

## Examining Work-Life Balance among Women Entrepreneurs in the Private Sector: A Comparative Analysis of Single and Married Individuals.

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### Abstract

Although we understand that in most leadership positions, males outnumber females significantly, the minority of women who have advanced to the highest echelons of leadership in organizations or businesses often possess characteristics distinct from most women. Additionally, being a woman necessitates roles as a wife and mother, involving household responsibilities. What is intriguing is whether single female leaders manage their lives differently from married ones. This study utilized a qualitative research approach wherein semi-structured interviews were conducted with ten female entrepreneurs from the Northeast region of Thailand, including five single and five married individuals. The interviews explored their understanding of work-life balance, the hurdles they encountered, the significance of family support, stress management strategies, and their perspectives on achieving work-life balance. The findings reveal that both single and married female entrepreneurs have a similar comprehension of

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work-life balance, recognizing the need to allocate time to their work and personal lives. Nonetheless, both groups face challenges arising from external factors and time constraints. Intriguingly, the study unveils contrasting family support expectations, with single entrepreneurs seeking financial assistance from their families and married entrepreneurs valuing emotional encouragement. Regarding stress management, singles tend to seek solace in activities with friends, whilst married individuals prefer to prioritize quality time with their families.

**Keywords:** Work-Life Balance, Women Entrepreneurs, Human Capital, Household, Time Management, Stress

## Introduction

In the current fiercely competitive business environment, entrepreneurship emerges as a unique and internationally acknowledged concept that makes a substantial contribution to enduring economic progress. Particularly noteworthy is the growing global acknowledgment of businesses owned by women, given their pivotal role in generating employment prospects and promoting economic expansion.(Simba, Martins Ogundana, Braune, & Dana, 2023). In contemporary times, both men and women actively participate in the workforce to earn a living, and women have been successful in pursuing their education and careers. Additionally, they shoulder various family responsibilities, such as caring for children, elderly parents, and managing household chores. For married women, their roles expand to encompass motherhood, being a daughter-in-law, and a wife, which demands considerable dedication and effort. Consequently, in the midst of fulfilling these roles, they often overlook the importance of allocating time for themselves, leading to increased stress and challenges in balancing work and personal responsibilities (Memon & Alcasoas, 2018).

The income disparity between men and women has long been observed. In households, fathers typically have higher incomes than mothers (Goldin, Kerr, & Olivetti, 2022). However, several women can transition into entrepreneurship roles based on their competencies, as evidenced in the financial sector. There is strong evidence that the presence of female leaders in institutions can enhance productivity. (Lee & Kang, 2023). Becoming a successful business owner can be particularly challenging for women, as it demands strong motivation and the ability to effectively balance business and family responsibilities (Rey-Martí, Tur Porcar & Mas-Tur, 2015). Women exhibit higher proficiency in social networking, which translates into improved productivity within their businesses. However, female entrepreneurs face greater hurdles compared to men, as they must navigate the complexities of meeting both domestic and commercial obligations (Appelbaum, Asha & Argheyd, 2011). The struggle to achieve work-life balance results in work-family conflict, with women often experiencing a lower intensity of efforts to address this conflict (Noor, 2006).

However, as women increasingly engage in external employment, they not only contribute to their family's income but also have the potential to alleviate symptoms of depression arising from the traditional roles of household and childcare. Research conducted among South Korean women, utilizing a Panel Study spanning from 2012 to 2020 and comprising 4,811 married women, suggests that the mental well-being of women tends to improve in relation to their work responsibilities, rather than the number of children they have. (Lee & Kang, 2023)

Remarkably, there exists limited research on whether female entrepreneurs actively strive for success while upholding a work-family balance, and how they navigate their personal and entrepreneurial responsibilities (Taylor, 2002). This knowledge gap underscores the

challenges faced by women as they seek to excel in both aspects of their lives.

From the previous study, it is evident that the samples consisted of married women entrepreneurs. One perspective that warrants consideration is how to effectively balance household and business responsibilities, both for single and married women.

### **Research Objective**

The objectives of this research paper are as follows:

To investigate and compare the work-life balance of single and married women entrepreneurs, exploring how they manage their professional and personal responsibilities.

To examine the impact of time management on women entrepreneurs and understanding its influence on their work-life balance.

### **Literature Review**

#### **Human Capital**

Gary Becker's research, particularly his human capital theory, emphasizes the significant role of mothers in shaping human capital. In his work, Becker argues that mothers have a profound influence on human capital development through their decisions and investments in their children's education, health, and skills.

Becker's human capital theory posits that individuals' skills and knowledge are essential assets that enhance their productivity and earning potential. Mothers, as primary caregivers, make critical decisions related to household management (children's: education, health, and skills) Becker (1964).

The neoclassical economic theory emphasizes the vital management of technology through investments in human capital and physical capital. The synergy between human capital, physical capital, and technology significantly influences economic growth, serving as a cornerstone for fostering economic development. Besides these factors, additional variables require meticulous examination (Prasetyo, 2020). In our study, we extend this analysis to the context of women in the labour force, particularly focusing on women entrepreneurs.

### **Work-life balance**

Work-life balance is characterized as “achieving satisfying experiences in all life domains while requiring well-distributed personal resources such as energy, time, and commitment across domains.” Work-life balance is defined as “achieving satisfying experiences in all life domains while demanding well-distributed personal resources such as energy, time, and engagement across domains.” Individual satisfaction is characterized as the fulfilment of role salience across numerous roles, and it coincides with the observation that individuals see their multiple obligations as having varying levels of importance (or salience) to them. This perspective highlights, for instance, that the significance of roles does not guarantee their appropriateness and might shift over time in response to different life circumstances (Grzywacz & Carlson, 2007). Conflict and facilitation are psychological characteristics that comprise work-life balance. Work-life balance has consequently been characterized as the absence of conflict and the presence of facilitation; “work-family balance” is defined as “low levels of inter-role conflict and high levels of inter-role facilitation.” The four bidirectional conflict and facilitation constructs may also be evaluated to determine the accuracy of this definition. “Balance is a combination statistic that subtracts family-work conflict from family-work facilitation and vice versa.” (Grzywacz & Bass, 2003)

When considering work–life balance, it is important to evaluate the impact of a person’s balance, or lack thereof, on their job and family situations. Work–life balance is described as “the attainment of negotiated and shared role-related expectations between a person and his or her role-related partners in the work and family domains.” In this context, work–life balance is operationalized as individuals’ perceptions of whether their expectations are realized, as expressed, and agreed upon with their work and family role partners. Consequently, role-related performance replaces psychological factors in the concept of work-life balance. (Greenhaus, Collins & Shaw, 2003; Kalliath & Brough, 2008; Grzywacz & Carlson, 2007).

### **Women Entrepreneur and Work-life Balance**

Entrepreneurship is regarded as a critical engine of a nation’s economic growth because it assists in the creation of jobs, the improvement of living standards, and poverty reduction. When it comes to enhancing economies of emerging countries, entrepreneurship is vital since it contributes significantly to economic and societal growth. As a result of globalization and societal improvement, women are becoming more visible in the entrepreneurial sector. Even though female entrepreneurs are entering the employment market and attempting to expand their businesses in order to become self-sufficient. In both emerging and developed countries, the number of female entrepreneurs is increasing. For example, in the European Union, women account for 32% of entrepreneurs (Kaciak & Welsh, 2020; Zeb & Ihsan, 2020).

The abilities and skills of women in managing both business and household responsibilities have been examined in the context of the economic crisis. When comparing the capabilities of men and women, it was found that female executives are proficient in handling psychologically

challenging issues during economic crises (Cesaroni, Pediconi, & Sentuti, 2018). However, women who constantly manage job and family duties will experience a great deal of stress and exhaustion. Overburdened individuals are more likely to have health problems, become less effective, and become less sociable. In addition, they will have a number of medical and psychological concerns, such as increased heart and respiratory rates, high blood pressure, metabolic irregularities, and cardiac arrest. Stress is accompanied by tension, anxiety, aggravation, boredom, and procrastination. It has been demonstrated that work-life balance influences job satisfaction, with professionals more likely to invest personal energy and time in workplace performance (Mirji, 2015).

### **Factors Affecting the Work-life Balance of Women Entrepreneurs**

#### **Marital Status**

There is a correlation between marital status and the quality of working life, as marriage often brings about numerous responsibilities. However, some studies, such as Punia & Kamboj (2013) and Denson & Szelényi (2022), found no significant differences in the quality of life between single and married individuals, including their levels of work-life balance. This suggests that marital status alone might not be sufficient to distinguish substantial differences. On the other hand, Panisoara & Serban (2013) argue that a more in-depth investigation into the perspective of work-life balance reveals that single individuals experience significantly lower life balance compared to married individuals.

#### **Family financial assistance**

In unfortunate circumstances, a woman entrepreneur may utilize and benefit from family financial assistance to establish and sustain her organization. Within the context of the institution's structure, families' financial

support to female entrepreneurs can be considered one of the most important attributes of entrepreneurship. Research has shown a potential correlation between economic progress and entrepreneurial activities. Women entrepreneurs in economies driven by factors or efficiencies are more likely to seek financial support from their families compared to those in countries focused on innovation. This difference may arise from positive public support for entrepreneurship, well-established institutions, and robust support networks in highly developed nations, enabling women to be more independent from their families compared to their counterparts in less-developed countries. Consequently, the demand for family financial support is significantly lower in economically developed nations (Acs, Desai & Hessels, 2008; Cetindamar, Vishal, Karadeniz & Egrican, 2012; Welsh, Kaciak, Memili & Minialai, 2018).

### **Job satisfaction and Mompreneurs**

In entrepreneurial literature, this new generation of women is often called “mompreneurs,” “mumpreneurs,” “mamapreneurs,” and “momtrepreneurs.” Frequently, women have numerous familial responsibilities, making entrepreneurial endeavours technically challenging. As a result, mompreneurs must deal with time management (Dhaliwal, 2021; Richomme-Huet & Vial, 2014).

Working moms with young children often experience conflicts between work and family duties, which may lead to compromises in family time. Mompreneurs often require additional energy, time, and patience to run their businesses, which can further strain their already busy schedules and create family friction. Consequently, mompreneurs’ private lives are frequently disrupted (Chittenden & Ritchie, 2011; Dhaliwal, 2021; Dubeley & Carrigan, 2013). The satisfaction with work-life balance often tends to have mutually supportive dynamics. However, what is even more intriguing is how



our world's encounter with the Covid-19 pandemic led to the concept of working from home. This situation has particularly impacted married women who must simultaneously manage both household duties and remote work responsibilities. A study conducted by Nair, Jayabalan, Subramaniam & Perumal. (2021) surveyed 150 female educators in Malaysia, predominantly aged between 30-39 years and with around 3-4 children to care for. The findings revealed that these women experienced dissatisfaction and perceived a poor work-life balance due to the demands of working from home and the responsibilities associated with both their jobs and childcare. (Nair et al, 2021)

#### **Women's Skill and Personality Traits:**

During the survival, development, and take-off stages of the business life cycle, female entrepreneurs are more likely to effectively utilize social capital. Each stage of a woman's career life necessitates different networking needs. Support throughout the early phases of a firm's development is linked to its success, with networking playing a crucial role in sustaining both new and existing businesses. Women have been found to be skilled at networking in various aspects of their lives (Bland, 2019; Greve & Salaff, 2003; Roomi, 2009). Despite this, women participate in fewer formal networking activities compared to men, primarily because they are often excluded from traditional networking opportunities (Fielden & Hunt, 2011). Moreover, in a study involving 9,716 women from the Global Entrepreneurship Monitor (GEM) survey, logistic regression analysis was employed. The results indicated that having role models, discovering opportunities, and possessing entrepreneurial knowledge significantly boosted the entrepreneurial intentions of female participants. Surprisingly, fear of failure was not a significant factor affecting their entrepreneurial intentions. This challenges the common belief

that concerns about new venture outcomes are the main deterrents for women in entrepreneurship (Wannamakok & Chang, 2020). According to personality traits, the study identified seven crucial personality traits influencing e-commerce ventures in Malaysia, including creativity, risk-taking, inspiration, need for autonomy, tolerance of ambiguity, hard work, and persistence, along with optimism. Two key motivational groups emerged: internal motivations like the need for achievement and interest, and external motivations stemming from favorable environments, such as support from consumers, family, and local industries. These motivations significantly influenced entrepreneurial success. Additionally, the study highlighted the importance of entrepreneurial competencies, particularly in computer and communication skills, for the creation of new ventures (Fadzil et al., 2020).

#### **Income:**

An increase in income can negatively impact work-life balance. Higher household income affects various aspects differently. While it may have a positive impact on work-life balance, it can also lead to a significant reduction in leisure time. The effort required to obtain additional income might be seen as a loss in terms of work-life balance (Holly & Mohnen, 2012; Wu, Rusyidi, Claiborne & McCarthy, 2013). This association between higher income and increased job titles and responsibilities can influence the balance between work and personal life. The results demonstrate a link between income and work-life balance; however, Dow-Clarke (2002) suggests that income is just one of the factors impacting this balance. In some cases, a higher income for both husbands and wives who both work might result in a better work-life balance. On the other hand, a household with only one source of income might experience an improved work-life balance.

#### **Caring for Elderly Parents:**

Balancing the care of an elderly family member and employment poses a challenge for both men and women in the United States. Historically, women have been the primary caregivers for ailing parents. Modern-day women caring for elderly parents face greater responsibilities and expectations compared to their predecessors. Juggling traditional household roles with professional careers and caregiving duties for parents who need assistance is becoming increasingly common. The stress faced by hired caregivers can have repercussions in the workplace, leading to attendance issues and decreased job performance (Singleton, 2000).

### **Research Methodology**

In qualitative research, the methodology of case study and in-depth interviews is employed. Semi-structured interviews are utilized, featuring open-ended questions that empower participants to express their thoughts and experiences openly. Data analysis is conducted through narrative analysis, focusing on the life stories of female entrepreneurs. To ensure the quality of the study, discussions with experts are held to gain diverse perspectives. Throughout the entire process, strict confidentiality measures are observed.

The sample consisted of 10 participants, including 5 single female entrepreneurs and 5 married female entrepreneurs in the Northeast region of Thailand, all of whom met the criteria. The questions were categorized into three sections. The initial section collected general characteristics of the interviewees, encompassing marital status, education level, age, work experience, and income. The second section was dedicated to exploring work-life balance, while the final segment delved into the management of work-life balance.

## Results

Based on in-depth interviews with ten single and married female entrepreneurs from the Northeast region, different statuses of female entrepreneurs were found to demonstrate a strong awareness of work-life balance. The interviews explored various aspects, including life management, encountered problems, the root causes of these problems, and the importance of family support. The details are as follows:

Regarding their comprehension of work-life balance, both single and married individuals recognized the significance of dedicating time to both personal and professional aspects of their lives. As one single key informant stated, “The understanding of work-life balance is to prioritize both work and personal life equally” (Personal interview, 17 September 2022). This sentiment was echoed by a married key informant who expressed, “It is understood that we should divide our time equally between work and personal life” (Personal interview, 8 October 2022).

When discussing the problems they encountered with work-life balance, it was evident that both singles and married key informants faced similar challenges. Most of the issues revolved around allocating too much time to work. A married key informant shared, “... sometimes it becomes focused on work rather than personal life” (Personal interview, 8 October 2022), which was consistent with a single key informant’s interview stating, “... less personal time for myself because I must divide my time for business...” (Personal interview, 18 August 2022).

The root cause of these problems was primarily attributed to poor time management or external factors beyond the control of the female entrepreneurs. A single key informant remarked, “Most of the reasons are from things beyond our control” (Personal interview, 9 September 2022), which aligned with a married key informant’s statement, “The reason is that we cannot control external factors” (Personal interview, 22 September 2022).

Regarding family support, both groups of female entrepreneurs acknowledged the importance of such support, but their needs differed. Married entrepreneurs sought more encouragement from their families, as expressed by one married key informant, "I would like family support in the form of encouragement" (Personal interview, 25 September 2022). On the other hand, single key informants emphasized the need for financial support from their families, as they often faced funding constraints. A single key informant stated, "... we still need family support in matters of funding and advice..." (Personal interview, 18 August 2022).

In addition, stress management, both single and married key informants can experience stress from managing work-life balance. Singles tend to cope with stress by engaging in activities they enjoy or spending time with friends. One single key informant mentioned that they deal with stress by going on vacations or socializing with friends (Personal interview, 18 August 2022). On the other hand, married key informants manage stress by spending quality time with their families. As one married key informant stated, "The best way to manage stress is to spend time with your family and engage in activities together" (Personal interview, 25 September 2022).

Concerning time management, both singles and married key informants possess time management skills to balance their work and personal lives effectively. They set clear schedules to allocate time for various activities. A single key informant remarked, "Part of achieving balance in your life is to set a definite schedule for daily tasks" (Personal interview, 18 August 2022). Similarly, a married key informant explained, "In terms of time management, I divide my life into clear proportions, such as family time and work time" (Personal interview, 8 October 2022).

On the subject of time management on income, singles believe that it significantly affects their income. One single key informant expressed,

“... time management has a huge impact on income” (Personal interview, 9 September 2022). However, married key informants do not share the same view and believe that time management has no effect on their income. A married key informant mentioned, “... now I think time management has no effect on income” (Personal interview, 8 October 2022).

In terms of adjusting work-life balance, it was discovered that a larger proportion of singles are dissatisfied with their balance. They expressed the need to adjust their work-life balance as they feel they haven't managed it well enough. One single key informant said, “... still wanting to balance life and work” (Personal interview, 18 August 2022). On the contrary, married key informants believe they have successfully balanced their life and work and do not wish to make any adjustments. A married key informant stated, “... I think the work-life balance is good. Well balanced” (Personal interview, 25 September 2022).

## Conclusion and Discussion

Based on these findings and their alignment with preliminary literature and associated theories, the following similarities and differences become apparent. Marital status alone might not be sufficient to distinguish substantial differences in the quality of life between single and married individuals, including their levels of work-life balance, as found by Punia & Kamboj (2013) and Denson & Szelényi (2022). However, our study uncovered both similarities and differences between single and married individuals in relation to their understanding of the concept of work-life balance. Both groups faced challenges related to external factors. However, in terms of family support, singles expected fundamental support from their families, whilst married individuals sought encouragement, which is consistent with the findings of Cetindamar et al. (2012) regarding family financial support

for single female entrepreneurs. Furthermore, when coping with stress, singles tended to spend time engaging in activities with friends, while married individuals preferred to spend time with their families.

Our findings align with those of Chittenden and Ritchie (2011) who described the challenges faced by working moms with young children concerning childcare and education. Working mothers in this group often feel torn between their work and family responsibilities, and as a result, they may experience a reduction in the time spent with their families.

Regarding the adjustment of work-life balance, our findings indicated that a larger proportion of singles expressed dissatisfaction with their current balance. They acknowledged the need to make adjustments as they felt they hadn't managed it well enough. Conversely, married key informants reported feeling content with their work-life balance and saw no need for any major adjustments.

The insights gained from this research could inform organizations and policymakers in designing targeted support systems to enhance work-life balance for female entrepreneurs. Future research may explore the income effect, as described by Holly and Mohnen (2012), where an increase in income negatively influences work-life balance. Family income is affected differently due to the increased earnings. Consequently, individuals with higher incomes may experience a positive impact on work-life balance, but it might have a significant impact on their leisure time. In summary, the stress factors among the crucial informant group, who are female leaders, are attributed to both internal and external issues. Internally, challenges arise from the ability to balance time between home and work, compounded by financial support deficiencies. Externally, uncontrollable factors include demanding customers and competitive business rivals. These women manage this imbalance differently. Single women tend to alleviate stress

through external activities with friends, whereas married women, often find solace in spending valuable time with their families, as shown in Figure 1.

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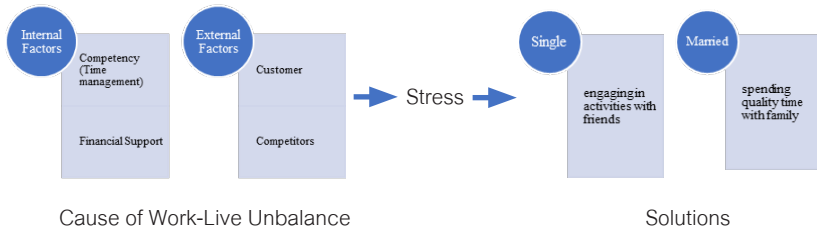


Figure 1 Cause and Solution WLB