of my target market or region.	.965	.947
	ICC2 Cultural norms and societal expectations in my region or community influence my work-life balance decisions as a woman entrepreneur.	.924	.873
	ICC1 The industry or sector I operate in significantly affects the opportunities for innovation in my business.	.901	.827
	ICC3 The industry I am a part of presents unique challenges and opportunities for women entrepreneurs seeking work-life balance	.868	.759
Work-Life Balance	WLB2 I believe that effective time management skills are crucial for achieving work-life.	.974	.953
	WLB1 Maintaining a healthy work-life balance is a top priority for me.	.960	.934
	WLB3 Having a strong support network, including family and friends, is essential for my work-life balance.	.956	.925
	WLB4 I actively practice self-care and prioritise my well-being to maintain work-life balance in my entrepreneurial journey.	.848	.797
Social Characteristics	SC2 I have faced challenges related to my social status as a woman entrepreneur, such as gender bias or stereotypes.	.895	.811
	SC1 Social perceptions of gender roles and entrepreneurship impact women's ability to succeed as entrepreneurs.	.858	.742
	SC3 Gender diversity in leadership roles and entrepreneurship influences the overall business landscape.	.834	.713
	SC4 Efforts to promote women's entrepreneurship and improve social status should include education and awareness campaigns.	.808	.681

Source: Author's compilation

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

H₀₁: There is no significant relationship between entrepreneurial characteristics and work-life balance among women entrepreneurs.

Table 3.1 shows the mean, standard deviation, and correlates with job satisfaction according to Pearson correlation, the relationship between, industry and cultural context, social characteristics, personal characteristics, and innovative strategies with work-life balance were examined using Pearson's correlation coefficient. It shows that the factors of industry and cultural context of women entrepreneurs are highly correlated with the work-life balance, followed by the positively correlated social characteristics, personal characteristics, and innovative strategies at a 0.05 significant level. The present study shows that all the factors of women entrepreneurs are highly correlated to each other.

Table 3.1: Pearson's correlation

Descriptive Statistics			
Variables	Mean	Std. Deviation	Correlation with work-life balance
Industry and Cultural Context	16.2000	2.39556	.172*
Social Characteristics	15.1100	2.59646	.163*
Personal Characteristics	16.5350	2.89668	.119*
Innovative Strategies	15.8200	2.79763	.157*

Source: Author's compilation

**P<0.01

*P<0.05

Correlation is significant at the 0.01 level (2-tailed).

H₀₂: There is no significant effect on entrepreneurial characteristics and work-life balance among women entrepreneurs.

Table 4.1 & 4.2 summarizes the regression analysis results to evaluate the relationships between the independent and dependent variables. Linear regression was performed to analyse the effects of which entrepreneurial characteristics predict work-life balance among women entrepreneurs. With a value of R of 32.4%, work-life balance and entrepreneurial characteristics are positively correlated. In model 1, the coefficient of determination (R²) was 0.105, indicating that 10.5% of the variation in the entrepreneurial characteristics among women entrepreneurs can be explained by "Industrial and cultural context, social characteristics, personal characteristics, innovation strategies" included in the model. The F-value (5.709) in models indicates that the regression had a significant (p < 0.01) at a one %level, and it is valid to draw the implication the result shows that the Industrial and cultural context (p<0.049) is a significant but it has low effect on the work-life balance followed by social characteristics (p<0.027) and Innovative strategies (p<0.003) which has an effect on work-life balance. However, the variation in the personal characteristics is not significant respectively. It means that personal characteristics such as lack of training and mentorship, self-motivation and support from external stakeholders do not show any effect on the work-life balance among women entrepreneurs.

Table 4.1: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.324 ^a	.105	.086	2.54552	.105	5.709	4	195	.000

a. Predictors: (Constant), IS, PC, CCI, SC

Source: Author's compilation

Table 4.2: Model Summary

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.918	2.137		2.769	.006
	ICC	.152	.077	.136	1.979	.049
	SC	.158	.071	.154	2.226	.027
	PC	.112	.062	.122	1.798	.074
	IS	.214	.071	.206	3.022	.003

a. Dependent Variable: WLB

Source: Author's compilation

8.1 Limitations

However, after evaluating these findings, it is critical to recognize the study's limitations. To begin with, the study is limited to the state of Chhattisgarh, and the findings may not be easily generalizable to other areas or nations with diverse economic, cultural, and social characteristics. The data used in the investigation is limited in time and may not reflect potential changes in the entrepreneurial ecosystem over time. Another limitation is the model's selection of entrepreneurial characteristics, as there may be other relevant aspects not addressed in the present study. Furthermore, work-life balance is a broad topic, and its evaluation in this study may not include all areas that women entrepreneurs prioritize in their lives.

9.1 Discussions

The study of the effect of entrepreneurial characteristics on the work-life balance of women entrepreneurs in Chhattisgarh reveals interesting results with significant effects. The study found the role of social characteristics as a vital role in supportive networks and community dynamics in the lives of women entrepreneurs. Encouragement of mentorship and the formation of women-centric business networks becomes essential in assisting women entrepreneurs in finding a balance between their work and life. Women entrepreneurs in this study highly prioritize innovation as a key factor for the growth and success of their endeavours. This suggests that they are actively engaged in seeking out and implementing innovative approaches to stay competitive in their respective industries. It highlights that the industry or sector in which these women entrepreneurs operate has an essential part in determining their prospects for innovation, pointing out the need to take into consideration their business environment and cultural determining in which they work. Furthermore, it is obvious that the women entrepreneurs in the study place significant emphasis on maintaining a healthy work-life balance, reflecting their esteem for a good lifestyle and their ability to efficiently manage their professional and personal responsibilities. At last, the study points out that entrepreneurs choose distinctive entrepreneurs where personal characteristics are not the factors of entrepreneurship success, by indicating that female entrepreneurs possess beneficial characteristics for growing in the business environment, emphasizing the importance of their unique characteristics.

10.1 Conclusions

The study concluded important findings from the study on how entrepreneurial characteristics effect the work-life balance of women entrepreneurs in the Chhattisgarh region. It is clear that most of the various factors we took into consideration had a stronger effect on work-life balance than others. The industrial and cultural background is the primary factor that significantly affects the work-life balance of women entrepreneurs. This suggests that a woman entrepreneur's capacity to create a work-life balance has a positively or negatively impacted by the particular industrial and cultural context. The study additionally shows how social factors, such as the existence of networks, support systems, and community dynamics, have been identified as significant in determining work-life balance. A balanced way of life is becoming more prevalent among women entrepreneurs with strong social support networks, emphasising the importance of a supportive social community in their business endeavours. Furthermore, the application of innovative strategies was a important factor in our analysis, significantly impacting work-life balance. This finding highlights the importance of adaptability and creative innovations in problem-solving in managing the complex demands of entrepreneurship while at the same time maintaining a fulfilling personal life. However, personal characteristics that is, characteristics like self-motivation, training, mentoring, and support from external stakeholders did not show a statistically significant effect on work-life balance. This implies that work-life balance among female entrepreneurs in the Chhattisgarh area may not be characterised by individual traits and personal development variables. In summary, the study shows that the work-life balance of female entrepreneurs in Chhattisgarh is shaped by several closely related factors. However, the industrial and cultural context, social characteristics, and innovative strategies play substantial roles in influencing work-life balance but personal characteristics are not found to have an important effect on work-life balance. Furthermore, the study highlights the importance of developing an innovative culture within the entrepreneurial ecosystem so as to help women entrepreneurs more effectively organise their personal and professional lives.

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