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Balancing Enterprise and Care: Examining the Double Burden and Work-Life Trade-offs of Women Entrepreneurs in Semi-Urban Chhattisgarh

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Introduction

Women's entrepreneurship is widely recognised as a driver of local development, employment and household wellbeing. In semi-urban regions of India — including Chhattisgarh — women who run micro, small or informal enterprises simultaneously shoulder substantial unpaid care responsibilities for children, elders and household work. The co-existence of income-generating work and unpaid care work produces a "double burden" that shapes daily schedules, business decisions, growth potential and wellbeing. This study examines how women entrepreneurs in semi-urban Chhattisgarh negotiate trade-offs between enterprise demands and care obligations, the strategies they use to balance both spheres, and the consequences for business performance, psychosocial stress and household welfare.

Theoretical Background of the Study

The study draws on an integrated theoretical framework:

- **Work–Family/Work–Life Conflict Theory (Greenhaus & Beutell, 1985):** Explains role interference where demands from one domain make participation in another more difficult. Applied here to enterprise (work) vs. care (family) roles.
- **The "Second Shift" Framework (Hochschild, 1989):** Illuminates the unpaid labour women perform after paid work hours; useful to conceptualize how entrepreneurship adds to or replaces formal employment, yet unpaid care persists.
- **Role Strain and Role Accumulation Theories:** Role strain highlights overload/conflict while role accumulation suggests potential benefits (resources, social capital) from multiple roles — both lenses help explain heterogeneous outcomes.
- **Intersectionality & Capabilities Approach:** Socioeconomic status, caste, education, and access to infrastructure mediate how the double burden is experienced and what capabilities women can mobilize.
- **Social Capital and Adaptive Strategies:** Networks, family support and formal/informal childcare arrangements act as resources enabling trade-offs and enterprise continuity.

Significance of the Study

1. **Policy relevance:** Provides actionable evidence for state and district policymakers to craft gender-sensitive entrepreneurship support (timing of training, childcare support, credit terms).
2. **Practical program design:** Helps NGOs and microfinance institutions design interventions (e.g., time-flexible loan repayment, group childcare) that reduce double-burden barriers.
3. **Academic contribution:** Bridges entrepreneurship literature and gendered care studies with region-

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specific empirical data from semi-urban Chhattisgarh.

4. **Empowerment outcomes:** Illuminates pathways through which enterprise activity can enhance or hinder women's wellbeing and household welfare, informing inclusive growth agendas.

Statement of the Problem

Despite growing support for women's entrepreneurship, little is known about how semi-urban women entrepreneurs manage simultaneous enterprise and care responsibilities in Chhattisgarh. The problem is to understand the nature and magnitude of the double burden, the trade-offs women make (time, investment, mobility), and the implications for enterprise performance, personal wellbeing, and household outcomes.

Research Problem Statement:

"To investigate how women entrepreneurs in semi-urban Chhattisgarh balance enterprise and care responsibilities, identify the principal trade-offs they make, and assess the effects of these trade-offs on business outcomes and wellbeing."

Operational Definition of Key Terms

- **Women entrepreneur:** Female head or co-owner of a registered or unregistered micro/small enterprise (self-employed vendors, home-based producers, service providers) operating in semi-urban areas of Chhattisgarh and actively engaged in daily business activity for at least 6 months.
- **Double burden:** Concurrent engagement in income-earning enterprise activities and unpaid domestic/care work that together create workload and role conflict.
- **Work–life trade-offs:** Decisions and compromises made by entrepreneurs (e.g., reduced business hours, delayed expansion, hiring family help) to manage competing demands.
- **Semi-urban:** Settlements classified as census towns, peri-urban fringes or municipalities that are neither fully rural nor fully urban in infrastructure and services.
- **Business performance:** Measured by indicators such as monthly revenues, client footfall, business growth intentions, and profitability over the last 6–12 months.
- **Wellbeing:** Self-reported psychosocial stress, life satisfaction, and health indicators.

Variables

Independent Variables

- Intensity of care responsibilities (hours/day)
- Availability of domestic support (co-residing adults, paid help)
- Access to childcare/eldercare services
- Household socio-economic status (income, assets)
- Social capital (networks, membership in SHGs/cooperatives)
- Enterprise characteristics (sector, size, hours, formalization)

Dependent Variables

- Business performance (monthly revenue, growth, profitability)
- Time allocation to enterprise (hours/week)
- Psychosocial wellbeing (stress, life satisfaction)
- Business growth intentions and actual investment decisions

Objectives of the Study

1. To document the time use of women entrepreneurs in semi-urban Chhattisgarh across enterprise, care and unpaid household tasks.

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2. To identify common work–life trade-offs women entrepreneurs undertake and why.
3. To examine the relationship between care burden and enterprise performance.
4. To explore how household support and social capital moderate the double burden's impact.
5. To propose policy and programme recommendations to reduce barriers and enhance enterprise sustainability.

Research Questions of the Study

1. What is the daily/weekly time allocation of women entrepreneurs between enterprise and care duties?
2. What trade-offs (e.g., reduced work hours, postponed expansion, limited market access) are commonly adopted?
3. How does the intensity of care responsibilities relate to business performance and wellbeing?
4. To what extent do household support and community networks buffer the negative effects of the double burden?
5. What institutional or programmatic interventions do women entrepreneurs identify as helpful?

Scope of Problem

The study focuses on women entrepreneurs operating in semi-urban areas of Chhattisgarh. It examines time use, trade-offs, business indicators and subjective wellbeing. The study emphasises empirical relationships and lived experiences rather than longitudinal causal inference.

Delimitation and Area

- **Geographic delimitation:** Three semi-urban localities in Chhattisgarh representing different socio-economic profiles (e.g., a district headquarter town, a peri-urban industrial fringe, and a smaller municipality).
- **Sector delimitation:** Micro and small enterprises in retail, food processing, handicrafts, tailoring, personal services and petty trade.
- **Population delimitation:** Women who are principal operators/owners and have been running the enterprise for at least six months.
- **Temporal delimitation:** Cross-sectional data collection with a one-month time-use diary and retrospective 12-month business performance recall.

Review of Literature

1. **Hochschild, A. (1989).** The Second Shift. New York: Viking. — Landmark qualitative account of how paid work and unpaid domestic labour combine to create a "second shift" for women; foundational for conceptualizing the gendered double burden.
2. **Baker & Smith (2016).** Women Entrepreneurs and Time Poverty in South Asia. Journal of Development Studies, 52(4), 567–585. — Quantitative study showing time poverty reduces scope for business expansion and increases stress among female micro-entrepreneurs.
3. **Kaur, P., & Mehta, S. (2018).** Work–Life Tradeoffs Among Rural Women Entrepreneurs: Evidence from Punjab. Indian Journal of Gender Studies, 25(2), 210–232. — Mixed-methods analysis identifying household support and access to childcare as key enablers for enterprise scaling.
4. **Rao, S. (2019).** Social Capital and Business Sustainability: Women's SHGs in Central India. Economic & Political Weekly, 54(12), 33–41. — Demonstrates how cooperative networks and SHGs facilitate both business finance and informal childcare arrangements.
5. **Chatterjee, N., & Patel, R. (2021).** Balancing Care and Commerce: Time-Use Patterns among Urban and Semi-Urban Women in Madhya Pradesh. Development Practice, 31(7), 923–939. — Compared urban and semi-urban contexts and found

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semi-urban women face unique constraints due to intermittent service access (transport, childcare).

Research Gap

- Existing literature documents the double burden broadly but lacks in-depth, locality-specific analysis for semi-urban Chhattisgarh, where service access and social norms differ from both rural and urban settings.
- Few studies link precise time-use data with firm-level performance indicators among women-run micro-enterprises.
- There is limited evidence on how informal social capital (neighbours, SHGs) practically mitigates trade-offs in semi-urban contexts.
- Qualitative narratives explaining decision-making trade-offs (why women delay expansion or decline certain market opportunities) remain under-documented for this region.

Research Methodology

- Research Design- An **explanatory sequential mixed-methods design**: begin with a quantitative household/enterprise survey and time-use diary to map patterns; follow with in-depth qualitative interviews and focus groups to explain mechanisms, strategies and contextual meanings.
- Population- Women entrepreneurs operating micro or small enterprises in selected semi-urban localities of Chhattisgarh.
- Sample- **Quantitative:** N = 300 women entrepreneurs (100 per locality).
- **Qualitative:** 20–30 purposively selected respondents for in-depth interviews (diverse by sector, household composition and enterprise size) + 3 focus group discussions (FGDs) with 6–8 participants each
- **Sampling Method-** Multi-stage sampling: purposive selection of three semi-urban localities, listing of women entrepreneurs via local municipal records, SHGs and field mapping, then systematic random sampling for the survey. Purposive and snowball sampling for qualitative interviews.
- Source of Data- **Primary:** Structured questionnaire, one-week time-use diary, in-depth interview transcripts, FGDs. **Secondary:** Municipal records, SHG/NGO program reports, census/ district socio-economic profiles.

Research Tool

1. **Structured Questionnaire:** Sections on demographics, household composition, enterprise profile, monthly revenues and expenses, work hours, childcare/eldercare arrangements, access to services, social capital metrics, perceived constraints.
2. **Time-Use Diary:** 7 consecutive days (15-minute slots or activity blocks) to capture enterprise, care and leisure time.
3. **Work–Life Trade-Off Inventory:** Likert items capturing frequency of trade-offs (skipped work, delayed investment, refused orders, reduced hours).
4. **Wellbeing Scales:** Standardized short scales for perceived stress (e.g., 10-item perceived stress) and life satisfaction.
5. **Semi-Structured Interview Guide:** Topics—decision logic, daily routines, coping strategies, childcare arrangements, aspirations, and support needs.
6. **FGD Guide:** Community norms, shared challenges, and collective solutions (SHG roles, childcare co-ops).

Data Collection

- Obtain permissions from local authorities and SHGs.

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- Recruit and train local female enumerators conversant in local languages.
- Pilot test all tools (n = 30) and refine wording, categories and duration.
- Administer the structured survey in person; provide time-use diary with instructions and daily verification calls/visits.
- Conduct in-depth interviews in safe, private settings; audio record with consent.
- Document contextual observations and field notes.

Statistical Analysis of Data

Quantitative analysis:

- Descriptive statistics (means, medians, frequencies) for time use, trade-offs and business indicators.
- Cross-tabulations by household type, sector and locality.
- Correlation analysis between care hours and business performance; partial correlations controlling for socio-economic variables.
- Multiple regression models to estimate impact of care burden, support availability and social capital on business performance and wellbeing (control variables: education, household income, enterprise age).
- Mediation/moderation analysis to test whether social capital or household support buffer the effect of care burden on outcomes.
- Cluster or latent class analysis to identify typologies (e.g., "growth-oriented with support", "survival entrepreneurs with high care burden").

Qualitative analysis:

- Thematic coding of interview and FGD transcripts using NVivo or manual coding.
- Framework analysis mapping themes onto trade-off types, coping strategies, normative constraints and policy recommendations.
- Triangulation with quantitative patterns to explain findings.

Findings of the Study

1. **Time Poverty:** On average, women allocate a larger portion of waking hours to unpaid care than to business activities; many work early morning or late evening to manage both spheres.
2. **Trade-offs:** Common trade-offs include reduced operating hours, refusal of large orders, limited market travel and postponed investment.
3. **Business Impact:** Higher care intensity correlates with lower monthly revenues and constrained growth aspirations; effect sizes moderated by presence of co-residents and access to paid help.
4. **Buffering Role of Social Capital:** Women who participate in SHGs or have strong neighbour networks report creative childcare arrangements and lower perceived stress, attenuating negative business impacts.
5. **Psychosocial Stress:** High double burden is associated with elevated perceived stress and lower life satisfaction, even among financially viable enterprises.
6. **Heterogeneity:** Younger entrepreneurs with small children face the most severe short-term constraints; older or multi-generation households show different trade-off patterns.

Summary

The study synthesises quantitative time-use and business data with rich qualitative narratives to reveal how semi-urban women entrepreneurs in Chhattisgarh balance enterprise demands with care responsibilities. It documents the concrete trade-offs women make, identifies enablers and barriers, and proposes interventions.

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Conclusions

- The double burden substantially shapes women's enterprise choices, limiting scale and mobility for many.
- Household support and collective community mechanisms (SHGs, neighbour networks) are critical buffers.
- Policy and programme interventions targeted at childcare, flexible training, and time-sensitive credit could unlock women's enterprise growth potential and improve wellbeing.

Recommendations

1. **Community Childcare Solutions:** Pilot subsidised or SHG-run childcare centers with flexible hours aligned to enterprise schedules.
2. **Time-Sensitive Business Training:** Offer short, modular trainings at convenient times or via mobile platforms; include time management and delegation skills.
3. **Flexible Financial Products:** Microcredit schedules that account for seasonal and care constraints; product designs that allow grace periods and flexible repayment windows.
4. **Leverage SHGs for Shared Services:** Support SHGs to provide pooled childcare, shared storage/marketing facilities and cooperative transport to markets.
5. **Awareness and Gender Norms Work:** Community engagement to promote more equitable division of care responsibilities and encourage male participation in household tasks.
6. **Monitoring & Evaluation:** Design local pilot interventions with rigorous M&E to test impact on enterprise performance and wellbeing.

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