A STUDY ON RELATIONSHIP AMONG THE FACTORS CONTRIBUTING TOWARDS QUALITY OF WORK LIFE OF WOMEN ENTREPRENEURS

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Abstract: Women perform an important role in building the real backbone of a nation's economy. There is considerable entrepreneurial talent among women. In the 80s and 90s, the women were hardly engaged in any type of self employment. After the introduction of the policy of privatization, liberalization and globalization, the women started responding to the changes in the environment and their entry in the entrepreneurial activities was noticed. The beginning period marked the existence of women in the businesses related to home made products like pickles and papads. But later the focus was shifted towards the entrepreneurial activities related to the small and medium enterprises related to the manufacturing, trading and service sector. This paper attempts to find the factors contributing towards quality of work life of women entrepreneurs. The significant relationship between the demographic profile and the business profile of the respondents has been tested by Chi-square test. The study used empirical research methods to find Correlation among quality of work life factors. To examine the change in dependent variable (Quality of Work Life) when there is a change in each independent variable keeping all the other variables constant Multiple Regression analysis has been used. It was concluded that the statistically significant and high degree of positive relationship that exist among economic, social, legal, administrative and professional factors contributing towards quality of work life of women entrepreneurs as revealed in the present research study will go a long way in sustaining and striving for excellence in the entrepreneurial arena.

Keywords: Women Entrepreneur, Quality of Work Life

I. INTRODUCTION

The days have gone when women always passed her whole life within the boundaries of house. Now, women are found indulged in every line of business. Normally women entrepreneurship is found in preparing pickles, papads and powder. With the spread of education, a new talent pool of women entrepreneurs is forming today, as more opt to have corporate world to chart their own destinies. They are growing as designers, interior decorators, exporters, publishers, garment manufacturers and still exploring new avenues of economic participation. Quality of work life is an issue increasingly recognized as of strategic importance to organizations and of significance to women entrepreneurs. In the existing familial and societal set up, entrepreneurial women are overburdened and find it increasingly difficult to have better quality of work life. Women entrepreneurs have to make a fine balance between business and family. Family and personal obligations is sometimes a great barrier for women succeeding in business career. Only few women are able to manage both home and business efficiently, devoting enough time to perform all their responsibilities in priority. This paper focuses on measuring the relationship among the factors contributing towards quality of work life of women entrepreneurs.

II. REVIEW OF LITERATURE

Poonam Parihar, Singh D.K., Sharma V.K. and Singh R.P. (2008) identified the personal motivational factors namely liking for having an independent occupation and monotony of house work and non-personal motivational factors like existence of business already in the family and need to get over financial difficulty. They also viewed that women entrepreneurs were subjected to a greater stress as the demands of home and career at times caused conflicts, striving for multi role duties had resulted in conflict stress, ambivalence and overload. They concluded that even though the conflicts existed, women had realized the advantages of being business women. Jyothi R. (2009) identified that there was a positive correlation between job variables and level of quality of work life of workers in textile mills. Alireza Bolhari et.al (2011) found that no significant relation was approved between gender and quality of work life; but relationship between quality of work life and age, work experience and income were approved. The results of the study revealed that the level of quality of work life is medium and need managers' attentions to enhance. Jayaraman S. (2011) stated that demographic characters such as age, educational qualification, marital status and employee size in hospitals influence the quality of work life. He concluded that self, society, friends and family support influence the life quality and the life qualities influence quality of work life to a greater extent. Rincy V Mathew and Panchanatham. N (2011) emphasized that work roles of women entrepreneurs and their personal and familial roles are quite often contradictory with each other. These women entrepreneurs struggle to maintain a balance between work and personal life. They concluded that work life imbalances and conflict has become a common feature of the lives of many aspiring Indian women entrepreneurs. Krishnakumar K. and Sugavaneswari P.M. (2012) viewed that work environment factors have direct impact on quality of work life which in turn increases the performance and productivity of an organization and helps it to succeed and survive in this competitive world. Pamela F. Resurreccion and Ramon V. Del Rosario (2012) found that rural women entrepreneurs in the Philippines are strong in the goal setting, information seeking, and systematic planning and monitoring competencies. They concluded that they are generally able to maintain work life balance through proper time management and striving to spend more time with family members through a wide array of activities done together with their spouses and children.

III. SCOPE OF THE STUDY

Women of Virudhunagar District involved in a variety of industries, traditional as well as non-traditional, such as ready-made garments, fabric, eateries, managing xerox, telephone booths, saree fall beading, handicrafts, vegetables/fish/ furit/flower stalls, agarpathi, fur toys unit, bags unit, shoes unit, poultry, dairy farming, jewellery designing, education and training, interior decoration, nursery and crèches, pickles, spices powder and papad, cosmetics and beauty parlours, trading, hotels, grocery shops, fancy stores, printing units, mills, match works, fireworks and so on. Hence, the present study is geographically limited to Virudhunagar District.

IV. OBJECTIVES

- To examine the association between demographic and business profile of the respondents.
- To analyse the relationship among the factors contributing towards quality of work life of women entrepreneurs.
- * To measure the change in dependent variable (QWL) due to change in independent variables.

V. RESEARCH METHODOLOGY

. The present study is descriptive and analytical based on both primary and secondary data. The primary data has been collected by preparing well structured questionnaire. The secondary data were collected from books, journals, reports, dissertations and websites. Proportionate sampling technique has applied to collect the data. The collected data were processed with the help of appropriate statistical tools such as Percentage analysis, Chi-Square Test, Correlation analysis and Regression analysis.

VI. ANALYSIS AND INTERPRETATION OF DATA

The demographic and business profile of the respondents was obtained by using four parameters namely educational qualification, marital status, religion, type of capital employed and reasons for choosing business career .

Demographic and Business Profile of the Respondents

| Descriptive Statistics | Particulars | No. of Respondents | Percentage |
|---------------------------|---------------------|--------------------|------------|
| | No Formal Education | 25 | 5.7 |
| | Primary Education | 43 | 9.8 |
| Educational | High School | 102 | 23.3 |
| Qualification | Higher Secondary | 113 | 25.9 |
| | Diploma | 62 | 14.2 |
| | Graduate | 76 | 17.4 |
| | Post Graduate | 7 | 1.6 |
| | Professional | 9 | 2.1 |
| 10 | Total | 437 | 100 |
| | Single | 14 | 3.2 |
| | Married | 417 | 95.5 |
| Marital Status | Separated | 4 | 0.9 |
| | Divorced | 2 | 0.5 |
| | Total | 437 | 100 |
| | Hindu | 379 | 86.7 |
| Religion of the | Christian | 48 | 11.0 |
| Respondents | Muslim | 10 | 2.3 |
| | Total | 437 | 100 |
| | Owned | 258 | 59.1 |
| Type of Capital | Borrowed | 32 | 7.3 |
| Employed | Both | 147 | 33.6 |
| | Total | 437 | 100 |

It is revealed from the Table 1 that majority of the respondents have completed Higher Secondary and High School which constitutes 25.9 per cent and 23.3 per cent respectively. A great majority of 95.4 per cent of the respondents are married. Most of the respondents (86.7%) are Hindus. 59.1 per cent of the respondents have owned capital.

TABLE 2 **Reasons for Choosing Business Career**

| S.No. | Dagang | Re | sponses | Percent of | |
|--------|---|-----|---------|------------|--|
| 5.110. | Reasons | | Percent | Cases | |
| 1. | Entrepreneurial spirit | 101 | 20.4 | 23.1 | |
| 2. | Improve social status/become well known | | 13.1 | 14.9 | |
| 3. | Mean of subsistence | | 3.2 | 3.7 | |
| 4. | Create personal wealth | | 18.2 | 20.6 | |
| 5. | Taking advantage of my profile | | 5.0 | 5.7 | |
| 6. | Financial support to family | | 40.1 | 45.5 | |
| | Total | 496 | 100 | 113.5 | |

(Source: Primary Data)

(As the respondents have opted for more than one option, the number of responses exceeds the number of respondents)

Table 2 highlights that out of 437 respondents, a majority of 199 (40.1%) respondents started the business for financial support to family, 101 (20.4%) respondents started the business because of entrepreneurial spirit, 90 (18.2%) respondents choose entrepreneurship to create personal wealth, 65 (13.1%) respondents opined that they started the business to improve their social status and social image, 25 (5.0%) respondents choose business to take advantage of their profile and the remaining 16 (3.2%) respondents opined that their initiative behind entrepreneurship is mean of subsistence.

ASSOCIATION BETWEEN DEMOGRAPHIC PROFILE AND BUSINESS PROFILE OF THE RESPONDENTS

In order to analyse the relationship between demographic and business profile of the respondents, Chi-square test has been used. H_0 "There is no significant association between educational qualification of the respondents and type of capital employed".

TABLE 3 Association between Educational Qualification of the Respondents and Type of Capital Employed - Result of Chi-square Test

| | Value | df | Asymp. Sig. (2-sided) | |
|------------------------------|---------|----|-----------------------|--|
| Pearson Chi-Square | 140.721 | 14 | 0.000 | |
| Likelihood Ratio | 144.072 | 14 | 0.000 | |
| Linear-by-Linear Association | 5.144 | 1 | 0.023 | |
| N of Valid Cases | 437 | | | |

It is evident from the Table 3 that the critical value is 0.000 for the association between educational qualification of the respondents and form of capital. Since the standard value is 0.05 and the critical value is lesser than that, the null hypothesis is rejected. It means that there is a significant association between educational qualification of the respondents and type of capital employed.

Ho: "There is no significant association between marital status of the respondents and reasons for undertaking the business venture".

TABLE 4 Association between Marital Status of the Respondents and Reasons for undertaking the Business Venture - Result of Chi-square Test

| | Value | df | Asymp. Sig. (2- sided) |
|------------------------------|--------|----|---------------------------|
| Pearson Chi-Square | 71.823 | 15 | 0.000 |
| Likelihood Ratio | 51.776 | 15 | 0.000 |
| Linear-by-Linear Association | 0.225 | 1 | 0.635 |
| N of Valid Cases | 437 | | |

It is observed from the Table 4 that the critical value is 0.000 for the association between marital status of the respondents and reasons for undertaking business venture. Since the standard value is 0.05 and the critical value is lesser than that, the null hypothesis is rejected. It means that there is a significant association between marital status of the respondents and reasons for undertaking the business

Ho: "There is no significant association between religion of the respondents and reasons for undertaking the business venture".

TABLE 5 Association between Religion of the Respondents and Reasons for undertaking the Business Venture -**Result of Chi-square Test**

| | Value | df | Asymp. Sig. (2- sided) |
|------------------------------|--------|----|---------------------------|
| Pearson Chi-Square | 31.271 | 10 | 0.001 |
| Likelihood Ratio | 40.655 | 10 | 0.000 |
| Linear-by-Linear Association | 4.113 | 1 | 0.043 |
| N of Valid Cases | 437 | | |

It is inferred from the Table 5 that the critical value is 0.001 for the association between religion of the respondents and reasons for undertaking the business venture. Since the standard value is 0.05 and the critical value is lesser than that, the null hypothesis is rejected. It means that there is a significant association between religion of the respondents and reasons for undertaking the business venture.

ASSESSMENT OF SCALE RELIABILITY FOR FACTORS CONTRIBUTING TOWARDS QUALITY OF WORK LIFE

One of the most common assessments of reliability is Cronbach's Alpha, a statistical index of internal consistency that also provides an estimate of the ratio of true score to error in Classical Test Theory. In the present study, five factors namely economic factors, social factors, legal factors, administrative factors and professional factors are identified as factors contributing towards quality of work life of women entrepreneurs in Virudhunagar District. Scale Reliability of each factor was tested by computing Cronbach's Alpha for the statements formulated in Likerts Five Point Scale and is presented in the report.

TABLE 6
Scale Reliability for Economic Factors

| Scale Renability for Economic Factors | | | | | | |
|---------------------------------------|--|--------|-----------------------|--|--|--|
| S.No. | Items | Mean | Standard Deviation | Reliability (Cronbach's Alpha Value) | | |
| 1. | I have my own premises to run my business | 4.0892 | 1.23177 | | | |
| 2. | I have easy access to information to exploit business opportunities by ICT gadgets | 3.4508 | 1.02960 | | | |
| 3. | My business is productive and progressive | 3.8055 | 1.04538 | | | |
| 4. | Basic facilities/utilities to run business are adequate | 3.8490 | 1.07945 | 0.929 | | |
| 5. | Working capital requirements are easily manageable | 3.5789 | 1.06069 | | | |
| 6. | Adequate infrastructure is available | 3.9405 | 1.09046 | | | |
| 7. | I have access to necessary inputs (raw materials) | 3.8032 | 1.10781 | | | |
| | | | | | | |

It is obvious from the Table 6 that the Cronbach's Alpha value for the economic factor is 0.929 which represents that there is high degree of reliability of this scale. Moreover it is found that all the items under economic factor scale are at the level of agreeable.

TABLE 7
Scale Reliability for Social Factors

| | Scale Kenability for Socia | ar r accord | 200 | |
|-------|--|-------------|-----------------------|--|
| S.No. | Items | Mean | Standard Deviation | Reliability (Cronbach's Alpha Value) |
| 1. | I have a better social acceptability | 3.8787 | 1.16974 | |
| 2. | I have a better contacts (networks) with outsiders | 3.6957 | 1.00973 | |
| 3. | I have no prejudice or class biases | 3.3982 | 1.08018 | |
| 4. | The society attitude towards my products/services is positive | 3.8032 | 1.20689 | |
| 5. | The attitude of other employees towards my business is positive | 3.5584 | 1.19993 | |
| 6. | I have a positive relationship with the workforce | 3.6682 | 1.15426 | 0.952 |
| 7. | I never encounter harassments in registering and operating my business | 3.6545 | 1.10132 | |
| 8. | I am often seen as a role model | 3.6224 | 1.11155 | |
| 9. | I am interested in taking lead roles in public activities | 3.4439 | 1.16315 | |
| 10. | I interact with my stakeholders for the betterment of the business | 3.6247 | 1.13175 | |
| 11. | I find it difficult to allot time for social life | 3.4622 | 1.20647 | |

It is enumerated from the Table 7 that the Cronbach's Alpha value for the social factor is 0.952 which represents that there is high degree of reliability of this scale.

TABLE 8 Scale Reliability for Legal Factors

| S.No. | Items | Mean | Standard Deviation | Reliability (Cronbach's Alpha Value) |
|-------|--|--------|-----------------------|--|
| 1. | I am aware of the problems in the locality | 3.5561 | 1.25606 | |
| 2. | I never delay to adhere the legal provisions like licensing, filing of returns | 3.8169 | 1.21095 | |
| 3. | Registration of movable/immovable properties are done with due care | 3.6842 | 1.02985 | |
| 4. | I possess immovable properties in business name | 3.3959 | 1.06714 | 0.897 |
| 5. | I have no legal, institutional and policy constraints | 3.3776 | 1.16397 | |
| 6. | I have never faced unfavourable legal and regulatory environments | 3.3204 | 1.17812 | |
| 7. | Tax levied on my business is reasonable | 3.5904 | 0.97407 | |

Table 8depicts that the Cronbach's Alpha value for the legal factor is 0.897 which represents that there is high degree of reliability of this scale.

> TABLE 9 Scale Reliability for Administrative Factors

| S.No. | Items | Mean | Standard Deviation | Reliability (Cronbach's Alpha Value) |
|-------|--|--------|-----------------------|--|
| 1. | I have access to necessary technologies | 3.8879 | 1.19201 | |
| 2. | I have necessary liaisons in all government sectors | 3.7895 | 1.08644 | |
| 3. | I exercise due care in inventory management | 3.5355 | 1.03682 | |
| 4. | I exercise due care in employee retention | 3.7140 | 1.08709 | |
| 5. | My employees are allowed to participate in managerial decision making | 3.3547 | 1.23781 | 0.906 |
| 6. | I am interested to view the business reports of my enterprise periodically | 3.3593 | 1.31033 | |
| 7. | I actively participate in outside professional networks like associations | 3.4828 | 1.14652 | |
| 8. | I periodically appraise the performance of all employees/departments | 3.5744 | 1.28936 | |

It is vivid from the Table 9 that the Cronbach's Alpha value for the administrative factor is 0.906 which represents that there is high degree of reliability of this scale.

> TABLE 10 **Scale Reliability for Professional Factors**

| S.No. | Items | | Standard Deviation | Reliability (Cronbach's Alpha Value) |
|-------|---|--------|-----------------------|--|
| 1. | I adhere to ethical norms while making decisions | 3.7025 | 1.19184 | |
| 2. | I adhere to time schedule while making decisions | 3.8581 | 1.10587 | |
| 3. | I take one step at a time, relying on my past experience and choose an alternative which is pragmatic | 3.8330 | 1.01458 | |
| 4. | When I make a tough decision, I prefer to work with intellectual people | 3.6133 | 1.19406 | |
| 5. | I make decisions by considering all of the implications | 3.5400 | 1.15392 | |
| 6. | I am well organized in work | 3.7277 | 1.19306 | |
| 7. | I am willing to change ideas based on new information | 3.5950 | 1.18796 | 0.947 |
| 8. | There is proper mechanism to monitor customer satisfaction | 3.5721 | 1.21060 | |
| 9. | There is proper mechanism for employees grievances redressal | 3.5561 | 1.16315 | |
| 10. | I believe that my organization is free from unfair trade practices | 3.6659 | 1.12031 | |

It is found from the Table 10 that the Cronbach's Alpha value for the professional factor is 0.947 which represents that there is high degree of reliability of this scale.

TABLE 11 Scale Reliability for Factors Contributing towards Quality of Work Life of Women Entrepreneurs

| S.No. | Factors | Number of Items | Cronbach's Alpha |
|-------|------------------------|-----------------|------------------|
| 1. | Economic Factors | 7 | 0.929 |
| 2. | Social Factors | 11 | 0.952 |
| 3. | Legal Factors | 7 | 0.897 |
| 4. | Administrative Factors | 8 | 0.906 |
| 5. | Professional Factors | 10 | 0.947 |

It is apparent from the Table 11 that the Cronbach's Alpha value for all the factors are more than 0.8, the Scale Reliability for Factors contributing towards quality of work life of women entrepreneurs are more reliable.

SIGNIFICANT RELATIONSHIP AMONG FACTORS CONTRIBUTING TOWARDS QUALITY OF WORK LIFE OF WOMEN **ENTREPRENEURS – CORRELATION ANALYSIS**

Correlation Analysis is used to study the significant relationship among factors contributing to quality of work life of women entrepreneurs by formulating the null hypothesis and the results are presented in Table 15.

H₀: "There is no significant relationship among Factors contributing towards Quality of Work Life of Women Entrepreneurs".

TABLE 12
Significant relationship among Factors Contributing towards Quality of Work Life of Women Entrepreneurs - Result of Correlation
Analysis

| | Economic factors | Social factors | Legal factors | Administrative factors | Personal factors |
|------------------------|------------------|-------------------|------------------|------------------------|------------------|
| Economic Factors | 1 | | | | |
| Social Factors | 0.903 | 1 | | | |
| Legal Factors | 0.810 | 0.787 | 1 | | |
| Administrative Factors | 0.850 | 0.858 | 0.766 | 1 | |
| Professional Factors | 0.832 | 0.809 | 0.771 | 0.856 | 1 |

The Table 12 indicates that there is a high degree of positive correlation between economic factors and social factors (0.903), legal factors (0.810), administrative factors (0.850) and professional factors (0.832) at 5 per cent level of significance. Among the four factors, social factors have dominant correlation with economic factors.

There is a high degree of positive correlation between social factors and legal factors (0.787), administrative factors (0.858) and professional factors (0.809) at 5 per cent level of significance. Among the three factors, administrative factors have dominant correlation with social factors.

There is a high degree of positive correlation between legal factors and administrative factors (0.766) and professional factors (0.771) at 5 per cent level of significance. Among the two factors, professional factors have dominant correlation with legal factors.

There is a high degree of positive correlation between administrative factors and professional factors (0.856).

MULTIPLE REGRESSION FOR FACTORS CONTRIBUTING TOWARDS QUALITY OF WORK LIFE OF WOMEN ENTREPRENEURS

Regression analysis is used which predicts the change in dependent variable when there is a change in any independent variable keeping all other independent variables constant.

In this regression, dependent variable and the independent variables are listed below:

Dependent variable: Quality of Work Life (Y)

Independent variables:

- 1. Economic factors (X_1)
- 2. Social factors (X_2)
- 3. Legal factors (X_3)
- 4. Administrative factors (X_4)
- 5. Professional factors (X_5)

 H_018 : "Each independent variable (X_1 , X_2 , X_3 , X_4 , and X_5) does not significantly contribute towards the dependent variable (Quality of Work Life) if all the other independent variables are held constant".

TABLE 13
ANOVA and Model Summary

| | Multiple R | 7 - F | | 0.863 | | |
|-------------------------|--|-------|-------------|-------|---------|--|
| R^2 | | | 0.745 | | | |
| Adjusted R ² | | | 0.638 | | | |
| Standard Error | | | 1.23574 | | | |
| Model | Analysis of Variance Sum of Squares | df | Mean Square | F | p value | |
| Regression | 39.408 | 5 | 7.882 | 6.137 | 0.000 | |
| Residual | 553.535 | 431 | 1.284 | | | |
| Total | 592,943 | 436 | | | | |

The Table 13 shows that the multiple correlation coefficient is 0.863 and it measures the degree of relationship between the actual values and the predicted values of the quality of work life. Because the predicated values are obtained as linear combination of economic factors, social factors, legal factors, administrative factors and professional factors, the coefficient value of 0.863 indicates that the relationship between dependent and independent variables are positive.

The Coefficient of Determination or R-square measures the goodness-of-fit of the estimated Sample Regression Plane (SRP) in terms of the proportion of the variation in the dependent variables explained by the fitted sample regression equation. Thus, the value of R-square is 0. 745simply means that about 74.5% of the variation in quality of work life is explained by the estimated SRP that uses career outcome variables as the independent variables and R square value is significant at 5 per cent level.

From ANOVA results, it is known that there is a significant association between dependent and independent variables as its p value is equal to 0.000 (p=0.000). It reveals that the regression model is considered to be a good fit of the data.

TABLE 14 Multiple Regression Analysis

| | Unstandardized Coefficients | | Standardized Coefficients | Т | Sig. |
|------------------|--------------------------------|------------|------------------------------|--------|-------|
| | В | Std. Error | Beta | | |
| (Constant) | 4.678 | 0.351 | | 17.145 | 0.000 |
| Economic factors | 0.684 | 0.322 | 0.689 | 2.697 | 0.752 |

| Social factors | 0.638 | 0.144 | 0.624 | 0.987 | 0.638 |
|------------------------|-------|-------|-------|-------|-------|
| Legal factors | 0.719 | 0.267 | 0.708 | 0.753 | 0.507 |
| Administrative factors | 0.647 | 0.310 | 0.658 | 2.987 | 0.472 |
| Professional factors | 0.689 | 0.106 | 0.693 | 4.398 | 0.239 |

The t test in the above table indicates that, there is no significant difference among the variables in the contribution of independent variables to dependent variable.

The multiple regression equation is

 $Y = 4.678 + 0.684X_1 + 0.638X_2 + 0.719X_3 + 0.647X_4 + 0.689X_5$

In a nutshell,

- Legal factors contribute towards the quality of work life of women entrepreneurs to the extent of 71.9 per cent.
- Professional factors contribute towards the quality of work life of women entrepreneurs at 68.9 per cent.
- Economic factors contribute towards the quality of work life of women entrepreneurs at 68.4 per cent.
- Administrative factors contribute towards the quality of work life of women entrepreneurs at 64.7 per cent.
- Social factors contribute towards the quality of work life of women entrepreneurs at 63.8 per cent.

 Based on standardized coefficient value, X_3 (legal factors) is the most important factor on the quality of work life of women entrepreneurs followed by x_5 (professional factors), x_1 (economic factors), x_4 (administrative factors) and x_2 (social factors).

VII. CONCLUSION

There is hardly any field without women The emergence of women entrepreneurs and their contribution to the national economy is quite visible in India. With the little bit of assistance from family, society and Government, women may well carve a brighter future for herself, her family, her neighbours, the nation and the world at large. Cronbach's Alpha value for all the factors such as economic factors, social factors, legal factors, administrative factors and professional factors are more than 0.8. Hence, the scale of contributing factors towards quality of work life of women entrepreneurs is more reliable. The statistically significant and high degree of positive relationship that exist among economic, social, legal, administrative and professional factors contributing towards quality of work life of women entrepreneurs as revealed in the present research study will go a long way in sustaining and striving for excellence in the entrepreneurial arena.

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