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# DOMINANT FACTORS OF WORK-LIFE BALANCE IN WOMEN ENTREPRENEURSHIP IN HOME-BASED FOOD BUSINESS: AN EMPIRICAL STUDY FROM BANGLADESH PERSPECTIVE

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#### **Abstract:**

Purpose: The study aims to identify the factors influencing women entrepreneurs to balance their work and life while performing home-based business in Bangladesh. Methodology: A qualitative approach is adopted in this study. Both snowball and convenience sampling techniques are used to get the study participants. Using a semi-structured questionnaire, the researchers conducted 20 in-depth face-to-face interviews of women entrepreneurs from four districts including kushtia, jhenaidah, jashore, and khulna. Content analysis approach is applied to analyze data. **Findings:** The results of this study demonstrate that the main elements influencing the work-life balance of women entrepreneurs include multiple tasks, time management, social and family support, mental and physical health issues, dependent care, financial and socio-cultural factors. Furthermore, the study discovers that most of the respondent experience challenges in balancing their personal and professional lives. These challenges differ depending on demographic characteristics. Women entrepreneurs, who have supportive families, can reduce family conflicts related to business operations from home. The study also reveals that home-based food business creates the opportunity for women entrepreneurs to keep their family as the first priority. Practical Implications: The results will be useful in developing an all-encompassing framework to support women entrepreneurship in home-based food business. It will encourage women to start their business to achieve financial ability as well as personal fulfillment. The academicians can further scrutinize the dimensions of work-life balance to develop suitable balancing strategies for home-based women entrepreneurs.

Moreover, the study findings will generate fundamental guidelines for policymakers in promoting entrepreneurial endeavors among women in home-based business.

#### **Keywords:**

Women Entrepreneurship, Work-Life Balance, Home-Based Business, Qualitative Approach

#### Introduction

All over the world, entrepreneurship is seen as an important tool for driving a nation's economic expansion. Entrepreneurs are able to perceive business possibilities and take the chance of implementing ideas to create new products or, in the case of an already-existing product, to reinvent its production. When creativity, opportunity recognition, risk management, action, resource utilization, and added value are aligned, one can carry out new ideas and launch new businesses (Filion, 2021). Women's entrepreneurship is seen as a vital resource for converting local resources into high-quality goods and services. It also helps to provide extra job opportunities for other women, which leads to their financial and social empowerment (Hazarika & Kalita, 2019). A consistent rise in women's entrepreneurial activity is seen over the past three years. Women's startup rates globally increased to 10.4% in 2024, compared to 6.1% in the early 2000s (Global Entrepreneurship Monitor Report, 2024). Women in emerging economies are much more likely than those in high-income countries to start their own businesses, with over 25% of women in low-income countries and 13% in lower-middleincome countries starting their own businesses, compared to about 10% globally (Global Entrepreneurship Monitor Report, 2022). For these women, starting their own business is a way to boost their family's income. This study indicates that women entrepreneurs' independence allows them to have more free time to fulfill their family obligations in a more flexible manner (Godany & Mura, 2021). Women in developing nations do a variety of domestic responsibilities, such as cooking, cleaning, babysitting, and taking care of their spouses and elderly parents. Similar to this, societal and cultural standards prevent the majority of women from working outside the home (Ahmad et al., 2019). One of the most challenging problems that family or female in the twenty-first century face is finding a work-life balance. Due to economic pressures, most families now need two breadwinners in order to keep up with rising living expenses. The convenience of working from home and the possibility of success have made home-based businesses become increasingly common in Bangladesh. Benefits of working from home practices include increased flexibility in work schedules, greater work-life balance, reduced stress levels, and increased satisfaction with work (Prasad et al., 2020). Although the elements of women's entrepreneurship and their effects have only been studied theoretically, it is difficult to determine how they affect work-life balance. These problems of this study raise the question of what factors impact on work-life balance of women entrepreneurs and how these create challenges in managing their home-based food businesses in Bangladesh. By addressing the problems, this research intends to demonstrate the prevailing factors and emerging challenges that affect the work -life balance of women entrepreneur of home-based business in Bangladesh.

## **Literature Review**

Entrepreneurship represents a mindset geared towards innovating and adding value within the broader social sphere (Bade et al., 2014). Entrepreneurs are free to choose where, how, and when to carry out their work. An entrepreneur is more likely to make judgments in ambiguous

circumstances (Prince et al., 2021). A nation's development and progress depend heavily on entrepreneurship (Al-Mamary & Alraja, 2022). A woman entrepreneur is a creative and imaginative woman who uses commercial ventures to achieve financial independence and create job opportunities. Although it was traditionally believed that women had no place in the business world due to its male predominance, this has started to alter in recent decades (Global Entrepreneurship Monitor Report, 2022). One of the business segments in the globe is to expand women entrepreneurs in the fastest way (Rusydiana & Izza, 2022). Female entrepreneurs contribute not only to the economic advancement of a nation but also to societal progress (kaviarasu et al., 2022). Work-life balance is achieved when a person is equally invested in and satisfied with their family and professional responsibilities. Women are inherently motivated to manage their personal and professional lives to preserve a good balance. Work-life balance leads to the well-being of mental health, out of stress, provides positive outcomes as well as accomplishment of goals (Bade et al., 2014). Women who work for themselves have more flexibility, independence, and control over how they manage their work-life balance (Lekchiri & Eversole, 2021). A home-based business refers to a business that utilizes the family's residential property as a base of operations instead of a commercial location. Home-based businesses are desirable not only because of their size within the sector but also because they represent the most rapidly expanding segment that can help promote local as well as regional economic development. The capacity to balance their gendered duties as caregivers and homemakers with being employed may be the biggest draw for women to start a home-based business. Women entrepreneurs are responsible for generating 37 percent of the global GDP (Mastercard International Incorporated, 2022). 139 million women are serving as owners or managers of companies, along with 144 million female informal investors globally, collectively constituting over 40% of all investors (Global Entrepreneurship Monitor Report, 2020). For instance, women represent less than 10% of the total entrepreneurs in Bangladesh (Salsabil, 2021). Since women make up half of the population, they must actively and meaningfully participate in Bangladesh's development if the country is to have a positive and environment-friendly economy. The authority has made the required changes to national policies to support the growth of women entrepreneurs (Debnath et al., 2020). Many researches have looked at the elements that encouraged women to start their own businesses, but none have looked into specific factors related to home-based business from Bangladesh perspective. This study looks at what drives women to start their own home-based businesses in Bangladesh from a variety of angles, including individual and multifaceted responsibilities, care-giving and dependent care, time management, social and cultural factors, health concerns, and financial concerns. Additionally, it makes an effort to explain the significance of women's entrepreneurship in attaining work -life balance.

## **Individual Factors**

An individual's personality exerts a significant influence on the motivating factors of female entrepreneurs, and its significance should not be underestimated. Previous studies have determined that personality ought to be regarded as a crucial indicator of the entrepreneurial journey. Entrepreneurs typically exhibit higher levels of energy and risk-taking than other people (Bin Shmailan, 2016). Additionally, an individual's level of education is often correlated with their level of entrepreneurial engagement. Women's intentions to start their firms are both directly and indirectly influenced by their sense of self-worth (Khurshid et al., 2021). Other scholars have also identified confidence and self-efficacy as important characteristics of entrepreneurs (Bhatti et al., 2021). Women who engage in businesses not only raise their level of living but also have the ability to provide monetary support for their families. Women who interact with people and see successful business owners in work are

more likely to choose entrepreneurship as a career. With the right training, women may succeed in their businesses and keep their positions. Because everyone has a distinct energy level, each factor influences their involvement in a different way (Debnath et al.,2020).

# **Care Issues & Dependent Care**

Women have less time to advance in their careers since they must provide more care for their families. To care for their families, women tended to prefer to work from home (Jennings et al., 2022). In more conservative households, there is often a reluctance to allow women to engage in external employment or other pursuits, leading to adverse impacts on their autonomy, mobility, and overall well-being (Ahmed &Sen,2018). Various studies have proposed that factors related to the family, including children and elder care obligations are the cause of the imbalance in roles between work and personal life. Empirical evidence shows that working women experience significant levels of depression as a result of problems with childcare arrangements. It presents a greater challenge for women residing in conventional communities due to the uneven allocation of domestic duties.

# **Time Management**

Time management skills seem to be crucial for encouraging female entrepreneurship, especially as women frequently have to balance job and home responsibilities (Apergis & Pekka-Economou, 2010). A significant number of women opt for entrepreneurship as a "flexible career alternative" to balance their family responsibilities. Women run their ventures to enjoy the experience of having freedom and flexibility. They have to balance the demands of the business, children and other dependents (McGowan et al., 2012). Women struggle to manage their time for society because they feel they don't have enough time, chance, or are too busy. As a result, they neglect to participate in community events like feasts and other events (Romli & Ghani, 2018). Furthermore, studies found that the use of mobile phones has boosted engagement and "led professionals to limit their autonomy over their time," making it harder for professionals to take time off from their work (Adisa et al., 2019). The advent of digital technology enables professionals to remain constantly connected to work-related tasks, blurring the boundaries between personal and professional life (Gadeyne et al., 2018).

## **Societal Cultural Factor**

Family values have a significant impact on women's business decisions in developing nations since they change with the social structure, cultural perspectives, and, in certain situations, religious principles (Jaim, 2021). Generally, single women live with their parents and bear fewer family obligations than married women (Ahmed et al., 2019). Women's career aspirations and decisions, as well as their level of activity fulfillment and family satisfaction, have been proven to be directly impacted by life partner support. Research has shown that young married women are more likely to work from home than to work outside the home (Kotikula et al., 2019; Heintz et al., 2018; Bridges et al., 2011). Because Bangladeshi women believe that their houses are secured heavens and it is improper for them to be seen anywhere else (Jennings et al., 2022). Societal support is particularly vital for women in effectively managing both their work and family responsibilities (Poulose & Sudarsan, 2017; Poulose & Sudarsan, 2014). Numerous female entrepreneurs have expressed that their hectic schedules from work and family prevent them from managing their social lives. Women business owners may find it difficult to fulfill their religious duties on time. They are unable to complete their daily prayers on schedule (Ahmed et al., 2019). The family system is another aspect that affects work-life balance. Joint families require more time owing to the multitude of responsibilities they perform, which can

lead to conflicts and further complicate work-life balance. Conversely, women in nuclear households have greater independence (Khan & Chowdhury, 2007).

#### **Multi-Dimensional Roles**

Women entrepreneurs represent a diverse role through ongoing interaction and adjustment to the economic, social, and conflicting attitudes of society (Tadesse, 2020; Iyiola & Azuh; 2014). They must fulfill various responsibilities and handle a combination of diverse roles hand in hand each presenting distinct challenges (Bade et al.,2014). Work-life balance refers to the various duties that women must fulfill, spanning from family-related roles to work-related roles, and doing so in a way that maintains the balance between work and life. Women entrepreneurs carry out multiple duties within their families, including partner, caregiver, parent and guardian, housekeeper, and so forth, in addition to their demanding entrepreneurial career. They have to balance many duties making it difficult for women to distinguish their responsibilities at home and work. It becomes challenging for people to fulfill various tasks within a given amount of time, which ultimately results in conflicts between work and family life. Women who struggle to reconcile these positions sometimes end up quitting their businesses or running unsuccessful businesses.

#### **Health Issues**

The term "quality of health" refers to a group of factors that support an individual's total wellbeing in terms of wellness, safety, intellectual and social preferences, financial stability, family life, and job satisfaction, among other things. However, scholarly research demonstrates that an excessive number of working hours hurts employees' health, jeopardizes their safety, and increases stress. This excessive workload has been linked to the development of severe cardiovascular conditions such as strokes and heart attacks. These health issues are believed to stem from continued exposure to work-related stress, irregular and extended work shifts, and mistreatment of employees (Fagan et al., 2011).

# **Financial Factors**

The entrepreneurial efforts of women are impeded by a deficiency in financial accessibility, as a result of socio-political gender bias. More than 50% of female entrepreneurs utilized personal finances or funds acquired from their spouse or relatives in initiating their business ventures. Expert financial knowledge makes a woman more aware of business chances (LladosMasllorens & RuizDotras, 2021). Women tend to be less risk-takers than men, and a lower initial commitment also reduces the perceived risks to one's personal and mental health. Therefore, homebased businesses (HBBs) inspire them to invest slowly to expand their business.

Many studies have explored the factors influencing work-life balance among Bangladeshi women entrepreneurs operating home-based business in various sectors. However, scholars have not given enough consideration to the complexity and opportunity of balancing work and life for women who operate their own home-based food businesses. The existing literature in this field of study focuses less attention to women entrepreneurs who combine work and life in home-based food businesses; and this idea is largely overlooked in regional contexts such as the Khulna division.

# Methodology

This study aimed to fulfill research objective by applying "Qualitative Method" and "Cross sectional" research design.

#### Instrument

Using a semi-structured interview form, primary data was collected. A sample questionnaire was created by researchers to gather information, to monitor and guide participants' responses (Montague, 2017). A pretest was administered on five entrepreneurs to identify whether the questionnaire is appropriate or not. After finalizing the questionnaire, fifteen women entrepreneurs were interviewed.

## Study Area

This research was concentrated on home-based food businesses of women in Khulna division. Four districts under the Khulna division were chosen for collecting the data including Kushtia, Jashore, Jhenaidah and Khulna. This area is enriched with different cuisines and cultures of foods like chui jhal, khejur gur, tiler khaja, kulfi, and a variety of pitha, etc.

#### Data Collection

The study was developed for months, from January to April 2024. Data collection involved carrying out in-person individual interviews with female business owners who had at least two years of experience. Using both snowball and convenience sampling techniques, 20 participants were selected. In case of qualitative research, ten sample size is enough (Sandelowski, 1995). Firstly, a pilot study was carried out on 5 accomplished women business owners to find out the dominant factors that create problems and prospects of work-life balance they were currently or had previously encountered. Ultimately, researchers gathered participant insights came from 20 female home-based food business owners. The interview observations provided nearly the same experiences of respondents, leading to conception. Each participant spends 40–50 minutes engaging in the in-depth discussion and interacting with the interviewers. Initially, the researchers attempted to record responses verbally using mobile devices.

#### Data Preparation and Analysis

Researchers transcribed the mobile records into written form and then coded, sorted, and classified the raw data obtained from in-person interviews. A content analysis approach was applied to find the patterns of the interviews to generate themes and to link the theoretical perspectives of the study. Finally, researchers interpreted the themes to examine real-world facts related to specific environmental contexts and to identify participants' insights and experiences that influence their work-life balance in conducting home-based businesses.

# **Results and Findings**

# **Demographic Status of Respondents**

The researchers conducted in-depth interviews with 20 women entrepreneurs of home-based food businesses in four districts of Khulna division. A sociodemographic profile of the chosen women is created based on factors including age, education, marital status, experiences of business, number of children, and nature of Business. The majority of entrepreneurs (50%) are middle at age of about 31-40 years and the least entrepreneurs (20%) are at the age of about 21-30 years. The least number of women have higher educational backgrounds (20%). Furthermore, more of them completed their HSC (35%). It also indicates that 75% of the entrepreneurs are married, 25% are single. The highest percentage of having experience is 40% and the period is from 5-10 years. On the other hand, the lowest percentage of having the

experience of doing business is 25% and the period is from 10 to 15 years. The percentage of having the highest (2 children) and the lowest (no baby) number of children are the same and that is 30%. All of them are doing home-based food business and the percentage is expressed as 100%.

#### **Individual Factors**

The individual factors are one of the pathways to start the journey of entrepreneurship. This factor influences women to establish their own businesses both directly and indirectly. The impact of individual factors on the work life balance of women entrepreneurship is depicted in the in-depth interviews, especially in the home-based food sector.

# **Personality**

Personality should be considered an important determinant of the entrepreneurial path. A number of WEs have the urge to economically independent that enhance their motivation to put efforts on entrepreneurial endeavor. Mahima Khatun stated, "I started my business not only for financial independence but also to create job opportunities for underprivileged women of the society." Her caring personality inspired her to create a business to empower others while balancing work and family life. **Keya Khatun** occupied, "I was watching some changes in my husband's behavior that pushed me to feel that if I do something, his behavior would not bother me." Her self-respect led her to entrepreneurship, helping her gain emotional stability and balance between personal and professional life. Fargul Khatun narrated, "After getting married, I took up cooking, and I was really excellent at it. I knew I could do anything with my cooking abilities." Her confidence in her skills led her to start a business to earn independently while managing her family life smoothly. **Moreover, Shanu Khatun,** "From my childhood I was good at designing or decorating anything uniquely. Therefore, the pleasure of making customized cake led to the development of an entrepreneurial passion." Her creativity inspired her to pursue a food business that fulfilled her passion and offered flexibility to balance work and family life. Few participants mentioned that:

The main purpose of starting the business is becoming financially capable, being self-independent, establishing self-respect, and having balance in both work and family life. Women should be motivated to develop a strong sense of confidence as entrepreneurship not only fosters financial and personal growth but also offers the flexibility needed to maintain a healthy work-life balance. (Shanu Khatun, Rashi Gazi, Halima, Ratri khan, Farzana Begum, Noorjahan, Interview, 2024)

# Life & Career Stage

Women are more likely to pursue entrepreneurship as a career if they engage with people and observe successful business owners in action. Fargul khatun said, "When I had my second baby, no one was there to take care of me or cook, so I quit my job and started a home-based food business to balance work and family. I worked from dawn until night taking the child to school, delivering food, handling household chores, and picking up the children". She finds the balance manageable, even acknowledging that it's difficult. Shanu Khatun said, "In the beginning, I was the pastry chef, the memo writer, and the delivery woman. Everything I did was on my own." Her commitment demonstrates a strong desire for excellence, but it also emphasizes how difficult it can be to achieve work-life balance because doing everything at once can result in restlessness. Therefore, Rashi Gazi shared, "I had no desire to work with food because I was working with handicrafts like dresses and kanthas. I used to visit people's homes to sell dresses, but I never made a profit. My kids inspired me one day to open a

Facebook page where I could work with food as I cook well." By switching to a home-based food business, she was able to better combine her work and personal life while supporting her family. Below is a brief summary of some additional participants' points of view:

There were not enough opportunities for us to work at other jobs. That's why we started home-based food businesses, which we believed had strong potential. This initiative not only generated income but also allowed them to balance household responsibilities, demonstrating how home-based entrepreneurship supports work-life balance when formal employment opportunities are limited. (Mobasshera Khanam, Keya Khatun, Risha Khatun, Mahima Khatun, and Farzana Begum, Interview, 2024)

#### Multidimensional Roles

Women entrepreneurs frequently struggle to strike a balance between their career and familial obligations, especially when operating home-based enterprises. It can be very stressful to manage several roles at once, each with its own set of responsibilities.

#### Role Overload

The majority of female entrepreneurs discussed the several responsibilities that they must play in addition to being business owners including *mother*, wife, sister, and daughter. **Mahima Khatun narrated**, "I have to take care of all the needs of my children. I have a lot of responsibilities as a wife. I do my business online as well." Her ambition to continue working, despite her multiple reflects a continuous effort to maintain work-life balance. **Fargul Khatun added**, "I continued giving training while managing my business and increased the training sessions as I felt the need to learn more." Her ability to balance multiple roles, including being a mother of two children, reflects a strong sense of work-life balance, which played a crucial role in her journey to become a successful woman entrepreneur. Some of the information of the study are outlined below:

We are consistently performing multiple roles at the same time. We overlook our own health and other personal responsibilities because of role overload. It also gives us more confidence to overcome obstacles in spite of the strain. This relates to work-life balance, having the ability to successfully manage both personal and professional obligations to develop our own identities in addition to these roles. (Noorjahan, Fargul Khatun, Shanu Khatun, Interview, 2024).

#### Work-Life Dilemmas

Nowadays, the biggest barrier to women launching and running their own businesses is the conflicts that emerge between their personal and professional life. **Rashi Gazi explained**, "I avoided work while my son was sitting for admission test". Her inability to keep a professional demeanor hindered her to pursue personal and professional objectives at the same time, showing the difficulties in maintaining a long-term work-life balance. **Farzana Begum told**, "Managing my business and family at the same time is the hardest thing for me. Even though I have a housekeeper to help ease the stress in my home, occasionally my business is also interrupted". Her continuous attempt to strike a healthy work-life balance are still impacted by household duties. While the other participants told that:

Our jobs occasionally prevented us from being able to care for our child and it had a detrimental effect on lives. Moreover, it made us feel depressed and reduced working capability. They emphasize that women should make an effort to maintain work-life balance if they want to

pursue business as a career. This demonstrates how important it is to preserve work-life balance, especially for women aspiring to pursue business professions. (Keya Khatun, Mahima Khatun, Interview, 2024)

#### **Dependent Care Issues**

Women's roles remain largely unchanged, despite their entry into the workforce. Even though they may hold high executive positions, "nurturing" or "caregiving" responsibilities are still seen as fundamentally feminine. In certain cases, women who don't get helps from their families may find it difficult to handle their obligations.

#### Child Care

It is common for women to prefer working from home so that they can care for their children. Being a mother, especially for female entrepreneurs, means providing emotional and financial support to her child. **Noorjahan started with**, "I had already twin babies, but this one was my third pregnancy. Even though I was working professionally at a high school, I later thought of starting my own business solely for my kids". Her choice to go from a job to a full-time businesswoman overstates the importance of work-life balance in determining career choices because she prioritizes independence and flexibility to better manage her personal and professional obligations. Some of the participants said that,

Our child is our priority before anything. So, our motherhood roles affect our enterprises indirectly. (Fargul Khatun, Tuli Yeasmin, Shanu Khatun, Interview, 2024).

#### Old Care

Women are expected to look after the family. Being a part of traditional society, they are expected to care for other seniors as well as their husbands' parents in addition to their parents. **Shanu Khatun stated**, "I often take my mother-in-law to the doctor for medical followup. My mother-in-law has diabetes, so I have to make sure she gets her meals and medications on time". Her perspective demonstrates a work-life balance where caring for others is seen as a worthwhile task rather than a burden. Another respondent **Fargul Khatun shared**, "I try to manage both of my families. Taking care of my parents is my duty as an elder daughter." She also mentioned her efforts to support her in-laws. Her caring nature not only makes her a devoted wife but also supports her role as an entrepreneur. Fargul's story depicts how women may succeed both personally and professionally by maintaining a healthy work-life balance. A few participants mentioned that,

We get strength from our elders. For them, we are now entrepreneurs. Effective time management is essential to preserve work-life balance while juggling professional obligations with elder care. (Keya Khatun, Noorjahan, Rashi Gazi, Interview, 2024).

# Household Responsibilities

Women typically have more responsibilities at home which causes stress. It has been discovered that successful women entrepreneurs play an essential role in household activities. **Keya Khatun** focuses the struggle of achieving work-life balance, as women are expected to manage both Professionals and household duties. She states, "Women must perform all household activities. I work long hours every day. But I can't escape from household issues." **Shanu Khatun states**, "I play a managerial role in my family. I pay utility bills and buy groceries for my mother and brother as my father is no more." Alongside these duties, she

feels responsible for household chores, overplaying the struggle women face in maintaining work-life balance. Few participants stated that,

We faced several difficulties in the beginning of our business to coordinate between our responsibilities. Even if managing all of the duties might have been challenging at first, we are now capable of managing everything. Maintaining a clean and organized home is our responsibility, and taking care of household duties and tasks is a necessary part of daily life. (Tuli Yasmin, Risha Khatun, Fargul Khatun, Interview, 2024)

# Time Management

Female entrepreneurs believe that effective time management techniques are essential for successful women entrepreneurs to manage the business, family, and social communities.

## *Flexibility*

The ability to allocate time between the two spheres of life efficiently is a prerequisite for flexibility. Respondent states that they occasionally find themselves with little time for other activities when playing a single role. **Halima said,** "I do this work in the free time that I get apart from studying. When I'm under a lot of study pressure, like when my exams are approaching, I take a month off from work". This shows adaptability and promotes a positive work-life balance. **Farzana Begum explained,** "Managing the family and the business, which requires time management, is what I find most difficult. I can't handle my other tasks and household cooking in time when I have a lot of orders since I have to spend extra time preparing food items" which has helped her succeed as a businesswoman. It demonstrates how difficult it is to strike a balance between work and personal obligations. Some of the participants mentioned that,

We believe that running our own business gives us more confidence and a sense of independence to become more flexible to balance work and family responsibilities. Most women use entrepreneurship as a "flexible career choice" to balance obligations to their families. (Ratri Khan, Shanu Khatun, Mobasshera Khanom, Interview, 2024)

#### Technology Use

Entrepreneurial decisions are significantly influenced by technological aspects. These days, technology has a greater influence on business success than before. Modern financial support (mobile banking) and social networking (Facebook, Instagram) are common technological tools for successful business in today's world. **Keya Khatun stated**, "I think my online page is a shop and spend time here. My opinion is an entrepreneur should initially spend 15-20 hours on the electronic device". She thinks that more activity results in more orders, but this commitment might strain work-life balance, which makes time management is necessary. **Fargul Khatun narrated**, "After starting online, I get more benefits and orders for the products. On an online platform, I don't feel bored. I always try to reply as soon as possible to the customers." She is benefited in business for the active use of technology, but the continual use can blur work-life boundaries, emphasizing the necessity for efficient time management. Some participants mentioned that,

Women entrepreneurs running home-based firms may encounter substantial knowledge gaps in a competitive market dominated by experts and modern technologies. But when they utilize technology well, they can stay proactive, learn new skills, and preserve work life balance all of

which help to close the gap and increase corporate resilience and profitability. (Farzana Begum, Rashi Gazi, Shanu Khanam, Interview, 2024)

#### Socio-Cultural Factors

Social and cultural factors include variables arising from the following: technology, religion, ideology, language, mobility, communication, state, community, family, organization, society, government, and media. The performance and success of women-owned businesses are significantly influenced by their social and cultural connections.

#### Religious Values

Religious beliefs uphold certain norms of the communities in their daily lives and have a significant impact on women's entrepreneurship as well. **Fargul Khatun said**, "I wear hijab and attend all programs, but people say I can't do anything." Still, she stays focused on success. Her story shows how women in home-based food businesses manage work-life balance while staying firmly to their values. **Farzana Begum shared**, "I pray on time. If any customer wants to receive the order during prayer time, I refuse because prayer is my priority. It brings loss in my business sometimes." Her commitment to faith reflects how personal values can support work-life balance by helping to clear boundaries and maintain resilience. Some of the participants said that,

We work hard to uphold our morality, integrity, and decency so that religious principles have less impact on how we do business. Women in Islam are required to maintain "purdah," and most interviewees believe that religious beliefs have less of an impact on running a business decision, enabling greater flexibility especially for women in achieving work-life balance (Risha Begum, Shanu Khatun, Mobasshera Khanom, Rashi Gazi, Interview, 2024).

#### Marital Status

Most of the women stated that they established their businesses on their own initiative. Women who receive mental and emotional support from their husbands are therefore more likely to be stable in the business world than unmarried women. Fargul Khatun said, "When I got married, I was also studying in honors first year. My husband has always been there to support me". Her desire to build her own identity beyond being a daughter or wife reflects how personal ambition and family support contribute to work-life balance. Shanu Khatun expressed, "My husband is a gift from God and a stabilizing force. It is entirely due to him that the business is where it is now." He supports her in leading career and family, which is crucial to her success and work-life balance. Some of the participants mentioned that, a supportive husband is essential for women entrepreneurs running home-based food businesses to maintain a work-life balance. His assistance with financial obligations, business operations, emotional support, and housework can ease the woman's stress and help to balance personal and professional lives. (Mahima Khatun, Noorjahan, Farzana Begum, Interview, 2024).

#### Social Life

Women business owners with experience can continue their social lives. Individuals in strong positions who are engaged in activities to promote growth can maintain social activities comparatively less. **Fargul Khatun said**, "I teach tailoring and cooking to the elders so that they can manage themselves in the last stage of their life". Through this volunteer work, she promotes social empowerment and self-sufficiency, while also reflecting the essence of worklife balance to contribute meaningfully to society. **Mahima Khatun added**, "My social life is badly impacted by business activities. I occasionally have to decline condolence calls,

wedding invitations, shopping and other events because I keep myself more engaged in business". Her story illustrates the difficulties in preserving work-life balance, where social interaction is frequently sacrificed for professional obligations. However, her dedication and sacrifice allowed her to succeed as an entrepreneur in a competitive field. Some participants said that,

Our social lives are influenced by the level of relationships and regularity of our encounters with friends, family, neighbors, and even other people. The dual responsibilities of work and family frequently prevent many female entrepreneurs from finding time for social interaction, underscoring the larger issue of maintaining a work-life balance. (Noorjahan, Ratri Khan, Mobasshera Khanam, Tuli Yasmin, Interview, 2024)

# Family System

A family system is made up of individuals who live together, have a past in common, and depend on one another for basic needs and emotional support. The nuclear family is one kind of family structure when a couple lives in the same house with their children. Compared to nuclear families, joint families provide greater support for both household and mental needs. Ratri Khan said, "My in-laws are very supportive. My mother-in-law and my husband always help me, which makes the tasks much easier." She thinks having a strong and supportive family structure is essential for achieving entrepreneurial success and preserve a work-life balance. Noorjahan shared, "The whole family supported me. My husband and mother-in-law gave me hundred percent support." Pursuing her entrepreneurial career without a joint family was difficult, which emphasizing the importance of strong family bonding in balancing work and life for female entrepreneurs. Some other participants added that,

The family structure has a significant impact on work-life balance for female entrepreneurs. Joint families frequently offer vital assistance in handling domestic duties, even though they may include shared decision-making compared to nuclear families, where the responsibility usually falls on the individual. This support helps women balance work and family life more successful by reducing the pressure on them. (Shanu Khatun, Risha Khatun, Tuli Yasmin, Keya Khatun, Interview, 2024)

#### Family & Social Support

Family support is essential for working women from an early age and becomes increasingly necessary as they advance in their careers. Women were assisted in setting and achieving their social support from other family members and relatives, in addition to the spouse, which is referred to as family support. Thus, the work-family intersection was lessened by social support from the family. **Rashi Gazi's** experience boosts the crucial role of family support in achieving work-life balance. As she shared, "When I get a big order, I focus on the cooking and my two children prepare the packaging. My mother-in-law does not pressurize me to cook at that time. It's a big support for me". Her ability to concentrate on her career during stressful times is a result of their collective effort, emphasizing the role that family plays in helping her balance both life. **Noorjahan said**, "Though my husband was a teacher, he went to deliver the parcel from home to home. My mother in-law was always with me. My parents also supported and praised me." Her story reflects how strong family support helped her maintain work-life balance and continue business with confidence. Few participants mentioned that,

In the very beginning, we faced some family obligations but when the members of our family realized that it is a respectful and profitable profession then they gradually showed supportive behaviors. We were determined to continue our business so we tried to overcome all these temporary barriers. (Mahmuda Khanom, Keya Khatun, Risha Khatun, Mahima Khatun, Interview, 2024)

#### Health Issues

Working too many hours puts workers' safety in danger, worsens their health, and raises stress levels. It is thought that extended exposure to work-related stress, irregular and extended work shifts, and employee mistreatment are the causes of these health problems.

## Physical & Psychological Issues

Physical issues refer to things that are associated with the human body as opposed to the mind or spirit. Every woman in the world has at some point in her life experienced physical issues. The women's psychological cravings showed the path of their dreams to launch their businesses. Runa Akhter said, "Even though I am an arthritis sufferer, since I have been doing this, I feel physically and mentally quite healthy and at peace. I used to spend most of my time lying down because of the disease before starting the business." Her motivation to work has increased her ability to concentrate and lessen physical discomfort. This illustrates how meaningful work can promote a better work-life balance and improve overall well-being despite of having health issues. Keya Khatun said, "Earlier I had diabetes and high blood pressure. Now, I am back to work and fully recovered by the grace of Allah." Keya believes that girls can stay healthy if they work, as it helps maintain a positive mindset and supports a balanced life. Some of the participants described their health conditions in the following words, Female entrepreneurs in home-based food enterprises often struggle with worklife balance because of the demands of their businesses and early morning domestic responsibilities. Many people believe that having a domestic assistant might prevent health issues and lessen physical stress. Even though inactivity might cause sadness, carrying out daily tasks usually reduces stress. Thus, it is essential for their financial performance and overall wellness to maintain a work-life balance. (Tuli Yasmin, Farzana Begum, Fargul Khatun, Mahima Khatun, Interview, 2024)

## Financial Factors

The main factor encouraging women to start their businesses is access to finance. Financial concerns are frequently the driving force behind the start of a home-based food business. Women's participation as entrepreneurs is impacted by major limitations imposed by inadequate credit availability.

# Financial Risk

The possibility of financial risk arises while making an investment or starting a business. Capital losses can result from financial risks for the businesses. Fargul Khatun said, "I raised my capital by selling seasonal spices. I didn't take capital from anyone because it would have created pressure." She improved her control over the business and promoted a better work-life balance by utilizing own resources rather than taking out a loan, which relieved her of the burden of repayment. Her risk-taking ability allowed to continue the business. Mobasshera Khanom said, "I was in a miserable situation after the business loss. I took a financial risk by reinvesting." Customer comments inspired her to launch a home-based food business, which helped her achieve success and better work-life balance with low risk. Few participants mentioned that,

We were first afraid of losing money; therefore, we were reluctant to take a chance. However, we reinforced that taking more chances can result in bigger gains. The initial pressure was lessened and we felt more confident after receiving advance payments. Working from home made it easier to handle the financial risk because it allowed us to better combine work and family life. (Fargul Khatun & Rashi Gazi, Interview, 2024)

# Financial Assistance

Capital investment is a basic need for starting a business. Getting funding to launch a business is a challenge for many female entrepreneurs. Shanu Khatun shared, "I took 2000 taka from my mother to buy four creams for baking cakes. If I had borrowed from my husband, I couldn't have repaid it." She believes adequate capital is crucial for expanding entrepreneurial initiatives. Her experience demonstrates how women may balance their work and family life by starting home-based culinary businesses with financial assistance from relatives. Rashi Gazi shared, "I started with 20 thousand Taka borrowed from my brother and delivered my first order." She became an entrepreneur by getting the financial support from her brother. It highlights how women can start home-based food businesses with family support to manage the career and life. Mahima Khatun shared, "I don't receive financial support from the government, but NGOs help with 25% interest rate, while banks charge only 5%." She thinks women entrepreneurs need greater government assistance. Women's work-life balance is impacted by increased stress and longer hours when they have less access to finance. Government assistance could reduce stress and promote a healthy work-life balance. Few participants mentioned that,

When we originally launched the business, we utilized personal savings and family support because we didn't have much money. Women in our nation have had trouble obtaining loans, which makes it difficult for them to start large businesses and balance their personal and professional lives. (Keya Khatun, Tuli Yasmin, Ratri Khan, Fargul Khatun, Interview, 2024)

# Financial Independence

Being financially independent is the primary motivation for women to start their businesses. Nowadays, women believe that they ought to be financially independent in every aspect of their lives. **Tuli Yasmin shared**, "As an entrepreneur, I own my residential land and can afford designer clothing. But there was a time when I couldn't even buy peanuts worth two taka for my child." She strongly believes that the development of women entrepreneurs is deeply tied to their financial independence, influences their ability to achieve a work-life balance. **Shanu Khatun added**, "I can gift to my mom and little brother without asking for money. Though my husband says there's no difference between our money, I don't want to be a burden to him." She believes financial independence allows her to manage expenses on her own, supporting a better work life balance by reducing stress and giving her control over both personal and professional responsibilities. Some of the participants said that,

Entrepreneurship enables people to take control over their finances and achieve financial independence, which improves work-life balance. Successful female entrepreneurs are outstanding instances of this independence. People who want to be self-sufficient can be inspired by their ability to successfully balance personal and professional life by setting priorities for their personal time and adapting work schedules without experiencing financial pressure. (Noorjahan, Fargul Khatun, Mahima Khatun, Ratri Khan, Mobasshera Khanom, Interview, 2024)

#### **Discussion**

The present study unveils the ways in which women's individual factors have an impact on the decision to start a home-based food business. In order to support women entrepreneurs in Bangladesh, it also recommends finding a balance between work and home responsibilities. The individual factors are one of the pathways to start the journey of entrepreneurship. It encourages women to defy the taboos that prevent them from achieving success at home and to have self-confidence. For women, cooking is a passion so they start doing it from a young age. This kind of enthusiasm puts women in a position to start their own businesses and encourages them to pursue cooking as a career. The findings also indicate that Women established various career levels for doing home-based food enterprises because they thought it was a profitable idea. A major component of home-based entrepreneurial endeavors are role overload and work-life imbalance. Most female business owners are able to forge their own identities in addition to fulfilling roles as mothers, daughters, sisters, wives, and so on. However, occasionally, they struggle to balance work and home life. A work-life imbalance lowers their functioning capacity and causes them to feel depressed. Most of the women started home based food business so that they could take care of their children. Many working mothers struggle to strike a healthy balance between their professions and parental commitments. It's true that caring for children takes a lot of time and effort. Consequently, these women are actively seeking methods to optimally integrate both roles into their daily lives. Bangladeshi working mothers feel pressured to perform well in both areas due to the cultural expectations surrounding motherhood and traditional gender norms. Most of the women entrepreneur lives in a nuclear family so a few numbers of senior citizen stay with them. As a result, they don't have to spent more time to old care. Even if it might have been difficult at initially to handle every task, women gradually can handle everything. As women are more organized than men so they think it's a part of their life to do their household work. Existing literature also supported that women tended to prefer to work from home to care for their families and household duties (Jennings et.al., 2022). Time management is one of the significant factors to foster home based business so that women can spend more time with their families. Many women have launched their own businesses in an attempt to improve work-life balance by gaining more flexibility and control over their personal and professional lives. Though in today's world, technological knowledge is must to remain competitive, women are less active than men in this sector. Consequently, it can be seen that men are getting the offer what women could get. The success of entrepreneurship, which essentially depends on the fostering of socioeconomic issues, is another focus of this study. In Bangladeshi society, women's family roles are subject to even more intricate socio-cultural norms than in Western societies, where a woman's career may not be greatly influenced by her husband or family. The position of women is not equal to that of men because of extensive discriminatory sociocultural norms (Roomi & Parrott, 2008). They always try to balance work and family demands to overcome the challenges implicated to them by the socio-cultural norms. Women feel a deep emotional connection to their families. Due to family obligations, it is difficult for them to concentrate and effectively manage the business. Though at first most of the family members were reluctant to support women to continue their home-based food business, gradually they started believing them when they started earning. Family system and religious obligation are also another two factors but according to findings these are barely influence in pursuing entrepreneurship. Working excessive hours endangers employees' health, increases stress, and jeopardizes workers' safety. However, in this study, it is found that women experience less health problems when they work in physical jobs. Along with that, their mental health is improving as they are not getting more idle time to overthink and to get depressed. Financial issues are one of the biggest barriers to run a business. Women take the risk while knowing there can be a financial

danger because they receive encouragement and positive feedback from their clients. Even if women in our country have fewer opportunities to obtain loans, they can still get financial aid from friends, family, and relatives to start a small home-based business. Women entrepreneurs who are financially independent can handle everything on their own. Female role models in society can guide women towards development, so it's important for them to interact with successful entrepreneurs. Women entrepreneurs need support from all sectors of society, including the family to grow their home-based food businesses.

# **Implication**

The findings of this study represent the factors influencing women entrepreneurs in homebased food businesses and how they balance both professional and personal life in Bangladesh perspectives. Though women experience difficulties in maintaining their personal and professional lives, it depends on demographic characteristics and other related factors. The results will help create a theoretical framework that will support women's entrepreneurship in the home-based food business. It also revealed the problems, opening up new possibilities for women to pursue self-driven employment as a source of income. The policymaker can take steps to strengthen women's technological skills so that they can perform equitably with males, such as offering low-interest loans and free ICT courses. The academicians can apply the dimensions of work-life balance to draw a suitable strategy for home-based women entrepreneurs. This study reveals that women with lower levels of education can start a homebased food business and turn their talents into valuable human resources. It may be useful in developing an all-encompassing framework to support women's home-based food businesses. It will encourage women to start their businesses to achieve financial ability as well as personal fulfillment.

# Conclusion

In our society, people expect women to contribute more to complex family duties. Women entrepreneurs in Bangladesh can maintain their household duties and home-based food business by integrating all roles. In our study, women's challenges include managing their time effectively and juggling multiple roles and obligations. A home-based food business can encourage women to work for themselves, allowing them to flourish and satisfy their desires for social status while maintaining a work-life balance. It can create opportunities for other women too. There are a few limitations in this study. Future research may examine either a quantitative study or a mixed approach as this study only uses a qualitative approach. Due to time constraints, the study has covered four districts under the Khulna division in Bangladesh. It focused on only one sector (food) in home-based business but other sectors can be considered. Although we carried out the study by finding specific factors; other perspectives can be observed to have a generalized view. Last but not least, a small sample size is used for the convenience of this study. Further research may consider a large study area for having more responses in this regard.

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