Work–family conflict and the performance of women-owned businesses: the role of work–family centrality

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DECLARATION

I, Chumasande Dapula (student number: 2014081703), declare that the dissertation that I herewith submit for the master's degree qualification *Master of Commerce with specialisation in Business Management* at the University of the Free State is my independent work and that I have not previously submitted it for a qualification at another institution of higher education.

…….. ……

Chumasande Dapula Date

DEDICATION

I dedicate this dissertation to my loving parents, Mzwabantu Dapula and Neliswa Dapula, who have done their best in giving comfort, love, and support since the day I was born.

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ABSTRACT

Women entrepreneurs have been internationally recognised as being major contributors to job creation, poverty alleviation, and economic growth in their respective environments across the world. The main aim of this study was to investigate the impact of work–family conflict on the performance of women-owned businesses in Mangaung Metropolitan Municipality (Bloemfontein, Botshabelo, and ThabaNchu) and the impact work–family centrality has on these relationships. The study explored whether work–family centrality can explain the differences in performance amongst women entrepreneurs based on the type of work–family conflict and family–work conflict they experienced. The study made use of quantitative research through the distribution of 350 questionnaires to women entrepreneurs in the Free State from the Mangaung Metropolitan Municipality (Bloemfontein, Botshabelo, and Thaba ‘Nchu). Findings in the study provided insight on the impact of work–family conflict and family–work conflict on the performance of women entrepreneurs and the role work–family centrality has on this association. The study found that work–family centrality had no moderating effect on the work–family conflict-performance relationship. Further, it was established that high work–family conflict has a positive impact on the performance of women-owned business. The developing context has not received much attention from research; therefore, this study aids in improving the understanding of the context within which women entrepreneurs operate in South Africa and assists in bringing forth new insights on women entrepreneurs and thus provides alternative explanations to women entrepreneurs’ differences in performance. Further, the study contributes to understanding the employer’s perspective better to contribute to the existing research on work–family centrality and enhance the performance of businesses owned by women.

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LIST OF ACRONYMS AND ABBREVIATIONS

AVE	Average variance extracted
BDC	Business Development Bank of Canada
Coeff	Coefficient
ES	Emotional support
FC	Family centrality
FIS	Financial support
FWC	Family–work conflict
GEM	Global Entrepreneurship Monitor
IS	Instrumental support
MIWE	Mastercard Index of Women Entrepreneurs
OECD	Organization of Economic Coorporation and Development
PER	Performance
SA	South Africa
SBI	Small Business Institute
SBP	Small Business Project
SBTA	Small Business Trends Alliance
SD	Standard deviation
SEDA	Small Business Development Agency
SME	Small and Medium Enterprises
UK	United Kingdom
US	United States
WC	Work centrality

WEF World Economic Forum

WFC Work–family conflict

CHAPTER ONE

INTRODUCTION TO WOMEN ENTREPRENEURS

1.1 CONCEPTUALISATION OF THE STUDY

1.1.1 INTRODUCTION

Women entrepreneurs play a pivotal role in contributing to economic development globally and small business ownership by women entrepreneurs has increased (Singh, 2017; Beriso, 2021). Worldwide, women entrepreneurs own or operate more than a third of businesses (McKinsey Global Institute, 2019). Women-led businesses represented in the formal sector amount to approximately 37% of businesses internationally (Randhawa, 2017). Women entrepreneurs participate in job creation and poverty reduction (Welsh, Memili & Kaciak, 2016; Roy, Tripathy & Tripathy, 2017; Neneh, 2018), contributing to innovation and wealth creation (Quiñones, 2016). A woman entrepreneur is defined as 'a woman who has established or inherited a company on her own or with one or even more collaborators and is prepared to take on the financial, administrative and social responsibilities and risks and participate in the day-to-day organisational processes' (Hossan, 2020:43). Such women accept a challenging role in the pursuit of meeting personal needs and economic independence. In addition, they have a strong desire for involvement in something positive as an inherent quality contributing great value to the family and social life (Arya, Panda & Kaur, 2017). As such, there is growing attention from governments and policymakers to promote women entrepreneurs, given that women entrepreneurship can promote inclusive development and produce both wealth and well-being for their families, communities, and country (Goodrich, Gurung, Rizal & Silpakar, 2018). According to Mastercard (2020), both developed and developing economies have shown high rates of women-owned businesses. When looking at statistics from developed countries such as the United States (US), women own 11.6 million small businesses (United States (US) Chamber of Commerce Foundation, 2020). In the United Kingdom (UK), London is recognised as the number one largest start-up hub in Europe, and of these start-ups, 18.8% are owned by women entrepreneurs (Founders4Schools, 2019). In 2018, businesses led by women

contributed £27.3 billion in turnover to the UK economy. Further, 44% of the businesses owned by women grew at a 20% rate, and 21% of these businesses grew speedily at a rate of 50% and above. Similarly, developing countries have also seen a staggering growth in women entrepreneurship. For example, in China alone, an added total of over 1.4 million businesses have been established by women entrepreneurs (Zheng & Qian, 2017). In India, women constituted 13.76% of the total entrepreneurs, equating to 8.05 million of the 58.5 million entrepreneurs documented in the country in 2014. Women-owned businesses in India employ 13.45 million people in total (Arya *et al*., 2017), making an undeniable contribution to citizens' livelihood and the country's growing economic activity.

Africa holds the highest rate of women entrepreneurship internationally (Harvard University Center for African Studies, 2020). The Mastercard Index of Women Entrepreneurs (MIWE) (2022) has ranked Botswana (38.5), Uganda (38.4), and Ghana (37.2) once again as the world's three leading economies with the most women business owners. In contrast, the lowest performing were Bangladesh (3.4), Jordan (3.2), and Saudi Arabia (1.6). Women entrepreneurs in Africa have thus established themselves as key economic drivers of their respective economies. In South Africa, the population of women comprises more than half of South Africa's adult population (51.2%), as women amount to approximately 29.7 million (Statistics South Africa, 2019). According to the Global Entrepreneurship Monitor (GEM SA) (2019/2020), as cited by Bowmaker-Falconer and Harrington, (2019/2020), a rise in female entrepreneurship is observed as the ratio of male to female entrepreneurial activity increased to 1.14 (the ratio is 10.9 male entrepreneurs: 9.6 female entrepreneurs). In 2019, women accounted for 19.2% of business owners in South Africa, and in 2020, women's business ownership increased to 19.6% (GEM SA, 2019/2020). Despite a slight increase of 0.2% in women ownership, women entrepreneurs in South Africa are still lagging compared to similar countries, depicting a small progression of women entrepreneurs in South Africa. Therefore, considering their significant contribution to employment creation, poverty elimination, and economic expansion, (Sajjad, Kaleem, Chan & Ahmed, 2020) enhancing their performance is essential.

Extant studies (Haxhiu, 2015; Welsh, Kaciak, Memilli & Minialai, 2018; Nkwabi, Nkwabi & Nkwabi, 2020; Chipfunde, Yahaya & Othman, 2021) have identified various factors (low business knowledge, limitations in finances, the failure to access markets,

lack of support from family members, and their demanding family roles, among others) affecting the business performance of women entrepreneurs. Among the numerous identified factors, work–family conflict (WFC) has a distinctive impact on women entrepreneurs (Neneh, 2018; Narayanan & Barnabas, 2020; Poggesi, Mari & De Vita, 2021). Greenhaus and Beutell (1985:77) define WFC as 'a form of inter-role conflict in which role pressures from the work and family domains are mutually incompatible in some respect'. When there is participation in the work/family role, greater difficulty is experienced by an individual because of participation in the family/work role (Greenhaus & Beutell, 1985; Ali & Ashraf, 2021). Work-to-family conflict is bidirectional: WFC and FWC. When work interferes with family life, work–family conflict (WFC) arises, and when family life interferes with work, family–work conflict (FWC) arises (Greenhaus & Beutell, 1985; Byron, 2005; Mansour & Trembley, 2018; Pope, 2019; Ma, Tu, Zhang, Fan, Cheng & Ma, 2021). Three types of WFC have been identified, namely, time-based conflict, strain-based conflict, and behavioural-based conflict (Greenhaus & Beutell, 1985; Berger, 2018; Zhou, Eatough & Che, 2020). Time-based conflict occurs when time pressure due to one role causes difficulty in meeting the expectations or fulfilling the requirements of another role. Strain-based conflict occurs when tension, fatigue, anxiety, and grumpiness caused by one role impact an individual's performance in another role. Behaviour-based conflict manifests as a disparity between behaviours in one role and those of another role. Women entrepreneurs experience time-based conflict as their time management skills are poor resulting from their unending family responsibilities and pressures (Kumar, 2014; Pradeepika, 2017). Likewise, Putta, Satyanarayana, and Kumar (2013) report that 52% of women could not contribute much at home due to the amount of time spent on their businesses. Women entrepreneurs experience behaviour-based conflict when a disparity between the behaviour patterns related to work and the behaviour patterns related to the family exists. For example, behaviours that are required when nurturing a young child might be unsuitable compared with the necessary behaviours in an unrelenting environment, such as being a CEO that must downsize or fire individuals, resulting in behaviour-based conflict (Kossek & Lee, 2017). Women also experience strain-based conflict, as Putta *et al.* (2013) establish that 95% of women were found to experience strain caused by the stress of their business interfering with family life. Also, Yukongdi and Coñete (2020) found that role strain prevents women from participating in entrepreneurial activities. These three types of WFC experienced by

women entrepreneurs can increase the level of WFC and FWC they experience and negatively affect their overall business performance.

In terms of the impact of WFC and FWC on women entrepreneurs, a study by the Business Development Bank of Canada (BDC) (2020) shows that women entrepreneurs experienced FWC, as 60% of women entrepreneurs report a 50% reduction in productivity. This reduction was attributed to women's additional responsibilities of childcare and homeschooling (Grandy, Cukier & Gagnon, 2020). Talreja (2017) found that 22% of women entrepreneurs admitted that family roles affected their business performance. However, Batı and Armatlutlu (2020) establish that family responsibilities are less likely to affect women entrepreneurs' job performance as they prioritised their work (work centrality) rather than the family role. Examining how WFC and FWC affect the performance of women-owned businesses is thus pivotal, considering the vital role women entrepreneurs play in the world economy.

1.2 BACKGROUND TO THE STUDY

Although WFC and FWC affect women entrepreneurs' business performance, even in the presence of WFC and FWC, vast differences in the performance of businesses owned by women are observed (Shelton, 2006; Neneh, 2018). Despite the identification of numerous factors to explain the differences in the performance amongst women-led businesses, a particular area that has not received much attention that could explain the complexity in the performance among women entrepreneurs is work–family centrality (Carr, Boyar & Gregory, 2007; Sharabi, 2017; Sousa, Kuschel, Brito & Gonçalves, 2018). Work–family centrality is defined as values held by an individual (Ranihusna & Wulansari, 2015). More specifically, it refers to the level of importance ascribed to the individual's work/family roles at a point in time (Sharabi, 2017). Two types of work–family centrality, namely, work centrality and family centrality are noted. Family centrality is regarded as the preference of family over work as an individual's central life domain (Sharabi, 2017), resulting in the individual prioritising the family domain (Ranihusna & Wulansari, 2015). In contrast, work centrality manifests as work being viewed as a crucial element of life (Kittel, Kalleitner & Tsakloglou, 2019). Sharabi (2017) found that work–family centrality is a moderating variable that can strengthen or weaken the relationship between WFC and

FWC and another variable. When work centrality is high, it signifies that the individual views work as a crucial element in his/her life (Kittel *et al*., 2019) leading to the individual devoting more time and energy to their work and sacrificing their time allocated to the family role (Xie, Shi & Ma, 2017). Also, a study by Gorsuch (2014) found that individuals with higher work centrality have higher levels of work–family conflict. Carr *et al.* (2007) found that when work was central to an individual's life, it resulted in FWC. In contrast, when the family was central to an individual's life, WFC was experienced, thus impacting the performance of women-owned businesses. Previous research on work–family centrality has placed more attention on work centrality (Carr *et al*., 2007; Diefendorff, Brown, Kamin & Lord, 2002; Hu, Jiang, Probst & Liu, 2018; Ali *et al.*, 2021) than on family centrality in the workplace context. Also, past studies focusing on work–family centrality (Carr *et al*., 2007; Bagger & Li, 2012; Sharabi, 2017) have emphasised the employee's perspective and not the employers' perspective. Bagger and Li (2012) examine the interaction between work centrality and family centrality to moderate the relationships between family-to-work conflict and family and job satisfaction. They found that low work centrality resulted in the moderation of the relationships between family-to-work conflict and job and family satisfaction by family centrality. Furthermore, Li (2019) found that work–family centrality profiles did not moderate the effects of work–family conflict on psychological guilt. This suggests that mixed findings abound when work–family centrality is used as a moderator.

Following the aforementioned studies that combined work-centrality in a single study, none of the studies used performance as an outcome variable. Also, these studies were conducted in the developed country context and not in the developing country context. Extant studies (Hughes, Jennings, Brush, Carter & Welter, 2012; Mari *et al*., 2016; Welsh *et al.,* 2018) increasingly stress the importance of different contexts in which women operate to provide alternative explanations for their differences in performance. Consequently, it becomes vital to examine if work–family centrality can help explain the difference in performance amongst women entrepreneurs based on the WFC and FWC they experience and if the findings differ in the South African context.

1.3. RESEARCH PROBLEM AND RESEARCH QUESTIONS

1.3.1. RESEARCH PROBLEM

While women-owned businesses are experiencing rapid growth across various countries (Foster, 2016; Majer, 2021; Shanti & Jayasree, 2022; Adikaram & Razik, 2022), the number of women-owned businesses in South Africa is still low compared to their counterparts participating in similar economies. Therefore, the need arose to find out how to enhance their performance. The government of South Africa identified a need to empower women entrepreneurs and enhance the performance of women-owned businesses because exponential growth is added to the country's economy when women are included in the local and global market (State of the Nation Address, 2020).

Extant research (Neneh, 2018; Narayanan & Barnabas, 2020; Poggesi, Mari & De Vita, 2021) has identified WFC and FWC as one of the factors that impede the performance of businesses owned by women entrepreneurs, as many women entrepreneurs find it difficult to juggle family and work. Some studies (Liu, Wang & Guangdong, 2020; Bilodeau, Marchand & Dermers, 2020; Yu, Meng, Cao & Jia, 2020) have produced mixed findings on the impact of WFC and FWC on individual and firm performance. As such, it becomes important to explicate the impact of WFC and FWC on the performance of businesses owned by women entrepreneurs. Furthermore, extant research points to differences in the performance of businesses owned by women entrepreneurs (Shelton, 2006; Neneh, 2018) based on their experiences with WFC and FWC. As such, work–family centrality is one of these factors that could provide further insights into these associations. Studies on work–family centrality have focused more on the employee's perspective and not much attention has been given to the employers' perspective (England & Misumi, 1986; Harpaz & Fu, 1997; Sharabi, 2017). The employers' perspective needs to be better understood to contribute to the existing work on work–family centrality (Carr *et al*., 2007; Bagger & Li, 2012; Sharabi, 2017) and enhance the performance of businesses owned by women entrepreneurs. Further, research on work–family centrality (Mannheim & Schiffrin, 1984; Sharabi, 2017) has focused on the developed context, not the developing context. As such, extant studies (Welsh & Kaciak, 2018; Leitch, Welter & Henry, 2018) have stressed the importance of understanding the context within which women entrepreneurs

operate their businesses as it provides unique insights into the ongoing studies on women entrepreneurship and thus provides alternative explanations to their differences in performance. Hence, it is important to investigate if work–family centrality can explain the difference in performance amongst women entrepreneurs based on the type of WFC and FWC they experience. Moreover, it is also important to examine which of the four control variables (marital status, number of children, age of the children, and family support) will provide alternative explanations for the study variables. Consequently, examining the impact of WFC and FWC on the performance of women entrepreneurs and the impact of work–family centrality on this association becomes crucial.

1.3.2. RESEARCH QUESTIONS

- What was the level of performance of women-owned businesses?
- Which type of WFC and FWC conflict do women entrepreneurs experience?
- Which type of work–family centrality do women entrepreneurs adopt?
- What impact do WFC and FWC have on the performance of women-owned businesses?
- What impact does work–family centrality have on the relationship between WFC and the performance of women-owned businesses?
- Which strategies do women entrepreneurs use to cope with WFC?
- Which factors affect the performance of women-owned businesses?

1.4. AIM AND OBJECTIVES

1.4.1 AIM

- To investigate factors associated with the performance of women-owned businesses.

1.4.2 PRIMARY OBJECTIVE

- The primary objective of the study was to investigate the impact of work–family conflict on the performance of women-owned businesses and the impact work–family centrality has on these relationships.

1.4.3 SECONDARY OBJECTIVES

- To review existing literature and theoretical concepts on women entrepreneurs and their businesses.
- To review the existing literature and theories on WFC and FWC and work–family centrality
- To examine the performance of women-owned businesses.
- To examine if women entrepreneurs experience WFC and FWC and which type of WFC and FWC they experience.
- To assess whether WFC and FWC, work–family centrality, and performance differ among women's marital status, the number of children, the age of the children, and family support.
- To identify which type of work–family centrality women entrepreneurs experience.
- To examine the impact of WFC and FWC on the performance of women-owned businesses.
- To examine the impact of work–family centrality on the relationship between WFC, FWC, and the performance of women-owned businesses.
- To identify strategies that women entrepreneurs use to cope with WFC.
- To propose practical recommendations to improve the performance of women entrepreneurs.

1.5. SIGNIFICANCE OF THE STUDY

Firstly, women entrepreneurs globally and in South Africa play a crucial role in contributing to economic development. However, the number of women-owned businesses in South Africa is still low compared to their counterparts participating in similar economies. The need arose to discover how to enhance their performance. Therefore, this study investigated the type of WFC and FWC women entrepreneurs experience and the impact of WFC and FWC on the performance of their businesses.

Secondly, because there are observed differences in performance among women entrepreneurs, this study identified work–family centrality as one of the factors that can explain these differences in performance amongst women entrepreneurs. Studies

on work–family centrality have focused more on an employee's perspective, and not much attention has been given to the employers' perspectives. Moreover, research on work–family centrality has been performed in the developed context and not the developing context. Therefore, this study filled the gap by providing an employer's perspective of work–family centrality and an understanding of the differences of women entrepreneurs from a South African context and evaluating whether work–family centrality can aid in explaining the difference in performance amongst women entrepreneurs on the basis of the experienced WFC and FWC.

Thirdly, this study investigated the control variables of marital status, the number of children, age, and family support to learn whether further insights can be provided to the study.

Further, this study contributed to the existing literature on WFC and FWC and work–family centrality to collect reliable and accurate information about the WFC and FWC and work–family centrality and its effect on the performance of businesses owned by women entrepreneurs. Two theories were in this study, role theory and role identity theory, to help understand the concept of WFC and work–family centrality. The study discussed whether these theories are applicable to the South African context amongst women or whether a modification of the theories would be required. The researcher provided policy recommendations by understanding the type of WFC and work–family centrality women entrepreneurs face and how it affected their performance through these findings,

1.6. METHODOLOGY

1.6.1. RESEARCH METHODOLOGY

Research methodology is the systematic approach utilised to effectively solve a research problem (Quinlan, Babin, Carr, Griffin & Zikmund, 2019). The research methodology that was used in this study will form an outline of work–family centrality and WFC and address the impact of these factors on the performance of women-owned businesses.

1.6.2. RESEARCH DESIGN

The research design is the strategy one chooses for integrating different elements of the study, both coherently and logically, ensuring that the research problem is addressed (Swaen, 2017). Three types of research designs can be utilised by researchers, namely mixed research, quantitative research, and qualitative research. These three types are expanded on below; however, this study only made use of the quantitative research method.

1.6.2.1. Mixed Research

Mixed methods are a research approach where researchers collect and analyse quantitative and qualitative data within the same study. Methods in data collection, analysis, and interpretation of evidence are purposefully combined in mixed methods research (Shorten & Smith, 2017).

1.6.2.2. Qualitative Research

Qualitative research designs are systematic and emphasise collecting data on naturally-occurring phenomena. Qualitative research is therefore related to quality or variety. The research is normally descriptive and is more labour intensive to analyse (Mishra & Alok, 2017). According to Sutton and Austin (2015), qualitative research assists in accessing the feelings and thoughts of research participants, allowing development in understanding when it comes to understanding the meaning assigned by people to their experiences.

1.6.2.3. Quantitative Research

Quantitative research studies are used to observe phenomena or circumstances influencing individuals and are a means of learning about a selected group of individuals, referred to as the sample population (Allen, 2017). According to Mishra and Alok (2017), the experimental analysis should be conducted systemically through statistical, mathematical, or computational techniques in numerical form like statistics and percentages.

This study made use of quantitative research because these methods yield more empirical results and supply the necessary context for this study (El Fiky, 2021). Personal interviews were incorporated into the quantitative design and were only used in cases where the women entrepreneurs could not complete the questionnaires

because they were illiterate. The researcher aimed to uncover how work–family conflict and work–family centrality interrelate to impact the performance of women-owned businesses.

1.6.3. TECHNIQUES AND PROCEDURES

This section provides a discussion on data collection and analysis.

1.6.3.1. Sampling Process

Sharma (2017) defines the sampling process as a practise that researchers make use of to systemically select a smaller number of representative items or individuals from the predefined population to serve as the subjects that are to be observed to meet the study's objectives. The subset, therefore, represents the population. Hence, Moser and Korstjens (2018) define the sampling process as a plan that is used to specify a sample method, a sample size, and a procedure for recruiting participants. In the sampling process, the following are considered in the process (Sharma, 2017):

- Population variance
- Size of the population
- Objectives of the study
- Precision in desired results
- Nature of the population
- Financial implications of the study
- Nature and objectives of the investigation,
- Techniques of the sampling employed
- Accuracy needed in making inferences about the population being studied

1.6.3.2. Population

The population of this study was women entrepreneurs in South Africa. The target population is women entrepreneurs in the Free State from the Mangaung Metropolitan Municipality (Bloemfontein, Botshabelo, and Thaba ‘Nchu). Bloemfontein, Botshabelo, and Thaba ‘Nchu will be studied because they are classified as the three urban centres in the area (Cooperative Governance & Traditional Affairs, 2020). The number of SMEs situated in the Mangaung Metropolitan Municipality is unknown and the total number of SMEs in the Free State is 108 275 (Small Enterprise Development Agency, 2020). Mangaung Metropolitan Municipality was selected because it is the Free State

Province's capital city and economic hub, where most SMEs in the province are located. As it was not feasible to investigate the entire population due to financial and time constraints, a sample was utilised to represent the entire population.

1.6.3.3. Sample Size and Sample Size Determination

According to Taherdoost (2016), a sample is a representation of the population. The focus of this study is on businesses that are owned or led by women entrepreneurs in the Mangaung Metropolitan Municipality (Bloemfontein, Botshabelo, and Thaba 'Nchu). The number of SMEs in the Free State province is 108 275 in total (SEDA, 2020). There is no record of the actual number of SMEs in Mangaung Metropolitan Municipality. To determine the sample size, this study adopted the historic data as used by extant studies (Neneh, 2017; 2018) to calculate the sample size owing to the lack of a database for women entrepreneurs. Similar studies (Miya, 2017; Benedict, 2019) that were conducted in Manguang used a sample size of 350 participants. Therefore, the sample size of 350 businesses that were owned or led by women entrepreneurs in the Mangaung Metropolitan Municipality was used in this study.

1.6.3.4. Sampling Technique

There are generally two types of sampling techniques: probability sampling and nonprobability sampling. Probability sampling is defined as possessing the unique characteristic that with every unit in the population, it has a chance of being included in the sample (Henry, 1990; Etikan, Abubaker & Alkassim, 2016). In probability sampling, all the subjects in the target population have an equal opportunity of being selected in the sample (Elfil & Negida, 2017). Therefore, samples are chosen by using a method based on the theory of probability (Wang & Cheng, 2020), whereas in non-probability sampling, the sample population is not randomly selected (subjective method), which therefore does not guarantee equal chances for everyone in the target population (Elfil & Negida, 2017). Therefore, samples are selected based on subjective judgment in these sampling methods (Wang & Cheng, 2020). Probability sampling techniques entail simple random sampling, stratified random sampling, cluster random sampling, systematic sampling, and multistage sampling.

On the other hand, non-probability sampling techniques include quota sampling, snowball sampling, judgement sampling, and convenience sampling. This study

followed a non-probability sampling approach and it will be a combination of convenience and snowball sampling techniques. In the convenience sampling approach, potential participants most easily accessible to the researcher are sampled. The advantages are that it is less expensive and time and effort-intensive (Farrugia, 2019). Because there is no comprehensive national or local database of registered women entrepreneurs in the Free State province of South Africa for a probabilistic approach, convenience sampling was used to contact well-known women-owned businesses in the region to compile an initial list of women-owned small businesses. These methods were most effective as they are inexpensive and ease the process of accessing women business owners/managers in the selected areas. Finally, the snowball sampling technique was used on the initial respondents as they referred the researcher to other women owning businesses in Bloemfontein, Botshabelo, and Thaba 'Nchu. After the initial participants had completed the questionnaire, they were requested to use their social networks to refer the researcher to other women entrepreneurs located in these three areas.

1.6.3.5. Data Collection and Instruments

According to Sutton and Austin (2015), data collection refers to the methods of generating a great amount of data. These are then important for addressing the research problem and answering the research questions. Two types of data collection methods can be found: primary data collection and secondary data collection (Rajapaksha & Rathnasekara, 2020:81). Primary data involves data gathered and assembled for a research project at hand by the researcher. Also, there are three types of primary data collection methods namely, observation, experiment, and survey methods. The survey method comprises interviews, questionnaires, focus groups, and case studies. On the other hand, secondary data is an inexpensive and easy source of data that the researcher can use to get access to background information about a topic. For example, sources include textbooks, published articles, dissertations, internet sources, and other relevant secondary data sources related to the study at hand.

This study made use of primary data and secondary data. The focus was mostly on the survey method consisting mainly of questionnaires and personal interviews. Data from women entrepreneurs was gathered through personal interviews in the case that

the women entrepreneurs are illiterate. For secondary data, dissertations, articles, journals, books, and the internet was utilised to obtain data. Questionnaires were self-administered using the drop-off and pick-up method. The information obtained was stored on a password-protected computer/laptop. The questionnaires were divided between these three areas according to the population size. Most of the questionnaires were allocated to women entrepreneurs in Bloemfontein because it has the highest population, followed by Botshabelo with the second highest population, and Thaba ‘Nchu which has the lowest population. Of the total number of women who were surveyed, 57% of the questionnaires were filled in by women SME owners/managers in Bloemfontein, 23% by SME owners/managers in Botshabelo, and the remaining 10% by SME owners/managers in Thaba ‘Nchu. All hard copies of the questionnaires were securely stored in a cabinet throughout the study and will be shredded one year after the research has been completed.

1.6.3.6. Data Analysis

In this study, all statistical analyses were done using the Statistical Package of Social Science (SPSS). Descriptive statistical tools such as percentages, histograms, frequency distribution tables, and charts were used to interpret the data. Inferential statistics, namely, correlation, chi-square, one-way analysis of variance (ANOVA), and regression were also utilised in the analysis of this study. To determine whether the instrument is reliable, Cronbach's Alpha was utilised.

1.7. ETHICAL CONSIDERATION

As stated by Cherry (2018), ethics are important components of research. Hence, researchers must preserve particular aspects to comply with ethical considerations (Kumar, 2014). In this study, the researcher explained the purpose of the study and provided instructions on completing the questionnaire to the participants. The participants were told that participation was voluntary and that they could freely withdraw from the research process at any stage. Women entrepreneurs who rejected participating in the study were not forced to take part. The questionnaires were distributed at the women entrepreneur’s business premises. All hard copies of the questionnaires were securely stored in a cabinet for the study and will be shredded

one year after the research has been completed. Lastly, the participants' privacy, anonymity, and confidentiality were protected as only the researcher, the statistician, and the supervisor had access to the data.

1.8. CHAPTER OUTLINE

Chapter One: In Chapter One, the background of the study is introduced. The problem statement, the research objectives, including both primary and secondary objectives, the significance of the study, and a brief of the research methodology employed by the study are provided. The structure of the chapters of the study is provided and a summation in conclusion.

Chapter Two: Chapter Two discusses the concepts and theories on WFC in women entrepreneurship and SME performance.

Chapter Three: This chapter presents the concepts and theories on work-family centrality and SME performance, and the role of work–family centrality on the relationship between WFC and SME performance is explored.

Chapter Four: The focus of this chapter is on the methodology used in conducting the empirical research, which presents following the business research process. This chapter examines the research design, the type of research used, the population, the sample design, the data collection and analysis methods, and the ethical considerations.

Chapter Five: The research findings and interpretations of the research results are presented in this chapter.

Chapter Six: This chapter presents the discussions on the empirical findings and the conclusions and recommendations. In addition, the chapter presents the limitations of the study and areas for further research were proposed.

1.9. SUMMARY

This chapter provided an in-depth examination of women entrepreneurs, providing an introduction and background to the study. Initially, this chapter defined and outlined the importance of women entrepreneurs globally as well as in the context of South Africa. It discussed present literature on WFC and FWC, work–family centrality, and women entrepreneurs. Furthermore, existing gaps in the present literature were identified along with the research problem. Moreover, an explanation of the context and existing need for this research study to be conducted was provided. Afterward, the primary and secondary objectives of the study were presented. The significance of the study to knowledge and present literature on WFC and FWC, work–family centrality, and the performance of women entrepreneurs in South Africa were also discussed. Lastly, this chapter gave an outline of the methodology to be used to achieve the objectives of the study and concluded with ethical considerations.

CHAPTER TWO

WORK–FAMILY CONFLICT OF WOMEN ENTREPRENEURS AND SME PERFORMANCE

2.1 INTRODUCTION

This chapter commences with defining women entrepreneurs and the importance of women entrepreneurship both internationally and nationally within South Africa. Thereafter, theories and concepts pertaining to women entrepreneurs are discussed in detail. Subsequently, the bidirectionality of WFC, the dimensionality of WFC, and the antecedents of WFC are discussed. Thereafter, the types of family support provided to women entrepreneurs are discussed. The last section of this chapter focuses on the performance of women-owned businesses. Thereon, the hypotheses are formulated followed by the conceptual framework linking work–family conflict to the performance of businesses owned by women entrepreneurs.

2.2 WOMEN ENTREPRENEURS GLOBALLY

Women entrepreneurs are making a substantial contribution to economic growth in both developed and developing economies with high rates of women-owned businesses (Mastercard, 2020; Tesfaye, Ndieye & Towo, 2021). Research shows women's participation in entrepreneurial activities goes far beyond supporting their family income as it also plays a significant role in developing the economy and the social well-being of the society (Sajjad *et al.,* 2020; Muhammad, Ximei, Haq, Ali & Beutells (2021). According to the GEM (2018/2019) US report, there are 274 million women entrepreneurs worldwide. Of the 274 million women entrepreneurs, 163 million run small businesses. Women's economic empowerment contributes to macroeconomic and financial stability and achieving inclusive and more sustainable economic growth. Empowering women to reach their full economic potential supports reducing gender inequality and plays a major role in the advancement, competitiveness, and future-readiness of economies worldwide (International Monetary Fund, 2022). However, an increasing concern exists that the general potential of women entrepreneurs is not being fully developed (Tesfaye, Ndieye &

Towo, 2021). Regardless of the great potential demonstrated by women entrepreneurs, they still can produce an even greater contribution than their current 40% total share in the development of economies (Sajjad *et al.,* 2020). In the UK, London is recognised as the number one largest start-up hub in Europe, and of these start-ups, 18.8% are owned by women entrepreneurs (Founders4Schools, 2019). Women-led businesses made a turnover contribution of £27.3 billion to the UK economy in 2018. Additionally, 44% of the women-owned businesses had a 20% growth rate and 21% had an even a higher growth rate of 50% and higher. More than12.3 million women-owned businesses exist in the United States alone that employ over 9 million people (GEM, 2018/2019). The Small Business Trends Alliance (SBTA) survey (2021) reported that 32% of all small businesses are owned by women in the United States, a 27% increase from the previous year, which shows a year-on-year increase. The survey revealed that, in 2020, only 68% of women-owned businesses were reported to have employees working in the business. The percentage increased to 80%, a large majority, of women-owned business having employees, showing that women business owners create job opportunities through the employment of people in their businesses. However, despite women entrepreneurs contributing to employment creation, many women-owned businesses were found to have underperformed according to SBTA (2021). Only 58% of women-owned businesses surveyed were found to be profitable.

There has also been astounding growth in women entrepreneurship in developing countries. According to Estrin *et al. (*2019), developing countries surpass developed countries in terms of the number of women starting their own business. An example of the staggering growth can be witnessed in China where women entrepreneurs have established over 1.4 million businesses (Zheng & Qian, 2017). Also, in India, of the 58.5 million entrepreneurs that were recorded in 2014, women entrepreneurs constituted 13.76% which meant that there were 8.05 million women entrepreneurs documented. Their businesses have created employment for 13.45 million workers (Arya et al., 2017), thus making an undeniable contribution to the livelihood of citizens in India as well as growing the country's economic activity. In Pakistani women comprise 50% of the Pakistani population and 13.3. million women are in Pakistan's labour market. Further, women play a constructive role in the economic development of the country, as in 2017 Pakistan's gross domestic product (GDP) grew by 5.28%

from the previous year, and women contributed 10.38% of the growth (Shakeel, Yaokuang & Gohar, 2020).

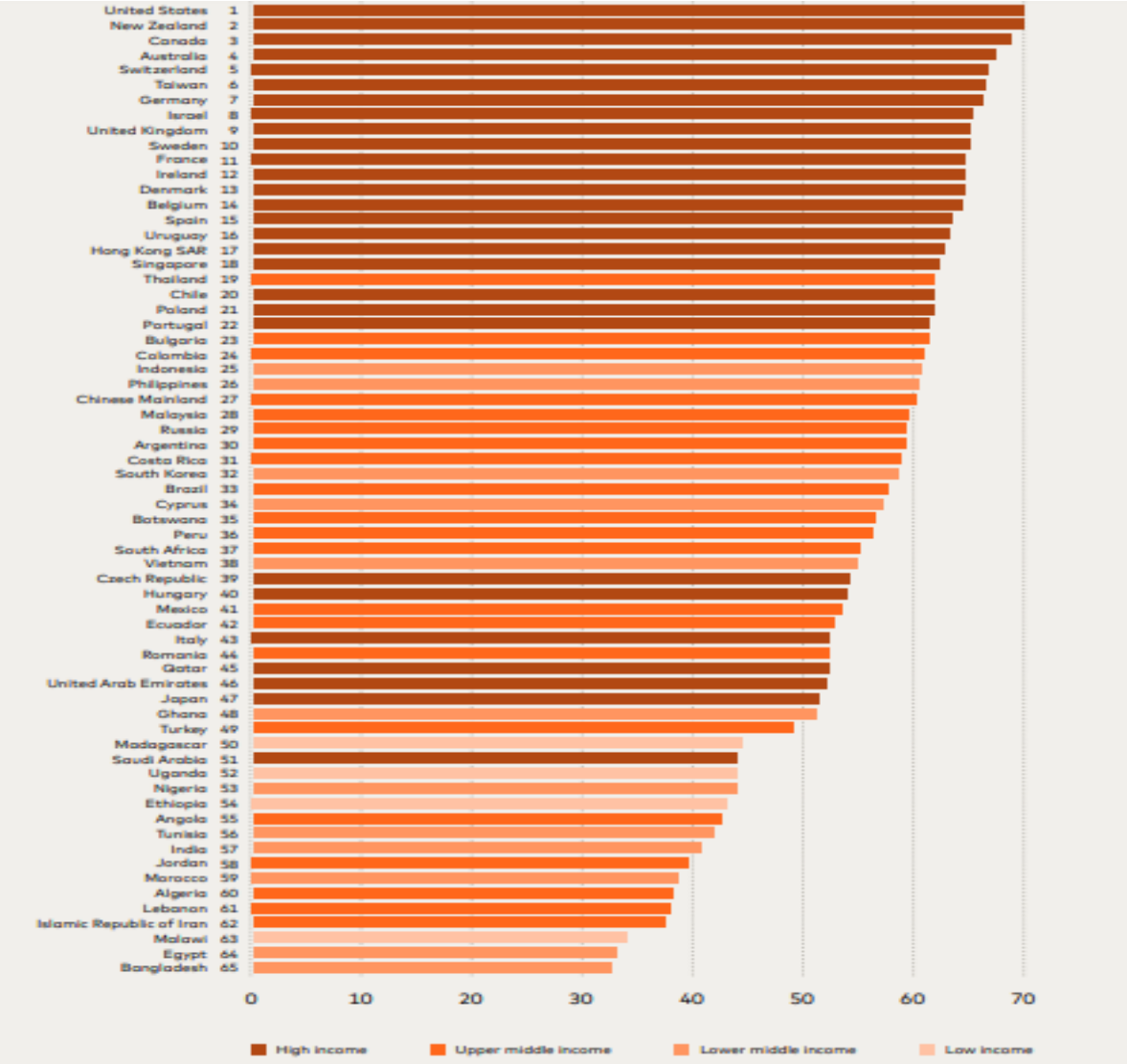
Africa holds the highest rate (22%) of entrepreneurship internationally (Moyo, 2018; World Bank, 2019, Economic Development in Africa, 2021). Furthermore, according to the Economic Development in Africa report (2021), African women are more likely to start their own businesses than women in other parts of the world. According to MIWE (2022), the three nations with economies that have the most women entrepreneurs were Botswana (38.5), Uganda (38.4), and Ghana (37.2). On the other hand, economies that had the least women entrepreneurs were Bangladesh (3.4), Jordan (3.2) and Saudi Arabia (1.6). Women entrepreneurs in Africa have thus established themselves as key economic drivers in their respective economies. However, during 2020, women-owned small and medium-sized enterprises (SMEs) were on average more likely than SMEs led or owned by men to shut down. This is due to women-owned businesses mainly operating in consumer-facing sectors such as service, hospitality, and retail and demand in these sectors fell most sharply over the past year (Kevane, Lakshmi & Dhar, 2021). During the pandemic, lockdown restricted face-to-face interactions that are crucial in these client-facing sectors when conducting business. Moreover, in Sub-Saharan Africa, women entrepreneurs earn lower profits than men (World Bank, 2019).

Internationally and particularly in developing countries, women entrepreneurs play a significant role in producing jobs, wealth, poverty reduction, human development, education, health, and the nation's development (Sajjad *et al.*, 2020). Therefore, due to their significant role, women entrepreneurs must be empowered as proposed by the World Economic Forum (WEF), as empowering women entrepreneurs would add $28 trillion in GDP growth by the year 2025 (WEF, 2018), thus affirming women entrepreneurs' significance to economic development, social development, and sustainable development of the world's future (Sajjad *et al*., 2020).

Figure 2.1 illustrates the MIWE (2022) global rankings. The index uses three components (women's advancement outcomes, knowledge assets and financial access, and entrepreneurial supporting conditions) to track factors and conditions that support and drive the female share of business owners across 65 economies. Each country's economy is ranked and scored according to its performance over the

previous year. The United States (1), New Zealand (2), and Canada (3) were the leading countries on the MIWE global rankings. The highest-ranking developing countries were Thailand (19), Chile (20), and Columbia (24). South Africa was ranked 37th. Women entrepreneurs globally show significant business ownership, showing that women entrepreneurs are strong economic contributors.

Figure 2.1: Global ranking of women entrepreneurs



Source: MIWE (2022)

Figure 2.2 shows the rates of women's entrepreneurial intentions, nascent activity, early-stage business activity, and established business activity by region. Latin America and the Caribbean showed the highest percentage of women who had entrepreneurial intentions, nascent entrepreneurial activity, and early-stage entrepreneurship. Central and East Asia showed the highest rate of established businesses. Europe and North America showed the lowest rates of entrepreneurial intentions, nascent entrepreneurial activity, and early-stage entrepreneurship. Further, Europe, North America, as well as Latin America and the Caribbean were the regions with the least established businesses. The varying rates of women's entrepreneurial intentions, nascent activity, early-stage business activity, and established business activity by region show that women are involved at different stages of entrepreneurship in various regions across the world.

Figure 2.2: Women entrepreneurs' rates of intentions, nascent activity, early-stage, and established business by region

	Intentions	Nascent activity	Early-stage	Established business
Central & East Asia	23.7	6.2	4.7	6.9
Europe & North America	7.0	3.8	2.5	5.4
Latin America & Caribbean	43.1	18.6	8.4	5.4
Middle East & Africa	39.2	12.7	7.0	5.5

Source: GEM (2021/2022)

2.3 WOMEN ENTREPRENEURS IN SOUTH AFRICA

- In South Africa the population of women comprises more than half of South Africa's adult population (51.2%), as women amount to approximately 29.7 million (Statistics South Africa, 2019). The Development Economics report (2018) estimated that women-owned businesses established between 2018 and 2022 could possibly generate about R175 billion a year and create employment for 972 000 people. Bowmaker-Falconer & Harrington (2019/2020) stated that, according to GEM SA (2019/2020), there is a growth in female entrepreneurial activity. This can be seen in the ratio of male to female entrepreneurial activity which increased to 1.14. The ratio was reported to be 10.9 male entrepreneurs: 9.6 female entrepreneurs. In South Africa, while women account for approximately 51.2% of the population, only 19.2% of these women owned businesses in 2019 (GEM SA, 2019/2020). In 2020 women's business ownership increased to 19.6% (GEM SA, 2019/2020). Despite a slight increase of 0.2% in women ownership, women entrepreneurs in South Africa are still lagging compared with other countries of similar measures, depicting a small progression of women entrepreneurs in South Africa. The small progression was weakened even further in South Africa in 2020 with 57% of women-led or women-owned businesses experiencing declines in revenue, which was 10% higher than businesses led or owned by men (Organization for Economic Coorporation and Development (OECD) & World Bank, 2020). OECD & World Bank, 2020). This may be attributed to women-owned businesses operating in business sectors being affected the most by the economic contraction, such as retail and restaurants (Mastercard, 2022). Therefore, it is vital to enhance the performance of women-owned businesses considering their significant contribution to job creation, poverty alleviation, and economic growth.

In the global context, while some countries in the developed and developing economies have seen a high rate of women-owned businesses, this has not been the case in South Africa, as women in South Africa has been found to be lagging behind other similar countries. Fostering women entrepreneurs in South Africa becomes important, considering the significant role they play in the economy.

2.4 THEORIES ON WOMEN ENTREPRENEURS

Multiple theories have been used to understand and explain women entrepreneurs. These theories include the liberal feminism theory and social feminism theory among others. Detailed explanations of these theories are provided below.

2.4.1 LIBERAL FEMINISM THEORY

Liberal feminism is an ideology that advocates for equal opportunities for men and women in various spheres such as employment, health, education, marriage, family life, public life, and politics (Nasir, Iqbal & Akhtar, 2019). This form of feminism is individualistic and focuses on women's ability to maintain their equality through their own actions and choices as liberal feminism argues that society holds the false beliefs that women are naturally less intellectually and physically capable than men, thus it tends to discriminate against women in various spheres of life such as the marketplace (Tong, 1992; Purwarno, Mardhatillah & Suhendi, 2021). Thus, liberal feminism assumes that the individual exists freely from its social conditions (Nienaber & Moraka, 2016). Therefore, the focus is on gender discrimination where the relationship of gender and how society views gender is described (Nasir, Iqbal & Akhtar, 2019). In entrepreneurship, liberal feminism suggests that by giving women the same opportunity as men, equality between women and men could be created in entrepreneurship (Unger & Crawford, 1992; Arora, 2019). Research shows that women entrepreneurs tend to operate businesses that are small in scale in comparison with men and as a result of gender inequality they then face constraints that hamper the performance of these women-owned businesses (Unger & Crawford, 1992; Nsengimana, Iwu & Tengeh, 2019). An example of the gender inequality is within education. Equalising the investments into men's and women's education is crucial in achieving gender equality (Olarewaju & Fernando, 2020). According to liberal feminism, by relieving the constraints that are faced by women entrepreneurs, these women entrepreneurs could operate businesses that run on par to those of men and possibly even better (Orser & Elliot, 2015; Nsengimana *et al.,* 2019).

2.4.2 SOCIAL FEMINISM THEORY

Black (2019:1) defines social feminism as ‘a particular version of feminism whose most important characteristic is a focus on values and experience identified with women.’ According to Nsengimana and Naicker (2021), social feminism theory assumes that women and men are created differently in terms of their life experience, socialisation, and views. Social feminists’ concerns are on the status of work and the family as well as the implications of women’s reproductive role (Black, 2019). Social feminism states that women-owned businesses and men-owned businesses are different but with equally valid perceptions, motivations, and belief structures (Giglio, 2021). These differences are believed to be due to their socialisation process and social feminism also holds the belief that socialisation influences business performance (Akter, Rahman & Radicic, 2019; Shah, Fatima, Ahmad, Saeed, Riaz & Ghafoor, 2021). According to social feminism theory, there are differences ‘between males and females’ experiences from the earliest moments of life that result in fundamentally different ways of viewing the world’ (Fischer, Reuber & Dyke, 1993:154). This is in support of the central assumption of the social feminism theory that ‘women and men have different experiential backgrounds and different ways of thinking’ (Cater & Williams, 2003: 30). The social feminism theory suggests the differences between males and females are based on their traits, behaviour, and experiences (Neneh, van Zyl & van Noordwyk, 2016). Irrespective of these differences between males and females, the meaning is not that female entrepreneurs are less effective than male entrepreneurs. Therefore, the social feminism theory declares that although there are differences between men and women, men and women have unique qualities that can contribute to business success (Carter & Williams, 2003; DeTienne & Chandler, 2004).

2.5 WORK–FAMILY CONFLICT

As already mentioned in Chapter One, WFC is defined as ‘a form of inter-role conflict in which role pressures from the work and family domains are mutually incompatible in some respect’ (Greenhaus & Beutell, 1985:77).

2.5.1 BIDIRECTIONALITY OF WORK–FAMILY CONFLICT

Work-to-family conflict is bidirectional; WFC and FWC. When work interferes with family life, it is considered WFC and when family life interferes with work, it is considered FWC (Greenhaus & Beutell, 1985; Byron, 2005; Mansour & Trembley, 2018; Pope, 2019; (Ma, Tu, Zhang, Fan, Cheng & Ma, 2021). Conflict is bi-directional in that family responsibilities can influence work performance, while work responsibilities can also cause family conflict (Carlson & Kacmar, 2000). The conflict that women entrepreneurs experience occurs when there are multiple roles that women need to fulfil as a parent, financial provider, and spouse (Senécal, Vallerand & Guay, 2001). According to a study by Herrington, Kew, and Mwanga (2017), women face additional obstacles when starting a business. These obstacles include higher domestic duties, which ultimately affects women within the business context. The constraints faced by women entrepreneurs could increase the amount of FWC or WFC that women entrepreneurs experience and, therefore, negatively affect women-owned businesses' performance.

2.6 DIMENSIONALITY OF WORK–FAMILY CONFLICT

There are three types of WFC (Greenhaus & Beutell, 1985; Berger, 2018; Zhou, Eatough & Che, 2020), namely time-based conflict, strain-based conflict and behavioural-based conflict. These three types of WFC are discussed below.

2.6.1 TIME-BASED CONFLICT

Time-based conflict is defined as the conflict that occurs when time pressure due to one role causes difficulty in meeting the expectations or fulfilling the requirements of another role (Greenhaus & Beutell, 1985; Berger, 2018; Loscalzo *et al.,* 2019). According to Nasir, Iqbal, and Akhtar (2019), time management is one of the constraints that women entrepreneurs face. The work time commitment has been found to have a strong positive association with WFC. Spending long hours at work has negative implications for both the family and the women entrepreneurs who wrestle with balancing both work and family role demands (Greenhaus & Beutell, 1985; Higgins, Duxbury & Johnson, 2000; Berger, 2018). Therefore, it can be deduced that the time women entrepreneurs commit to work increases the intensity of conflict

that occurs between the women entrepreneurs' work and family responsibilities. However, Nasir *et al.* (2019) found that time management did not have much of an effect on women entrepreneurs' businesses and household duties when they received support from their husbands.

2.6.2 BEHAVIOUR-BASED CONFLICT

Behaviour-based conflict occurs when there is a disparity in behaviours in one role to those of another role (Greenhaus & Beutell, 1985; Rembulan, Rahmawati & Indudewi, 2016; Loscalzo *et al.,* 2019). Entrepreneurship is considered a masculine activity as the role of an entrepreneur is more typically inclined to be masculine, while on the other hand, women are expected to be feminine and manage household activities (Shakeel *et al.,* 2020), resulting in behaviour-based conflict. Women entrepreneurs experience behaviour-based conflict when there is a disparity between the behaviour patterns related to work and the behaviour patterns related to the family. Kossek and Lee (2017) claim that the behaviours that are necessary at home are often unsuitable in the work environment, which leads to behaviour-based conflict. For example, a woman needs to be dependent, take care of the family, and behave like a mother where she is expected to be nurturing, noncritical, and accepting of others whereas a women that is the owner of a business is expected to be independent and act in an authoritative manner by negotiating effectively and participating in the decision making process (Hundera, Duysters, Naudé & Dijkhuizen, 2021).

2.6.3 STRAIN-BASED CONFLICT

Strain-based conflict, according to Greenhaus and Beutell (1985), occurs when experiences such as tension, fatigue, anxiety, and grumpiness caused by one role have an impact on an individual's performance in another role (Loscalzo, Raffagnino, Gonnelli & Giannini, 2019). Strain-based demands have an impact on an individual's work, family, community role performance, role quality, and well-being of an individual. This is achieved through a process of negative psychological spill-over where the strain that is connected with taking part in a particular domain is transferred to another domain creating strain in the other domain (Voydanoff, 2008; Cho *et al.,* 2020). De Clercq, Kaciak, and Thongpapani (2022) state that the family life of entrepreneurs is compromised by work-related demands, which are intrusive for all entrepreneurs, but the researchers argue that these demands are even more intrusive for women

entrepreneurs. This is due to the expected duty to take on family responsibilities, which in turn may not only affect the functioning of women entrepreneurs' families but the performance of women-owned businesses as the strain may leave them too tired to run their businesses effectively.

2.7 THEORIES OF FAMILY–WORK CONFLICT AND WORK–FAMILY CONFLICT

2.7.1 ROLE THEORY

Role theory provides a useful framework to investigate the attempts of individuals to balance the aspects of their family life with their work life (Biddle, 1986; Poggesi, Mari & De Vita, 2019). The framework provided by role stress theory helps understand how men and women cope with multiple roles (Nordenmark, 2004; Gilham, 2013). Goode (1960) proposed that societal structures are made of numerous roles, and individuals cannot satisfy them all simultaneously. Role stress theory posits that work and family are two roles that are important in the lives of many adults resulting in the difficulty of balancing between the role of work and family (Good, 1960; Gilham, 2013). The scarcity hypothesis supports the role-stress theory, which assumes that individuals possess limited and fixed amounts of resources such as time and energy (Marks, 1977; Poggesi, 2019). According to the scarcity hypothesis, when an individual attempts to manage the demands of multiple roles of being a spouse and parent, it proves to be problematic as the individual draws on the same scarce resources and when an individual's resources are spent in one role, they are then depleted and unavailable for the individual to use in the other roles that they are involved in (Marks, 1977; Poggesi *et al.,* 2019). Strain occurs because the roles of work and family are consistently competing in the lives of women entrepreneurs as both roles require active participation. With time being a constraint, strain is felt by women entrepreneurs (World Bank, 2019; Fis *et al.,* 2019). Role strain theory postulates that role strain is the distress experienced when individuals find difficulty fulfilling various conflicting roles, leading to a decrease in well-being (Cline, 2010). The role strain theory maintains that married individuals have greater role demands than individuals that are single. This is seen in married adults having to juggle their roles of being married with roles of parenthood, employment, housework, kinship, friendship, and leisure activities (Netemeyer *et al.,* 1996; Cline, 2010). Those who are married and hold various roles

are reported to have lower well-being caused by the number of roles and types of roles they occupy (Barnett, Marshall & Pleck, 1992; Greenberger & O'Neil, 1993; Noor, 2004; Cline, 2010). Role theory was used to examine how women entrepreneurs juggle the multiple roles of work and family, whether or not it leads to WFC and FWC, and what impact it has on the performance of their businesses.

2.7.2 SPILL-OVER THEORY

Staines (1980) was among the first researchers to make developments to the spill-over theory. The spill-over theory was developed through the identification that emotions and behaviours experienced and developed in the work domain could potentially spill over to the family domain thereby surpassing the boundaries between the work domain and the family domain (Sok, Blom & Tromp, 2014). Spill-over is described as the transference of mood, energy, and skills from one role to another. It may also occur as a result of one role affecting another role, which causes bad moods and less energy to carry out certain roles (Grosswald, 2003). The spill-over theory focuses on work roles and family roles, the permeability of boundaries between the work roles and family roles, and how experiences from the family domain or the work domain can spill-over into another domain. Therefore, work can have an influence on family and family can have an influence on work, which occurs when an individual focuses their thoughts on family while at work or on work while at home (Amstad & Semmer, 2011). There are then no boundaries between work life and family life, meaning what is experienced in one role is carried over to another role (Lawson, Davis, Crouter & O'Niel, 2013). The manifestation of spill-over can be positive or negative (Butler, Grzywacz, Bass & Linney, 2005). Edwards and Rothbard (2000) refer to negative spill-over as an instrument that links stress or strain from one domain such as work and allows it to 'spill over into a family domain or allows the opposite to occur. A negative spill-over can occur when a person experiences conflict at work. An individual may end up in a bad mood due to conflict, which in turn may have a negative spill-over on the family domain (Butler *et al.,* 2005). When deadlines at work spill over to the family, causing the individual to become impatient or unfriendly to family, is a manifestation of negative spill-over (Edwards & Rothbard, 2000). Other manifestations of negative spill-over are when time that is spent at work leads to less time spent with family. Time spent at work requires mental and physical energy, which may impact the way an individual performs in their family duties (Grosswald, 2003). On the other hand,

a positive spill-over can take place when attitudes, behaviours, values, or skills from the work and family domains positively affect each other (Elf, Gatersleben & Christie, 2019). For example, educators can acquire patience from their work domains and through interacting with learners. This skill of having patience can have a positive spill-over into their family domains leading them to also have patience with the individuals in their family. Hence, it is important to examine the experiences of women entrepreneurs in Mangaung Metropolitan Municipality's (Bloemfontein, Botshabelo, and Thaba 'Nchu) positive and negative spill-over from one role (family) to another role (business) and the impact it has on their business performance.

2.8. ANTECEDENTS OF WORK–FAMILY CONFLICT

There are many antecedents of WFC; this study will only focus on four of them namely, marital status, number of children, age of the children, and family support (Neneh, 2018). A discussion on marital status, number of children, age of the children, and family support is presented below.

2.8.1 MARITAL STATUS

In some cultures, marital status greatly impacts married women, and they end up not overseeing the decision-making process and lack full control of their businesses (Brooks, 2018; Muhoza, 2019; Hundera *et al.,* 2021). African culture, religion, and family systems generally assume that women are men's subordinates (Ogundana, Simba, Dana & Liguori, 2021). Hence, Maponya (2021) posits South Africa is one of the most unequal societies in the world and among the various forms of inequality lies gender inequality. Cohoon, Wadhwa, and Mitchell (2010) found that unmarried women are more likely to start their own businesses than married women. These unmarried women's businesses outperform married women's businesses because marriage has been found to have a negative effect on the economic activities of women entrepreneurs (Lee, Soh & Ju, 2019). Extant research established that businesses owned by married women tend to underperform when compared with businesses owned by unmarried women due to the dual responsibilities they have to perform in their work and family domains (Chebii, Ogada & Archar, 2015; Peter & Munyithya 2015; Joona, 2017; Soomro, Abdelwahed & Shah, 2019). A study by Tundui and

Tundui (2020) produced mixed findings on the effect that marital status has on women-owned businesses. In cases where marital status did not affect the performance of women-owned business, it has been attributed to women entrepreneurs receiving support from their husbands (Nasir *et al.*, 2019). Husbands and families that have the much-needed resources aid in inspiring women-owned businesses, thus improving their performance. Therefore, husband support has been found to act as a catalyst in the performance of women-owned businesses. This occurs because husbands help their wives perform house activities, offer advice to their wives that are women entrepreneurs, and assist them with entrepreneurial activities that enhance the women entrepreneurs' morale while reducing their fear of failing in business (Vossenberg, 2013; Wolf & Frese, 2018; Msengimana & Naicker, 2021).

2.8.2 NUMBER OF CHILDREN

The number of children in a household determines the size of the household. According to Seshie-Nasser and Oduro (2018), there is a positive association between the size of a household and the business size; when the size of the household increases there is a decrease in the size of the business. This is demonstrated through the study's findings that revealed that a growth in the household size by adding another person causes a 7% reduction in the business size. This means that an increase in the number of children by having an additional child is associated with a reduction in the size of the women-owned business. As stated by Lincoln (2012) and Ojong, Simba and Dana (2021), women carry the primary responsibility of caring for their family members and children and taking care of the household chores that they frequently combine with their entrepreneurial activities. Therefore, having many children would mean that the women entrepreneur would have more labourers as the children would assist with business activities. Although Michel *et al.* (2011) revealed that the number of children only slightly contributes to the family interfering with work, if the children are young, it may be a constraint to the women entrepreneur's business activities as many women entrepreneurs regard their roles and responsibilities towards their families as having a negative impact on their business income generation and their willingness to expand their businesses (Chebii *et al*., 2015; Peter & Munyithya, 2015; Adom, Asere-Yeboa, Quaye & Ampomah, 2018; Soomro *et al.,* 2019). This agrees with Joona's (2017) study that found that the least performing women-owned businesses are those owned by women with large families that have four or more

children and that the presence of these children, especially when young, has a negative impact on the business performance of women entrepreneurs. Children depend on women for care, limiting the time women entrepreneurs spend on their businesses (Alebachew, 2020; Yukongdi & Conete, 2020). Younger children need more attention than older children because being away from their mother is very difficult and problematic for them (Pordelan *et al.,* 2021) as they often lack the individual resources that are needed to keep away from dangers (National Council and Institute of Medicine, 2000). Therefore, young children depend on actions to be done on their behalf for the protection of their safety and to ensure their healthy development (Institute of Medicine and National Research Council, 2015). Seshie-Nasser and Oduro (2018) also found that an additional number of older children in the household results in a 14% increase in the size of the business. This suggests that the number of children is a factor that determines the performance of women-owned businesses. Housework and care activities negatively affect women-owned business due to the conflict experienced by women entrepreneurs in having to manage the household and the business.

2.8.3 AGE OF THE CHILDREN

The presence of young children has a negative impact on the business performance of women entrepreneurs (Mari *et al.,* 2016; Neneh, 2017). This can be attributed to the increased care and attention that children below the age of 18 require, which is more than what is required by older children (Mari *et al.*, 2016; Neneh, 2017). Michel *et al.* (2011) revealed that the age of children only slightly contributes to the family interfering with work whereas other studies (Chebii *et al.,* 2015; Peter & Munyithya, 2015; Adom *et al*., 2018; Soomro *et al.,* 2019) found that the roles and responsibilities of women entrepreneurs in their families, such as caring for children below the age of 18 years have a large negative impact on women entrepreneurs' business income generation and their willingness to expand their businesses (Chebii *et al*., 2015; Peter & Munyithya, 2015; Adom *et al.,* 2018; Soomro, *et al*., 2019). Children depend on women for care, limiting the time women entrepreneurs spend on their businesses (Alebachew, 2020; Yukongdi & Conete, 2020), which hinders their businesses' performance. However, apart from husbands and other relatives, women depend on their older children to assist them in taking care of their household responsibilities because in the African context, older children are expected to play a part in taking care

of the household (Seshie-Nasser & Oduro, 2018). The age of the children therefore matters because older children may serve as a helping hand to allow for a woman to expand her business.

2.8.4 FAMILY SUPPORT

Family-to-business support is 'social support received from family members for one's entrepreneurial activities' (Eddleston & Powell, 2012:514). With regards to family support, extant research observed that obtaining support from family results in the improved performance of women entrepreneurs (Welsh *et al.*, 2018; Poggesi, Mari & De Vita, 2019). Family support is vital to women entrepreneurs as it provides them with the time, resources, and energy to also focus on business-related activities (Zhu, Burmeister-Lamp & Hsu, 2014), while also resulting in trust-building, information sharing, and combined problem solving in families (Welsh *et al.,* 2016; Mari, Pogessi & De Vita, 2016). Extant research (Neneh 2017; Welsh *et al.,* 2018; Poggesi *et al.,* 2019; Farewell, Melnick & Leiferman, 2021) found that emotional, instrumental, and financial family support had a positive relationship with the performance of women-owned businesses. It was also evident in Welsh *et al*.'s (2018) study that family emotional support (spouse, children, and relatives) positively affected the performance of women-led businesses. This is because emotional support provides women entrepreneurs with the confidence that they can manage their family–work responsibilities, thus focusing on business growth. Likewise, Poggesi *et al.* (2019) established that family support reduces WFC amongst women entrepreneurs. A study by Marayanan and Barnabas (2020) found that the lack of spousal support was the best predictor of the WFC experienced by women entrepreneurs. Conversely, Welsh, Memili, and Kaciak's (2016) findings showed that family support has both a negative and positive impact on the performance of the business. Likewise, Grimm *et al.* (2013) also revealed that family support has a negative impact on the performance of the business. This suggests that there exist mixed findings on the association between family support and business performance, which require further insights. This study will focus on these three types of family support: emotional, instrumental, and financial support. Previous studies revealed that family support is crucial for women entrepreneurs to remain in business and a lack of family support leads to women-owned businesses experiencing constraints and obstacles (Yunis, Hashim &

Anderson, 2019; Batool, 2021), and these in turn affect the performance of their businesses.

2.8.4.1 Types of Family Support

Among the various types of family support, this study's focus is on instrumental support, emotional support, and financial support.

2.8.4.1.1 Instrumental Support

Instrumental support is defined as the behaviours and attitudes of an individual's family members when facilitating their daily activities (King, Mattimore, King & Adams, 1995). The instrumental support is 'tangible assistance aimed at solving problems' (Klyver, Honig & Steffens, 2018:710). According to numerous studies (Loscocco & Leicht, 1993; Aldrich & Cliff, 2003; Edelman *et al*., 2016; Neneh, 2017; Ngek, 2018; Xu *et al.,* 2020), the day-to-day activities of entrepreneurs depend largely on family members' instrumental support. According to Matzek, Gudmunso, and Danes (2010), instrumental support is assistance in the form of expertise that aid in the survival of the business. The goals that women entrepreneurs have for their businesses can be achieved through instrumental support in the form of support from family members (Khan *et al*., 2020; Muhammad *et al*., 2021). The performance of women-owned businesses improved when instrumental support was provided through making use of family labour and household resources for business operations (Tundui & Tundui, 2020). In Ogundana's study (2021), 43% of women entrepreneurs stated that they benefited from instrumental support that entailed the skills and competence of their husbands, children, and relatives. It was found that the degree of competence that was possessed by the relatives of women entrepreneurs has an indirect role in determining the growth and performance of women-owned businesses in developed countries as it meant more effective instrumental support was received by the women entrepreneurs from their family towards the improvement of their businesses. Instrumental support can be offered in the work and family domains, which can result in female entrepreneurs with SMEs experiencing family satisfaction and a positive influence on their performance (Neneh, 2017; Leung *et al.,* 2020). Women remain responsible for a larger portion of household and family responsibilities irrespective of their increased participation in the workforce (Rehman & Roomi, 2012; Agarwal *et al*., 2015; Germano, 2019). This situation is particularly worse for some women in

developing countries where the division of household responsibilities is usually unequal. When women take on multiple responsibilities, it limits their capacity to sustain and develop businesses, which makes their involvement in the work domain challenging and can ultimately affect their business performance (Thebaud, 2016).

Women entrepreneurs can receive instrumental support from family members in the family domain in the form of household chores, childcare, and eldercare (King *et al.,* 1995; Shelton, 2006).

2.8.4.1.2 Emotional Support

Emotional support refers to the behaviours and attitudes of a person's family members to provide encouragement, empathy, attention, and comfort (King *et al.*, 1995; Reblin & Uchino, 2008; Palmer *et al*., 2021; Ritala *et al.,* 2021). Entrepreneurs receive emotional support when family members provide them with attention in the form of encouragement that motivates and inspires the entrepreneur to pursue his/her goals during the entrepreneurial process to stay tenacious and optimistic when having to face business problems (King *et al*., 1995; Van Aukem & Werberl, 2006; Mari *et al*., 2016). Emotional support is more important than relief from household responsibilities (Vadnjal & Vadnjal, 2007; Vadnjal & Vadnjal, 2013). Furthermore, prior studies (Vadnjal & Vadnjal, 2013; Ramadani, Gërguri-Rashiti & Fayolle, 2015) claim that emotional support is one of the most valued factors that women entrepreneurs take into consideration when deciding whether to pursue a career pathway of entrepreneurship. It was further established that spouses value and support their partners to a great extent when it comes to entrepreneurial activities because it made a valuable contribution to the family's budget.

2.8.4.1.3 Financial Support

Financial capital is important for business start-ups and growth. Because women often experience more financial difficulties when starting their businesses in comparison to their male counterparts (Powell & Eddleston, 2013; Su, Atmadja & Sharma, 2015), women entrepreneurs often use their personal savings and financial resources from members of their families as start-up capital for their businesses. Family members can, therefore, provide financial and non-financial support that will aid the women

entrepreneurs in the creation of their businesses and business operations (Aldrich & Cliff, 2003; Su *et al.,* 2015; Mari *et al.,* 2016; Neneh, 2017) and assist them in obtaining external funding (Welsh *et al.,* 2014b). When women receive financial support from their family members there is a reduced likelihood of stressing about funding for their business, which means they can adequately dedicate their time and psychological involvement between the family and business domains and, therefore, achieve higher levels of work–life balance. In addition, financial support can be seen in terms of the unpaid work received from family members in the domestic or business setting (Clan, 2009). Women entrepreneurs can maintain a work–life balance due to the support that they receive in the form of unpaid labour, as the energy and time used in the home or for business responsibilities are limited so the support allows the women entrepreneur to devote extra time to her business or home responsibilities.

In this study, these four antecedents (marital status, number of children, age of the children, and family support) will be used as control variables.

2.9. WORK–FAMILY CONFLICT AND THE PERFORMANCE OF WOMEN ENTREPRENEURS

The roles of work and family are two roles that have a simultaneous effect on each other and at times this can cause conflict in an individual's life. Women entrepreneurs experience the ongoing challenge of managing the demands of both family and work due to having to assume numerous roles within their families as well as their businesses (Kim & Ling, 2001; Petro, Annastazia & Robert, 2014; Boz, Martinez-Corts & Munduate, 2016). The assumption of numerous roles by women entrepreneurs can result in time loss or in some cases it may place a large amount of strain on the women entrepreneurs resulting in a reduction in the time and efforts spent on making the businesses successful through improving business performance. According to Grebey (2014), entrepreneurship is a lifelong commitment that demands sufficient time and effort to be allocated to it to be successful. It may prove to be challenging for women entrepreneurs to commit the required time and effort because they commonly see their business as a system that is mutually connected with the family rather than a separate economic system (Lee & Ling, 2001). In Amstad *et al.*'s study (2011), there was a

correlation between high levels of WFC to work-related outcomes such as decreased work performance, family-related outcomes, such as decreased family outcomes, and domain-unspecific outcomes, such as increased psychological strain. De Clerq *et al*. (2021) found that women entrepreneurs' WFC in the form of work-related emotional exhaustion has a negative effect on the performance of women-owned businesses. Work–family conflict was found to have a significantly negative effect on the performance of the business in Inthalasari and Ariel's (2021) study. On the contrary, in Senen and Vernia's (2021) study on WFC, emotional intelligence, work–life balance, and employee performance, WFC was found to have a significantly positive relationship with employee performance. There are a number of ways of measuring performance. In this study, four dimensions which consist of sales growth, profit growth, growth in market share, and growth in return on capital were used to measure performance among others. In order to improve the measure of performance, the women entrepreneurs were required to compare their performance to how they perceived their competitors to be performing in these dimensions.

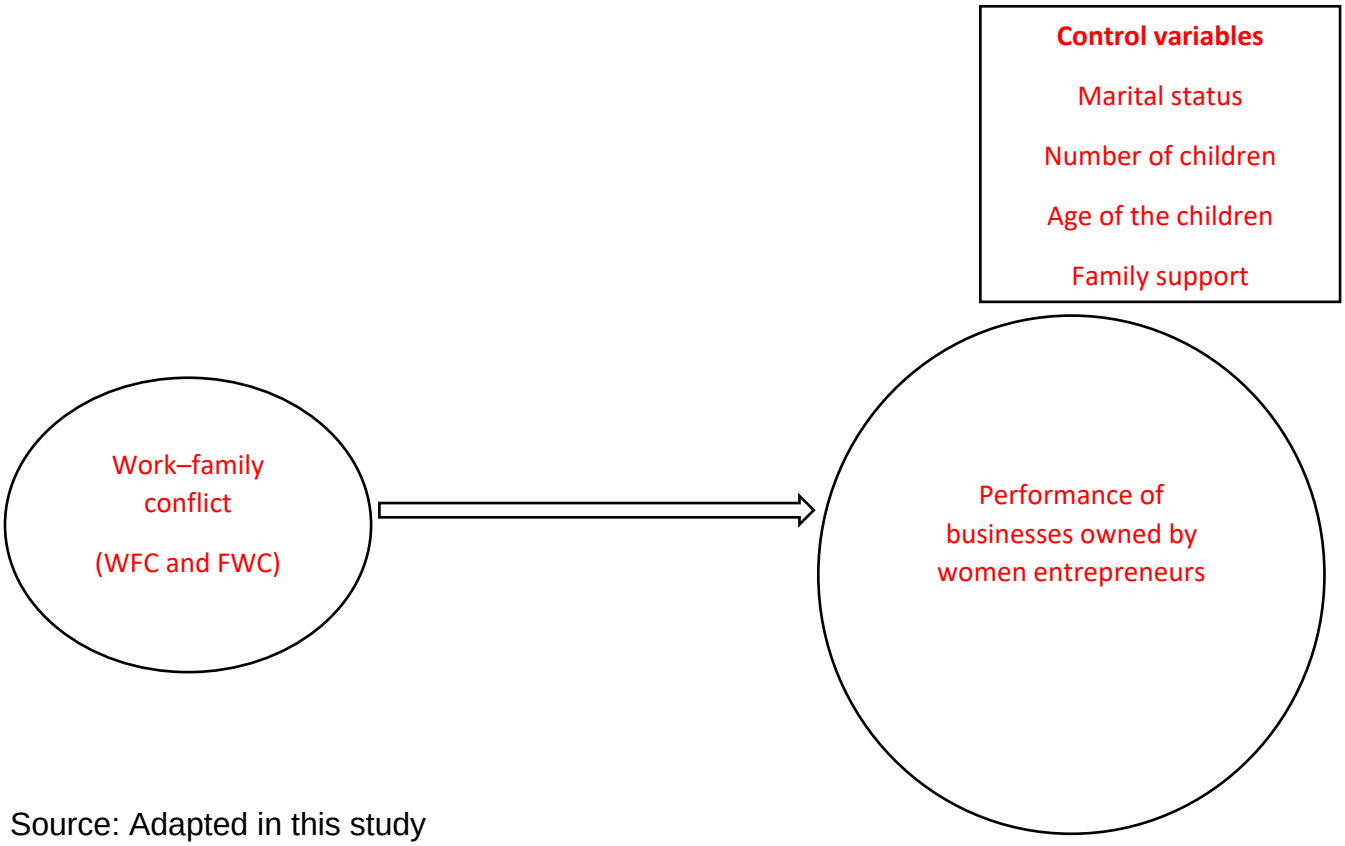
2.10 FAMILY-WORK CONFLICT AND THE PERFORMANCE OF WOMEN ENTREPRENEURS

As a working woman and a mother, a female entrepreneur takes on multiple roles in the family, such as household chores and childcare responsibilities as well as in the business. Researchers (Richardson & Finnegan, 2004; Waithaka, Wegulo, & Mokua, 2016) have highlighted that there are a lot of women who are faced with the burden of family and domestic responsibilities and these responsibilities negatively impact the performance of their business, which then limits their income generation. A previous study (Petro *et al.,* 2014) identified family roles such as reproduction, child-rearing, and taking care of the family as having a negative impact on the performance of women-owned businesses in Tanzania. It further postulates that women had to frequently close their businesses early to go home and attend to family matters, which inadvertently resulted in focusing less on serving customers and attending to business-related activities. It is similarly stipulated by Leaptrott (2009) that FWC creates time pressures that cause a reduction in the available hours that women have in managing their businesses and hence has a negative influence on the financial

stability of the business along with the owner of the business's satisfaction with their performance in their varying roles. Loscocco, Robinson, Hall, and Allen's (1991) study reveals how family-related role conflict has a negative impact on a small business owner's income. There is a correlation between high levels of FWC to work-related outcomes (for example, a decrease in work performance), family-related consequences (for example, decreased family outcomes), and domain-unspecific outcomes (for example, increased psychological strain) (Amstad *et al.,* 2011). According to Nohe (2014:20), from a medical perspective, the outcome of most interest is burnout or mental fatigue, psychological stress, and somatic symptoms. Consequently, FWC occurs because of the stress experienced from multiple roles occupied by women. Because the women entrepreneur is affected both physically and psychologically, the performance of women-owned businesses is then impacted. Reina *et al.* (2017) also found WFC to have a negative impact on the performance of businesses. Contrarily, Patel *et al.*'s (2012:43) study found that there was a positive correlation between work-related performance and FWC thus the negative hypothesis posed in their study was rejected. A generalised hypothesis about the effects of WFC and FWC on the performance of women entrepreneurs is therefore impossible to make without thorough experiments being conducted on the topic.

Following the above discussion, this study hypothesised that:
H1: WFC will have a negative relationship with the performance of women-owned businesses.
H2: FWC will have a negative relationship with the performance of women-owned businesses.
These hypotheses are depicted in Figure 2.3.

Figure 2.3: Conceptual Framework



Source: Adapted in this study

2.11 CHAPTER SUMMARY

This chapter began by providing a thorough examination of women entrepreneurs. Moreover, women entrepreneurs and the importance of women entrepreneurship both internationally and nationally were defined and outlined. Thereafter, a detailed explanation of theories and concepts pertaining to women entrepreneurs was provided. Subsequently, the bidirectionality of WFC, the dimensionality of WFC, the theories on WFC, and the antecedents of WFC were discussed. Thereafter, the types of family support provided to women entrepreneurs were presented. The last section of this chapter then focused on the impact of WFC and FWC on the performance of women entrepreneurs followed by the hypotheses and the conceptual framework.

CHAPTER THREE

THE MODERATING ROLE OF WORK–FAMILY CENTRALITY

3.1 INTRODUCTION

This chapter begins with a discussion on role centrality, which introduces work–family centrality. Next, the defining and discussion of work–family centrality occurs. Thereafter, a discussion of the dimensions of work–family centrality is provided, particularly work centrality, family centrality, and dual centrality. Two work–family centrality theories are then discussed, which are role identity theory and social identity theory. In addition, work–family centrality and the performance of women-owned businesses are discussed followed by the formulation of the hypotheses. Lastly, a discussion is provided on the moderating role of work–family centrality on the relationship between work–family conflict and the performance of women-owned businesses, and the formulated hypotheses are presented. A conceptual framework showing the moderating role of work–family centrality on the relationship between work–family conflict and the performance of businesses owned by women entrepreneurs is presented at the end of the chapter.

3.2 ROLE CENTRALITY

Role centrality is the relative importance that an individual allocates to one's roles and role-related identities (Rosenberg, 1979; McQuillan *et al.,* 2014, Frear, Paustian-Underdahl, Halbesleben & French, 2019) and is grounded in role identity theory (Burke & Reitzes, 1991). Identity constitutes various life domains (Fadjukoff, Pulkkinen & Kokko, 2016) such as the work domain and family domain among others. Stryker and Serpe (1994) used the term identity domain centrality to refer to the importance an individual assigns to a particular identity domain. Amah (2009) places emphasis on the role being 'current' and defines role centrality as the importance of the current role that an individual holds to the individual's identity. On the contrary, Reitzes and Mutran (2002) state that centrality, which they identify as the relative or hierarchical ordering of roles, is conceptually different and empirically independent from the process of assigning importance to a role. Considering centrality as dependent on the process of

assigning importance to a role, Super (1980) and Cook (1994) provide three factors that determine how important a role is to an individual:

1. Commitment: the emotional attachment that an individual has to a role.
2. Participation: the performance of an individual within a role.
3. An individual's interaction with society: how an individual interacts with the society influences their views on how important their role and its positioning in their life.

Thoits (1992), on the other hand, provides two factors that determine how important a role is to an individual: the time and energy that an individual invests in a domain. Individuals commonly place different value and importance on the different domains that constitute their identity (Meca *et al*., 2015) According to Galliher, McLean, and Syed (2019), studying numerous domains concurrently and the interactions they have between each other establishes the possibility of obtaining a full understanding of a person's identity. The centrality of an identity domain to an individual can either be independent of what is usually considered important during a particular age, or it can depend on what is deemed important for the individual's particular age group (Marcia *et al.,* 1993). For example, women entrepreneurs may consider the family domain to be central to their life when they are raising their children and once the children are older and in university, they may experience a shift where the work domain becomes central in their life. In adulthood, the domains that individuals consider to be the most central to their lives are occupation, partnership, and parenthood, and trying to integrate these domains into oneself in a comprehensible manner is highly important (Kroger, 2015). This may be easier, and it is associated with less conflict when there is a clear priority because one domain is more central and is therefore prioritised above the others. (Gyberg, Frisén & Syed, 2019). Empirical evidence shows domain centrality plays a positive role in the development of personal identity (Berzonsky, Macek & Nurmi, 2003) but it has also been argued that having multiple central identities may result in a greater probability of interference between identities (Settle, 2004). This study will focus on the centrality of the work role and the family role (work–family centrality) to explain the complexity of the performance among women entrepreneurs.

3.3 WORK–FAMILY CENTRALITY

The relative identity salience of multiple roles is called role centrality (Thoits, 1991), such that people can be sorted into role centrality profiles based on the relative importance they place on work and family roles (Kossek, Ruderman, Braddy, & Hannum, 2012). Career-centric individuals value their career more than other identities, prioritizing work over family. Family-centric individuals consider their family identity to be most salient and they prioritize family over career. Dual-centric individuals strongly identify with both their work and their family, and consider these roles to be equally important. Finally, other-centric individuals are low on both work and family centrality, and they tend to focus on roles outside the domains of career or family, such as being an athlete, a musician, or a church or community volunteer (Kossek et al., 2012). The relative identity salience of multiple roles is called role centrality (Thoits, 1991), such that people can be sorted into role centrality profiles based on the relative importance they place on work and family roles (Kossek, Ruderman, Braddy, & Hannum, 2012). Career-centric individuals value their career more than other identities, prioritizing work over family. Family-centric individuals consider their family identity to be most salient and they prioritize family over career. Dual-centric individuals strongly identify with both their work and their family and consider these roles to be equally important. Finally, other-centric individuals are low on both work and family centrality, and they tend to focus on roles outside the domains of career or family, such as being an athlete, a musician, or a church or community volunteer (Kossek et al., 2012). According to Car *et al*. (2000), work–family centrality represents a value judgement on the importance of work or family in an individual's life. Ranihusna and Wulansari (2015) define work–family centrality as the values that an individual holds. Sharabi (2017) refers to work–family centrality as the level of importance that is attributed or ascribed to the individual's work/family roles at a certain period. Work and family are known to be the two most dominant domains in people's lives (Wan *et al.*, 2022). and an adult's life is characterised by the duality of work–family interaction (Pluut *et al.*, 2018; Meda, 2017). More individuals are managing family and work responsibilities simultaneously, thus weakening traditional divisions of labour where women are expected to be caretakers and the men breadwinners. Therefore, gender differences between work and family centrality have decreased

(Frear *et al.,* 2019). Work–family centrality is divided into three parts: work centrality, family centrality, and dual centrality.

3.3.1 WORK–FAMILY CENTRALITY DIMENSIONS

The three dimensions of work–family centrality consist of work centrality, family centrality, and dual centrality.

3.3.3.1 Work Centrality

Work centrality reflects the importance of work in one's life (Kay & Sharabi, 2022). Work centrality is when an individual views work as a crucial element of life (Kittel *et al.*, 2019). Work can be considered important for various reasons to an individual and the reasons can be divided into extrinsic and intrinsic values. Extrinsic values relate to reasons that are based on economic benefits such as income, working hours, and pension schemes whilst intrinsic reasons would be the need for identity or the satisfaction of having contributed in some way through work (Ros, Schwartz & Surkiss, 1999; Gusthuizen, Kovarek & Rapp, 2019). Some authors define work centrality as the individual's attitude towards work by stating that work centrality (the strictly normative attitude) represents the extent to which a person identifies with his/her professional role (Ucanok & Karabati, 2013). According to Sharabi and Harpaz (2010), two perspectives can be undertaken when defining work centrality. The first perspective is the relative centrality of work, which is when an employee compares the importance given to work with the importance of other life areas. The second perspective is the absolute centrality of work, which is the standard of the importance of work. Work centrality determines how a person acts at work and outside of work (Alvesson, Ashcraft & Thomas, 2008). Hence, Gavriloaiei (2016) states that it is an important psychological construct that can influence a variety of work-related outcomes and impact an individual's life beyond work. During shorter periods (state), work centrality can be stable but over longer periods (feature) work centrality changes (Atchley, 1989). Further, the influence of work centrality can be either on the individual or social level. The individual level is where the pleasure of professional credit is felt by the individual, whereas the social level is where recognition is received from teamwork (Dejours & Deranty, 2010). Work centrality has been the focus of many studies, which have aimed to redefine and give a more precise measurement of the concept (Gavriloaiei, 2016). Work centrality has been identified as a crucial aspect of

work ethic (Miller, Woehr & Hudspeth, 2001) and as being central to understanding the meaning of work (MOW, 1987). Work centrality has also been directly related to work satisfaction and organisational and occupational commitment (Mannheim, 1993; Ng, Eby, Sorensen & Feldman, 2005; Schmidt & Lee, 2008; Herbach, Mignonac, Vandenberghe & Negnini, 2009). The cultural context an individual operates in, their gender ideology, and the perception that an individual has of himself/herself and his/her family roles determines the degree of importance that an individual attributes to their work (Cinamon, 2010). When work is central to an individual's life, the individual is willing to be flexible when it comes to family-related matters but not work-related matters (Gorsuch, 2011). Self-employed women have significantly higher work centrality than those who are employed (Mannheim, 1984). Those that are self-employed have more autonomy when it comes to choosing their work conditions and the hours that they work; therefore, those who choose conditions that are more convenient for themselves are more likely to be women with lower work centrality (Mannheim, 1984). Research shows that individuals with a high level of work centrality when presented with the choice would continue to work after retirement regardless of whether their financial situation could afford them the ability to live a comfortable life of not having to work. This is because work centrality leads to an individual identifying with the professional role and thus investing their time and energy (Gavriloaiei, 2016). While the importance of work centrality has significantly decreased among youngsters (Twenge & Kasser, 2013; Lukeš, Feldmann & Vegetti, 2019), women and elder people show higher levels of work centrality (Gavriloaiei, 2016). Table 3.1 shows work centrality has been studied in relation to several concepts with each definition inclusive of references and beliefs about the importance or value of work in an individual's life.

Table 3.1: Work centrality concepts

Construct Label	Operational Definition	Source
Work-role Centrality	The relative dominance of work-related contents in the individual's mental processes, as reflected in responses to questions concerning the degree of concern, knowledge, and interest invested in the work role, relative to other activities.	(Mannheim, 1975:81)
Work involvement	A normative belief about the value of work in one's life. The degree to which a person wants to be engaged in work.	(Kanungo, 1982:342; Warr, Cook & Wall, 1979:133)
Work centrality	A general belief about the value of work in one's life. The degree of general importance that working has in the life of an individual at any given point in time.	(MOW. 1987:17–18)
	The cognitive aspect and identity of the professional role.	(Lawler & Hall, 1970:306)
	The beliefs that individuals have regarding the degree of importance that work plays in their lives.	(Paullay, Alliger & Stone-Komero, 1994:225)
	Belief in work for work's sake and the importance of work.	(Miller, Woehr & Hudspeth, 2001:14)
Work ethic	The belief that work is desirable and rewarded for itself and not to achieve some extrinsic rewards.	(Hirschfeld & Field, 2000)
Place of professional control	The expectations of a person that all activities related to work be controlled by himself.	
Professional self-discipline	The ability to start and accomplish some certain tasks despite boredom or other distractions.	
Organisational emotional involvement	The emotional attachment and involvement in the organisation where a person works.	
Psychological contract	Individual beliefs formed the organisation in connection with an existing exchange between the individual and the organisation. It may be a transaction (mostly material; negatively correlated with the work centrality) or relational (emotional elements or professional development; positively correlated with the work centrality).	

Source: Gavriloaiei (2016:11)

3.3.3.2 Family Centrality

Family centrality is defined as 'the value judgement concerning the relative importance of family in the life of an individual' (Wan *et al.,* 2022:2). According to Sharabi (2017), family centrality is regarded as the preference for family over work as an individual's central life domain, which leads to the individual prioritising the family domain over the work domain (Ranihusna & Wulansari, 2015). Previous studies (Carr *et al.,* 2008; Ranihusna & Wulansari, 2015) have mainly focused on work centrality, accentuating work and the workplace and thereby paying less attention to family (Carr *et al.*, 2008; Amstad, Meier, Fasel & Elfering, 2011) thus only a few empirical studies have discussed family centrality as an independent concept (Wan *et al.*, 2022). In 2020, the Family Business Review recognised the importance of family in our lives and emphasised that when it comes to personal and professional relationships, familial relationships represent the most relevant and central of all (Payne, 2020). Further, the family has been found to deeply influence how individuals perceive the world (Tognazzo & Neubaum, 2020). Thus, family plays a central and irreplaceable role in an individual's personal and professional life and has been preferred when it comes to building and sustaining businesses in periods when difficulties and crises are experienced (Neubaum & Payne, 2021). 'Familism' and 'family standard' are academic concepts that are similar to family centrality. Wan *et al.* (2022) state that family-centered individuals consider their family role as an important element of their self-concept, which is dissimilar to 'familism', which regards the individual as a family addition and reduces the individual's subjective consciousness. Moreover, family centrality represents a behavioural orientation in which family-related content dominates the psychological process of the individual. Wan *et al.* (2022) found that work involvement plays a mediating role in the relationship between work centrality and work well-being. Similarly, family involvement plays a mediating role in the relationship between family centrality and life well-being. Simultaneously, family centrality has a negative spill-over effect on work well-being while work centrality has a negative spill-over effect on life wellbeing. Therefore, individuals should increase their level of attention to family and give their best attempt at achieving work–family balance as, according to the study, individuals that exhibit high levels of family centrality experience greater work–family conflict when less attention than desired is given to the family. This is due to the conflict between an individual's high level of

family centrality and the priority and instrumentality of work tending to make people with higher family centrality experience more work–family conflict.

3.3.3.3 Dual Centricity

Apart from experiencing work centrality and family centrality separately, individuals can also experience dual centricity. The concept of dual centrality was introduced by Kossek, Ruderman, Braddy, and Hannum (2012) in reference to those who view their job and family identity as equally central in their study of combinations of work and family based on the centrality of both identities. The researchers stated that dual centricity usually occurs when an individual ascribes a similar value to both their work and family. Considering that both the domains of work and family are given equal importance, dual work/family priority would materialise as the pursuit of family and career objectives at the same time or a shift in priorities at different times in the individual's life (Marica *et al.*, 1993). Svensson and Frisén (2021) regarded those who think work and family are equally and highly central as those with dual-centric work/family. Gyberg *et al.* (2019), on the other hand, considers dual work and family centrality as equal work and family solely without regarding the high centrality of the work and family to the individual. The differences in results in the study by Svensson and Frisén (2021) and Gyberg *et al.* (2019) suggest that there is an important distinction worth addressing in future studies between dual-centric and dual work/family identities, meaning that work and family being equally important but not very important for your identity differs from when work and family are equally and highly important for who you are. Also, Svensson and Frisén (2021) recognised that other individuals (such as partners, colleagues, and children) that are involved in the individual's life play an important role in whether a dual-centric identity is possible or not, and they form part of the strategies that are implemented to manage a dual-centric identity in that when there is no other individual's in a person's life, individuals tend to allow work to take over in terms of centrality whereas when a partner is part of an individual's life, it would assist in setting boundaries between work and family. Hence, the study further found that the benefits and consequences of dual-centric work/family are less explored, and because dual-centric work/family identity is present in our daily lives there are likely to be consequences for other individuals as well.

The three dimensions of work–family centrality (work centrality, family centrality, and dual centrality) have been discussed. However, this study's focus will only be on work–family centrality and family–work centrality.

3.4 WORK–FAMILY CENTRALITY THEORIES

Work–family centrality theories consist of role identity theory and social identity theory.

3.4.1 ROLE IDENTITY THEORY

Stryker and Serpe (1994) used role identity theory as a theoretical base for understanding identity salience and role centrality. One of the main aims of identity theory is to stipulate how the derived meanings that are attached to several identities are negotiated and managed in interaction, in particular, how identities relate to each other and role performance, physical and mental health, self-concept, social structure, and affect feelings (Stets & Serpe, 2013). Role identity is a set of meanings attached to roles individuals occupy in the social structure (Stryker, 1980; Stryker, 2002; Serpe, 2013). Meanings are described as individuals' responses when they reflect upon themselves in a role, social, or person identity (Burke & Strets, 2009; Strets & Serpe, 2013). It is assumed in identity theory that individuals work to develop a self-structure that is a reflection of their different identities. In his theoretical scheme that uses centrality as the axis for organising aspects of the self-concept, Rosenberg (1979) specifies that centrality is founded on the importance of self-concept components like dispositions or identities to individuals. Therefore, centrality is higher when an identity is very important to an individual's self-concept (Strets & Serpe, 2013). In a recent study, Raina, Cho, and Singh (2020) found that family centrality is positively associated with FWC and that integrating work and family roles is associated with greater WFC. Therefore, an investigation is required to identify which type of centrality women entrepreneurs possess, the impact it has on the performance of their businesses, and what role does work–family centrality have on WFC/FWC and the performance of women entrepreneurs.

3.4.2 SOCIAL IDENTITY THEORY

Social identity theory gains its origins from the tendency of humans to group individuals into in-group and out-groups based on similarities or differences to

themselves (Tajfel, 1979). In this theory, Tajfel (1979) proposed that the self-concept held by an individual is obtained from individual identity and social identity. Individual identity consists of personal traits and characteristics whereas social identity is derived from the value and emotional significance of being associated with a certain social group. Women entrepreneurs play the role of entrepreneurs, mothers, and spouses. These roles are intertwined with traditional feminine social identities (Chasserio, 2014; Mazonde, 2016). According to social identity theory and traditional gender roles (Eagly, 1987), women are expected to pay more attention to caretaking and homemaker roles, and men are expected to direct their attention mainly towards the provider and breadwinner roles. The prevalent norm that childcare and domestic work are women's responsibilities still stands today. Egalitarianism divisions of labour occur in the household where families have adopted more egalitarian divisions of labour or in cases where men take primary responsibility for the household due to women having greater earning power or the absence of a woman in the household to take on the role, the presence or absence of male role models in childhood or overt commitment to reject traditional divisions of labour. Male children who see their fathers doing housework and childcare are more likely to also partake in it (Barker *et al.*, 2012; Harper *et al.*, 2020). Males and females have a tendency of identifying more with family or career in ways that are consistent with their gender. This is due to the fact that social and cultural norms foster the development of gender differences in activities and interests throughout childhood and young adulthood (Frear *et al.,* 2019).

3.5 WORK–FAMILY CENTRALITY AND THE PERFORMANCE OF WOMEN-OWNED BUSINESSES

Work–family centrality makes two inferences and the first inference that work–family centrality makes is that individuals must aim to attain a high level of performance in their various social roles, specifically those social roles that are central to who they are (Thoits, 1991; Greenhaus & Powell, 2003). As such, an individual's self-esteem increases when they perform successfully in a role that is central to who they are (Stryker, 1987; Simon, 1992) while poor performance in the central social role may lead to negative emotions such as depression (Stryker, 1987; Simon, 1992). Conversely, poor performance in a role that an individual does not deem central to

their existence is disregarded by the individual (Bagger & Li, 2012). The second inference that work–family centrality makes is that the centrality of work and/or family may control the supply of resources (Burke & Reitzes, 1991; Aryee & Tan, 1992; Fox & Dwyer, 1999). The distribution of resources, which depends on an individual's centrality, is important for successful business performance and as Tundui and Tundui's (2020) study observed, the performance of women-owned businesses was shown to improve when their resources were utilised for business operations. Individuals tend to allocate more resources to roles that are central to their existence than to social roles that they deem insignificant as individuals obtain self-fulfilment from roles that are central to their existence (Greenhaus & Beutell, 1985; Jiang & Johnson, 2018). Diefendorff, Brown, Kamin, and Lord (2002) examined the roles of job involvement and work centrality in predicting organisational citizenship behaviours and job performance. The study found no support for a direct relationship between work centrality and job performance. Sharabi and Harpaz (2010) studied whether improving employees' work centrality improves organisational performance and the relationship between work events and work centrality relationships. The study found that high work centrality is related to the positive performance and behaviour of employees. Jameel (2014) studied the combined effects of psychological capital and peace of mind on work centrality and in-role performance. The results showed that work centrality and performance are predicted by peace of mind. It was also highlighted that work centrality may be used to predict performance. As such, work–family centrality may be a predictor of performance in women-owned businesses. Based on the above discussion, this study hypothesised that:

H3: Work–family centrality has a positive relationship with the performance of women-owned businesses.

H4: Family–work centrality has a negative relationship with the performance of women-owned businesses.

3.6 THE MODERATING ROLE OF WORK–FAMILY CENTRALITY ON THE RELATIONSHIP BETWEEN WORK–FAMILY CONFLICT AND THE PERFORMANCE OF WOMEN-OWNED BUSINESSES

The literature presented in Chapter Two and Chapter Three shows that WFC and work–family centrality influence the performance of women-owned businesses. In this study, WFC and work–family centrality have been examined to establish the influence on the performance of women-owned businesses Therefore, it is crucial to determine the moderating role of work–family centrality on the relationship between WFC and performance.

Carr *et al.* (2007) studied the moderating role of work–family centrality on the relationship between WFC and employee attitudes and behaviours. The results showed a direct relationship between WFC and turnover linkage and the variables job satisfaction and organisational commitment. Work–family centrality was shown to moderate the relationship between WFC and retention and the relationship between WFC and job satisfaction, but it was found to not influence the relationship between WFC and organisational commitment. It was thus found that when work was central to an individual's life, it resulted in FWC. In contrast, when the family was central to an individual's life, it resulted in the individual experiencing WFC resulting in an impact on performance. Sharabi (2017) studied life domain centrality (work and family were among these domains) among male and female workers, junior managers, and middle managers and the impact demographic factors had on the life domains studied. Women were found to have higher levels of family centrality than men at the middle managerial level, junior managerial level, and workers' level. Overall, the demographic factors were found to have a higher effect on men's life domains than on women's life domains. Organisational status was found to not affect the centrality of women's life domains while among men it was found to have a positive effect on work centrality and a negative effect on family centrality. The study showed that work–family centrality is a moderating variable that can strengthen or weaken the relationship between WFC and FWC against another variable. A study by Gorsuch (2014) examined the effects of control and work–family centrality on the personal use of work computers. Work centrality and WFC were found to be among the predictors of the personal use of work computers. The study found a significant interaction between self-control and work

centrality in predicting personal use of work computers, which revealed that employees with high work centrality and low self-control take part in personal use of work computers the most. Thus, individuals with higher work centrality have higher levels of WFC. Bagger and Li (2012) studied whether and how work centrality and family centrality interact to moderate the relationships between family-to-work conflict and family and job satisfaction. It was observed in the study that when work centrality was low, the relationships between family-to-work conflict and job and family satisfaction were moderated by family centrality. Shi, Zang, Xie, and Ma (2021) examined the moderating role of work–family centrality in the work-related use of information and communication technologies after hours and focus on opportunities. The relationship between the work-related use of information and communication technologies after hours and focus on opportunities was found to be moderated by work–family centrality such that the moderation effect was found to be stronger for employees with high work–family centrality. Cheng, Zhou, and Guo (2018) explored the family-to-work spill-over effects of family incivility on employee sabotage in the service industry. The findings were that the effect of family incivility on FWC is stronger when work–family centrality is high than when it is low. However, work–family centrality did not moderate the effect of FWC on service sabotage. Wang (2014) studied the relationship between work centrality, task performance, and work-related well-being. The study found no significant effect of work centrality on the relation between task performance and work-related well-being. Li (2019) conducted a study on work–family centrality and its moderating role on the effects of WFC. It was found that work-family centrality profiles did not moderate the effects of WFC on psychological guilt. This suggests that mixed findings abound when work-family centrality is used as a moderator.

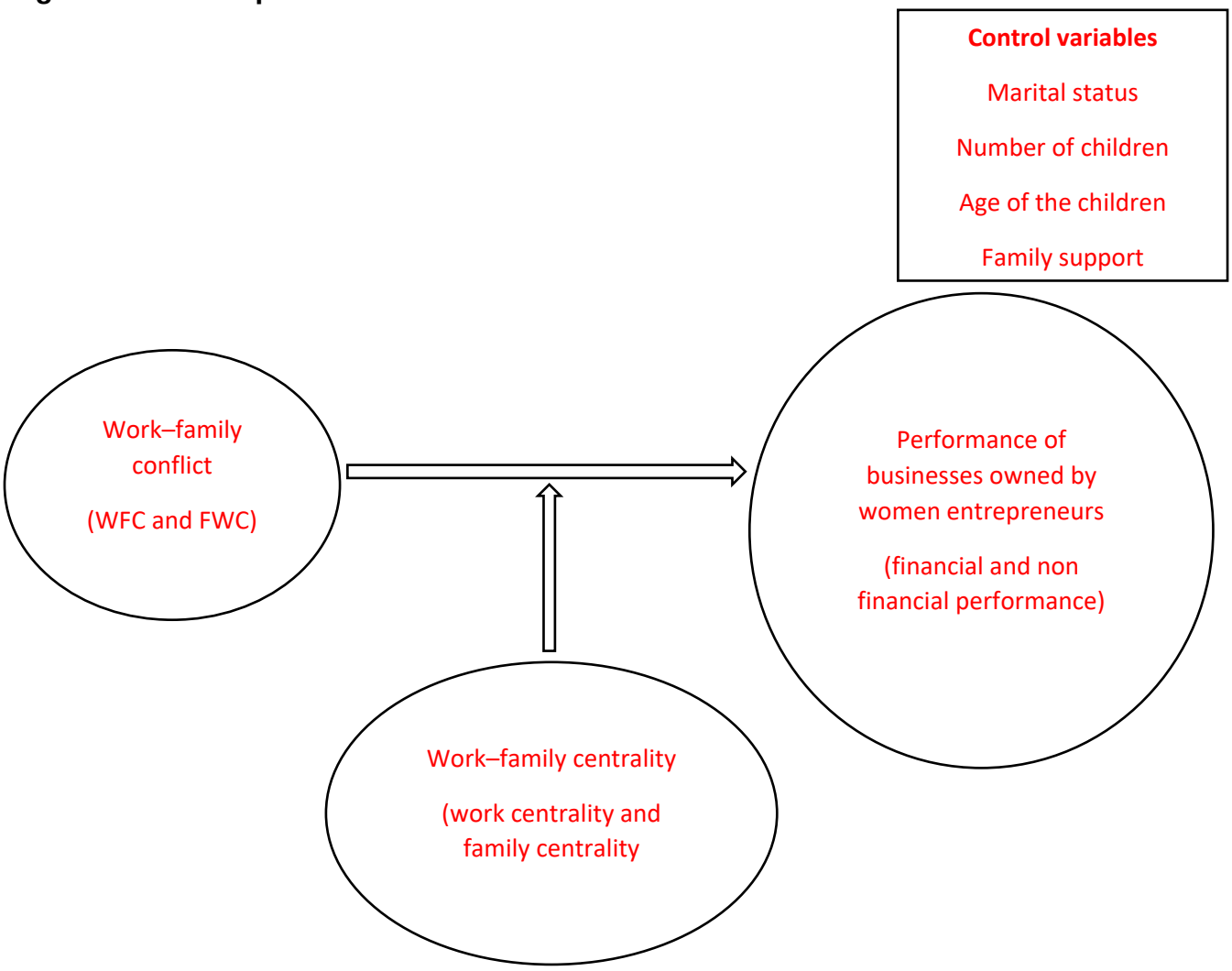
Following the above discussion, it is hypothesised that:

H5: Work–family centrality moderates the relationship between WFC and performance so that those who have high work–family centrality will show better performance.

H6: Family–work centrality moderates the relationship between FWC and performance so that those who have high family-to-work centrality will show low performance**.**

These hypotheses are illustrated in Figure 3.1.

Figure 3.1: Conceptual Framework



Source: Adapted in this study

3.7 CHAPTER SUMMARY

This chapter started with a discussion of role centrality as an introduction to work–family centrality. Next, the definition and discussion of work–family centrality were presented. Thereafter, a discussion of the dimensions of work–family centrality was provided, in particular, work centrality, family centrality, and dual centrality. Thereafter, two work–family centrality theories were discussed: role identity theory and social identity theory. In addition, work–family centrality and the performance of women-owned businesses were discussed followed by the inclusion of the formulated

hypotheses. Lastly, a discussion was provided on the moderating role of work–family centrality on the relationship between WFC and the performance of women-owned businesses, and the formulated hypotheses that test the moderation role were presented. This was followed by a conceptual framework showing the moderating role of work–family centrality on the relationship between WFC and the performance of businesses owned by women entrepreneurs.

CHAPTER FOUR

RESEARCH METHODOLOGY

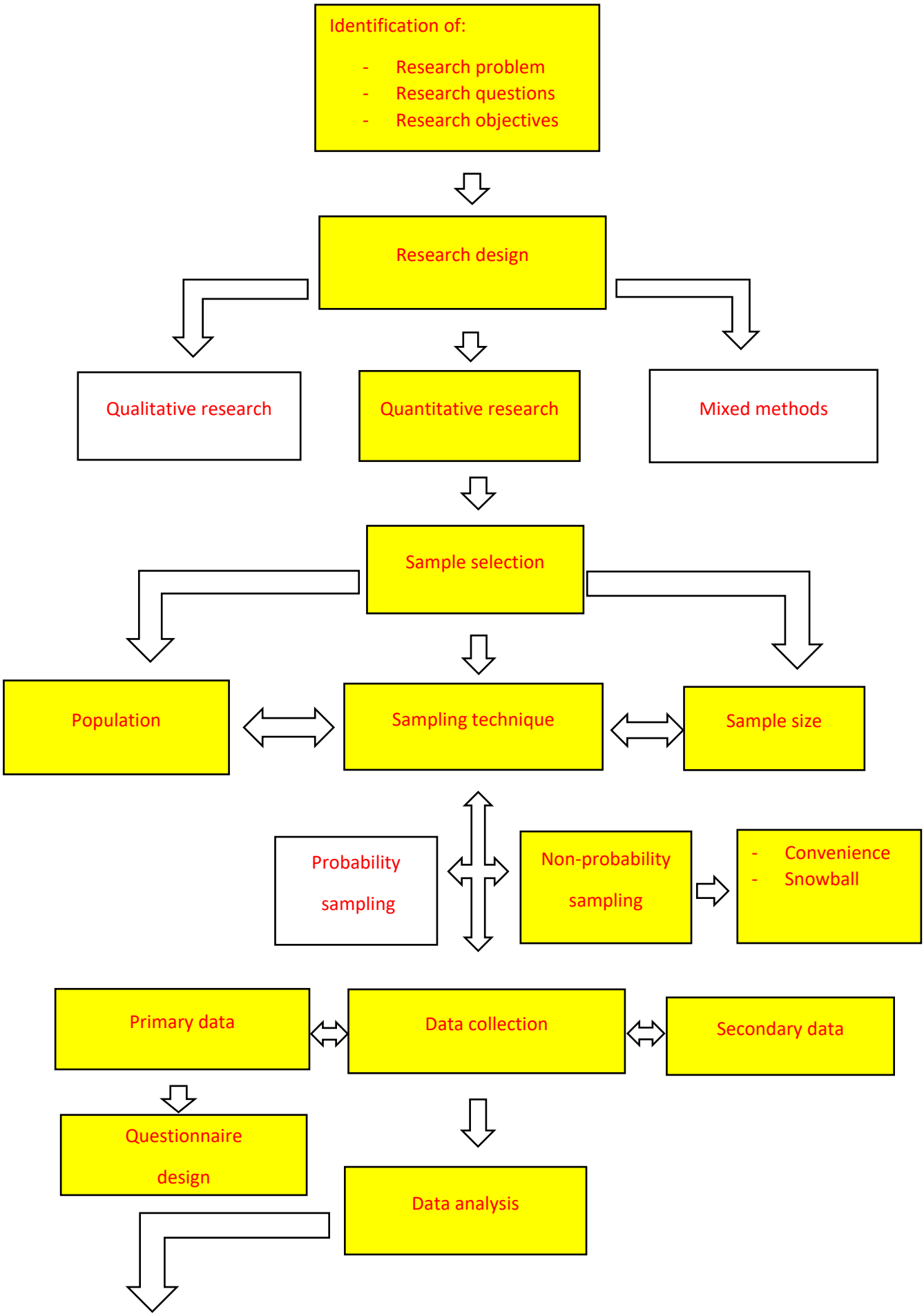
4.1 INTRODUCTION

This chapter aims to explain the research methodology adopted in the empirical section of this study. The research methodology determines the business research process. The business research process comprises six phases: problem statement, research objectives, research method, data collection methods, data analysis procedures, and the interpretation of the data. This chapter discusses the various types of research designs. Additionally, the sampling method is presented, which entails the population, sample size, and sampling technique. Furthermore, an explanation of the data collection used in the study is presented. Lastly, the chapter is concluded with a discussion of the procedures for data analysis utilised followed by the ethical considerations.

4.2 THE RESEARCH PROCESS

As Gupta and Gupta (2022) state, the research process consists of actions or steps that are necessary to effectively conduct research. Moreover, its objective is providing a resource for researchers wanting to investigate processes utilising process methods and methodologies. Bell, Bryman, and Harley (2022) state the business research process comprises the following phases: formulating research objectives, choosing research methods, securing research participants, and collecting, analysing, and interpreting data. According to these authors, the order in which the phases of the research process are carried out varies according to the research strategy and design. Figure 4.1 summarises the business research process adopted in this study. The blocks indicated in yellow were adopted for this study.

Figure 4.1: Research process


Identification of:
- Research problem
- Research questions
- Research objectives
Research design
Qualitative research
Quantitative research
Mixed methods
Sample selection
Population
Sampling technique
Sample size
Probability sampling
Non-probability sampling
- Convenience
- Snowball
Primary data
Data collection
Secondary data
Questionnaire design
Data analysis

Source: Adapted in this study

4.3 DEFINING THE RESEARCH PROBLEM, RESEARCH QUESTIONS, AND RESEARCH OBJECTIVES

As stated by Gupta and Gupta (2022), when beginning research, the problem that demands a solution needs to be discovered. The authors recommend that the best way to identify the problem would be to search for a query that has been unresolved, a gap in existing knowledge, or a need that is still unfilled within the subject of choice. The present study followed these recommendations in discovering the research problem which was addressed in Chapter one along with the research questions and research objectives.

4.4 RESEARCH DESIGN

The research design provides an outline for the conditions of data collection and analysis. Details on what, when, where, how much, and the method of data collection are presented (Gupta & Gupta, 2022). Thus, different elements of the study are integrated into the pursuit of addressing the research problem. Three types of research designs can be utilised by researchers, namely mixed research, quantitative research, and qualitative research. These identified three types have been explained below for information purposes; however, this study only made use of the quantitative research method.

4.4.1 MIXED RESEARCH

Mixed methods are a research approach where researchers collect and analyse quantitative and qualitative data within the same study (Shorten & Smith, 2017; Hafsa, 2019). In mixed methods research, the methods of data collection, analysis, and interpretation of evidence are purposefully combined (Shorten & Smith, 2017). The purposeful data consolidation that comes from mixed method designs permits researchers to obtain a broad view of their study by enabling them to view a

phenomenon from differing perspectives and research lenses (Shorten & Smith, 2017; Dawadi *et al*., 2021). When two methods such as quantitative and qualitative methods are mixed, it may be better than using one method because there are higher chances of it providing good insights into the research phenomena that would not be understood if only one method were to be used (Dawadi, Shrestha & Giri, 2021). Mixed method designs allow for the integration and synergy of multiple data sources that assist the study of complex problems (Poth & Munce, 2020).

4.4.2 QUALITATIVE RESEARCH

Qualitative research is based upon a qualitative process of inquiry and aims to understand a social or human problem from multiple perspectives. In qualitative research, the study is conducted in a natural setting and involves a process of building a complex and holistic picture of the phenomenon under study. Methods such as interviews enable the reflection of emotions and experiences and allow greater focus on the exploration of issues (Gupta & Gupta, 2022). This is because the researcher can access the feelings and thoughts of the research participants and develop an understanding for comprehending the meaning that people assign to their experiences. Hence, this type of research design is considered descriptive and its analysis is more labour intensive when compared to other types such as quantitative research, for example.

4.4.3 QUANTITATIVE RESEARCH

Gupta and Gupta (2022) recognise quantitative research as an inquiry into an identified problem based on testing a theory, using numbers as a form of measurement, and using statistical techniques for analysis. The authors state the method aims to determine whether the predictive generalisations of a theory hold. This method, therefore, calls for the observation of phenomena or experiences that affect people and gives the researcher a way of learning about the study's sample population.

This study made use of quantitative research because these methods yield more empirical results and supply the necessary context for this study (El Fiky, 2021). Personal interviews were incorporated into the quantitative design and will only be used in cases where the women entrepreneurs cannot complete the questionnaires

because they are illiterate. The researcher aimed to uncover how WFC and work–family centrality interrelate to impact the performance of women-owned businesses.

4.4.4 TIME HORIZON

Time horizons are split into two types: cross-sectional studies and longitudinal studies. In cross-sectional studies, the collected quantitative data is analysed at a single point in time. Contrastingly, in longitudinal studies, the analysis includes analysis that takes place on multiple occasions over time. The same individuals are measured on each occasion (Bell, 2021). A cross-sectional time horizon was used for this study because the data was calculated at a single point in time using the survey approach.

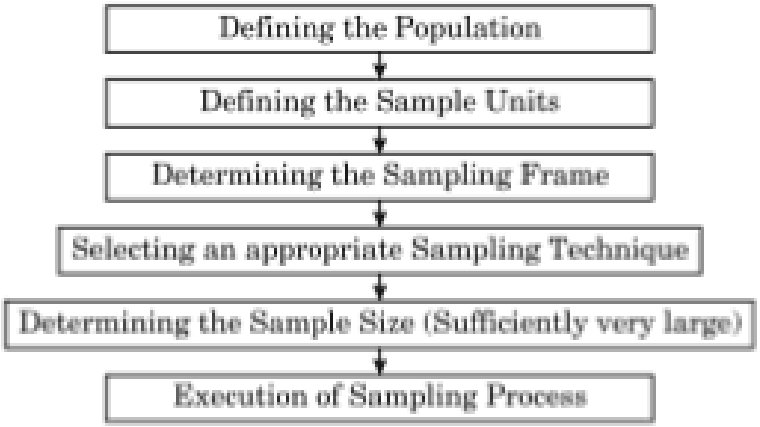
4.5 TECHNIQUES AND PROCEDURES

This section provides a discussion of the techniques and procedures that were used for data collection in this study.

4.5.1 SAMPLING DESIGN PROCESS

Gupta and Gupta (2022) define the sampling process as a method of selecting a sample from a population. During the process of sampling, researchers collect data from a subset of individuals (known as the sample) and those observations are used to make inferences about the entire population (Gupta & Gupta, 2020; Bell *et al*., 2022; Cash, Isaksson, Maier & Summers, 2022). This is because researchers usually cannot make direct observations of every individual in the study's population. The characteristics that are of interest in the study should correspond to the larger population. This then ensures that the researcher's conclusions from the sample have a probability of applying to the entire population. The correspondence between the sample and the larger population is most important when the researcher is enquiring about what proportion of the population has certain characteristics, such as a certain opinion or demographic feature. The sampling design process is not definitive but is rather an adherence to certain points when following the steps in the process. The steps in the design process entail defining the population, defining the sample units, determining the sampling frame, selecting an appropriate sampling technique, determining the sample size, and execution of sampling process (Gupta & Gupta, 2022). Figure 4.2 depicts the six steps of the sampling design process.

Figure 4.2: Sampling design process



Source: Adapted from Gupta and Gupta (2022)

4.5.2 POPULATION AND STUDY AREA

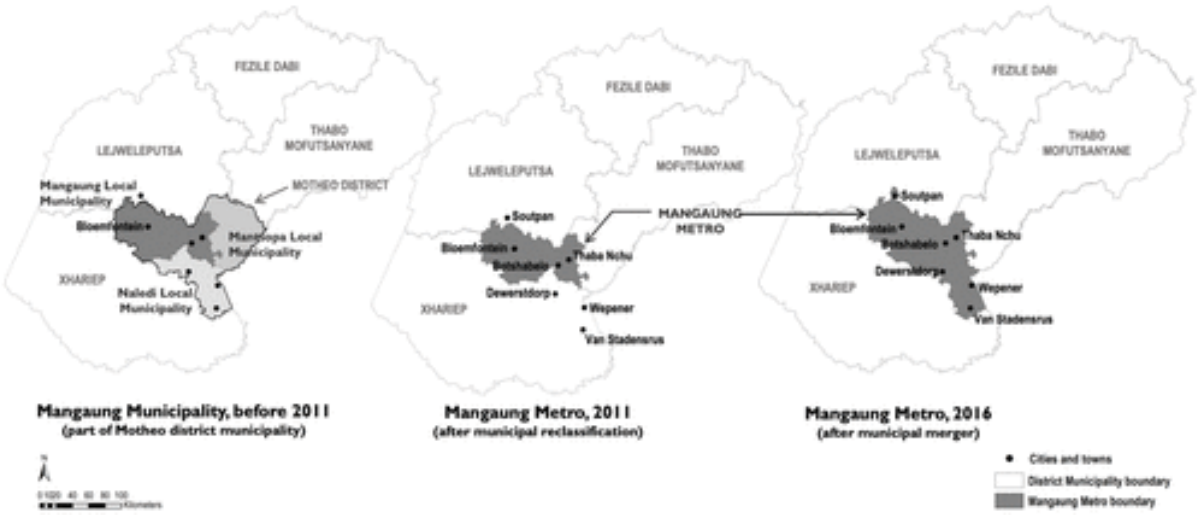
The population of this study was women entrepreneurs in South Africa. The target population is women entrepreneurs in the Free State from the Mangaung Metropolitan Municipality (Bloemfontein, Botshabelo, and Thaba 'Nchu). Bloemfontein, Botshabelo, and Thaba 'Nchu were studied because they are classified as the three urban centres in the area (CoGTA, 2020). The number of SMEs owned by women situated in the Mangaung Metropolitan Municipality is unknown and the total number of SMEs in the Free State is 108 275 (SEDA, 2020). The municipality's economy relies on its provincial capital status and its role as a regional service provider that offers services for small towns in central South Africa and the neighbouring country of Lesotho. Evidently, it is a vital provincial capital that contributes 31% to the provincial output (Global Insight, 2019).

The Mangaung Metropolitan Municipality is classified as a category A municipality. The municipality covers an area of 9886 km^2 and is situated in the Free State Province, which is located in the central interior of South Africa. The provinces that surround the borders of the Free State are Gauteng, Eastern Cape, Northern Cape, KwaZulu-Natal, and North West provinces and the neighbouring country of Lesotho is also along the border of the Free State. Present-day Mangaung is surrounded by the districts of Lejweleputswa in the north, Thabo Mofutsanyane in the north-east, and Xhariep in the

south. Mangaung shares a border with the neighbouring country Lesotho to its south-east side.

There was a merger of the small towns Wepener, Dewetsdorp, and Van Stadensrus (part of Naledi Local Municipality) and the small town Soutpan (part of Masilonjana Local Municipality) to Mangaung as an attempt to save the towns from insolvency. The merger added a land mass of 3500 km^2 and an additional 75 000 residents of which half lived below the poverty line. Some of the regional economic interrelationships that had existed prior to Mangaung's reclassification as a metro between Mangaung and these small towns were restored. Figure 4.3 shows Mangaung's transition from being a part of Motheo district municipality before 2011 to the reclassification into a metropolitan capital after 2011 and after the municipal merger from 2016 onwards.

Figure 4.3: Evolution of Mangaung municipality's boundaries



Source: Municipal Demarcation Board (2017)

Mangaung Metropolitan Municipality consists of the urban area, Bloemfontein, the township of Botshabelo (located 55 km east of Bloemfontein), and the town of Thaba 'Nchu (located 12 km east of Botshabelo) (Marais, 2008; CoGTA, 2020). Half of the municipal population resides in Bloemfontein, 30% resides in Botshabelo and 15% resides in Thaba 'Nchu. The rest of the population is spread out across the remaining smaller towns. The city of Bloemfontein has heightened accessibility with its well-developed infrastructure and transport networks that include a railway line that runs

between Gauteng and the Western Cape and the international airport, known as Bram Fischer Airport. Botshabelo is situated 55 km east of Bloemfontein. It was established in the early 1980s as Bloemfontein's labour reservoir. The town has a high unemployment rate of 32.9% and therefore relies heavily on Bloemfontein as its source of employment. Thaba 'Nchu is considered a 'tribal area' situated 12 km east of Botshabelo. Historically, the town used to form part of the Bophuthatswana 'Bantustan' homeland. The main town of Thaba 'Nchu is surrounded by 37 rural villages that are located on trust land ruled by traditional leadership (CoGTA, 2020). Figure 4.4 shows a map of the Mangaung Metropolitan Municipality.

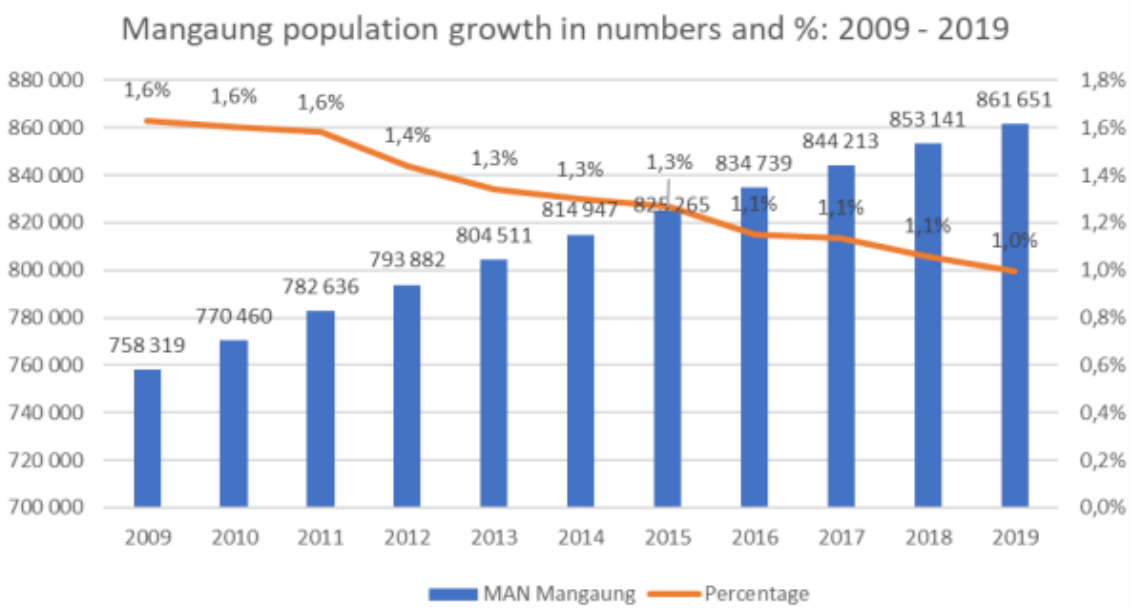
Figure 4.4: Mangaung Metropolitan Municipality map

Source: Municipalities of South Africa

The merger of the smaller towns (Wepener, Dewetsdorp, Van Stadensrus, and Soutpan) added 75 000 residents to the already existing residents in Mangaung

(Subramanyam & Marais, 2022). Nonetheless, the population and population density of the Mangaung Municipality are considerably smaller than the large metropolitan municipalities found in other parts of South Africa. The residents of the municipality are reported to be 861 651. More than half of the population is situated in the town of Bloemfontein (6.3%). The population is distributed as follows in the remaining towns: Botshabelo (24%), Thaba 'Nchu (9%), Dewetsdorp and Wepener (1.5%), Soutpan (0.8%), and Van Stadensrus (0.2%). The Mangaung population is reported to consist of 86% Blacks (Africans), which constitute the majority, 11% Whites, and 4% Coloureds. Of this population, 51.5% are males and 48.5% are females (CoGTA, 2020). Figure 4.5 illustrates the population growth in Mangaung.

Figure 4.5: Mangaung population growth



Source: CoGTA (2020)

Mangaung Metropolitan Municipality was selected for this study because it is the Free State Province's capital city and economic hub, where most SMEs in the province are located. Because it is not feasible to investigate the entire population due to financial and time constraints, a sample was utilised to represent the entire population.

4.5.3. SAMPLE SIZE AND SAMPLE SIZE DETERMINATION

The decision on the size of the sample is an important aspect of sampling. In this phase of determining the size of the sample, the researcher decides on the number of

units to be selected from the population to conduct the research (Gupta & Gupta, 2020). The focus of this study is businesses that are owned by women entrepreneurs in the Mangaung Metropolitan Municipality (Bloemfontein, Botshabelo, and Thaba ‘Nchu). According to SEDA (2020), the population of SMEs in the Free State province is 108 275. Mangaung is known to be the capital city and economic hub of the Free State and the actual number of SMEs in Mangaung Metropolitan Municipality is unknown. According to Gupta and Gupta (2022), the size of the sample is dependent on factors such as the availability of time and funds for the study, the population size, and the nature of the population. Furthermore, the sample size should be an adequate representation of the population. To determine the sample size, this study adopted the historic data as used by extant studies (Neneh, 2017, 2018; Xaba, 2019; Neneh & Welsh, 2022) to calculate the sample size owing to the lack of a database for women entrepreneurs. These studies, which were conducted in Mangaung, used a sample size of 350 participants. Therefore, the sample size of 350 businesses that are owned by women entrepreneurs in the Mangaung Metropolitan Municipality was used in this study.

4.5.4. SAMPLING DESIGN

A sampling design is a blueprint for obtaining a sample from the sampling frame and refers to the technique used for drawing a sample. There are generally two types of sampling techniques, probability sampling and nonprobability sampling, that a researcher can use to draw a sample. In probability sampling, there is a known probability of all the elements in the population being included in the sample and the mathematical probability that any of them will be selected can be calculated. These techniques are commonly used in conclusive research (Gupta & Gupta, 2020). Samples are chosen using a method based on probability theory; therefore, samples are selected based on subjective judgement in these sampling methods (Wang & Cheng, 2020). Probability sampling techniques entail simple random sampling, stratified random sampling, cluster random sampling, systematic sampling, and multistage sampling. On the other hand, in non-probability techniques, the elements do not have a known or predetermined chance of being selected as a subject to be calculated. These techniques are commonly used in exploratory research. Non-probability sampling techniques include quota sampling, snowball sampling, judgement sampling, and convenience sampling. Figure 4.6 illustrates sampling

schema typology divided into probability and non-probability including branching sub-types and summary definitions. Numbering denotes alternative names.

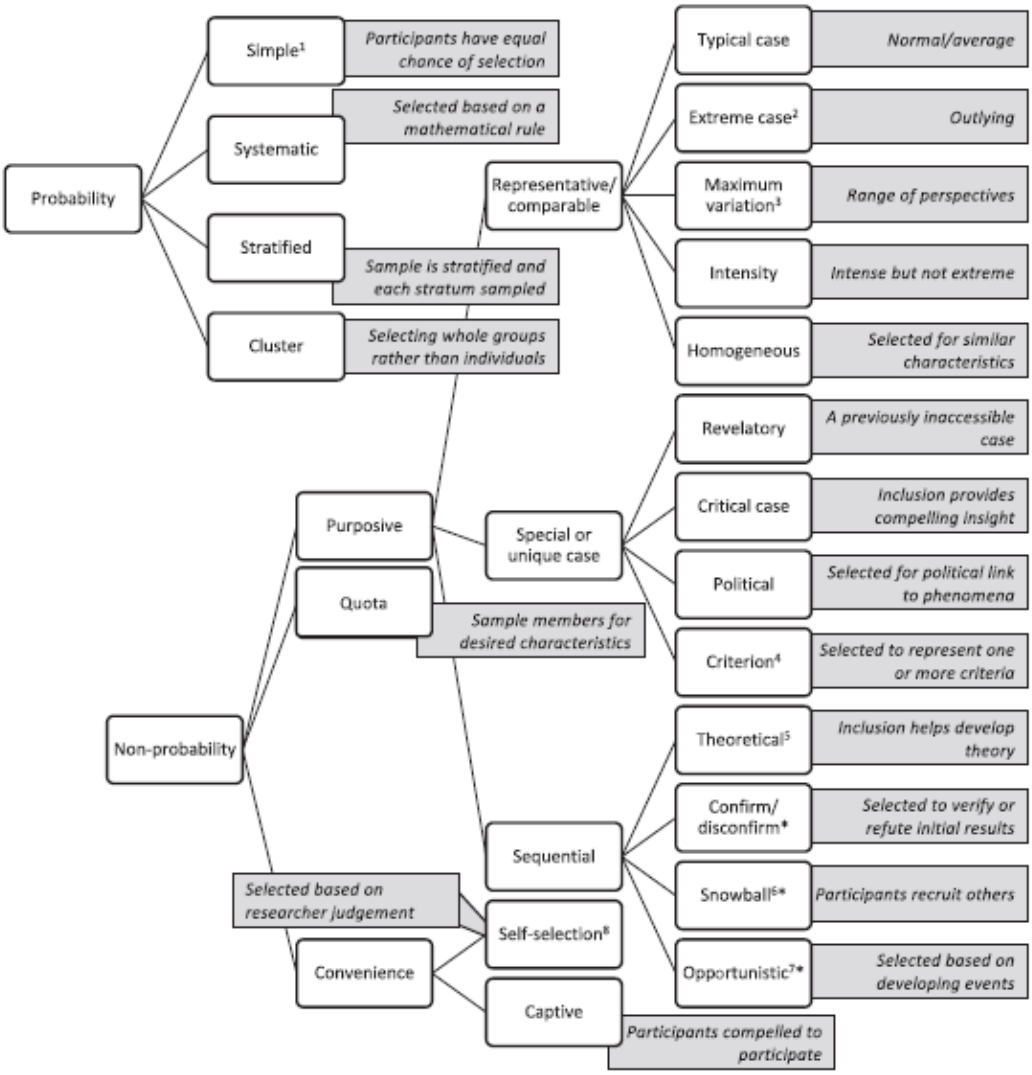


Figure 4.6: Sampling schema typology divided into probability and non-probability including branching sub-types and summary definitions. Numbering denotes alternative names: [1]Random, [2]Deviant, Outlier, [3]Heterogeneous, [4]Complete collection, [5]Theory-based, Concept, [6]Chain, Network, Reputational, [7]Volunteer; *denotes that the schema is implemented after data collection has begun.

Source: Adapted from Cash *et al.* (2022)

This study followed a non-probability sampling approach and utilised a combination of convenience and snowball sampling techniques. In the convenience sampling approach, the potential participants most easily accessible to the researcher are sampled. Therefore, the data collection opportunities that are already available are utilised (Bell *et al.*, 2022; Gupta & Gupta, 2022). The recognised drawbacks of convenience sampling are bias, less precision, and a lack of proper representation of the population (Gupta & Gupta, 2022). However, its advantages are that it is less expensive and time and effort-intensive (Farrugia, 2019) as the respondents are considered co-operative, easily accessible, and reachable (Gupta & Gupta, 2022). Table 4.1 shows a comparison between the probability sampling design and non-probability sampling design.

Table 4.1: Comparison between probability sampling design and non-probability sampling design

Probability Sampling Design	**Non-Probability Sampling Design**
1) Every individual has a known and equal chance of being selected.	1) No probability is associated with an individual being selected.
2) We refer to both sample as well as population. Sampling frame is used.	2) Sampling frame is not developed.
3) Parameteric tests are mostly used.	3) Non-parameteric tests are preferred.
4) A sample is more representative of population characteristics.	4) Nothing definite can be said about the representativeness of non probability sample.

Source: Adapted from Gupta and Gupta (2022)

As there is no comprehensive national or local database of registered women entrepreneurs in the Free State province of South Africa for a probabilistic approach, convenience sampling was used to contact well-known women-owned businesses in the region to compile an initial list of women-owned small businesses. These methods were most effective as they are inexpensive and ease the process of accessing

women business owners/managers in the selected areas. Finally, the snowball sampling technique was used on the initial respondents as they will refer the researcher to other women owning businesses in Bloemfontein, Botshabelo, and Thaba 'Nchu. After the initial participants have completed the questionnaire, they were requested to use their social networks to refer the researcher to other women entrepreneurs located in these three areas. Table 4.2 provides the factors that affect the determination of sample size.

Table 4.2: Factors that affect the determination of sample size

Factor	Explanation
Nature of the population	The size of the sample is affected by the degree of homogeneity and heterogeneity. If the population is homogenous when it comes to the characteristics that the study is interested in, then even a small size of sample would be suitable for the study. However, a heterogeneous population would require a larger population for sufficient representation.
Nature of respondent	The information that is required for the study can be gathered from a small sample if the respondents are all available and accessible to the researcher. However, it is expected of uncooperative respondents to have a higher non-response; therefore, a larger sample is required.
Nature of study	A one-time study can be conducted using a larger sample while continuous studies require intensive research, and a smaller size is the most suitable because it is easier to manage and retain the small sample over a long period.
Sampling technique	The sampling technique used greatly influences the size of the sample. A non-probability technique requires a larger sample than a probability technique.
Complexity of calculation	The number of categories and classes that the findings are to be grouped and analysed in should be considered

	when deciding on the sample size. The more the number of categories, the larger the sample size would be for improved reliability.
Availability of resources	The size of the sample is also influenced by the funds and time available to the researcher.
Degree of precision and accuracy required	Precision is elevated the larger the sample size. Therefore, to increase accuracy, a larger sample size is required.

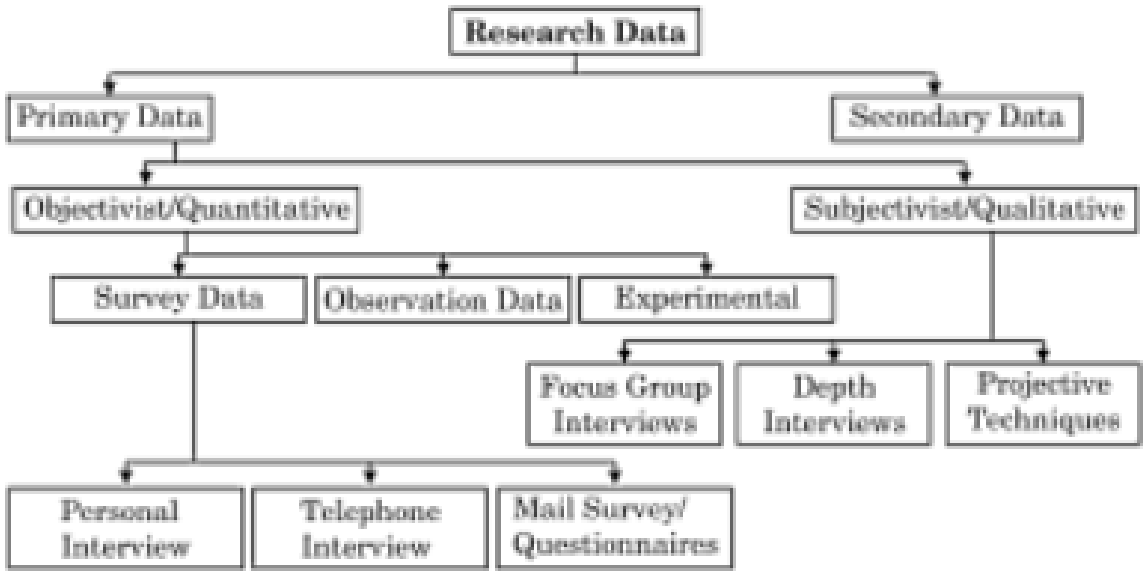
Source: Adapted from Gupta and Gupta (2020).

4.6 DATA COLLECTION AND INSTRUMENTS

All fields of study have data collection as a component. Data collection aims to capture quality evidence that allows analysis to lead to the formulation of convincing and credible answers to the research questions. Thus, data collection is a crucial element for the maintenance of the researcher's integrity, irrespective of the field or data collection method (Gupta & Gupta, 2022). Two types of data collection methods are found: primary data collection and secondary data collection (Rajapaksha & Rathnasekara, 2020:81). Primary data involves data gathered and assembled for a research project by the researcher to address the research problem. Also, there are three types of primary data collection methods: observation, experiment, and survey methods. The survey method comprises interviews, questionnaires, focus groups, and case studies. The nature of a survey can either be objective or subjective. A subjective approach has been selected in this study. Hence, this study required a hypothesis test, and the procedures did not require rigid following. On the other hand, secondary data is the information that has been gathered not for the immediate study but for some other purpose. It is collected by individuals or organisations in response to some other problem rather than the research problem identified by the research and may come in the form of data that has been published (easier to access) or unpublished (harder to access). For example, sources include textbooks, published articles, dissertations,

internet sources, and other relevant secondary data sources related to the study at hand. Secondary data is an inexpensive and easy source of data that the researcher can use to obtain access to background information about a topic. In contrast, primary data collection involves greater effort on behalf of the researcher and is time-consuming and expensive. Figure 4.7 illustrates the types of research data collection techniques.

Figure 4.7: Types of data collection techniques



Source: Adapted from Gupta and Gupta (2022)

This study made use of primary data and secondary data to collect data. The focus will be mostly on the survey method consisting mainly of questionnaires and personal interviews. Data from women entrepreneurs was gathered through personal interviews in the case that the women entrepreneurs are illiterate. For secondary data, dissertations, articles, journals, books, and the internet was utilised to obtain data. Questionnaires were self-administered using the drop-off and pick-up method in some instances, and in other cases, where the women entrepreneurs were available at an agreed-upon time, the questionnaires were completed in the presence of the researcher. Owing to the large sample size, field workers assisted the researcher to locate women entrepreneurs and assist the women entrepreneurs in filling in the questionnaires. According to Gupta and Gupta (2020), field workers are known to remove difficulties such as incomplete, inadequate, and incorrect information in

collecting data through questionnaires filled in by respondents. The field workers were firstly made knowledgeable about the research problem and the study's aim and objectives so that ignorance does not affect the information gathered and therefore the results. Further, the field workers were provided with questionnaires and given access to the questionnaires. Moreover, they were provided with explicit instructions regarding the mode of completion and the information they are to elicit from respondents. The data obtained was stored on a password-protected computer/laptop. The questionnaires were divided between these three areas according to the population size. The majority of the questionnaires were allocated to women entrepreneurs in Bloemfontein because it has the largest population, followed by Botshabelo with the second largest population, and Thaba 'Nchu, which has the smallest population. Of the total number of women who were surveyed, 67% of the questionnaires were filled in by women SME owners/managers in Bloemfontein, 23% by SME owners/managers in Botshabelo, and the remaining 10% by SME owners/managers in Thaba 'Nchu. All hard copies of the questionnaires were securely stored in a cabinet throughout the study and will be shredded one year after the research has been completed.

The three sections the questionnaires were divided into are demographics, nature of business, and model constructs. All the measurements that were used for the model constructs were adapted from prior studies. The WFC and FWC items were measured using Netemeyer, Boles, and McMurrian's (1996) work-to-family conflict scale and Carlson *et al.*'s (2000) WFC scale. The items for work–family centrality were adapted from extant studies (Maddi, Kobasa & Hoover, 1979; Paullay, Alliger & Stone-Romero,1994; Hirshfeld & Field, 2000). As with studies such as Wiklund and Shepherd (2005) and Neneh (2018), SME performance was measured using subjective measures. The overall measure of the perceived performance of the business was utilised (Olson, Slater & Hult, 2005). In particular, business performance was measured using a four-item scale combining the scales proposed by Chirico *et al.* (2011), Kellermanns *et al.* (2012), Kraus *et al.* (2012), Naldi *et al.* (2007), and Wiklund and Shepherd (2003). Four dimensions were used: sales growth, profit growth, growth in market share, and growth in return on capital. The women entrepreneurs were required to compare their performance in these dimensions to that of competitors in an effort to improve the measure of performance. A five-point Likert scale ranging from

1 (strongly disagree) to 5 (strongly agree) was utilised. The use of satisfaction measures to explain business success is becoming increasingly common (Manzano-García & Ayala-Calvo, 2020).

4.7 QUESTIONNAIRE DESIGN AND CONTENT

The questionnaire is a structured method where the researcher designs questions that enable data to be collected to answer the study's research questions (Bell *et al.,* 2022). Questionnaires assist in gathering a large quantity of information in less time (Gupta & Gupta, 2022).

4.7.1 QUESTIONNAIRE DESIGN AND CONTENT

The questions in the questionnaire were grouped into eight categories:

Part A: Descriptive information of the women entrepreneur

In this section, questions such as the entrepreneur's age, ethnic group, marital status, if they have children and their age, country of origin, hours of work, stages of the life cycle, formal educational qualification, type of degree program, and short course enrolled for were asked to enable the researcher to identify specific demographic characteristics concerning women entrepreneurs in Manguang (Bloemfontein, Botshabelo, and Thaba 'Nchu).

Part B: Nature of the business

In this section, questions such as the economic sector the women entrepreneurs classify their business in, the legal ownership of the business, the number of employees, the position or role held in the business, venture capitalist investment, prior experience in the sector, and involvement in the initiation and the operation of a business by family members were asked.

Part C: Challenges faced by woman-owned businesses

In this section, various statements were presented to the respondents to measure the challenges and problems women entrepreneurs face, such as getting permission to start a business, problems in getting money to start up a business, lack of financing, gender discrimination, and lack of training.

Part D: Family support

In this section, various kinds of family support were presented to respondents to measure how much family support they received from their families. The kinds of family supported included access to cash gifts, payment of bills, phone calls, and sharing of problems. The women entrepreneurs had to respond with either yes or no to indicate whether they had received family support or not. Thereafter, in this section, respondents were also asked to indicate the kind of support (financial support, moral support, and/or instrumental support) received from the husband, children, siblings, parents, and relatives.

Part E: Emotional support

In this section, respondents had to indicate the type of emotional support they received. Numerous statements that indicate the extent to which the statements pertaining to emotional support apply to the respondents were listed. These statements included statements such as ‘When I succeed at work, members of my family show that they are proud of me’, ‘My family members do not seem interested about hearing about my workday’, ‘When something at work is bothering me, members of my family show that they understand how I’m feeling’. A five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) was used.

Part F: Instrumental support

In this section, respondents were asked about the type of instrumental support they receive. Several statements that indicate the extent the statements pertaining to instrumental support apply to the respondents were presented. Statements such as ‘My family members burden me with things that they should be able to handle on their own’, ‘Members of my family cooperate with me to get things done around the house’, and ‘If I had to go out of town for my job, my family would have a hard time managing household responsibilities’ were presented to the respondents. A five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) was used.

Part G: Financial support

In this section, respondents were asked where they obtained the finances to start the business. These are the three statements that respondents were presented with:

1. My parents/family provide me with debt capital that bears regular interest payments and that I have to repay.
2. My parents/family provide me with equity capital (capital without regular interest payment that may be lost in the case that the business fails).
3. The capital provided by my parents/family has favourable and flexible conditions (e.g., low interest rates or long pay-back periods).

A seven-point Likert scale ranging from 1 (strongly disagree) to 7 (strongly agree) was utilised.

Part H: Work–family conflict and family–work conflict

In this section, 24 statements were presented to respondents to uncover their experienced WFC and FWC. The respondents were required to indicate their level of agreement with the statements. The words “work” and “job” in the statements referred to all the work-related activities that women entrepreneurs do as part of their business. The word “family” referred to various domains of family life that pertained to the women entrepreneurs such as being a parent, being a spouse/partner, and overall homelife. The 24 statements pertaining to WFC and FWC included statements such as ‘My work keeps me from my family activities more than I would like’, ‘The time that I must devote to my job keeps me from participating equally in household responsibilities and activities’, ‘The time I spend on family responsibilities often interfere with my work

responsibilities', and 'The time I spend with my family often causes me not to spend time on activities at work that could be helpful to my career'. A five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) was used. Furthermore, in the second part of this section, the respondents were asked about their level of satisfaction with five listed items:

1. The way you divide your time between work and personal or family life.
2. The way you divide your attention between work and home.
3. How well your work life and your personal or family life fit together.
4. Your ability to balance the needs of your job with those of your personal or family life.
5. The opportunity you have to perform your job well and yet be able to perform home-related duties adequately.

A five-point Likert scale ranging from 1 (very dissatisfied) to 5 (extremely satisfied) was used.

Part I: Work–family centrality

In this section, the researcher was interested in learning about the work and psychological well-being of the respondents. The following statements were presented to the respondents: 'Work should only be a small part of one's life', 'In my view, an individual's personal life goals should be work-oriented', and 'Life is worth living only when people get absorbed in work'. A six-point Likert scale ranging from 1 (strongly disagree) to 6 (strongly agree) was used.

The second part of the section was on the level of importance of various traits to women entrepreneurs. The traits included being loyal, honest, helpful, responsible, and forgiving. A seven-point Likert scale ranging from 1 (not important at all) to 7 (supremely important) was used.

In the third part of the section, the respondent had to indicate on average the number of times they had done the presented statements on the job during a typical work week. The statements included 'I take time to advise, coach, or mentor a co-worker', 'I help new employees get oriented to the job', 'I offer suggestions to improve how work is done', and 'I give up meal and other breaks to complete work'. The

respondents had the option of responding ’none’, ’once’, ‘twice’, ‘three times’, or ‘four or more times’.

In the fourth part of the section, the respondents were presented with nine statements about how they feel at work, such as ‘At my work, I feel bursting with energy’, ‘At my job, I feel strict and rigorous’, ‘I am enthusiastic about my job’, “and ‘My job inspires me’. The respondents had the option of responding ‘never’, ‘very rarely’, ‘rarely’, ‘occasionally’, ‘very frequently’, and ‘always’.

Part five of the section consisted of five statements where the respondents had to show their level of agreement. The statements were as follows:

1. In most ways, my family life is close to ideal.
2. The conditions of my family life are excellent.
3. I am satisfied with my family life.
4. So far, I have gotten the important things I want in my family life.
5. If I could live my family life over, I would change almost nothing.

A seven-point Likert scale ranging from 1 (strongly disagree) to 7 (strongly agree) was utilised.

The sixth part of the section was on the frequency over the last month that the statements presented to the respondents occurred. The respondents were presented with statements such as ‘Been bothered by minor health problems such as headaches, insomnia, or stomach upsets’, ‘Had trouble sleeping to the point that it affected your performance on and off the job’, and ‘Felt nervous and stressed’. The respondents had the option of responding ‘never’, ‘almost’, ’sometimes’, ‘fairly often’, and ‘very often’.

In the seventh part of the section the respondents had to rate their experiences over the last week. The statements included statements such as ‘I felt that life was meaningless’, ‘I felt that I had nothing to look forward to’, and ‘I couldn’t seem to experience any positive feelings at all’. The respondents had the option of responding ‘Did not apply to me at all’, ‘Applied to me some of the time’, ‘Applied to me a good part of the time’, and ‘Applied to me most of the time’.

Part J: Performance of the business

In this section, the researcher was more interested in finding out about the performance of the business. Indicators were provided such as ‘profitability’, ‘sales turnover’, ‘sales growth’, ‘return on investment’ where the respondent had to show their level of agreement on a five-point Likert scale (1 indicated strongly disagree, 5 indicated strongly agree). To conclude, the respondents were asked an open-ended question on whether they had any comments regarding WFC and the performance of women-owned businesses.

4.7.2 MEASUREMENT TECHNIQUES

The measurement techniques (variables) that were used to test the relationship between the variables are presented in Table 4.3.

Table 4.3 Variables

Work–family conflict (WFC)	
WFC1	The behaviours I perform that make me effective at work do not help me to be a better parent and spouse.
WFC2	The time I must devote to my job keeps me from participating equally in household responsibilities and activities.
WFC3	The problem-solving behaviours I use in my job are not effective in resolving problems at home.
WFC4	When I am at home, I see things that need to be done at work; planning and scheduling work-related activities that prevent me from doing the tasks at home.
WFC5	My work keeps me from my family activities more than I would like.
WFC6	I have to miss family activities due to the amount of time I must spend on work responsibilities.
WFC7	I often think about work-related problems at home that prevent me from doing the tasks at home.
WFC8	When I get home from work, I am often too frazzled to participate in family activities/responsibilities.
WFC9	Due to all the pressures at work, sometimes when I come home, I am too stressed to do the things I enjoy.

WFC10	Behaviour that is effective and necessary for me at work would be counterproductive at home.
WFC11	I am often so emotionally drained when I get home from work that it prevents me from contributing to my family.
WFC12	I am often not in good mood at home due to the preoccupation with work responsibilities that prevent me from doing the tasks at home.
Drawn from the following studies:	
Carlson, D.S., Kacmar, K.M., & Williams, L.J. 2000. Construction and initial validation of multidimensional measure of work-family conflict. *Journal of Vocational Behavior.* 56(2):241–276. Kengatharan, N. & Edwards, C. 2020. The development and application of a scale to measure the extent and forms of work-family conflict in collectivist cultures. *International Journal of Manpower.* 42(4):1–23.	
Family–work conflict (FWC)	
FWC1	Due to stress at home, I am often preoccupied with family matters at work.
FWC2	I am often not in good mood at work due to the preoccupation with family responsibilities that prevent me from doing the tasks at work.
FWC3	I often think about family-related problems at work that prevent me from doing the tasks at work.
FWC4	When I am at work, I see things that need doing at home, planning, and scheduling family-related activities that prevent me from doing the tasks at work.
FWC5	The behaviours that work for me at home do not seem to be effective at work.
FWC6	The time I spend with my family often causes me not to spend time on activities at work that could be helpful to my career
FWC7	Because I am often stressed by family responsibilities, I have a hard time concentrating on my work.
FWC8	The time I spend on family responsibilities often interfere with my work responsibilities.
FWC9	Tension and anxiety from my family life often weaken my ability to do my job.

FWC10	I have to miss work activities due to the amount of time I must spend on family responsibilities.
FWC11	Behaviour that is effective and necessary for me at home would be counterproductive at work.
FWC12	The problem-solving behaviour that works for me at home does not seem to be as useful at work.
Drawn from the following studies:	
Carlson, D.S., Kacmar, K.M., & Williams, L.J. 2000. Construction and initial validation of multidimensional measure of work-family conflict. *Journal of Vocational Behavior.* 56(2):241–276. Kengatharan, N. & Edwards, C. 2020. The development and application of a scale to measure the extent and forms of work-family conflict in collectivist cultures. *International Journal of Manpower.* 42(4):1–23.	
Work centrality (WC)	
WC1	If the unemployment benefit was really high, I would still prefer to work.
WC2	Work should only be a small part of one's life.
WC3	I would probably keep working even if I didn't need the money.
WC4	Life is worth living only when people get absorbed in work.
WC5	The major satisfaction in my life comes from my work.
WC6	Overall, I consider work to be very central to my existence.
WC7	I have other activities more important than my work.
WC8	In my view, an individual's personal life goals should be work-oriented.
WC9	The most important things that happen to me involve my work.
WC10	Work should be considered central to life.
WC11	To me, my work is only a small part of who I am.
WC12	Most things in life are more important than work.
Drawn from the following studies:	
Li, A. 2019. Work-family centrality profile and its moderating role on the effects of work-family conflict. Doctorate thesis, Florida Institute of Technology.	

Hirschfeld, R.R. & Field, H.S. 2000. Work Centrality and Work Alienation: Distinct Aspects of a General Commitment to Work. *Journal of Organizational Behavior*. 21: 789–800.

Paullay, I.M., Alliger, G.M., & Stone-Romero, E.F. 1994. Construct validation of two instruments designed to measure job involvement and work centrality. *Journal of Applied Psychology.* 79:224–228.

Maddi, S.R., Kobasa, S.C. & Hoover, M. 1979. An alienation test. *Journal of Humanistic Psychology.* 19:73–76.

Family centrality (FC)	
FC1	I have other activities more important than my family.
FC2	Most things in life are more important than family.
FC3	To me, my family is only a small part of who I am.
FC4	The most important things that happen to me involve my family.
FC5	An individual's personal life goals should be family-oriented.
FC6	Family should be considered central to life.
FC7	Life is worth living only when people get absorbed in family.
FC8	Family should only be a small part of one's life.
FC9	Overall, I consider family to be very central to my existence.

Drawn from the following studies:

Li, A. 2019. Work-family centrality profile and its moderating role on the effects of work-family conflict. Doctorate thesis, Florida Institute of Technology.

Hirschfeld, R.R. & Field, H.S. 2000. Work Centrality and Work Alienation: Distinct Aspects of a General Commitment to Work. *Journal of Organizational Behavior.* 21:789–800.

Paullay, I.M., Alliger, G.M. & Stone-Romero, E.F. 1994. Construct validation of two instruments designed to measure job involvement and work centrality. *Journal of Applied Psychology.* 79:224–-228.

Maddi, S.R., Kobasa, S.C. & Hoover, M. 1979. An alienation test. *Journal of Humanistic Psychology.* 19:73–76.	
Emotional support (ES)	
ES1	Someone in my family helps me feel better when I'm upset about my job.
ES2	When something at work is bothering me, members of my family show that they understand how I'm feeling.
ES3	Members of my family are interested in my job.
ES4	Members of my family want me to enjoy my job.
ES5	When I'm frustrated by my work, someone in my family tries to understand.
ES6	Members of my family have little respect for my job.
ES7	Members of my family are happy for me when I am successful at work.
ES8	Members of my family often provide a different way of looking at my work-related problems.
ES9	When I have a tough day at work, family members try to cheer me up.
ES10	My family members have a positive attitude toward my work.
ES11	Members of my family always seem to make time for me if I need to discuss my work.
ES12	When I succeed at work, members of my family show that they are proud of me.
ES13	I look to family members for reassurance about my job when I need it.
ES14	When I have a problem at work, my family members seem to blame me.
ES15	Someone in my family asks me regularly about my workday.
ES16	I feel better after discussing job-related problems with a family member.
ES17	My family members do not seem interested in hearing about my workday.
ES18	Members of my family don't want to listen to my work-related problems.
ES19	If I have a problem at work, I usually share it with my family members
ES20	I have difficulty discussing work-related activities with members of my family.
ES21	Members of my family enjoy hearing about my achievements at work.
ES22	I usually find it useful to discuss my work problems with family members.
ES23	When I talk with them about my work, my family members don't really listen.

ES24	As long as I'm making money, it doesn't really matter to members of my family what job I have.
ES25	I have difficulty discussing work-related activities with members of my family.
ES26	I wish members of my family would care more about what I do at work.
ES27	When I have a problem at work, members of my family express concern.
ES28	I feel comfortable asking members of my family for advice about a problem situation at work.
ES29	My family members are sympathetic when I'm upset about my work.
Drawn from the following studies:	
Leung, Y.K., Mukerjee, J. & Thuril, R. 2020. The role of family support in work-family balance and subjective well-being of SME owners. *Journal of Small Business Management.* 58(1):130–163. King, L.A., Mattimore, L.K., King, L.W. & Adams, G.A. 1995. Family support inventory for workers. *Journal of Organisational Behavior.* 16(3):235–258.	
Instrumental support (IS)	
IS1	My family members burden me with things that they should be able to handle on their own.
IS2	Members of my family cooperate with me to get things done around the house.
IS3	If I had to go out of town for my job, my family would have a hard time managing household responsibilities.
IS4	It seems as if my family members are always demanding me to do something for them.
IS5	My family members do their fair share of household chores.
IS6	Members of my family are willing to straighten up the house when it needs it.
IS7	My family leaves too much of the daily details of running the house to me.
IS8	Someone in my family helps me out by running errands when necessary.
IS9	If my job gets very demanding, someone in my family will take on extra household responsibilities.

IS10	My family members give me too much responsibility for household repairs and maintenance.
IS11	I can depend on members of my family to help me out when I'm running late for work.
IS12	Members of my family help me with routine household tasks.
IS13	If I have to work late, I can count on someone in my family to take care of everything at home.
IS14	Too much of my time at home is spent picking up after my family members.
IS15	When I'm having a difficult week at my job, my family members try to do more of the work around the house.
Drawn from the following studies:	
Leung, Y.K., Mukerjee, J. & Thuril, R. 2020. The role of family support in work-family balance and subjective well-being of SME owners. *Journal of Small Business Management.* 58(1):130–163. King, L.A., Mattimore, L.K., King, L.W., & Adams, G.A. 1995. Family support inventory for workers. *Journal of Organisational Behavior.* 16(3):235–258.	
Financial support (FIS)	
FIS1	The capital provided by my parents/family has favourable and flexible conditions (e.g., low interest rates or long pay-back periods)
FIS2	My parents/family provide me with debt capital (capital that bears regular interest payments and that I have to repay).
FIS3	My parents/family provide me with equity capital (capital without regular interest payment that may be lost in the case that the business fails).
Drawn from the following studies:	
Braun, I. & Sieger, P. 2020. Under pressure: Family financial support and the bidextrous use of causation and effectuation. *Strategic Entrepreneurship Journal.* 15(14):716–749. Sieger, P. & Minola, T. 2016. The family's financial support as a "poisoned gift": A family embeddedness perspective on entrepreneurial intentions. *Journal of Small Business Management.* 55(1):179–204.	
PER1	Profitability

PER2	Market share
PER3	Sales growth
PER4	ROI
Drawn from the following studies:	
Chirico, F, Ireland, R.D. & Sirmon D.G. 2011. Franchising and the family firm: creating unique sources of advantage through 'familiness.' *Entrepreneurship Theory and Practice*. 35(3):483–501. Kellermanns, F.W., Eddleston, K.A. & Zellweger, T.M. 2012. Exploring the entrepreneurial behavior of family firms: does the stewardship perspective explain differences? *Entrepreneurship Theory and Practice*. 36(2):347–367. Kraus, M.W., Piff, P.K., Mendoza-Denton, R., Rheinschmidt, M.L. & Keltner, D. 2012. Social class, solipsism, and contextualism: How the rich are different from the poor. *Psychological Review*. 119:546–572. Wiklund, J. & Shepherd, D. 2003. Knowledge-Based Resources, Entrepreneurial Orientation, and the Performance of Small and Medium-Sized Businesses. 24:1307–1314.	

The information provided in Table 4.3 provided the study with useful information about the factors that contribute to the performance of women-owned businesses.

4.8 DATA ANALYSIS

In this study, all statistical analysis was done using Statistical Package of Science (SPSS). Descriptive statistical tools such as percentages, histograms, frequency distribution tables, and charts were used to interpret the data. Inferential statistics, namely, correlation, chi-square, one-way analysis of variance (ANOVA), and regression were utilised in the analysis of this study. Correlation was used to measure the correlations between WFC, FWC, work centrality, family centrality, family

emotional support, family instrumental support, family financial support, and performance as well as the multicollinearity between the variables. Chi-square confirmed which hypotheses should be accepted and those that should be rejected. ANOVA measured the differences between WFC, FWC, work centrality, family centrality, family emotional support, family instrumental support, family financial support, and performance as well as the multicollinearity between the variables and another variable such as education. Regression was used to evaluate the moderating effect of work–family centrality on the relationship between WFC and the performance of women-owned businesses. To determine whether the data is reliable, Cronbach's Alpha was used.

4.9 ETHICAL CONSIDERATIONS

Fundamental ethical attitudes are considered an essential requirement for researchers as they permit them to conduct every phase of the research process in a manner that is honest and credible. The issues that are included in ethical norms are as follows: honesty, informed consent, anonymisation and storage of data, the right of access to data for participants, and lastly, those that conduct research have a duty of ensuring confidentiality (Kaiser, 2019). In this study, the researcher explained the purpose of the study and provided instructions on completing the questionnaire to the participants. The participants were told that participation is voluntary and that they could freely withdraw from the research process at any stage. Women entrepreneurs who reject participating in the study were not forced to take part. The questionnaires were distributed at the women's business premises. All hard copies of the questionnaires were securely stored in a cabinet for the study and will be shredded one year after the research has been completed. Lastly, the participants' privacy, anonymity, and confidentiality were protected as only the researcher, the statistician, and the supervisor will have access to the data.

4.10 SUMMARY

This chapter explained the research methodology that was used in this study to collect and analyse data. This study made use of a quantitative research design and followed a non-probability sampling approach and was a combination of convenience and snowball sampling techniques. Questionnaires were used to collect the data from women owning businesses in the Mangaung Metropolitan Municipality (Bloemfontein, Botshabelo, and Thaba ‘Nchu). This chapter explains in detail the design and content of the questionnaire as well as the measurement techniques (variables) that were used to test the relationship between the variables. Also, the SPSS statistical software was used to analyse the data collected from the respondents. To interpret the data, descriptive statistical tools were used such as percentages, frequency distribution tables, histograms, and charts. Furthermore, to analyse the data in this study, inferential statistics such as factor analysis, regression analysis, and Pearson correlation coefficient analysis were used. Lastly, this chapter concluded with a discussion of the ethical procedures followed in the study.

CHAPTER FIVE

Research Results: Presentation of Empirical Findings

5.1 INTRODUCTION

This chapter aims to provide the empirical results derived from the questionnaires that were collected from women entrepreneurs located in the Mangaung Metropolitan Municipality (Bloemfontein, Botshabelo, and Thaba ‘Nchu). The chapter begins by presenting a regional distribution of the response rate from three different areas in the Mangaung Metropolitan Municipality (Bloemfontein, Botshabelo, and Thaba ‘Nchu). The women entrepreneurs who participated in the study owned businesses categorised under various business sectors and towns within the Mangaung Metropolitan Municipality (Bloemfontein, Botshabelo, and Thaba ‘Nchu).

In this chapter, the detailed description of the empirical findings is divided into two separate sections that consist of section A and B.

Section A: This section focuses on the empirical findings and consists of three sub-sections. The descriptive characteristics of women entrepreneurs are analysed in the first sub-section. The nature of the business is analysed in the second sub-section. Lastly, the challenges that affected women entrepreneurs when starting their businesses are analysed in the third sub-section.

Section B: In this section of the empirical findings, the inferential statistics that address the objectives and the hypotheses of the study are addressed.

5.2 REGIONAL DISTRIBUTION

The sample population of this study comprised women entrepreneurs that operate their women-owned businesses in three regionional areas in the Mangaung Metropolitan Municipality (Bloemfontein, Botshabelo, and Thaba ‘Nchu). These three regions have been identified as the economic hubs in the Mangaung Metropolitan Municipality (Bloemfontein, Botshabelo, and Thaba ‘Nchu). The varying distribution was to ensure a diverse representation rather than representing one region such as

only Bloemfontein, which would not be a true reflection of entrepreneurial activity present in the region.

Table 5.1 presents the regional distribution of women entrepreneurs in the Mangaung Metropolitan Municipality in terms of the population size, sample size, percentage of questionnaires issued for a sample of the region, and the number of questionnaires that were received from the respondents.

Table 5.1: Regional distribution of women entrepreneurs within the Mangaung Metropolitan Municipality, 2022

	Bloemfontein	**Botshabelo**	**Thaba 'Nchu**	**Total**
Sample Size				350
Number of questionnaires issued	197	91	62	350
Number of questionnaires received	195	90	61	346
Number of questionnaires received that were fully completed and valid for the use of this study	194	90	59	343
Valid response rate as a percentage of the total questionnaires	98.48%	98.90%	95.16%	98%

Adopted in this study

The results presented in Table 5.1 show that a total of 350 questionnaires were distributed in the Mangaung Metropolitan Municipality (Bloemfontein, Botshabelo, and

Thaba ‘Nchu). Of the total questionnaires, 197 were issued to women entrepreneurs operating businesses in Bloemfontein, 91 to women entrepreneurs in Botshabelo, and 62 to women entrepreneurs in Thaba ‘Nchu respectively. More questionnaires were issued to women entrepreneurs in Bloemfontein because it is considered the economic hub of Bloemfontein with the most women entrepreneurs, followed by Botshabelo and Thaba ‘Nchu with the least women entrepreneurs amongst the three regions. A total of 346 questionnaires were collected from the total of 350 questionnaires that were distributed. However, the researcher only considered 343 of the questionnaires as they were fully completed with the uploaded questionnaires containing no duplicates. This resulted in the study having a 98.48% response rate.

5.3 EMPIRICAL FINDINGS: PART A

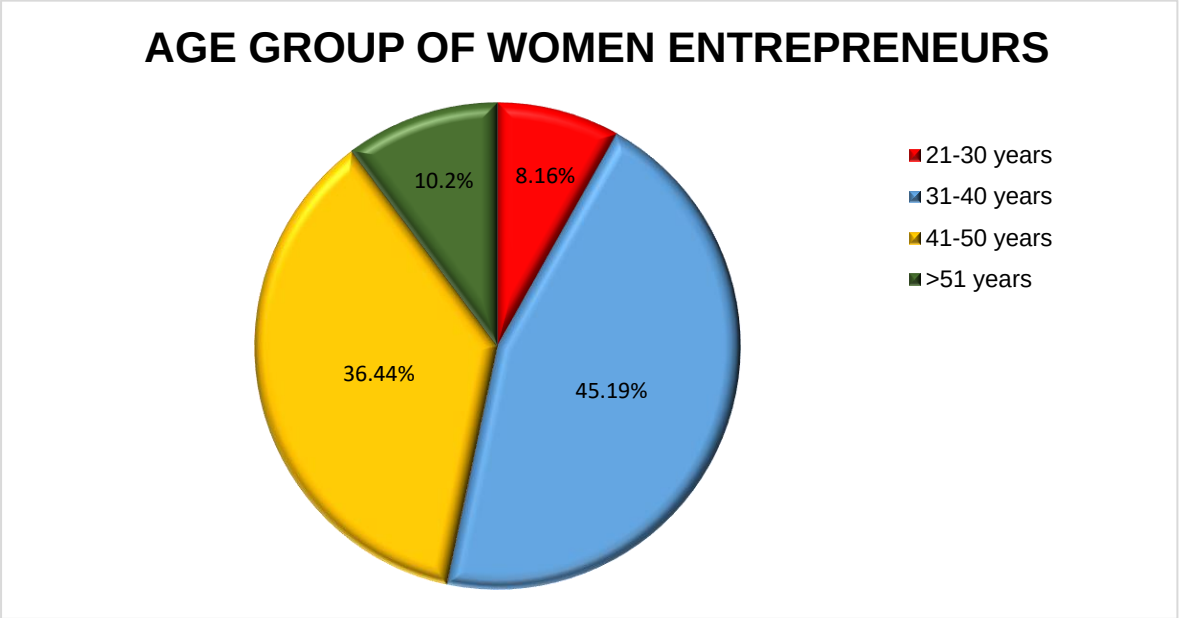
5.3.1 DESCRIPTIVE/DEMOGRAPHIC INFORMATION OF THE WOMEN ENTREPRENEUR RESPONDENTS

Part A comprised of the following: the age group of women entrepreneurs, race/ethnic group of women entrepreneurs, marital status of women entrepreneurs, number of children, age of the children, dependents of women entrepreneurs, country of origin, hours of work per week, highest formal educational qualification, type of degree programme completed, and enrolment in business related short courses. The data gathered was analysed through the usage of descriptive statistics such as pie charts, frequency distribution tables, and bar charts. Detailed explanations of the analysed data are provided below.

5.3.1.1 Age Group Classification of the Women Entrepreneurs

The age of women entrepreneurs tells how old the women are. Figure 5.1 depicts the age distribution of this study.

Figure 5.1: Age distribution of women entrepreneurs

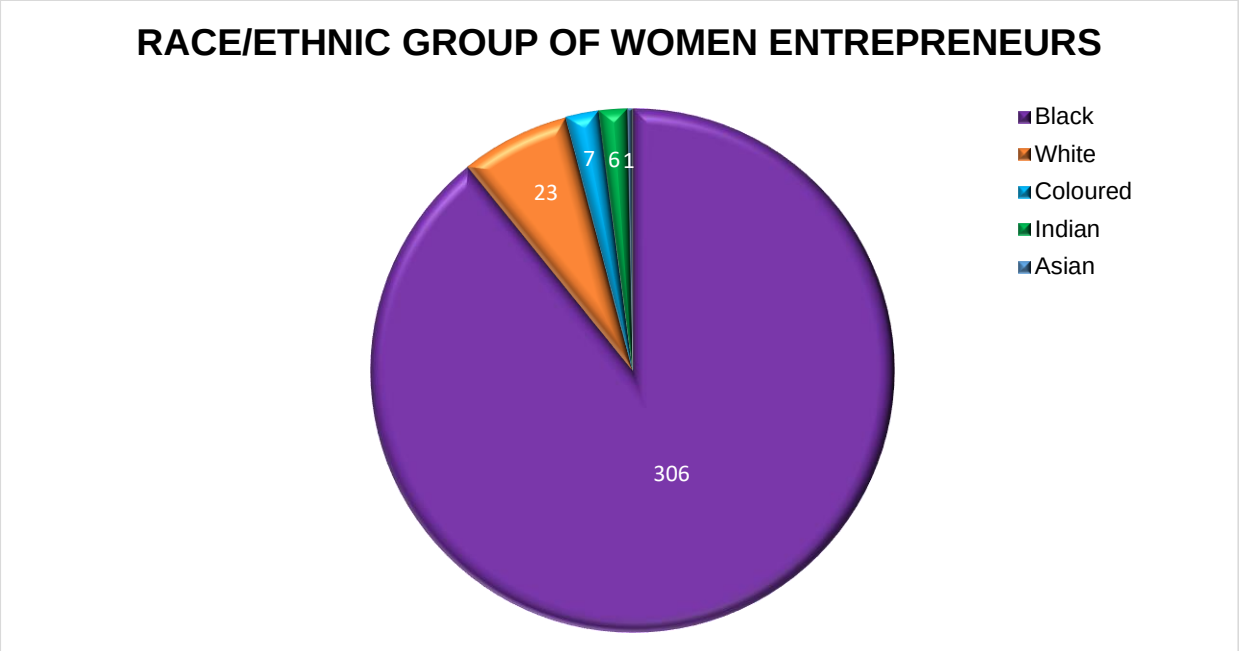


The results in Figure 5.1 show the age group of the respondents. The results depict that the majority of the participants were aged between 31–40 years. This category of respondents accounts for 45.19% of the total respondents. Following this were those who were in the category 41–50 years, who made up 36.44% of the total sample. The 51 years and older category represented only 10.2% of the total population. The category with the least representation was 21–30 years, represented by 8.16% of the total respondents. The categories of 31–40 years and 41–50 years having the most participants is supported by the Profile and Analysis District Development Model report by CoGTA (2020), where the largest share of the population in Manguang is documented to be within the category of 25–44 years, meaning that the majority of women entrepreneurs being aged between 31–40 years could be attributed to the age of the population in Mangaung is also a contributor. Similar to this study, Afsar and Rahman (2022) report on findings by the Small and Medium Enterprise Foundation (SMEF) (2019), which found the percentage of women entrepreneurs between 31–40 years to be the highest (42.9%) followed by those in the category 41–50 years (32.6%).

5.3.1.2 Race/Ethnic Group of Women Entrepreneurs

Race provides the demographics based on the different racial groups. Figure 5.2 presents the findings of this study.

Figure 5.2 Distribution of women entrepreneurs' race/ethnic group

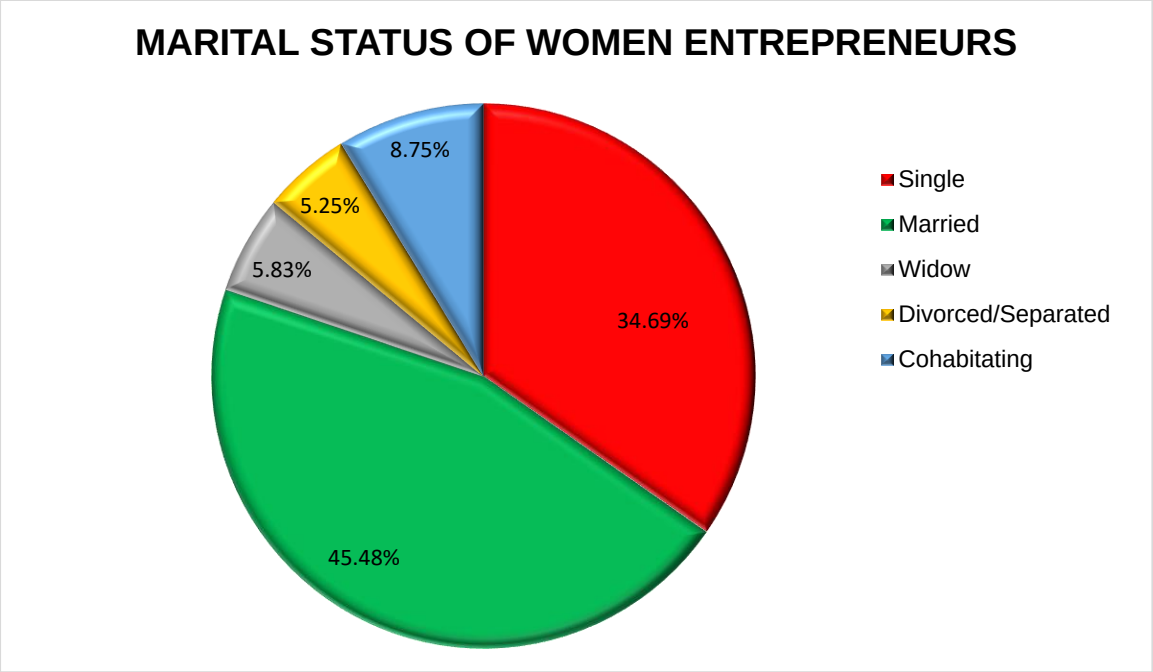


The results in Figure 5.2 illustrate the race/ethnic groups that participated in the study. The results depict that Blacks (Africans) constituted the largest portion with 89.21% (306). The Whites, Coloured, Indian, and Asian were the smallest racial groups with 6.71% (23), 2.04% (7), 1.75% (6), and 0.29% (1), respectively. The distribution of the participants' race/ethnic group to that of the population in the Mangaung Municipality is similar to the Mangaung Municipality's population, which according to CoGTA (2020) consists of 86% Blacks (Africans), 11% whites and 4% coloureds.

5.3.1.3 Marital Status of Women Entrepreneurs

The marital status categories are single, married, widowed, divorced/separated, and cohabitating. Figure 5.3 illustrates the marital status of women entrepreneurs.

Figure 5.3 Marital status of women entrepreneurs



The results from Figure 5.3 reveal that the majority of women entrepreneurs were married (45.48%). Single (34.69%) women entrepreneurs constituted the second highest percentage of respondents whereas cohabitating (8.75%), widows (5.83%), and divorced/separated (5.25%) fell within the minority. The majority of women entrepreneurs in Rahman, Chakma, Khondkar, and Muzureba's (2020) study were also in the married category (90%). Similar to the findings in this study, Islam, Mamun, Shreya, and Farabi (2019) found that 44.8% of the women entrepreneurs were married while 55.2% of the women entrepreneurs were unmarried.

5.3.1.4. Number of Children of the Women Entrepreneurs

The number of children of the women entrepreneurs provided information on the number of children that women entrepreneurs have. Table 5.2 provides the number of children of women entrepreneurs.

Table 5.2 Number of children of women entrepreneurs

	Frequency	Percent	Valid Percent	Cumulative Percent
None	27	7.9	7.9	7.9
1 child	89	25.9	25.9	33.8
2 children	130	37.9	37.9	71.7
3 children	73	21.3	21.3	93.0
4 children	19	5.5	5.5	98.5
5 children	4	1.2	1.2	99.7
6 children	1	0.3	0.3	100.0
Total	343	100.0	100.0	

Table 5.2 depicts that merely 7.9% of the participants had no children, whereas the greater majority of 92.1% had between one and six children. The majority of women entrepreneurs had two children (37.9%) and those with only one child (25.9%) had the second highest percentage. The other women entrepreneurs responded that they had three children (21.3%), four children (5.5%), and five children (1.2%). Lastly, only one of the respondents reported having six children (0.3%). De Clerq *et al.*'s (2022) study found that women entrepreneurs had 1.2 children on average, which is close to the average number of children women entrepreneurs had in this study (1.9 children on average). In Cesaroni, Pediconi, and Sentuti's (2018) study of entrepreneurs, 53.6% of those that were sampled were women entrepreneurs, and the majority of these women entrepreneurs had one child (43.6%).

5.3.1.5 Age of the Children

The age of the children provided information on how old the women entrepreneurs' children are. Figure 5.4 shows the age categories of the children.

Figure 5.4: Age group classification of the children

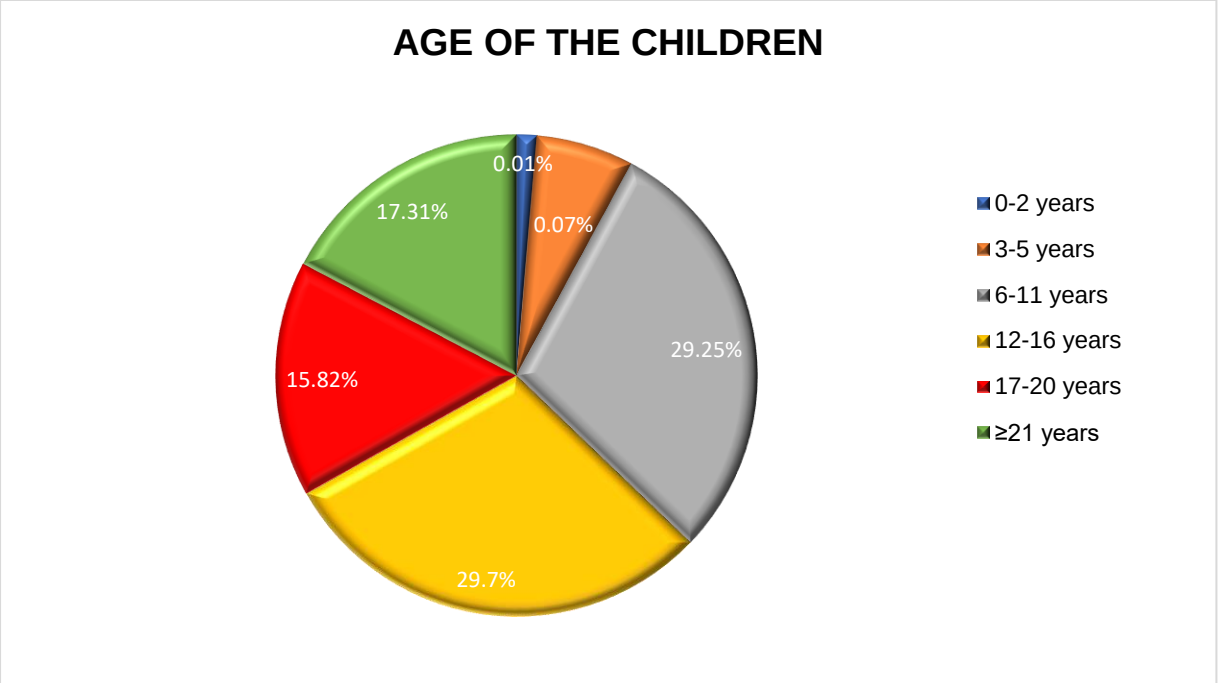
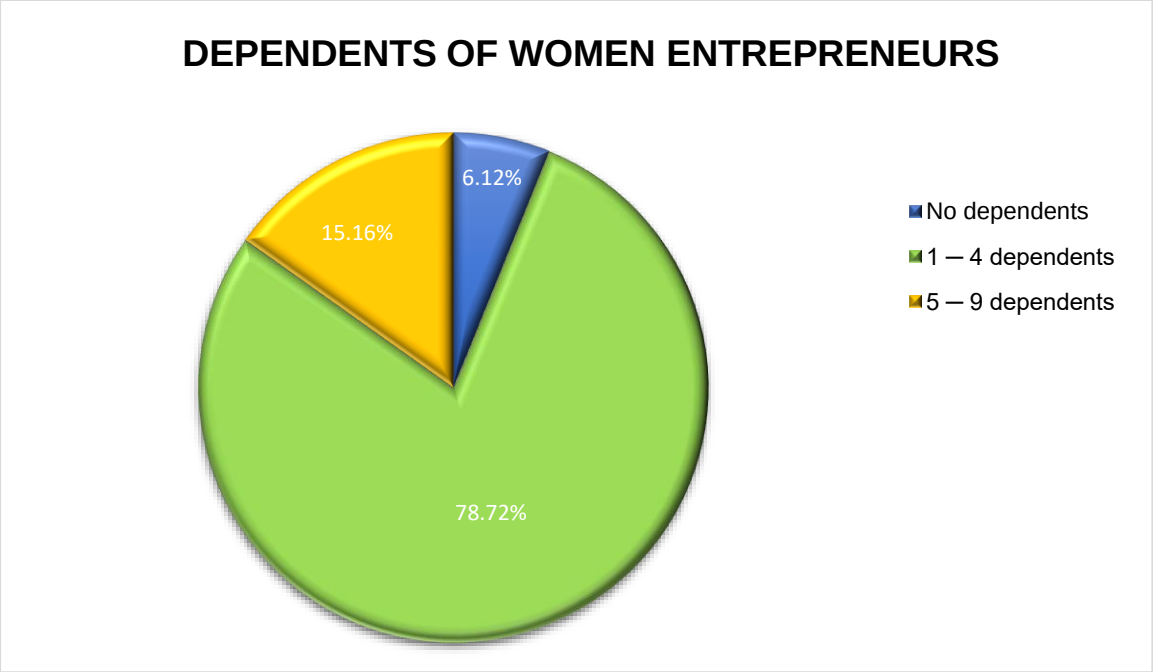


Figure 5.4 depicts the age categories of the participants' children. Women entrepreneurs who had children in the categories of 6–11 years (29.25%) and 12–16(29.7%) were almost divided equally with very close percentages. The percentage of children ≥21 years (17.31%) and 17–20 years (15.82%) were also very close in numbers. The remaining percentages of children that are 3–5 years (0.07%) and 0–2 years (0.01%) were the lowest. According to Welsh, Kaciak, and Shamah (2020), older children require less attention. Women entrepreneurs giving less attention to their children gives them excess time to work on improving the performance of their businesses.

5.3.1.6 Dependents of Women Entrepreneurs

The dependents of the women entrepreneurs provide information on the number of family members that are dependent on the women entrepreneur. Figure 5.5 shows the dependents of women entrepreneurs.

Figure 5.5. Dependents of women entrepreneurs

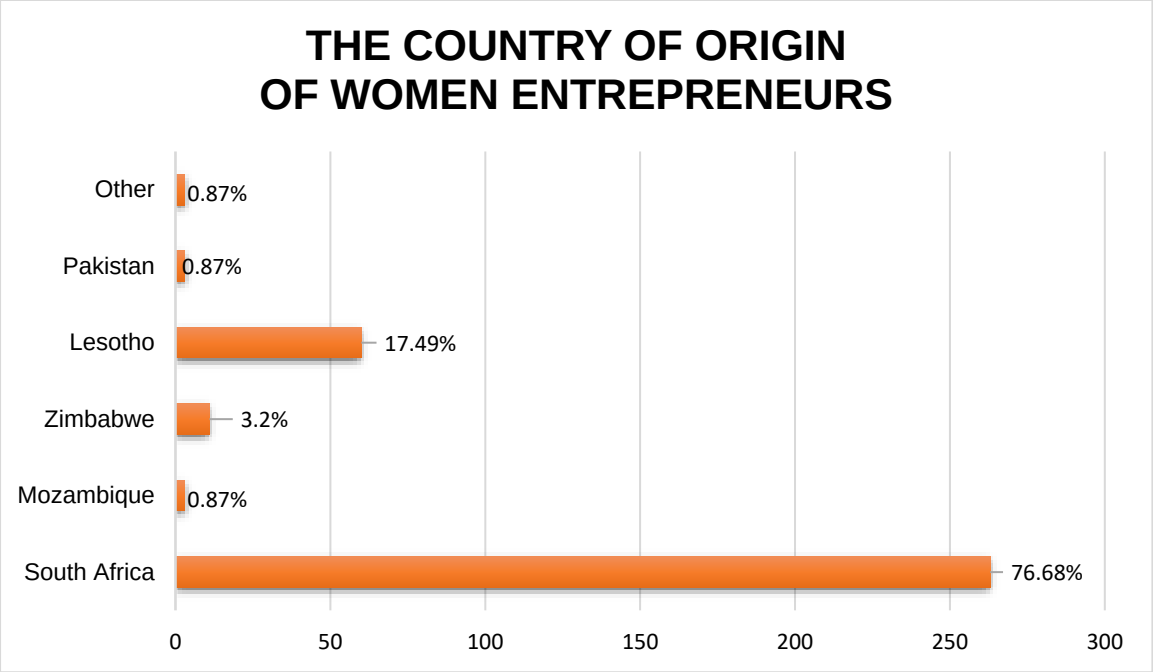


The vast majority of women entrepreneurs have 1–4 dependents (78.72%) followed by those with 5–9 dependents (15.16%). Women entrepreneurs who had no dependents constituted only 6.12%. Prajapati (2019) found that 25.8% of women entrepreneurs in their studies had less than one dependent, 37.3% had two dependents, 25.8% had three dependents, and, lastly, 11% had four or more dependents.

5.1.3.7 Country of Origin of Women Entrepreneurs

The findings in this section reflect the varying origins of women entrepreneurs that are operating businesses in the Mangaung Metropolitan Municipality (Bloemfontein, Botshabelo, and Thaba ‘Nchu). Figure 5.6 depicts the country of origin of the women entrepreneurs.

Figure 5.6 Country of origin of the women entrepreneurs

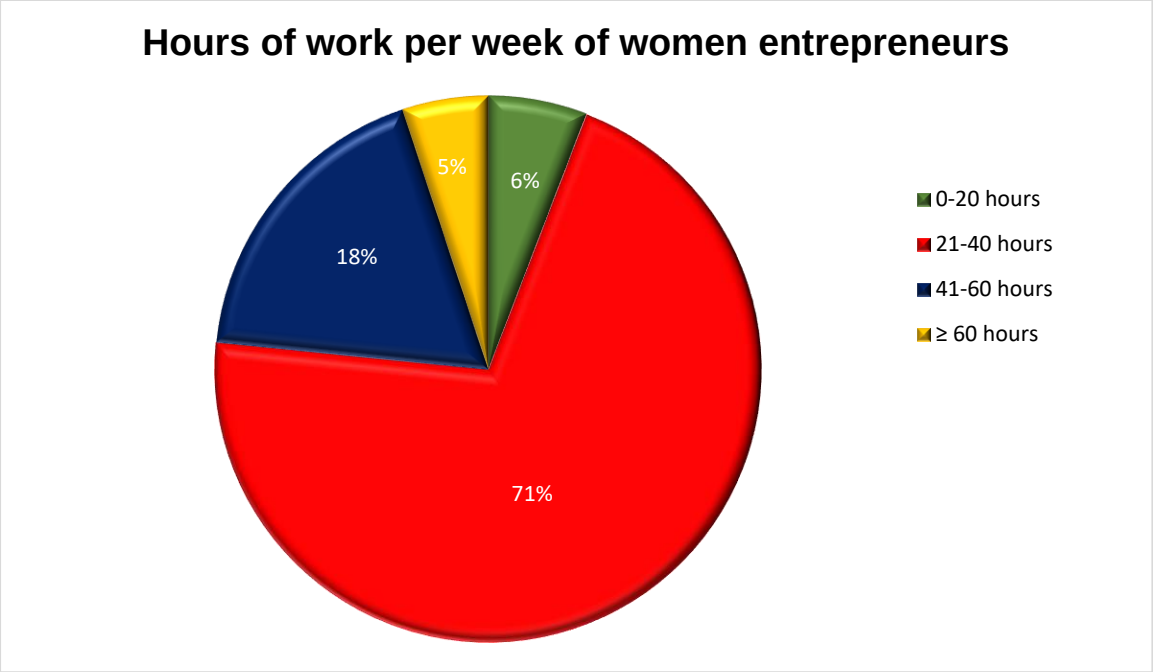


The results from Figure 5.6 reveal that a greater portion of the women entrepreneurs are South Africans, accounting for a total of 76.68%, while women entrepreneurs who originated from other countries constituted 23.32%. The immigrant women entrepreneurs consisted of those from Lesotho (17.49%) and Zimbabwe (3.2%). There was the same number of immigrant women entrepreneurs from Mozambique (0.87%) and Pakistan (0.87%). Women entrepreneurs from Kazakhstan, Pakistan, and Maputo were joined together since they only made up a small percentage to formulate the category 'other' (0.87%). The figure of 23.32% is quite significant considering that Ayoankoyo (2016) posits that migrant entrepreneurship has the highest entry and survival barrier in South Africa.

5.1.3.8. Hours of Work per Week of Women Entrepreneurs

The number of hours indicates the time the women spend operating their businesses. Figure 5.7 illustrates the total number of hours that women entrepreneurs work per week.

Figure 5.7: Hours of work per week of women entrepreneurs



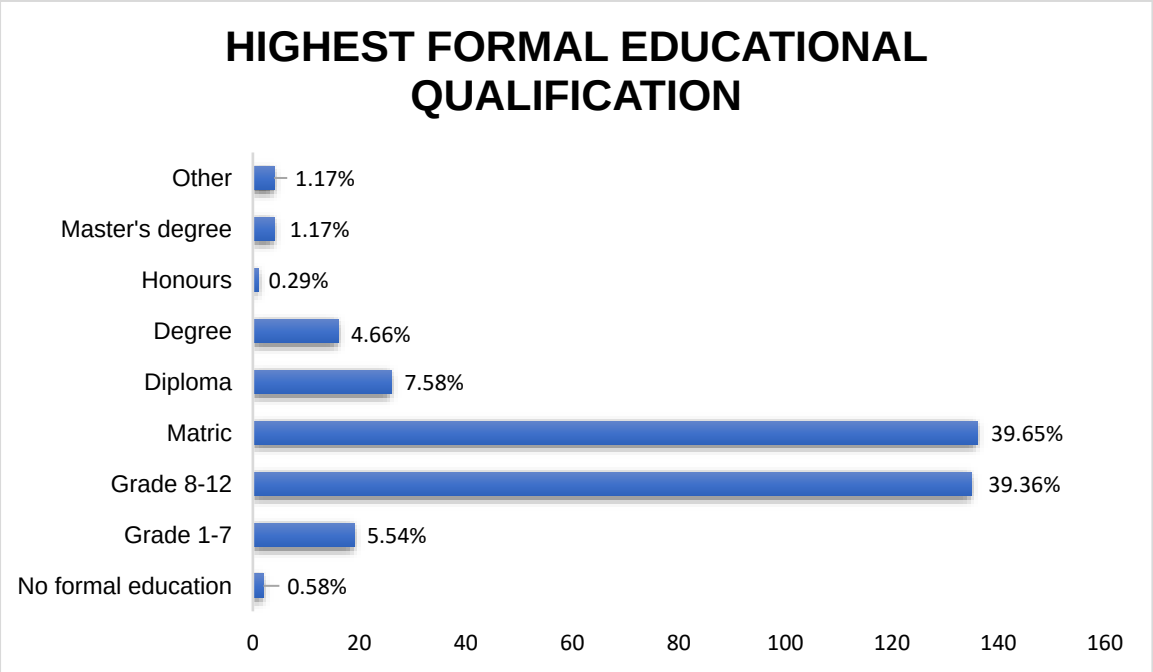
Many women entrepreneurs in this study were found to be petty traders (buyers and sellers of goods and services on a small scale). Most of the women entrepreneurs responded that they worked between 21–40 hours (71%) per week, followed by those that stated that they worked 41–60 hours (18%) per week. A few women entrepreneurs work 0–20 hours per week (6%) and even fewer women work ≥60 hours (5%) per week. A study by Alvarez and Newman (2022) found that petty traders on average trade eight hours per day, six days a week with Sundays off. Rodriguez-Modroño (2021) found that women entrepreneurs that work from home dedicated an average of 32.6 hours to their business per week whereas women entrepreneurs who conducted their businesses outside of the home were found to work at least 47 hours per week. The mean number of hours worked by women entrepreneurs was found to be 41.29 hours per week in Bricoviá, Kangoye, and Said's (2019) study.

5.1.3.9. Highest Formal Educational Qualification

Women frequently go into business ownership having less formal education (Afsar & Rahman, 2022), resulting in the suffrage of these women entrepreneurs (Rahman *et al.,* 2020). There are benefits to women entrepreneurs having an education as found by Olarewaju *et al.* (2019) that women who are very highly educated have a greater

probability of being entrepreneurs that employ others in their businesses rather than having no employees. Figure 5.8 illustrates the different levels of education among women entrepreneurs.

Figure 5.8: Highest formal educational qualification for women entrepreneurs



The highest number of participants reported that they had completed matric (i.e., obtained a high school certificate) (39.65%) while those that followed had attended high school (39.36%), which consists of grades between 8 and 12. It is apparent from Figure 5.8 that they had not successfully completed it. The respondents that went further on to complete higher education constituted 14.87% of women entrepreneurs and ranged from diplomas (7.58%), undergraduate degrees (4.66%), master's degrees (1.17%), and honours degrees (0.29%). Those that had not gone past primary education (grades 1–7) were 5.54%. The other category consisted of those that had completed a post-graduate certificate (1.17%). It is therefore observed that the majority of women entrepreneurs in this study (99.42%) had some form of formal education with only 0.58% of participants constituting women entrepreneurs who have no formal education. These results are similar to Xaba's (2019) findings where all of the women entrepreneurs had some form of formal education qualification. Sixteen per cent of the women entrepreneurs had completed primary education, 44% had

received some level of high school education, 29.7% had completed matric, 9.3% held diplomas, and 1.3% had achieved the level of a degree and higher. In Islam *et al.*'s (2019) study on women entrepreneurs in Bangladesh, women entrepreneurs had higher levels of education. The study found that 34.3% of the women entrepreneurs had completed matric, those that had completed undergraduate degrees were 40.8%, and those that completed a post-graduate qualification were 24.9%.

5.1.3.10 Types of Degree Programmes Completed

According to Afsar and Rahman (2022), women have less business-specific education when opening their businesses. From the women entrepreneurs that were depicted as having completed various degrees in higher education in Figure 5.8 above, Table 5.3 below illustrates the types of degree programmes that the women entrepreneurs followed.

Table 5.3: Types of degree programmes completed by women entrepreneurs

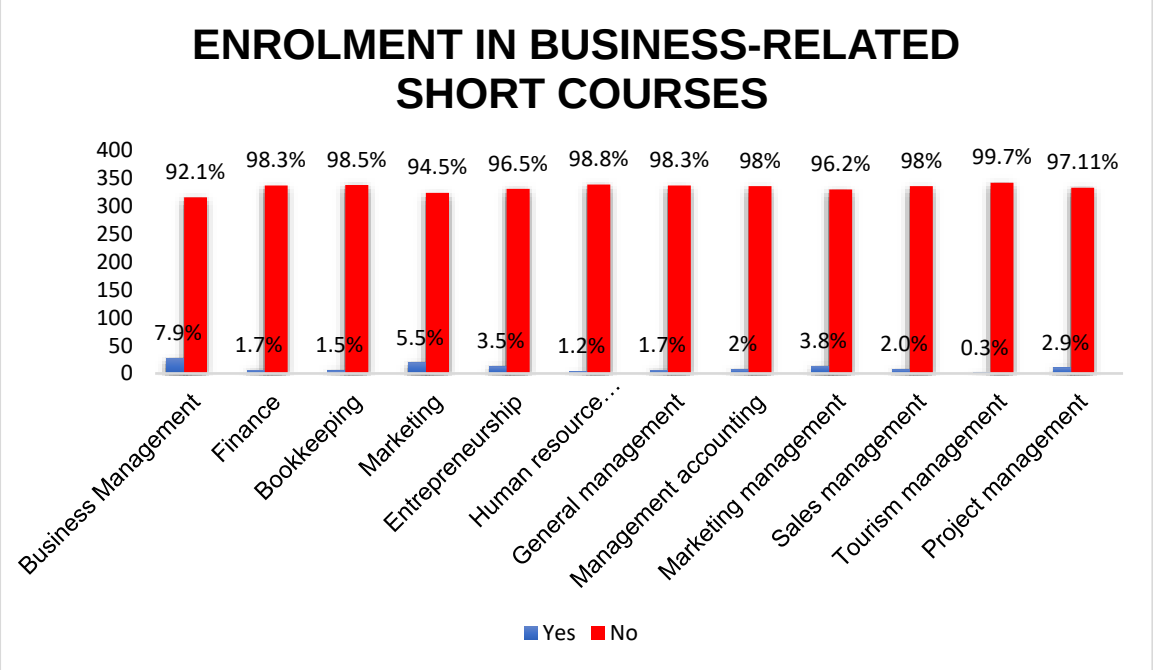
	Frequency	**Percent**	**Valid Percent**	**Cumulative Percent**
Marketing	4	1.2	17.4	17.4
Accounting	4	1.2	17.4	34.8
Business Management	3	0.9	13.0	47.8
Other	12	3.5	52.2	100.0
Total	23	6.7	100.0	

Table 5.3 shows that there was the same percentage of women entrepreneurs who completed marketing and accounting degrees (1.2%). Those that completed business management degrees were 0.9%. The remaining majority of participants with degrees had degree programmes in the other category (3.5%). These degree programmes included programmes such as education, public administration, occupational therapy, and industrial psychology. Half of the women entrepreneurs (14.9%) who had attended university in Katongole, Ahebwa, and Kawere's (2014) study had completed business degree programmes.

5.1.3.11 Enrolment in Business-related Short Courses

Although the number of training programs has increased, the number of women entrepreneurs who have enrolled in business-related short courses remains low. Profit generation, which is tied to the performance is achieved through entrepreneurship training (Ngassa, 2021). According to Nasir *et al.* (2019), most women entrepreneurs learn entrepreneurial skills through short courses. In Figure 5.9, a depiction of the enrolment of women entrepreneurs in business-related short courses is presented.

Figure 5.9: Enrolment of women entrepreneurs in business-related short courses



It is observed from Figure 5.9 that the number of women entrepreneurs that have enrolled in business-related short courses is extremely low. The business-related short courses that had the least enrolment with women entrepreneurs responding that they had not enrolled for the short courses were tourism management (99.7%), human resource management (98.8%), and bookkeeping (98.5%). The few women entrepreneurs that had previously enrolled in business-related short courses had mainly enrolled for short courses in business management (7.9%), marketing (5.5%), and marketing management (3.8%). A study conducted in the United States by Coleman and Robb (2012) showed higher numbers of women entrepreneurs who had

enrolled in short courses. The short courses the women entrepreneurs had enrolled in were general management (47.6%), marketing and sales (64.3%), and financial management (38.1%).

5.3.1.12 Conclusion on Descriptive/Demographic Information of the Women Entrepreneur Respondents

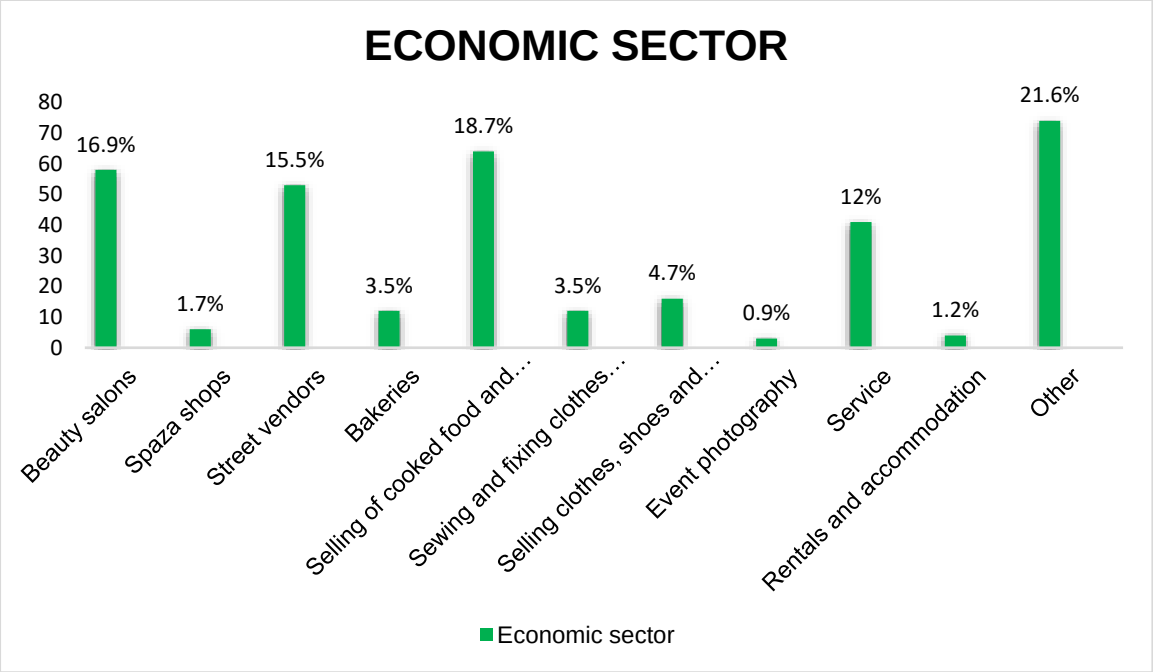
The results revealed that the dominant age group that the women entrepreneurs belonged to was between 31–40 years. Moreover, the majority of the women entrepreneurs were married (45.48%). Most of the women entrepreneurs had two children (37.9%), and the children were mainly aged 12–16 years (29.7%) and 6–11 years (29.25%). For the most part, the respondents had 1–4 dependents (78.72%). A large proportion of the women entrepreneurs originated from South Africa (76.68%). The work put into the women-owned businesses was mostly 21–40 hours of work per week (71%). Many of the women entrepreneurs were found to have at least completed matric (39.65%) and had it as their highest formal educational qualification. Of those that had obtained degrees, the most common degrees among the women entrepreneurs were degrees in marketing (1.2%) and accounting (1.2%). Finally, the results show that the enrolment of women entrepreneurs in business-related short courses is very low. Of the few participants that were found to have been enrolled in a business-related short course, the most common short course certification among the women entrepreneurs was business management (7.9%).

5.3.2 NATURE OF THE BUSINESS

5.3.2.1 Economic Sector of the Businesses

This study was particularly focused on women entrepreneurs and their women-owned businesses in the Mangaung Metropolitan Municipality (Bloemfontein, Botshabelo, and Thaba ‘Nchu). Businesses have a positive influence on employment creation and poverty reduction and play an active role in enhancing the standard of living of the residents of the Mangaung Metropolitan Municipality (Bloemfontein, Botshabelo, and Thaba ‘Nchu). Figure 5.10 presents the economic sector classification of women entrepreneurs.

Figure 5.10 Economic sector classification of women entrepreneurs



Based on the results in Figure 5.10, the majority of the women-owned businesses were classified within the other category (21.6%). Due to the other category being the largest classification, subcategories were formulated within this category. It was observed that the highest number of businesses in the other category belonged to the following business sectors: selling home products (21 businesses), selling farm products, snacks, and cigarettes (15 businesses), and selling cosmetic products (10 businesses). The greater portion of the women-owned businesses was classified within the following business sectors: selling of cooked food and delivery (18.7%) with a total of 64 businesses in this sector, beauty salons (16.9%) with the businesses in this category totalling 58, street vendors (15.5%) with a total of 53 businesses in this sector, and the service sector (12%) with 41 of the business identifying as services such as funeral parlour services, day care services, washing tekkies, blankets, and laundry services. Women entrepreneurs were least involved in the event photography sector (0.9%), followed by rentals and accommodation (1.2%), and spaza shops (1.7%). Ghouse, McElwee, and Durrah (2019) found that 35.2% of the women-owned businesses sold cosmetics (frankincense, perfumes, aromas), 31.1% sold clothing, and 14.1% were in the accommodation and food service sector. The findings mentioned affirm previous studies (Akhalwaya & Havenga, 2012) that the

concentration of activities of women entrepreneurs is in the area of crafts, hawking, personal services, and retail sector. This concurs with Ijatuyi, Oladele, and Abiolu (2022) that there are low participation levels of women entrepreneurs in value-adding business opportunities.

5.3.2.2 Legal Ownership of the Business

The legal ownership of the businesses included sole ownership, family business, and joint ownership among others. Table 5.4 shows the legal ownership of women-owned businesses.

Table 5.4 Legal ownership of the women-owned business

	Frequency	Percent	Valid Percent	Cumulative Percent
Sole ownership	295	86.0	86.0	86.0
Family business	12	3.5	3.5	89.5
Joint ownership	34	9.9	9.9	99.4
Other	2	0.6	0.6	100.0
Total	343	100.0	100.0	

Most women entrepreneurs had sole ownership (86%) of their businesses. The remaining businesses in the minority were classified as joint ownership (9.9%) and family businesses (3.5%). Only two businesses were in the other category (0.6%). Rahman *et al.* (2020) also found that the majority of women-owned businesses are sole ownership (72%). Ghouse *et al.* (2019) reported 90.1% of the women entrepreneurs were sole owners of their businesses, and the remaining 9.9% had joint ownership.

5.3.2.3 Size of the Women-owned Businesses

According to OECD (2022), businesses that are less than 250 employees are classified as small- or medium-sized whilst businesses that have 250 employees or more are classified as large. Research shows that women entrepreneurs tend to

operate businesses that are smaller in size (Unger & Crawford, 1992; Nsengimana, Iwu & Tengeh, 2019). Businesses that are classified as micro and small businesses employ the least number of employees as micro businesses only employ 0.05% of employees and small businesses employ 0.11% of employees in South Africa. Medium businesses only employ 0.12% of the country's employees whereas large businesses employ 0.72% of employees which is the largest number of employees (Small Business Institute (SBI) & Small Business Project (SBP), 2018).

5.3.2.3.1 The Number of Employees Paid and Unpaid Including the Women Entrepreneur Owner

The number of individuals employed by the business is important to establish the size of the business and the contribution it has towards the country's economic growth and employment creation. Table 5.5 illustrates the number of employees paid and unpaid in the businesses including the women entrepreneurs who are the owners.

Table 5.5 The number of paid and unpaid employees

		Frequency	**Percent**
Employees paid			
	1–2 employees	297	86.6
	3–4 employees	30	8.7
	≥5 employees	16	4.7
Employees unpaid			
	None	335	97.7
	1–2 employees	6	1.7
	≥5 employees	2	0.6

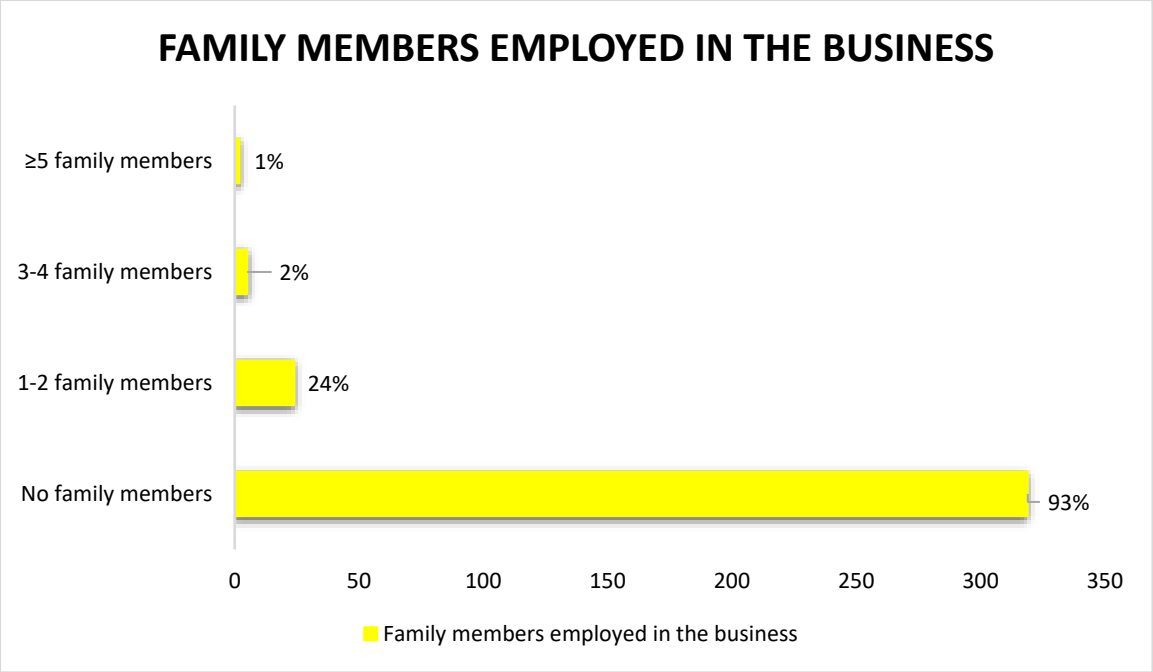
Table 5.5 shows that the businesses that women entrepreneurs operate are micro and small in size, which is evidenced by the fact that a large proportion of employees paid by women entrepreneurs are between 1–2 employees (86.6%). Those that paid 3–4 employees (8.7%) were only a few and even fewer women-owned businesses paid ≥5 employees (4.7%). Ghouse *et al.* (2019) revealed that 71.8% of the women-owned businesses in their study had a women entrepreneur as the sole worker in the

business, businesses with 1–10 employees were 12.7%, and those with more than 10 employees were 15.5%. Of these few employees that are employed by women entrepreneurs, the results reveal that the majority of women-owned businesses pay their employees because 97.7% of the businesses were recorded as having no unpaid employees. The businesses that had 1–2 unpaid employees constituted only 1.7% and those that had ≥5 unpaid employees constituted 0.6%, showing that women-owned businesses contribute to employment creation in South Africa.

5.3.2.3.2 Family Members Employed in the Business

The family members employed in the business show the number of family members that the women entrepreneurs employed in their businesses. Figure 5.11 illustrates the family members that are employed in women-owned businesses.

Figure 5.11: The family members employed in the business



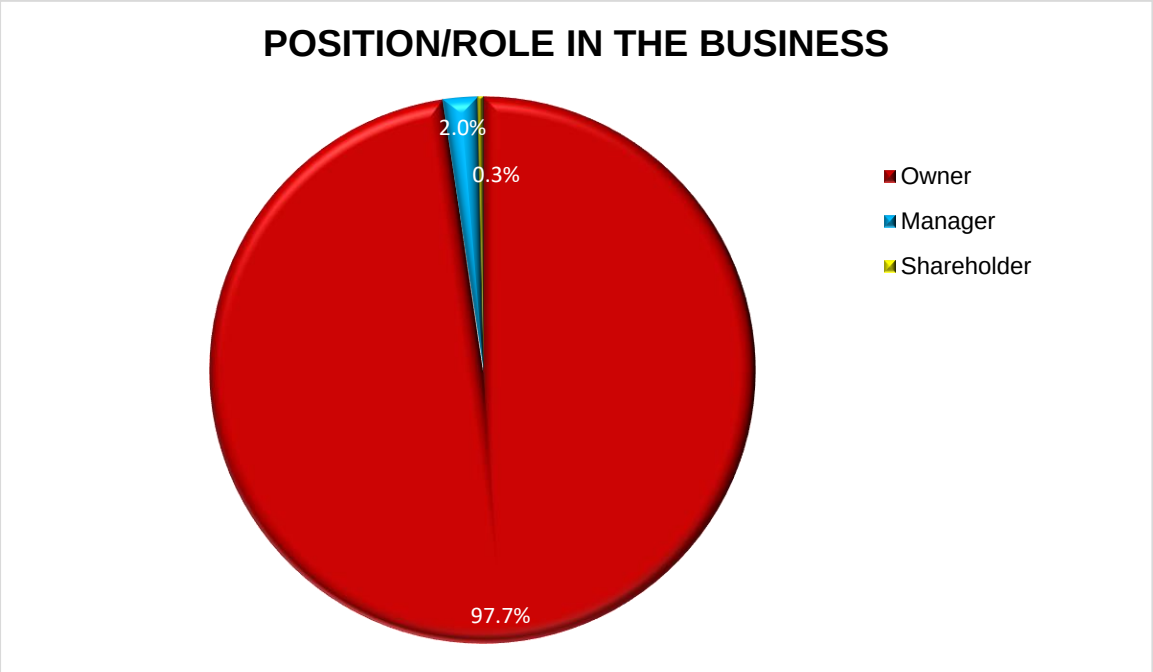
The results show that the greater portion of women-owned businesses has no family members that are employed within their businesses (93%). Merely 7% of women-owned businesses had 1–2 family members employed in the business. Those that employed 3–4 family members were 2% of the women-owned businesses. Lastly, the businesses that employed ≥5 family members as employees were the least at 1%.

This shows that 9.03% of women-owned businesses had family members employed (employed at least one family member) in the business, which is substantially different from De Clerq *et al.*'s (2022) findings that 67% of women-owned businesses employed family members (had at least one family employed in the business). Bandeira *et al.* (2020) found the employment rate of family members in women-owned businesses to be even higher (78%).

5.3.2.4 Position/Role in the Business

The positions or roles in the women-owned business were the owner, manager, and shareholders. Figure 5.12 depicts the position or role of women entrepreneurs in their businesses.

Figure 5.12: Position/role of women entrepreneurs in the business

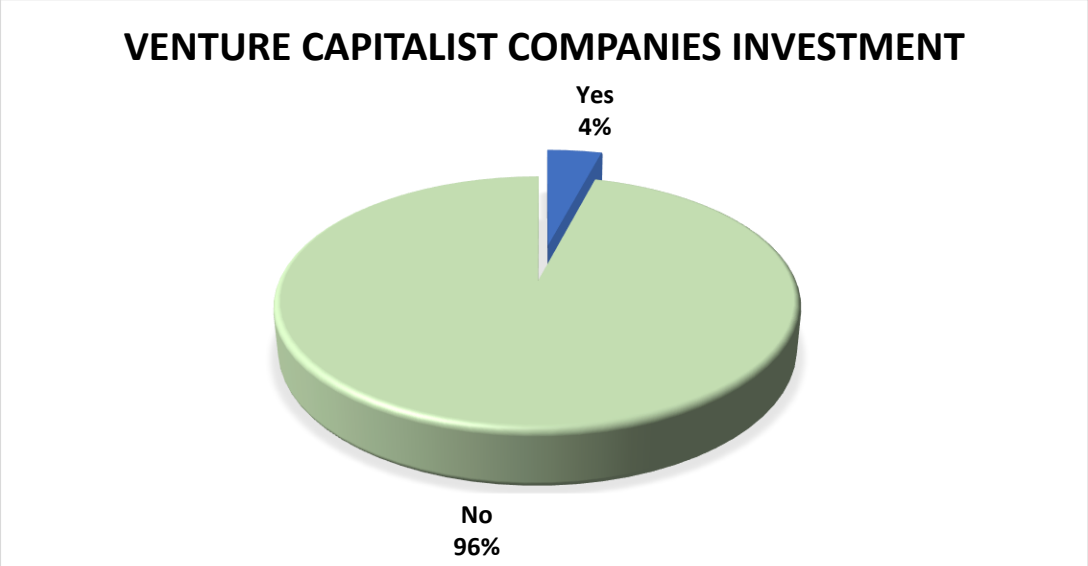


The vast majority of women entrepreneurs are owners (97.7%) in their businesses. The rest of the women entrepreneurs revealed that they either held the position of a manager (2%) or shareholder (0.3%). Chaudhuri, Sasidharan, and Raj's (2020) study showed that the majority (13.5%) of the women entrepreneurs were the owners of their businesses and 11% were the managers.

5.3.2.5 Investment of Venture Capitalist Companies

The investment of venture capitalist companies provides information on whether the venture capitalist companies have invested in businesses owned by women. Figure 5.13 shows women-owned businesses that have been invested in by venture capitalist compaies.

Figure 5.13: Investment of venture capitalist companies in the business



It is evident from Figure 5.13 that the majority of the women-owned business (96%) had no venture capital investment into their businesses. Those that were found to have had venture capitalist funding were only 4%. A study by Jacob (2022) supports that only a small portion of women entrepreneurs obtain venture capitalist funding.

5.3.2.6 Prior Experience in the Business Sector

Prior experience in the business sector provides information on the prior experience that women entrepreneurs have. Figure 5.13 shows the women entrepreneurs who have had prior experience in the business sector that their businesses operate in.

Figure 5.14: Women entrepreneurs' prior experience in the business sector

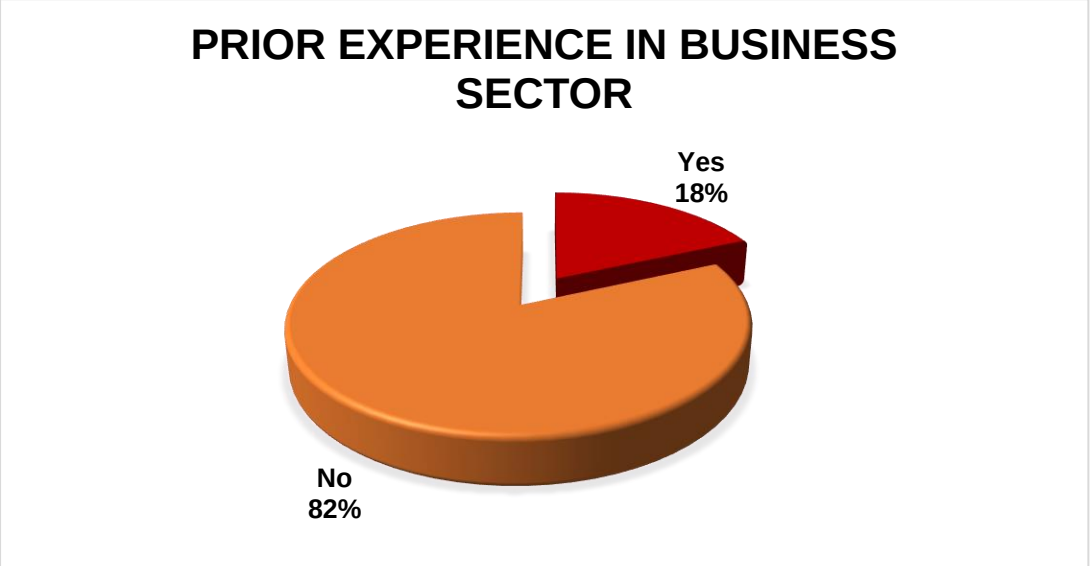
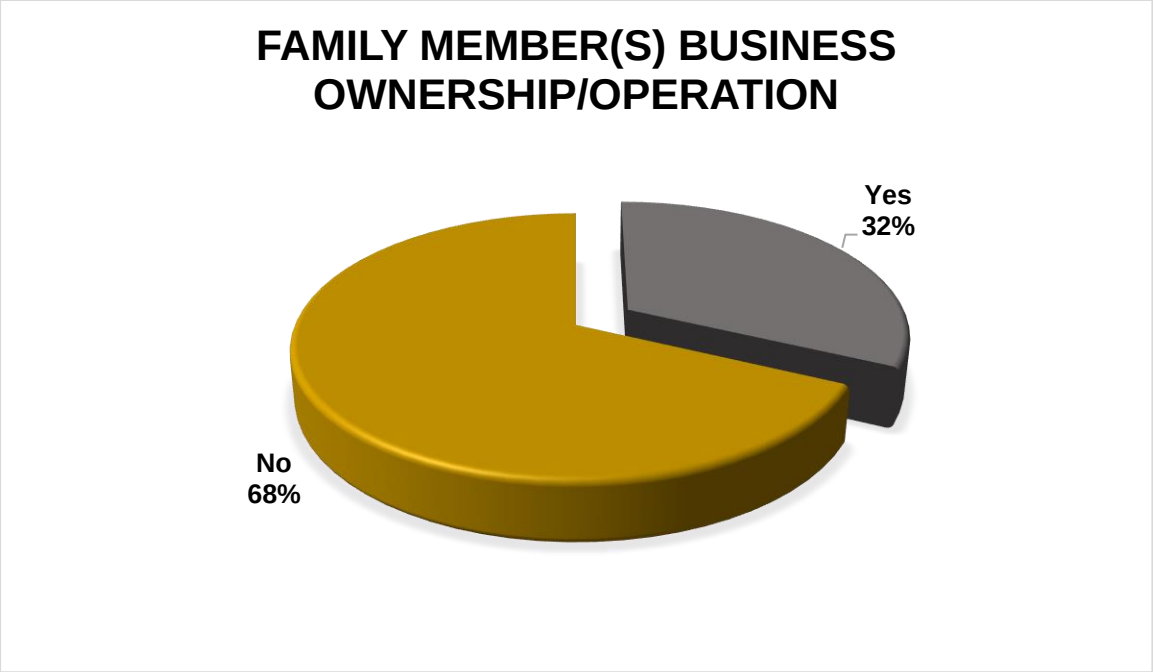


Figure 5.13 shows the distribution of the women entrepreneurs' prior experience in operating a business. The majority of women entrepreneurs (82%) had no prior experience in the business sector that their businesses were operating in. The remaining 18% had worked within the sector in the past and had gained experience within the sector as a result. This low percentage of experience in women entrepreneurs is similar to Nasir *et al.*'s (2019) findings where 13% of the women entrepreneurs had work experience.

5.3.2.7 Family Members Who Have Owned/Operated a Business

Data on family members who have owned/operated a business provides information on which women entrepreneurs have family members who have owned/operated a business. Figure 5.15 illustrates the family members who have owned/operated a business.

Figure 5.15: Family members who have owned/operated a business



The results depict that 68% of the women entrepreneurs have family members who have owned or operated a business, while 32% indicated that none of their family members have ever owned or operated a business. These results are similar to Rahman *et al.* (2020), where 69% of women entrepreneurs had a family member who owned their own businesses.

5.3.2.8 Involvement in the initiation of the business

Table 5.6 indicates the involvement in the initiation of the women-owned business.

Table 5.6 Involvement in the initiation of the women-owned business

	Frequency	Percent	Valid Percent	Cumulative Percent
Myself alone	264	77.0	77.0	77.0
With the family	12	3.5	3.5	80.5
With a friend/partner	59	17.2	17.2	97.7
Other	8	2.3	2.3	100.0
Total	343	100.0	100.0	

It is indicated in Table 5.6 that the majority of women-owned businesses were initiated solely by the women entrepreneur (77%). Those that did have extended involvement in the initiation phase reported that it was a friend/partner (17.2%) and family (3.5%). Lastly, with others, it was 2.3%. Rahman *et al*. (2020) also found that the majority of women entrepreneurs had solely founded their businesses (61.60%). Similar to this study and Rahman *et al.*'s (2020) study, Islam *et al.* (2019) found that the majority of the women entrepreneurs had also solely founded their businesses (74.10%). The study also found that this was followed by women entrepreneurs who started their businesses with friends (16.40%), inherited family businesses (7.50%), bought businesses (1.50%), and others (0.50%).

5.3.2.9 Age of the Business

The age of the business provides information on how long the business has been in operation. The age of the women-owned businesses is illustrated in Figure 5.17.

Figure 5.17: Age classification of the business

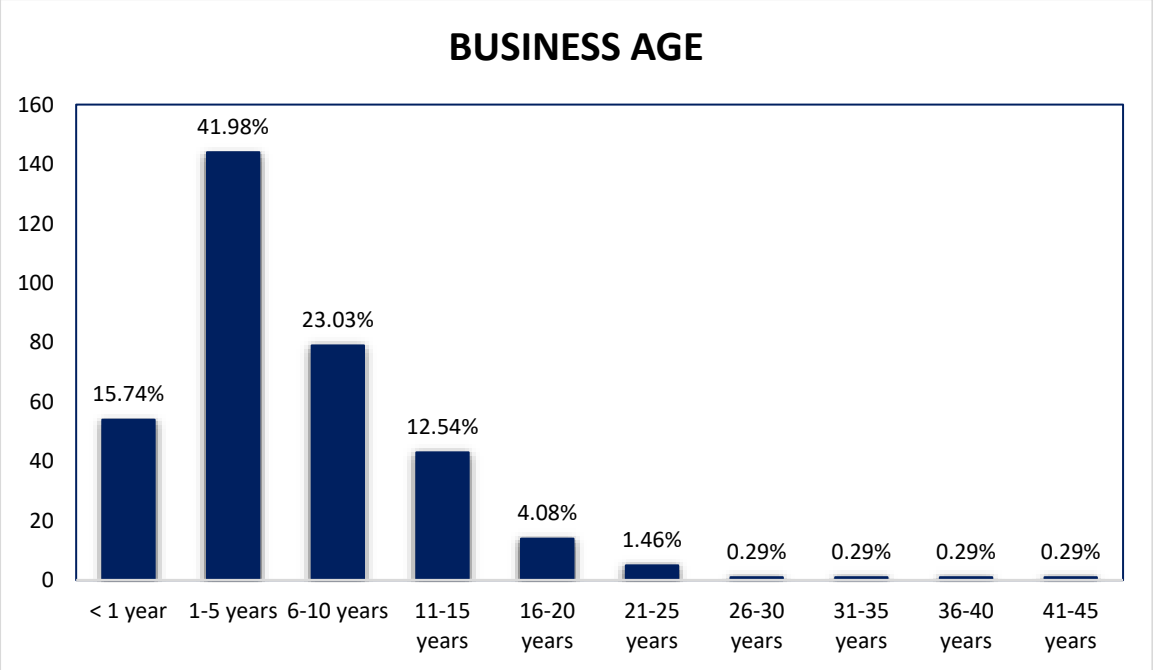


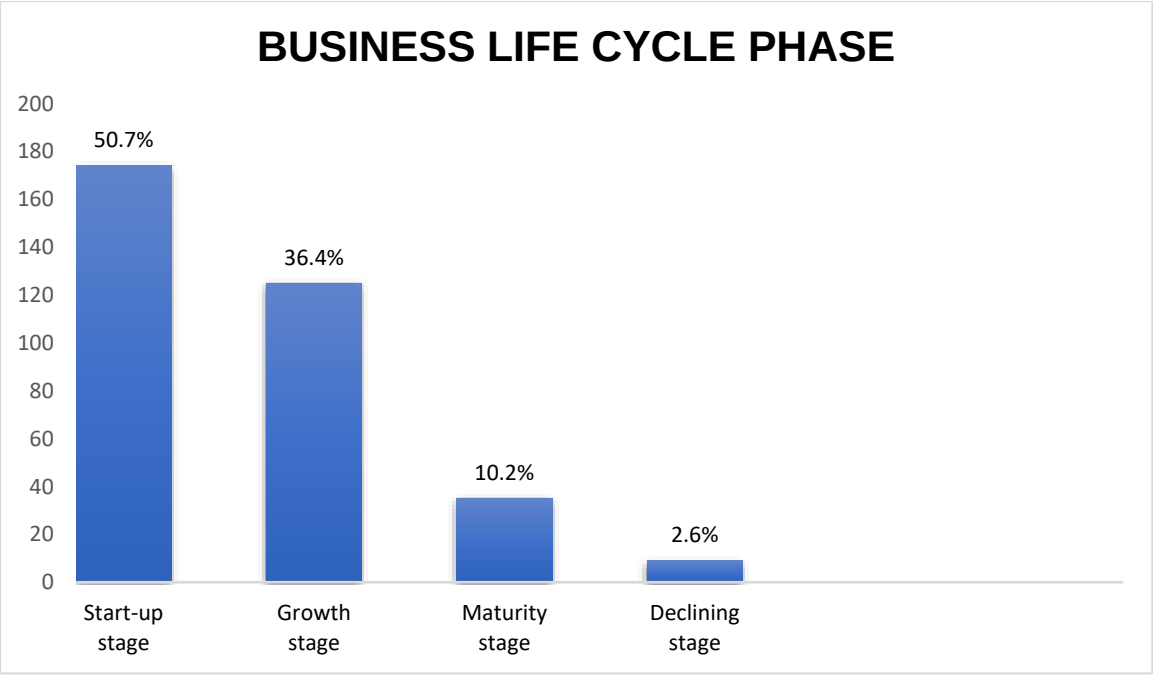
Figure 5.17 indicates that the majority of women-owned businesses are 1–5 years old (41.98%) followed by businesses that are 6–10 years old constituted 23.03% and those that were <1 year old, which were 15.74%. Businesses that were between 26 and 45 years old were the lowest (0.29%). Therefore, the findings reveal that the

majority of women-owned businesses are younger than ten years. Similarly, Ghouse *et al.* (2019) also reported a higher number of businesses that were between 0–5 years old (73%), while the minority of the businesses were 6 years and older (26.8%).

5.3.2.10 Business Life Cycle Phase

The business life cycle phase was divided into four phases namely, the start-up stage, growth stage, maturity stage, and declining stage. The findings of this study are represented in Figure 5.16.

Figure 5.16: Stage of the business in the business life cycle phase



The results in Figure 5.16 show the distribution of the phase of women-owned businesses in the life cycle phase. The results indicate that 50.7% of women-owned businesses are in the start-up stage. Businesses that were in the growth stage were 36.4% followed by those that were in the maturity stage at 10.2%. The businesses in the declining stage were the least at 2.6%. These results are in agreement with Dalborg's (2015) study, which showed that the majority of women entrepreneurs consider their businesses to be in the start-up or growth phase.

5.3.2.11 Conclusion on the Nature of the Business

The results indicated that the majority of women-owned businesses were classified within the economic sector of selling cooked food and delivery (18.7%). The legal ownership of the businesses was mostly sole ownership (86%). The greater portion of the women-owned businesses was indicated to be micro in size with mainly 1–2 employees when counting the women entrepreneur who also received payment from the business (86.6%). The women-owned businesses that had employees that were unpaid (unpaid employees/volunteers) were very few (97.7%) showing the profitability of most women-owned businesses. The greater portion of women-owned businesses has no family members that are employed within their businesses (93%). The vast majority of women entrepreneurs held the position of the owner in their businesses (97.7%). Many women-owned businesses were found to not have been invested in by venture capitalist companies (96%). Women entrepreneurs who had no prior experience in the business sector were found to be 82%, and 68% of women entrepreneurs had no family members who had ever owned a business. The results reveal that many women entrepreneurs were solely involved in the initiation of their businesses (77%). The women-owned businesses were mainly in the start-up stage (50.7%) and aged between 1–5 years (41.98%).

5.3.3 CHALLENGES FACED BY WOMEN-OWNED BUSINESSES

There are numerous challenges that women entrepreneurs encounter. Consequently, challenges limit the growth and survival of women-owned businesses (Agbenyegah, 2019). Table 5.7 depicts the challenges faced by women-owned businesses.

Table 5.7: Challenges faced by women-owned business

	Mean	Standard deviation	Skewness
Lack of training	2.62	1.049	0.739
Lack of family support	2.24	0.795	1.508
Getting permission to start business	2.41	0.941	1.148
Fear of risk-taking	2.93	1.232	0.470
High competition	3.38	1.175	- 0.265
Lack of managerial skills	3.06	1.088	-0.018
Mobility issues	2.85	1.225	0.402
Lack of entrepreneurial experience	3.15	1.094	-0.109
Gender discrimination	2.37	1.032	1.075
Illiteracy and lack of knowledge among women	2.61	1.057	0.735
Lack of financing	3.36	1.239	- 0.126
Problem in getting money to start-up business	3.40	1.289	- 0.124
Bureaucracy	2.78	1.008	0.479
Lack of information	2.69	1.083	0.597
Fear of failure	2.95	1.171	0.410
Work–family conflict	2.55	1.019	1.071
Lack of market studies	2.96	1.083	0.234

Table 5.7 depicts that the predominant challenges that women entrepreneurs experience are as follows: problems in getting money to start-up business (M=3.40, SD=1.289), high competition (M=3.38, SD=1.175), lack of financing (M=3.36, SD=1.289), lack of entrepreneurial experience (M=3.15, SD=1.094), and lack of

managerial skills (M=3.06, 1.088). In a study by Ghouse *et al*. (2019), the highest reported challenges experienced by women entrepreneurs were fear of risk-taking (32.4%), WFC (28.2%), and a lack of financing (22.5%). Most of the women entrepreneurs in Rahman *et al.*'s (2020) study reported that they had trouble obtaining money to start-up their businesses as well. Astar and Rahman (2022) found a lack of knowledge among women entrepreneurs to be a challenge and went on to state that in today's business, having knowledge of business enterprise, business management, the environment, entrepreneurship, economics, and policy is crucial. According to Rahman *et al.* (2020), the challenge of a lack of information is mostly caused by limited access to the learning process, knowledge sharing, business planning, social networks, and relevant authorities. However, irrespective of the many challenges, women entrepreneurs are taking on the challenges and continuing to work hard in a male-dominated and complex environment.

5.3.3.1 Conclusion of Challenges Faced by Women-owned Businesses

The findings of this study revealed that a problem in getting money to start-up the business, high competition, lack of financing, lack of entrepreneurial experience, and a lack of managerial skills were the major challenges that negatively affected the performance of women-owned businesses.

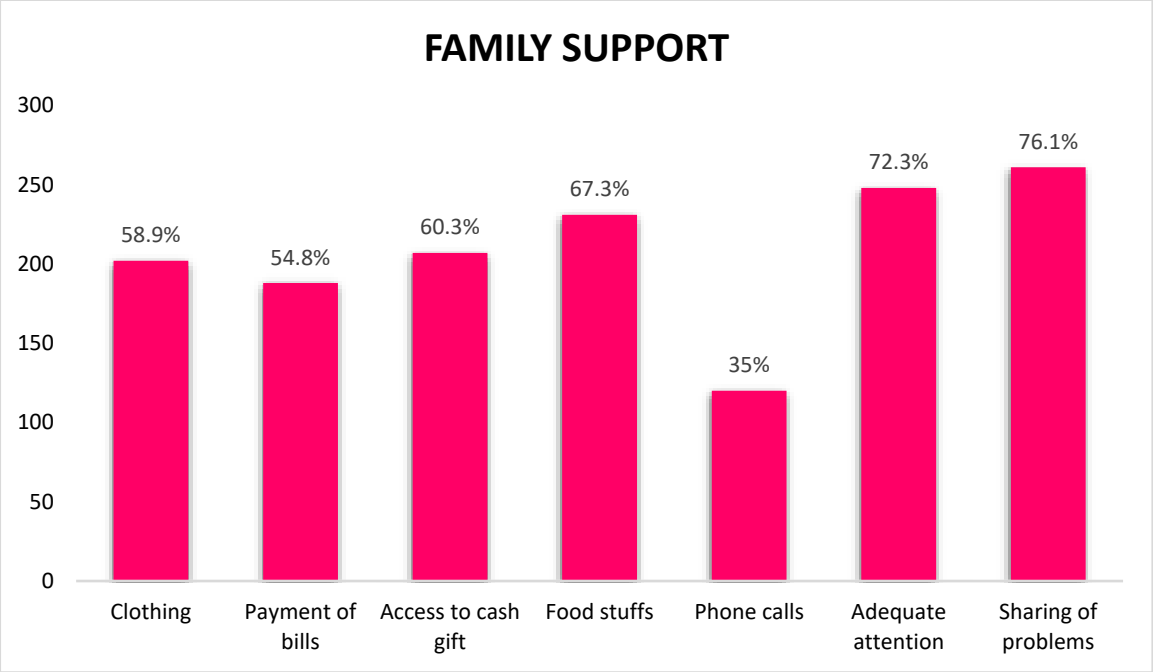
5.3.4 FAMILY SUPPORT

Family support is a major contributor to entrepreneurial prosperity (Akehurst, Simarro & Mas-Tur, 2012; Leung, Mukerjee & Thurik, 2019). Among other resources, family support provides emotional, instrumental, and financial resources to women entrepreneurs and therefore cannot be disregarded (Muhammad *et al.,* 2021).

5.3.4.1 Kind of Family Support Received

The different kinds of family support women entrepreneurs received in this study included clothing, payment of bills, access to cash gifts, food stuffs, phone calls, adequate attention, and sharing of problems. Figure 5.17 illustrates the kind of family support women entrepreneurs received.

Figure 5.17: Kind of family support received by women entrepreneurs



It is shown in Figure 5.17 that most women entrepreneurs receive family support such as sharing problems (76.1%), adequate attention (72.3%), food stuffs (groceries) (67.3%), cash gifts (60.3%), clothing (58.9%), and payment of bills (54.8%). Women entrepreneurs that received phone calls (airtime/phone bill payment) (35%) were in the minority.

5.3.4.2 Type of Family Support Received

Individuals that start a business depend on the assistance of various stakeholders. These stakeholders constitute formal relationships such as banks and those that are informal such as friends and family (GEM, 2020/2021). Figure 5.18 shows the type of family support women entrepreneurs received from various family members.

Figure 5.18 Type of family support received by women entrepreneurs

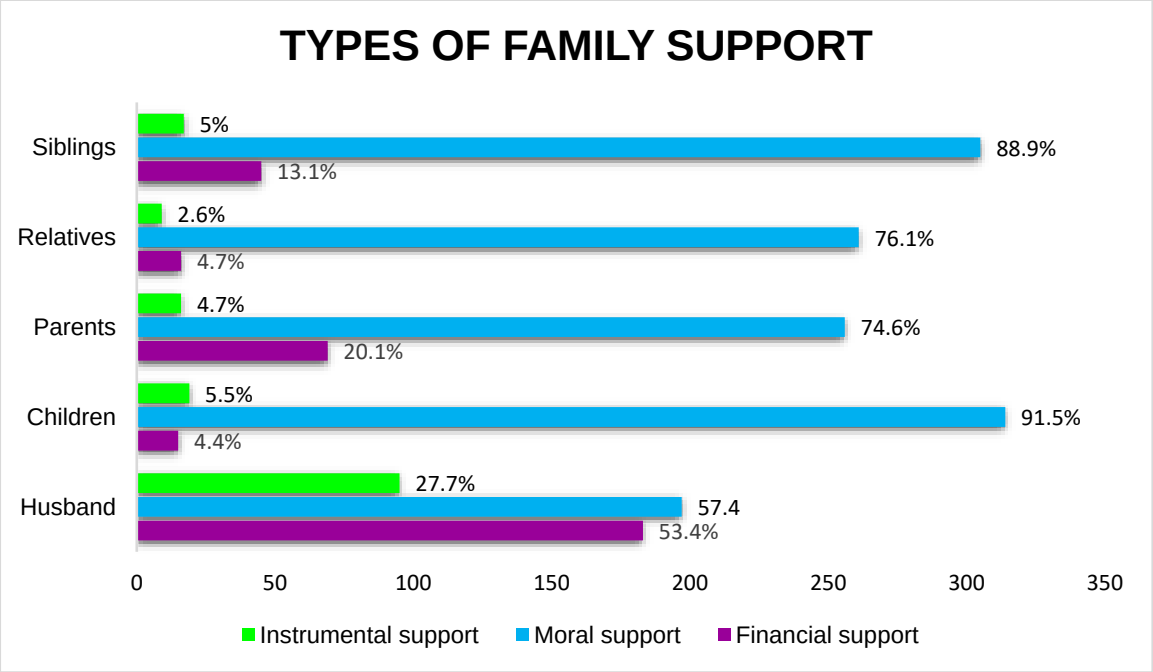


Figure 5.18 shows that women entrepreneurs obtain the most moral support from their children (91.5%), followed by their siblings (88.9%), their relatives (76.1%), their parents (74.6%), and husbands (57.4%). The husbands of women entrepreneurs provide them with the most financial support (53.4%), parents provide 20.1% of the financial support, and siblings merely 13.1%. In terms of instrumental support, husbands provided 27.7% and a few women entrepreneurs obtain instrumental support from their children (5.5%), siblings (5%), and parents (4.7%). Rahman *et al.* (2020) found that the majority of women entrepreneurs receive assistance from their husbands and/or relatives (72.3%), while in Welsh, Memili, Kaciak, and Sadoon's (2014) study, it was revealed that most of the emotional support comes from parents (75%) and the rest comes from siblings, spouses, relatives, and friends (60–67%). The support of the husband is very important to a women's career. Without the support of the husband, WFC may increase (Yusuf & Hasnider, 2020).

5.3.4.3 Emotional Support

The descriptive statistics of the control variable emotional support have been presented. Table 5.8 shows the types of emotional support received by women entrepreneurs.

Table 5.8 Women entrepreneurs' emotional support

	Mean	Std. Deviation
(ES1) Someone in my family helps me feel better when I'm upset about my job.	3.91	0.78
(ES2) When something at work is bothering me, members of my family show that they understand how I'm feeling.	3.87	0.75
(ES3) Members of my family are interested in my job.	3.86	0.74
(ES4) Members of my family want me to enjoy my job.	4.01	0.64
(ES5) When I'm frustrated by my work, someone in my family tries to understand.	3.86	0.72
(Reverse)(ES6) Members of my family have little respect for my job.	3.60	1.11
(ES7) Members of my family are happy for me when I am successful at work.	4.16	0.63
(ES8) Members of my family often provide a different way of looking at my work-related problems.	3.77	0.81
(ES9) When I have a tough day at work, family members try to cheer me up.	3.78	0.83
(ES10) My family members have a positive attitude toward my work.	3.91	0.76
(ES11) Members of my family always seem to make time for me if I need to discuss my work.	3.75	0.77
(ES12) When I succeed at work, members of my family show that they are proud of me.	4.11	0.69
(ES13) I look to family members for reassurance about my job when I need it.	3.41	1.07
(Reverse)(ES14) When I have a problem at work, my family members seem to blame me.	3.91	0.79
(ES15) Someone in my family asks me regularly about my workday.	3.07	1.05

(ES16) I feel better after discussing job-related problems with a family member.	3.66	0.88
(Reverse)(ES17) My family members do not seem interested in hearing about my workday.	3.62	1.00
(Reverse)(ES18) Members of my family don't want to listen to my work-related problems.	3.67	0.94
(ES19) If I have a problem at work, I usually share it with my family members	3.66	0.82
(Reverse)(ES20) I have difficulty discussing work-related activities with members of my family.	3.38	1.07
(ES21) Members of my family enjoy hearing about my achievements at work.	4.06	0.67
(ES22) I usually find it useful to discuss my work problems with family members.	3.69	0.79
(Reverse)(ES23) When I talk with them about my work, my family members don't really listen.	3.64	0.90
(Reverse)(ES24) As long as I'm making money, it doesn't really matter to members of my family what job I have.	2.20	0.97
(Reverse)(ES25) Members of my family seem bored when I talk about my job.	3.70	0.83
(Reverse)(ES26) I wish members of my family would care more about what I do at work.	2.83	1.20
(ES27) When I have a problem at work, members of my family express concern.	3.86	0.79
(ES28) I feel comfortable asking members of my family for advice about a problem situation at work.	3.72	0.81
(ES29) My family members are sympathetic when I'm upset about my work.	3.86	0.71
Overall emotional support index	**3.67**	**0.85**

In Table 5.8, the results present the means and standard deviations for emotional support. The central tendency of each emotional support is explained by the mean

score and the standard deviation describes the variation in the responses of the participants. A five-point Likert scale ranging from strongly disagree to strongly agree was used to measure the emotional support of the respondents. A high mean indicates that more respondents agreed with the question while a smaller mean indicates that more respondents disagreed with the question. The results in Table 5.8 indicate that the women entrepreneurs have moderate emotional support (overall mean index=3.67; SD=0.85). These findings are in agreement with other studies (Xaba, 2019; Neneh & Welsh, 2022) that also found that women entrepreneurs receive moderate levels of emotional support from their families.

5.3.4.4 Instrumental Support

The descriptive statistics of the control variable instrumental support have been presented. The instrumental support received by women entrepreneurs is shown in Table 5.9.

Table 5.9 Women entrepreneurs' instrumental support

	Mean	Std. Deviation
(IS1) If I have to work late, I can count on someone in my family to take care of everything at home.	3.55	0.95
(Reverse)(IS2) My family leaves too much of the daily details of running the house to me.	3.31	1.05
(IS3) I can depend on members of my family to help me out when I'm running late for work.	3.39	1.04
(Reverse)(IS4) It seems as if my family members are always demanding me to do something for them.	3.16	1.13
(IS5) If my job gets very demanding, someone in my family will take on extra household responsibilities.	3.44	0.94
(Reverse)(IS6) Too much of my time at home is spent picking up after my family members.	3.29	1.05
(IS7) I can depend on members of my family to help me out when I'm running late for work.	3.37	1.02

(Reverse)(IS8) If I had to go out of town for my job, my family would have a hard time managing household responsibilities.	3.17	1.21
(Reverse)(IS9) My family members burden me with things that they should be able to handle on their own.	3.03	1.09
(Reverse)(IS10) My family members give me too much responsibility for household repairs and maintenance.	3.50	0.97
(IS11) My family members do their fair share of household chores.	3.59	0.98
(IS12) Members of my family cooperate with me to get things done around the house.	3.57	0.97
(IS13) Members of my family are willing to straighten up the house when it needs it.	3.63	0.94
(IS14) When I'm having a difficult week at my job, my family members try to do more of the work around the house.	3.57	0.97
(IS15) Someone in my family helps me out by running errands when necessary.	3.66	0.98
Overall instrumental support index	**3.42**	**1.02**

The results in Table 5.9 present the mean and standard deviations of the instrumental support received by women entrepreneurs. The results show the overall mean and standard deviation (mean index=3.42; SD=1.02). The results indicate that women entrepreneurs receive moderate instrumental support from their families. These are similar findings to Neneh and Welsh (2022) who found that women entrepreneurs receive moderate instrumental support for the home (mean=5.53). Ogundana (2021) also studied the instrumental support received by women entrepreneurs and found that 43% of women entrepreneurs received instrumental support. Researchers (Loscocco & Leicht, 1993; Aldrich & Cliff, 2003; Edelman *et al.,* 2016; Neneh 2017; Neneh, 2018; Xu *et al.,* 2020) have asserted that the day-to-day activities of entrepreneurs depend largely on family members' instrumental support.

5.3.4.5 Financial Support

The provision of financial capital is considered the most significant form of support (Braun & Sieger, 2021). The descriptive statistics of the control variable financial support have been presented. Table 5.10 illustrates the financial support received by women entrepreneurs.

Table 5.10 Women entrepreneurs' financial support

	Mean	Std. Deviation
(FIS1) The capital provided by my parents/family has favourable and flexible conditions (e.g., low interest rates or long pay back periods)	4.26	2.13
(FIS2) My parents/family provide me with debt capital (capital that bears regular interest payments and that I have to repay).	2.57	1.58
(FIS3) My parents/family provide me with equity capital (capital without regular interest payment that may be lost in the case that the business fails).	4.24	2.23
Overall financial support index	**3.69**	**1.98**

The results in Table 5.10 present the means and standard deviations for financial support. A seven-point Likert scale ranging from strongly disagree to strongly agree was used to measure the financial support of the respondents. The results in Table 5.10 indicate that the women entrepreneurs have a moderate level of financial support from family (overall mean index=3.69; SD=1.98). Welsh *et al.* (2018) also found that women entrepreneurs receive moderate financial support from their families, while Welsh and Kaciak's (2019) findings showed that the financial support received by women entrepreneurs was low. Previous studies (Mari *et al.,* 2016, Bricoviá *et al.*, 2019; Kogut & Merjri, 2022) show that the majority of women entrepreneurs used their personal finances as resources for financing their businesses, which in turn means that financial support was not obtained from family members.

5.3.4.6 Conclusion of the Family Support Received by Women Entrepreneurs

The results showed that the main kinds of family support that women entrepreneurs receive are the sharing of problems (76.1%) and adequate attention (72.3%). Further, it was found that women entrepreneurs rely on their children for moral support (91.5%) whereas the husbands of women entrepreneurs are their main source of financial support (53.4%) and instrumental support (27.7%). Lastly, women entrepreneurs receive moderate levels of emotional (overall mean index=3.43; SD=0.16), instrumental (overall mean index=3.22; SD=1.02), and financial support (overall mean index=3.69; SD=1.98).

5.3.5 WORK–FAMILY CONFLICT

Researchers (Neneh, 2018; Narayanan & Barnabas, 2020; Poggesi *et al.,* 2021) reported that WFC has an impact on women entrepreneurs. The descriptive statistics of WFC are shown in this section. Table 5.11 lists the WFC experienced by women entrepreneurs.

Table 5.11: Women entrepreneurs' WFC

	Mean	Std. Deviation
(FWC1) Due to stress at home, I am often preoccupied with family matters at work.	2.34	0.85
(WFC1) The behaviours I perform that make me effective at work do not help me to be a better parent and spouse.	3.02	1.05
(FWC2) I am often not in good mood at work due to the preoccupation with family responsibilities that prevent me from doing the tasks at work.	2.32	0.79
(WFC2) The time I must devote to my job keeps me from participating equally in household responsibilities and activities.	2.97	1.19
(FWC3) I often think about family-related problems at work that prevent me from doing the tasks at work.	2.35	0.85

(WFC3) The problem-solving behaviours I use in my job are not effective in resolving problems at home.	3.01	1.05
(FWC4) When I am at work, I see things that need doing at home, planning and scheduling family-related activities that prevent me from doing the tasks at work.	2.64	1.08
(WFC4) When I am at home, I see things that need doing at work; planning and scheduling work-related activities that prevent me from doing the tasks at home.	2.69	1.04
(FWC5) The behaviours that work for me at home do not seem to be effective at work.	3.01	1.04
(WFC5) My work keeps me from my family activities more than I would like.	3.16	1.30
(FWC6) The time I spend with my family often causes me not to spend time on activities at work that could be helpful to my career	2.52	0.95
(WFC6) I have to miss family activities due to the amount of time I must spend on work responsibilities.	3.05	1.19
(FWC7) Because I am often stressed from family responsibilities, I have a hard time concentrating on my work.	2.32	0.78
(WFC7) I often think about work-related problems at home that prevent me from doing the tasks at home.	2.56	0.92
(FWC8) The time I spend on family responsibilities often interferes with my work responsibilities.	2.51	0.94
(WFC8) When I get home from work, I am often too frazzled to participate in family activities/responsibilities.	2.94	1.15

(FWC9) Tension and anxiety from my family life often weaken my ability to do my job.	2.41	0.84
(WFC9) Due to all the pressures at work, sometimes when I come home, I am too stressed to do the things I enjoy.	2.96	1.16
FWC10) I have to miss work activities due to the amount of time I must spend on family responsibilities.	2.49	0.95
(WFC10) Behaviour that is effective and necessary for me at work would be counterproductive at home.	2.28	0.75
(FWC11) Behaviour that is effective and necessary for me at home would be counterproductive at work.	2.26	0.72
(WFC11) I am often so emotionally drained when I get home from work that it prevents me from contributing to my family.	3.12	1.23
(WFC12) I am often not in good mood at home due to the preoccupation with work responsibilities that prevent me from doing the tasks at home.	2.72	1.05
(FWC12) The problem-solving behaviour that works for me at home does not seem to be as useful at work.	3.02	1.07
Overall WFC index	**2.87**	**1.09**
Overall FWC index	**2.52**	**0.91**

The results in Table 5.11 show the means and standard deviations of WFC and FWC separately. The results in Table 5.11 indicate that the women entrepreneurs have low WFC (overall mean index=2.87; SD=1.09) and low FWC (overall mean index=2.52; SD=0.91). The level of WFC experienced by women entrepreneurs is in line with findings by Sehgal and Khandelwal (2020) who similar to Das (2001) attributed the

low level of WFC in women entrepreneurs found in their study to the high level of emotional support from the spouse and family members. In Yusuf and Hasnidar's (2020) study on married working women, similar to this study, the results showed that the women had a relatively low level of FWC. Rembulan *et al.* (2016) also found that the majority of women entrepreneurs have low WFC. On the contrary, Meeussen, Van Laar, and Verbruggen (2018) found women to have high levels of both WFC and FWC.

5.3.5.1 Conclusion of the WFC Experienced by Women Entrepreneurs

The findings revealed that women entrepreneurs only experience low levels of WFC (overall mean index=2.87; SD=1.09) and low FWC (overall mean index=2.52; SD=0.91).

5.3.6 WORK–FAMILY CENTRALITY

Work–family centrality was divided into work–family centrality (WC) and family–work centrality (FC). The descriptive statistics of work–family centrality are shown in this section. Table 5.12 shows the work–family centrality of women entrepreneurs.

Table 5.12 Women entrepreneurs' work–family centrality

	Mean	Std. Deviation
(WC1) If the unemployment benefit was really high, I would still prefer to work.	3.92	1.68
(Reverse)(WC2) Work should only be a small part of one's life.	2.90	1.35
(WC3) I would probably keep working even if I didn't need the money.	3.73	1.67
(WC4) Life is worth living only when people get absorbed in work.	2.73	1.28
(WC5) The major satisfaction in my life comes from my work.	3.90	1.30
(WC6) Overall, I consider work to be very central to my existence.	4.11	1.24
(Reverse)(WC7) I have other activities more important than my work.	2.60	1.34

(WC8) In my view, an individual's personal life goals should be work oriented.	3.73	1.30
(WC9) The most important things that happen to me involve my work.	4.16	1.16
(WC10) Work should be considered central to life.	4.06	1.21
(Reverse)(WC11) To me, my work is only a small part of who I am.	2.86	1.37
(Reverse)(WC12) Most things in life are more important than work.	2.67	1.33
Overall work–family centrality index	**3.45**	**1.35**
(Reverse)(FC1) I have other activities more important than my family.	4.31	1.36
(Reverse)(FC2) Most things in life are more important than family.	4.57	1.19
(Reverse)(FC3) To me, my family is only a small part of who I am.	4.21	1.39
(FC4) The most important things that happen to me involve my family.	4.97	0.83
(FC5) An individual's personal life goals should be family-oriented.	4.76	0.92
(FC6) Family should be considered central to life.	4.88	0.83
(FC7) Life is worth living only when people get absorbed in family.	3.71	1.34
(Reverse)(FC8) Family should only be a small part of one's life.	3.97	1.42
(FC9) Overall, I consider family to be very central to my existence.	4.89	0.76
Overall family–work centrality index	**4.47**	**1.12**

The results in Table 5.12 show the means and standard deviations of work–family centrality and family–work centrality separately. The results in Table 5.12 indicate that the women entrepreneurs have moderate levels of work–family centrality (overall

mean index=3.45; SD=1.35) and high family–work centrality (overall mean index= 4.47; SD= 1.12). Sousa *et al.* (2018) found women to have high levels of work–family centrality (mean=4.02). The researcher further argued that the findings of family–work centrality being higher than work–family centrality could also be explained by the Identity Theory (Thoits, 1992; Macdonald & Levely, 2016) as this theory states that women view their identity as mothers more strongly than their career identity thus resulting in work–family centrality being lower than family–work centrality.

5.3.6.1 Conclusion of the Work–family Centrality of Women Entrepreneurs

The findings revealed that women entrepreneurs have moderate levels of work–family centrality (overall mean index= 3.45; SD= 1.35) and high family–work centrality (overall mean index=4.47; SD=1.12). This means that more women entrepreneurs responded that family was central to their lives rather than work.

5.3.7 PERFORMANCE OF THE BUSINESS

Demographic attributes such as age, sex, education, and experience discussed under the demographics section play a significant role in becoming a successful women entrepreneur. What has also been found to be a contributor to the performance of women-owned businesses is the nature and type of business, capital investment, access to markets, and the use of technologies (Rahman *et al.,* 2020). Business performance was measured using sales growth, profitability, ROI, and market share. Table 5.13 indicates the performance of women-owned businesses.

Table 5.13 The performance of women-owned businesses

	Mean	**Standard deviation**	**Skewness**
Sales growth	3.22	1.06	0.01
Profitability	3.77	0.79	-0.88
ROI	3.56	0.88	-0.67
Market share	2.93	0.97	0.19
Overall performance index	**3.38**	**0.93**	**-0.34**

The results from Table 5.13 show that women entrepreneurs perceive that they have a moderate performance in terms of profitability (M=3.77, SD=0.785), moderate in ROI (M=3.56, SD=0.883), and moderate in sales growth (M=3.22, SD=1.061). However, they perceive their performance to be low in terms of market share (M=2.93, SD=0.973). The overall performance index was 3.38, which shows a moderate level of business performance. Kimosop, Korir, and White (2016) also found women-owned businesses to perform moderately. To capture the market, the level of family interference also plays a role in better performance (Assamala *et al.*, 2022).

5.3.7.1 Conclusion of the Performance of Women-owned Businesses

In this study, the results revealed that women entrepreneurs had a moderate level of business performance in terms of profitability, ROI, and sales growth of their businesses. The biggest problem came in terms of the market share, which women entrepreneurs perceived to be low.

5.4 EMPIRICAL FINDINGS: PART B

5.4.1. MEASUREMENT MODEL

5.4.1.1 Reliability and Convergent Validity

For this study, construct reliability was assessed using Cronbach's Alpha and composite reliability whereas convergent validity was examined using the average variance extracted (AVE). Sufficient convergent validity is shown by an AVE minimum value of 0.5.

Table 5.14: Reliability and convergent validity

Factors	Cronbach's Alpha
Work–family conflict	0.941
Family–work conflict	0.911
Work centrality	0.879
Family centrality	0.825
Family emotional support	0.955
Family instrumental support	0.963
Family financial support	0.518
Performance	0.772

It is important to assess the reliability and validity of the adapted measures as the measures from previous studies have been adopted in this study. Cronbach's Alpha and composite reliability were used to assess construct reliability. Table 5.14 reveals that the alpha values were between 0.518 and 0.941. According to Hinton, Brownlow, McMurray, and Cozens (2004), alpha values between 0.5 to 0.7 show moderate reliability, 0.7 to 0.9 show high reliability, and 0.9 and above show excellent reliability. Pallant (2016) claims that Cronbach Alpha values are quite sensitive to the number of items in the scale, and with short scales (fewer than 10 items, for example), it is common to find Cronbach values that are quite low such as the value of 0.5.

5.4.1.2. Factor Analysis Using Varimax Rotation

Factor analysis is described as a series of statistically related techniques that are used to minimise and summarise large data sets into a structure that is simplified (Chipeta, 2015). There are two types of classifications for factor analysis: exploratory factor analysis and confirmatory factor analysis. Exploratory factor analysis examines the relationship between variables whereas confirmatory factor analysis is used to confirm a hypothesis between variables (Williams *et al.,* 2012:3). Varimax rotation is defined as an orthogonal rotation approach, which is used to acquire minimum relationships amongst several factors (Hoffmann, 2010). In this study, exploratory factor analysis was performed using varimax rotation to determine whether a relationship existed

among the variables performance, WFC and FWC, work–family centrality, and family–work centrality and the results are shown in Table 5.11. Table 5.15 shows the component matrix for performance, WFC, FWC, work centrality, and family centrality.

Table 5.15 Component matrix

	Component Loading	**Eigen values**	**% of variance**	**KMO**	**Bartlett's test**
PERFORMANCE	0.607				
Profitability	0.376				
Market share	0.737				
Sales growth	0.695	1.536	60.371	0.681	0.000
Return on investment	0.607				
WORK–FAMILY CONFLICT					
The behaviours I perform that make me effective at work do not help me to be a better parent and spouse.	0.617				
The time I must devote to my job keeps me from participating equally in household responsibilities and activities.	0.697	5.907	73.040	0.925	0.000
The problem-solving behaviours I use in my job are not effective in resolving problems at home.	0.703				
When I am at home, I see things that need doing at work; planning and scheduling work-related activities that prevent me from doing the tasks at home.	0.687				
My work keeps me from my family activities more than I would like.	0.769				

I have to miss family activities due to the amount of time I must spend on work responsibilities.	0.778				
I often think about work-related problems at home that prevent me from doing the tasks at home.	0.654				
When I get home from work, I am often too frazzled to participate in family activities/responsibilities.	0.787				
Due to all the pressures at work, sometimes when I come home, I am too stressed to do the things I enjoy.	0.753				
Behaviour that is effective and necessary for me at work would be counterproductive at home.	0.776				
I am often so emotionally drained when I get home from work that it prevents me from contributing to my family.	0.813				
I am often not in good mood at home due to the preoccupation with work responsibilities that prevent me from doing the tasks at home.	0.617				
FAMILY–WORK CONFLICT	0.728				
Due to stress at home, I am often preoccupied with family matters at work.	0.609				
I am often not in good mood at work due to the preoccupation with family responsibilities that	0.738	5.684	66.892	0.903	0.000

prevent me from doing the tasks at work.					
I often think about family-related problems at work that prevent me from doing the tasks at work.	0.675				
When I am at work, I see things that need doing at home, planning and scheduling family-related activities that prevent me from doing the tasks at work.	0.821				
The behaviours that work for me at home do not seem to be effective at work.	0.681				
The time I spend with my family often causes me not to spend time on activities at work that could be helpful to my career	0.694				
Because I am often stressed by family responsibilities, I have a hard time concentrating on my work.	0.712				
The time I spend on family responsibilities often interferes with my work responsibilities.	0.723				
Tension and anxiety from my family life often weaken my ability to do my job.	0.644				
I have to miss work activities due to the amount of time I must spend on family responsibilities.	0.172				
Behaviour that is effective and necessary for me at home would be counterproductive at work.	0.831				

The problem-solving behaviour that works for me at home does not seem to be as useful at work.	0.728				
WORK CENTRALITY					
If the unemployment benefit was really high, I would still prefer to work.	0.825	5.374	65.891	0.859	0.000
Work should only be a small part of one's life.	0.571				
I would probably keep working even if I didn't need the money.	0.861				
Life is worth living only when people get absorbed in work.	0.389				
The major satisfaction in my life comes from my work.	0.671				
Overall, I consider work to be very central to my existence.	0.704				
I have other activities more important than my work.	0.569				
In my view, an individual's personal life goals should be work oriented.	0.636				
The most important things that happen to me involve my work.	0.641				
Work should be considered central to life.	0.689				
To me, my work is only a small part of who I am.	0.714				
Most things in life are more important than work.	0.635				
FAMILY CENTRALITY					

I have other activities more important than my family.	0.535	3.60	62.244	0.830	0.000
Most things in life are more important than family.	0.594				
To me, my family is only a small part of who I am.	0.743				
The most important things that happen to me involve my family.	0.627				
An individual's personal life goals should be family oriented.	0.711				
Family should be considered central to life.	0.762				
Life is worth living only when people get absorbed in family.	0.373				
Family should only be a small part of one's life.	0.636				
Overall, I consider family to be very central to my existence.	0.621				

Table 5.15 presents the results of the component rotated factor matrix for performance, WFC, FWC, work centrality, and family centrality. The first factor (performance) loaded with an eigen value of 1.536, which accounted for a total variance of 60.371. The second factor (WFC) loaded with an eigen value of 5.907, accounting for a total variance of 73.040. The third factor (FWC) loaded with an eigen value of 5.684, which accounted for a total variance of 66.982. The fourth factor (work centrality) loaded with an eigen value of 5.374, accounting for a total variance of 65.891. Lastly, the fifth and final factor (family centrality) loaded with an eigen value of 3.60, which accounted for a total variance of 62.244.

The data was assessed to determine whether it is suitable for factor analysis. This was conducted using the Kaiser–Meyer–Olkin (KMO) measure of sampling adequacy and Bartlett's test of sphericity (Pallant, 2013:189). The values of the KMO test range from 0 to 1, such that any values greater or equal to 0.5 suggest that the data is suitable for factor analysis (Chipeta, 2015). Furthermore, the significance of the correlation is

measured using Bartlett's test of sphericity. Using Bartlett's test of sphericity, a p-value of less than 0.05 also suggests that the data is suitable for factor analysis. In Table 5.12, the KMO values are presented for performance (0.681), WFC (0.925), FWC (0.903), work centrality (0.859), and family centrality (0.830). Therefore, all the constructs are suitable for factor analysis.

5.4.1.3 Correlation Analysis of the Variables

The correlations between WFC, FWC, work centrality, family centrality, family emotional support, family instrumental support, family financial support, and performance are addressed as well as the multicollinearity between the variables. The associations between these variables are also discussed in this section.

5.4.1.3.1 Multicollinearity

To assess the degree of multicollinearity of all the variables in the study, variance inflation (VIF) was computed. As Olugbola (2017) highlighted, all the research data should be void of multicollinearity problems before engaging in a detailed analysis of the data. A multicollinearity was conducted to determine how much the variance of the explanatory variables' coefficients is increased as a result of collinearity. The obtained VIF values of the independent and dependent variables are presented in Table 5.16.

Table 5.16: VIF values of the independent and dependent variables

Coefficients[a]								
Model		Unstandardised Coefficients		Standardised Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	**VIF**
1	(Constant)	2.228	2.130		1.046	0.296		
	Work–family conflict	0.104	0.022	0.371	4.636	0.000	0.345	**2.896**
	Family–work conflict	-0.062	0.034	-0.169	-1.836	0.067	0.261	**3.826**
	Work centrality	0.084	0.016	0.312	5.103	0.000	0.589	**1.698**
	Family centrality	0.023	0.025	0.053	0.900	0.369	0.643	**1.556**
	Family emotional support	0.028	0.012	0.163	2.398	0.017	0.477	**2.097**
	Family instrumental support	0.058	0.017	0.250	3.389	0.001	0.406	**2.462**
	Family financial support	-0.072	0.037	-0.097	-1.927	0.055	0.874	**1.144**
	Average VIF							**2.240**

a. Dependent Variable: Performance

The results shown in Table 5.16 indicate that the average VIF was 2.240 indicating that the variables included in the model are not affected by multicollinearity. All the variables had a VIF value of less than 10, which aligns with Olugbola (2017) in that all VIF values greater than 10 indicate the existence of a collinearity problem and should therefore be eliminated. The VIFs were all below the threshold of 10 in this study, which indicated that the variables in the model are not highly collinear. It can therefore be concluded that multicollinearity bias in the data was not a problem.

5.4.1.3.2 Discriminant Validity and Correlation Matrix

Discriminant validity was assessed based on Forrel and Larker's (1981) comparison of the square root of the respective AVE in the diagonal with the correlation coefficients (off-diagonal) for each of the constructs in the applicable rows and columns. Table 5.17 consists of the square-root of the AVE in bold whereas the other data represents the correlation coefficients.

Table 5.17: Pearson's correlation between variables

	(1)	**(2)**	**(3)**	**(4)**	**(5)**	**(6)**	**(7)**	**(8)**
(1) Work–family conflict	**0.077***							
(2) Family–work conflict	0.750**	**0.556***						
(3) Work centrality	-0.419**	-0.334**	**0.055***					
(4) Family centrality	-0.181**	-0.146**	0.466**	**0.418***				
(5) Family emotional support	-0.207**	-0.329**	0.174**	0.172**	**0.110***			

(6) Family instrumental support	-0,099	-0.251**	0.177**	0.156**	0.505**	**0.045***		
(7) Family financial support	-0.249**	-0.332**	0.195**	0.171**	0.233**	0.210**	**0.182***	
(8) Performance	0.074	-0.165**	0.059	-0.005	0.257**	0.246**	-0.019	**0.055***

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

* Square root of the AVE on the diagonal (bold)

In Table 5.17, the results show the bivariate correlation matrix of the variables (WFC, FWC, work centrality, family centrality, family emotional support, family instrumental support, family financial support, and performance) used in the study. The findings reveal that work centrality has a negative significant correlation with WFC (Coeff=-0.419) and FWC (Coeff=-0.419). Family centrality also has a negative significant correlation with WFC (Coeff=-0.181) and FWC (Coeff=-0.146). Family emotional support has a negative significant correlation with WFC (Coeff=-0.207) and FWC (Coeff=-0.329). Similarly, family instrumental support has a negative significant correlation with WFC (Coeff=-0.099) and FWC (Coeff=-0.251). Also, family financial support has a negative significant correlation with WFC (Coeff=-0.249) and FWC (Coeff=-0.332). It is further shown from the results that WFC has no significant correlation with performance whereas FWC has a significant negative correlation with performance. This suggests that WFC (Coef=0.074) has no significant correlation with the performance of women-owned businesses while, on the other hand, FWC (Coef=-0.165) has a significant negative correlation with performance. Another observation is that no significant correlation was found between work centrality (Coef=0.059) and performance as well as family centrality (Coef=-0.005) and the performance of women-owned businesses. It can also be seen that only family emotional support (Coef=0.257) and family instrumental support (Coef=0.246) have a positive significant correlation with performance while family financial support (Coef=-0.019) had no significant correlation with the performance of women-owned businesses.

5.4.1.4 Hypothesis Testing

The empirical findings will provide answers to the six hypotheses of this study. The six hypotheses are as follows:

H1: WFC will have a negative relationship with the performance of women-owned businesses.
H2: FWC will have a negative relationship with the performance of women-owned businesses.
H3: Work–family centrality has a positive relationship with the performance of women-owned businesses.

H4: Family–work centrality has a negative relationship with the performance of women-owned businesses.

H5: Work–family centrality moderates the relationship between WFC and performance such that those who have high work–family centrality will have better performance.

H6: Family–work centrality moderates the relationship between FWC and performance such that those who have high family centrality will have a low performance.

The results are illustrated in a hierarchical Regression Model in Table 5.18.

Table 5.18 Hierarchical Regression Model for the isolated effects

Factors	**Model 1**		**Model 2**		**Model 3**	
	Beta	*T-value*	*Beta*	*T-value*	*Beta*	*T-value*
Control Effects						
Constant		3.827**		0.528		0.792
Marital status	-0.030	-0.594	-0.012	-0.241	-0.008	-0.159
Number of children	0.035	0.702	0.040	0.840	0.034	0.696
Age of the children	0.026	0.509	-0.004	-0.085	-0.004	-0.083
Family emotional support	0.154	2.189*	0.166	2.407*	0.157	2.261*
Family instrumental support	0.229	2.902**	0.254	3.346**	0.252	3.311**
Family financial support	-0.108	-2.033*	-0.102	-1.995*	-0.113	-2.182*
Independent variables						
H1: WFC	0.277	3.392**	0.366	4.539**	0.217	1.354
H2: FWC	-0.213	-2.213*	-0.161	-1.730	-0.209	-1.449
Moderating variables						
H3: Work–family centrality			0.314	5.087**	0.268	3.675**
H4: Family–work centrality			0.055	0.924	0.068	1.123
Interaction Effects						
H5: WFC × Work–family centrality					0.149	1.096
H6: FWC × Family–work centrality					0.042	0.356
Model Parameters						
R^2	0.198		0.262		0.267	
Adjusted R^2	0.178		0.240		0.240	
F-Value (sig.)	10.249 (0.000)**		11.766 (0.000)**		9.972 (0.000)**	
R^2-Change	0.198		0.065		0.004	
F-Change	10.249 (0.000)**		14.510 (0.000)**		1.002 (0.368)	
Max VIF	3,852		3,894		11,489	

**Sig at 1% *Sig at 5% Model 1 is the independent variables (WFC and FWC), Model 2 is the moderating variables (work–family centrality and family–work centrality), and model 3 is the interaction effects (WFC × work–family centrality and FWC × work–family centrality)

Table 5.18 presents the results of a hierarchical regression analysis to evaluate the moderating effect of work–family centrality on the relationship between WFC and the performance of women-owned businesses. Model 1 comprised the control variables (marital status, number of children, age of the children, family emotional support, family instrumental support, and family financial support) and the independent variables (WFC and FWC). The results show that the F-value is significant ($p \leq 0.05$) at the 1% level, which indicates the overall significance of the model. It is observed that the women entrepreneur's family emotional support and family instrumental support have a significant and positive association with the performance of the businesses. However, the control variable family financial support had a negative influence on the performance of the women-owned businesses. Neneh (2017) found that emotional support and financial support have a positive yet non-significant relationship with performance, while Mari *et al.* (2016) found no significant relationship between emotional support and performance. Financial support, similar to this study, was found to have a negative effect on women entrepreneur's performance. Extant research (King *et al.,* 1995; Van Aukem & Werberl, 2006; Mari *et al.,* 2016) found that entrepreneurs receive emotional support when family members provide them with attention that is in the form of encouragement that motivates and inspires the entrepreneur to pursue his/her goals during the entrepreneurial process to stay tenacious and optimistic when having to face business problems. Further, when emotional support is obtained from the government, family, and community, women entrepreneurs contribute to the country's economy and region and, therefore, enhance society's overall development (Muhammad *et al.,* 2021).

It was further observed in model 1 that WFC has a positive relationship with performance, and thus hypothesis 1^a (WFC will have a negative relationship with the performance of women-owned businesses) is rejected. The results are contrary to other studies (Wu, Chang & Zhuang, 2010, De Clerq *et al.,* 2021; Inthalasrai & Ariel, 2021) that found a significantly negative relationship between WFC and performance. Neneh (2021) claims that women increasingly discovering ways to implement strategies for the enhancement of their overall well-being could be an explanation for the low WFC and FWC of women entrepreneurs. FWC has a negative relationship with performance, and thus hypothesis 2^a (FWC will have a negative relationship on the performance of women-owned businesses) is accepted. These findings are in line

with other studies (Richardson & Finnegan, 2004; Waithaka *et al.,* 2016; Reina *et al.,* 2017; Neneh, 2018) that found that FWC has a negative influence on the performance of women-owned businesses.

In model 2, the moderating variables (work–family centrality and family–work centrality) were included in the model. The probability of the F-value is significant at the 1% level. This shows the overall significance of the model and thus value in predicting performance. The results show that work–family centrality has a positive relationship with performance and the results are significant at the 1% level, thus hypothesis 3[a] (work–family centrality has a positive relationship with the performance of women-owned businesses) is accepted. Family–work centrality has no significant relationship with performance, and thus hypothesis 4[a] (family–work centrality has a negative relationship on the performance of women-owned businesses) is rejected. Carr *et al*. (2007) found that when the family was central to an individual's life, it resulted in the individual experiencing WFC resulting in an impact on the performance.

In model 3, the interaction items (WFC × work–family centrality) and (WFC × family–work centrality) were included in the model. Work–family centrality did not show a significant moderating effect on the work–family conflict–performance relationship, and thus hypothesis 5[a] (work–family centrality moderates the relationship between WFC and performance such that those who have high work–family centrality will have better performance) is rejected. Work–family centrality not showing a significant moderating effect is similar to Li's (2019) study where work–family centrality was found to not have a significant effect on the relationship between work-to-family conflict and psychological guilt toward family as well as no significant effect on the relationship between family-to-work conflict and psychological guilt toward the employer. This study was, however, different to other studies (Carr *et al.,* 2007; Bagger & Li, 2012) that discovered that work–family centrality has a significant moderating effect on their study's variables. Family–work centrality did not show a significant moderating effect on the FWC–performance relationship, and thus hypothesis 6[a] (family–work centrality moderates the relationship between FWC and performance such that those who have high family-to-work centrality will have a low performance) is rejected. These findings are not similar to the findings in Ye *et al.*'s (2021) study that established that family–work centrality has a moderating effect on the relationship between family ostracism and emotional exhaustion.

5.4.2 COMPARING VARIABLES ACROSS DIFFERENT DEMOGRAPHICS

This section presents the results of the independent sample tests of marital status, the number of children, children under the age of 18, women entrepreneurs' age, and education to determine differences in the variables.

5.4.2.1 Differences Based on Marital Status

An independent sample t-test was used to determine the relationship between marital status and the variables.

Table 5.19 shows the independent sample t-test on the marital status differences across the different dimensions of the variables and business performance. The independent t-test was conducted to identify differences in the variables married and unmarried women. The results show that there are significant marital status differences when it comes to WFC, FWC, work centrality, family centrality, and business performance.

Table 5.19: Independent sample t-test between marital status and variables

Variables	Marital status		T-test for equality of means	
	Unmarried (N=187	Married (N=156)	Mean	T-value
Work–family conflict	34.545	34.385	0.161	0.144
Family–work conflict	30.818	29.442	1.376	1.637
Work centrality	47.695	46.853	0.843	1.148
Family centrality	34.433	33.821	0.613	1.372
Family emotional support	97.626	101.609	-3.983	-4.181**
Family instrumental support	47.636	49.122	-1.485	-3.117**
Family financial support	10.508	11.724	-1.216	-2.946**
Performance	13.176	13.859	-0.683	-2.206**

The results in Table 5.19 show a statistically significant difference with married women having higher levels of family emotional support, family instrumental support, and family financial support and performance than unmarried women (single, widow, divorced/separated, and cohabitating) and the results are negative and statistically

significant at 1% and 5% level, respectively. Previous studies (Neneh, 2018; Xaba, 2019) also found that married women have higher levels of family support in the form of emotional, instrumental, and financial support. Studies (Marayanan & Barnabas, 2020; Yusuf & Hasnider, 2020) argue that husband support is very important to a woman's career and there is a possibility of an increase in WFC when a woman receives no support from her husband. Contrary to extant research (Chebii, Ogada & Archar, 2015; Peter & Munyithya, 2015; Joona, 2017; Soomro, Abdelwahed, & Shah, 2019) that established that businesses owned by married women tend to underperform when compared to businesses owned by unmarried women due to the dual responsibilities they must perform in their work and family domains, married women entrepreneurs outperformed unmarried women entrepreneurs in this study. The results of this study are partially supported by Tundui and Tundui (2020) who produced mixed findings on the effect that marital status has on the performance of women-owned businesses. Nasir *et al.* (2019) attribute the performance of women-owned business not being affected by their marital status to women entrepreneurs receiving support from their husbands. As previously stated, husbands and families provide resources that aid in inspiring women-owned businesses while reducing their fear of failure resulting in improved performance (Vossenberg, 2013; Wolf & Frese, 2018; Msengimana & Naicker, 2021). Despite the greater role demands that come with marriage (Netemeyer *et al.,* 1996; Cline, 2010), both married and unmarried women entrepreneurs having to juggle the multiple roles of work and family was found to not lead to WFC and FWC in this study.

5.4.2.2 Differences Based on Number of Children

An independent sample t-test was conducted to determine the relationship between number of children and variables. The results show that there are significant number of children differences with the variables and business performance.

Table 5.20: Independent sample t-test between number of children and variables

Variables	Number of children		T-test for equality of means	
	No children (N=26)	Children (N=316)	Mean difference	T-value
Work–family conflict	33.58	34.52	-0.95	-0.45
Family–work conflict	30.42	30.15	0.27	0.17
Work centrality	45.27	47.46	-2.19	-1.59**
Family centrality	31.88	34.34	-2.45	-2.95**
Family emotional support	100.12	99.35	0.76	0.41
Family instrumental support	47.42	48.41	-0.99	-1.09
Family financial support	9.62	11.19	-1.58	-2.02**
Performance	13.35	13.50	-0.15	-0.15

The results in Table 5.20 show the independent sample t-test on the number of children varied across the different dimensions of the variables and business performance. The independent t-test was conducted to identify any differences in the means of the variables between women with no children and those with children. The results reveal that there are statistically significant differences between women with children having higher levels of work centrality, family centrality, and family financial support than women entrepreneurs with no children and the results are negative and statistically significant at the 1% and 5% level, respectively. Unlike Joona's (2017) study that found that the least performing women-owned businesses are those owned by women with large families that have four or more children, this study found that there was no significant difference in performance for women with children and those with no children. Despite Michel *et al.*'s (2011) observation that the number of children slightly contributes to family interference with work, this study found no significant relationship between family interference with work for women entrepreneurs with children and those with no children.

5.4.2.3 Differences Based on the Age of the Children

An independent sample t-test was used to determine the relationship between the age of the children and the variables. The differences based on age in a chronological and universal category were observed.

Table 5.21: Independent sample t-test between the age of the children and the variables

Variables	Children under the age of 18		T-test for equality of means	
	Children under 18 (N=261)	Children above 18 (N=82)	Mean difference	T-value
Work–family conflict	34.766	33.537	1.230	0.946
Family–work conflict	30.663	28.695	1.968	2.009**
Work centrality	46.935	48.512	-1.577	-1.847
Family centrality	34.257	33.829	0.427	0.818
Family emotional support	99.379	99.622	-0.243	-0.213
Family instrumental support	48.433	47.927	0.506	0.898
Family financial support	11.157	10.756	0.401	0.822
Performance	13.368	13.866	-0.498	-1.373

The results in Table 5.21 show a statistically significant difference with women with children under the age of 18 having higher levels of FWC than women entrepreneurs with children above the age of 18 and the results are positive statistically significant at 1% and 5% level, respectively. These results are in agreement with Michel *et al.*'s (2011) study that revealed that the age of children slightly contributes to FWC. Since no significant association was found between the number of children and the performance of women-owned businesses, this study differs from other studies (Mari *et al.*, 2016; Neneh, 2017; Chebii *et al.*, 2015; Peter & Munyithya, 2015; Mari *et al.,*

2016; Neneh, 2017; Adom *et al*., 2018; Soomro *et al.,* 2019) that found that young children have a negative impact on the business performance of women entrepreneurs. The lower WFC among women entrepreneurs with children over the age of 18 can be explained by women depending on their older children to assist them in taking care of their household responsibilities (Seshie-Nasser & Oduro, 2018).

5.4.2.3 Differences Based on the Women Entrepreneur's age

An independent sample t-test was used to determine the relationship between women entrepreneurs' age and the variables.

Table 5.22: Independent sample t-test between women entrepreneur's age and variables

Variables	Women entrepreneur's age		T-test for equality of means	
	Younger entrepreneur (N=183)	Older entrepreneur (N=160)	Mean difference	T-value
Work–family conflict	34.214	33.625	1.588	1.431
Family–work conflict	31.393	28.819	2.575	3.099**
Work centrality	46.519	48.219	-1.700	-2.334**
Family centrality	33.803	34.556	-0.753	-1.692
Family emotional support	98.656	98.656	-1.676	-1.726
Family instrumental support	47.907	48.775	-0.868	-1.808
Family financial support	10.519	11.681	-1.162	-2.817**
Performance	13.115	13.913	-0.798	-2.590**

Table 5.22 shows the independent sample t-test on the women entrepreneur's age differences across the different dimensions of the variables and business performance. Younger women (≤40 years) experience more FWC and the results are positive and significant. Older women (41 years and above) experience more work centrality and the results are negative and significant. Younger women have less financial support, and the results are negative and significant. Older women

entrepreneurs perform better than younger women entrepreneurs, and the results are negative and significant. Zhao, O'Connor, Wu, and Lumpkin (2021) claim that women entrepreneurs between their 30s and early 40s (midlife) often experience a decline in performance due to the many demanding obligations during that stage of life. These increased demands in the family domain such as child rearing and eldercare may explain the higher FWC among women entrepreneurs. The researchers further state that women entrepreneurs' better performance at an older age is a source of hope for younger women entrepreneurs that are prone to facing many challenges earlier in their entrepreneurial journey.

5.4.3 CHAPTER SUMMARY

In this chapter, a brief description of the data that was collected from the 343 women entrepreneurs in the Mangaung Metropolitan Municipality was presented. At the start of the chapter, the distribution of the response rates of the women entrepreneurs was determined. It was determined that 343 questionnaires were completed with no errors out of a total of 350 questionnaires that were distributed. Therefore, the response rate of the study stands at 98.48%.

Thereafter, the chapter provided an expansive discussion on the demographic characteristics of the respondents. Descriptive statistics such as tables, charts, and graphs were used to present the empirical findings followed by a discussion of the results.

Firstly, the findings showed the demographic information of the women entrepreneurs. Secondly, the descriptive information on women-owned businesses was depicted. Thirdly, the results revealed the major challenges of women-owned businesses as having problems in getting money to start-up the business, high competition, lack of financing, lack of entrepreneurial experience, and a lack of managerial skills. Fourthly, the findings showed the family support received by women entrepreneurs. Fifthly, the findings showed the low WFC experienced by women entrepreneurs. Sixthly, the findings showed the moderate work–family centrality of women entrepreneurs. Seventhly, the findings showed the performance of women-owned businesses, which was moderate in terms of profitability, ROI, and the sales growth and low in terms of market share.

Finally, the results indicated that WFC and work–family centrality have a positive relationship with the performance of women-owned businesses. FWC was found to have a negative relationship with the performance of women-owned businesses. Family–work centrality has no significant relationship with the performance of women-owned businesses. Family–work centrality was found to not have a statistically significant moderating effect on the WFC–performance relationship. The results suggest that the performance of women-owned businesses with women entrepreneurs that experience WFC could be improved through further improving the work–family centrality that they possess. This will significantly improve the performance of women-owned businesses.

CHAPTER SIX

CONCLUSION AND RECOMMENDATIONS

6.1 INTRODUCTION

This study assessed the impact of WFC on the performance of women-owned businesses and the impact work–family centrality has on these relationships in the Mangaung Metropolitan Municipality (Bloemfontein, Botshabelo, and Thaba ‘Nchu). The secondary objectives of this study, as mentioned in Chapter One, were as follows:

- to review existing literature and theoretical concepts on women entrepreneurs and their businesses,
- to review the existing literature and theories on WFC and FWC and work–family centrality,
- to examine the performance of women-owned businesses,
- to study whether women entrepreneurs experience WFC and FWC and which type of WFC and FWC they experience,
- to assess whether WFC and FWC, work–family centrality, and performance differ among marital status, the number of children, the age of the children, and family support,
- to examine which type of work–family centrality women entrepreneurs experience,
- to assess the impact of WFC and FWC on the performance of women-owned businesses,
- to study the impact of work–family centrality on the relationship between WFC, FWC, and the performance of women-owned businesses,
- to identify strategies that women entrepreneurs use to cope with WFC, and
- to propose practical recommendations to improve the performance of women entrepreneurs.

Chapter Two provided a review of the literature on theories and concepts of WFC of women entrepreneurs and SME performance. In Chapter Three, the literature was

reviewed on theories and concepts on the moderating role of work–family centrality. An outline of the research methodology that was employed in the study was provided in Chapter Four. Chapter Five presented the empirical findings that responded to the primary and secondary objectives of the study.

The main objective of this conclusion chapter is to provide an overall summary of the theory and empirical findings obtained in the previous chapters. This chapter provides the final conclusions and recommendations of the study, which are based on the findings obtained in Chapter Five of the study. This chapter comprises eight sections. Section 6.1 introduces the chapter followed by section 6.2, which provides conclusions on the theoretical chapters. Section 6.3 provides conclusions on the empirical findings. The achievement of the objectives in this study is discussed in section 6.4. Section 6.5 provides recommendations for future studies followed by section 6.6, which highlights the limitations of the study. Thereafter, section 6.7 suggests areas for future research. Finally, section 6.8 will conclude the study.

6.2 CONCLUSION ON THE THEORETICAL CHAPTERS

The conclusion to the theoretical chapters comprises four chapters: introduction to the study, WFC of women entrepreneurs and SME performance, the moderating role of work–family centrality, and research methodology. The conclusions of these chapters are presented under the headings below.

6.2.1 INTRODUCTION TO THE STUDY

Chapter One provided an in-depth examination of women entrepreneurs, providing a conceptualisation of the study in the introduction and background to the study. In Chapter One, the importance of women entrepreneurs globally as well as in the context of South Africa was defined and outlined initially. The chapter introduced present literature on WFC and FWC, work–family centrality, and women entrepreneurs. Next, in presenting the study's research problem, existing gaps in the present literature were identified. Thereafter, an explanation of the context and existing need for this research study to be conducted was provided. Moreover, the chapter provided the primary and secondary objectives of the study. The significance of the study to knowledge and present literature on WFC and FWC, work–family centrality,

and the performance of women entrepreneurs in South Africa was also discussed. Furthermore, this chapter gave an outline of the methodology to be used to obtain the objectives of the study and the ethical considerations. Finally, a chapter outline was provided at the end of the chapter.

6.2.2 WORK–FAMILY CONFLICT OF WOMEN ENTREPRENEURS AND SME PERFORMANCE

Chapter Two began with the definition of women entrepreneurs and the importance of woman entrepreneurship both internationally and nationally within South Africa. Thereafter, theories and concepts pertaining to women entrepreneurs were discussed in detail. Subsequently, the bidirectionality of WFC, the dimensionality of WFC, and the antecedents of WFC were discussed. Thereafter, the types of family support provided to women entrepreneurs were discussed. This was followed by a discussion on the performance of women-owned businesses towards the end of the chapter followed by the formulation of the hypotheses and a conceptual framework linking work–family conflict to the performance of businesses owned by women entrepreneurs.

6.2.3. THE MODERATING ROLE OF WORK–FAMILY CENTRALITY

Chapter Three commenced with a discussion of role centrality as an introduction to work–family centrality. Next, the definition and discussion of work–family centrality were presented. Thereafter, a discussion of the dimensions of work–family centrality was provided, which were work centrality, family centrality, and dual centrality. Thereafter, two work–family centrality theories were discussed: role identity theory and social identity theory. In addition, work–family centrality and the performance of women-owned businesses were discussed followed by the inclusion of the formulated hypotheses. Lastly, a discussion was provided on the moderating role of work–family centrality on the relationship between WFC and the performance of women-owned businesses, and the formulated hypotheses that test the moderation role were presented. This was followed by a conceptual framework showing the moderating role of work–family centrality on the relationship between WFC and the performance of businesses owned by women entrepreneurs.

6.2.4 RESEARCH METHODOLOGY

Chapter Four explained the research methodology that was used in this study to collect and analyse data. The chapter explained the research process, which followed the order of discussing the research problem, research questions, research aim and objectives, research design, data collection techniques and procedures, data analysis procedures, and the interpretation of the data. This study used a quantitative research design and followed a non-probability sampling approach and was a combination of convenience and snowball sampling techniques. Questionnaires were used to collect the data from women owning businesses in the Mangaung Metropolitan Municipality (Bloemfontein, Botshabelo, and Thaba 'Nchu). This chapter explained in detail the design and content of the questionnaire as well as the measurement techniques (variables) that were used to test the relationship between the variables. Also, the SPSS statistical software was used to analyse the data collected from the respondents. To interpret the data, descriptive statistical tools such as percentages, frequency distribution tables, histograms, and charts were utilised. Furthermore, to analyse the data in this study, inferential statistics such as factor analysis, regression analysis, and Pearson correlation coefficient analysis were used. Lastly, this chapter concluded with a discussion of the ethical procedures followed in the study.

6.3 EMPIRICAL CONCLUSIONS

Chapter Five presented the empirical results of the study. These conclusions constitute the descriptive information of the women entrepreneur, the nature of the business, the challenges faced by businesses owned by women entrepreneurs, the family support received by women entrepreneurs, the work–family conflict and family–work conflict experienced by women entrepreneurs, and the women entrepreneurs' work–family centrality.

6.3.1 DEMOGRAPHIC INFORMATION OF THE RESPONDENTS

The demographic information of the respondents included age, race, marital status, number of children, age of the children, number of dependents, country of origin, age of the business, hours of work per week, life cycle phase of the business, highest formal education qualification, type of degree programme completed, and enrolment

in short courses and training programmes or diplomas in business management or related discipline. The results revealed that the dominant age group that the women entrepreneurs belonged to was between 31–40 years. Moreover, the majority of the women entrepreneurs were married (45.48%). Most of the women entrepreneurs had two children (37.9%) and the children were mainly aged 12–16 years (29.7%) and 6–11 years (29.25%). For the most part, the respondents had 1–4 dependents (78.72%). A large proportion of the women entrepreneurs originated from South Africa (76.68%). The work put into the women-owned businesses was mostly 21–40 hours of work per week (71%). Many of the women entrepreneurs were found to have at least completed matric (39.65%) and it was their highest formal educational qualification. Of those that had obtained degrees, the most common degrees among the women entrepreneurs were degrees in marketing (1.2%) and accounting (1.2%). Finally, the results show that the enrolment of women entrepreneurs in business-related short courses is very low. Of the few participants that were found to have been enrolled in a business-related short course, the most common short course certification among the women entrepreneurs was business management (7.9%). The low enrolment of women entrepreneurs in short courses is supported by Alsubaie and Jones (2017) who highlight the poor participation of women in training programmes.

6.3.2 NATURE OF THE BUSINESS

The results indicated that the majority of women-owned businesses were classified within the economic sector of selling cooked food and delivery (18.7%). The legal ownership of the businesses was mostly sole ownership (86%). The greater portion of the women-owned businesses was indicated to be small in size with mainly 1–2 employees when counting the women entrepreneur who also received payment from the business (86.6%). Women entrepreneurs who had no prior experience in the business sector were found to be 82%, and 68% of women entrepreneurs had no family members who had ever owned a business. The results reveal that many women entrepreneurs were solely involved in the initiation of their businesses (77%). Given that many women operate in non-capital intensive (OECD, 2016) and less value-adding business opportunities (Ijatuyi *et al*., 2022), operate businesses that are smaller in size, have no prior experience in the business sector but are still solely involved in the initiation of their businesses, establishing female networks could be a beneficial solution. Establishing female networks would assist in the development of

women entrepreneurs and their businesses. Networks have been shown to play a vital role in development (Cross & Thomas, 2008; Forret, 2014; Casciaro, Gino & Kouchaki, 2014). Involvement in network activities has been identified as one of the initiatives that focus on developing women's entrepreneurship as it enhances information dissemination, mentoring, education and training, and access to finance (Skonieczna & Castellano, 2020), which could close the gap in the identified areas that women-owned businesses fall short.

6.3.3 CHALLENGES FACED BY WOMEN-OWNED BUSINESSES

The findings of this study revealed women entrepreneurs experienced the following challenges: a problem in getting money to start up the business, high competition, lack of financing, lack of entrepreneurial experience, and a lack of managerial skills. Because women entrepreneurs' access to finances featured strongly as a major challenge in this study, the local and national government in collaboration with banks and financial institutions could ensure that women entrepreneurs have access to the required financial assistance. Maluadzi and Schachtebeck (2022) propose the implementation of a framework for the provision of subsidies to female entrepreneurs to solve the challenge of access to financial resources. To mitigate the lack of managerial skills and equip women entrepreneurs with entrepreneurial skills that will aid them to survive amongst the high competition, Education Training Development Practices Sector Education and Training Authority (ETDP SETA) should offer various managerial and entrepreneurial skills training initiatives to women entrepreneurs.

6.3.4 FAMILY SUPPORT

Women entrepreneurs rely on their children for emotional support (91.5%) whereas the husbands of women entrepreneurs are their main source of financial support (53.4%) and instrumental support (27.7%). Lastly, women entrepreneurs receive moderate levels of emotional (overall mean index=3.43; SD=0.16), instrumental (overall mean index=3.22; SD=1.02), and financial support (overall mean index=3.69; SD=1.98). Women entrepreneurs benefit from family support as the support they receive from their husbands helps them in maintaining low WFC and FWC. As stated in Nasir *et al.*'s study (2019), women entrepreneurs' businesses and household duties end up not being affected by time management when having to split time between work and family due to receiving support from husbands. As working women

commonly undergo strain due to their work, they can benefit from the emotional support that they obtain from their family members, which may be in the form of motivation, reassurance, and consolidation (Mari *et al*., 2016; Neneh, 2017), which then gives them emotional stability and psychological resources that are needed to focus their energy and attention on their work (Arregle *et al.,* 2015). Neneh and Welsh (2022) encourage women to use their families' resources as well as resources from external networks to attain instrumental support to free up time to focus on the operation of their businesses. Welsh *et al.* (2021) postulate that financial support from the family is a viable option for financing women-owned businesses in the start-up stage and women entrepreneurs could leverage the support to obtain resources by fully exploiting this opportunity of financing their businesses. These studies support that women entrepreneurs need to further lean on emotional, instrumental, and financial support from their families to fully reap the benefits that could aid them in improving the performance of their businesses.

6.3.5 WORK–FAMILY CONFLICT AND FAMILY–WORK CONFLICT

The findings revealed that women entrepreneurs only experience low levels of WFC (overall mean index=2.87; SD=1.09) and low FWC (overall mean index=2.52; SD= 0.91). Neneh (2021) claims that women increasingly discovering ways to implement strategies for the enhancement of their overall well-being could be an explanation for the low WFC and FWC of women entrepreneurs. According to Neneh (2021), segmentation is one of the boundary management strategies that is utilised by women to maintain a balance between their work and family responsibilities. Work–family segmentation entails separating different aspects of the work and family domain by creating and maintaining either fewer or more impermeable boundaries in their work and family life (Kreiner, 2006). Family support from either formal (nannies, cleaners, and child day care centers, for example) and informal (parents, childhood friends, spouse, neighbours, and church members, for example) networks could also explain the low WFC and FWC as Neneh (2021) postulates that family support creates and maintains a boundary between family and work life, which then allows for the avoidance of time devoted to household responsibilities spilling over to the work domain.

6.3.6 WORK–FAMILY CENTRALITY

The findings revealed that women entrepreneurs have moderate levels of work–family centrality (overall mean index=3.45; SD=1.35) and high family–work centrality (overall mean index=4.47; SD=1.12). This means that more women entrepreneurs responded that family was central to their lives rather than work. Higher family centrality among women entrepreneurs is to be expected, as according to Buttner (1993), many women entrepreneurs view entrepreneurship as a life choice to integrate family and career needs. Since high work–family centrality positively predicts WFC (Carr *et al.,* 2008; Zhang, Wei, Li & Yang, 2011), the moderate levels of work–family centrality could explain the low WFC levels experienced by the women entrepreneurs in the sample.

6.3.7 PERFORMANCE OF THE BUSINESS

In this study, the results revealed that women entrepreneurs perceive that they have a moderate performance in terms of the profitability, ROI, and sales growth of their businesses. The biggest problem came in terms of the market share which women entrepreneurs perceived to be low. Other studies (Njeru, Bwisa & Kihoro, 2012; Ingalagi, Nawaz, Rahiman & Hariharasudan, 2021) also found that women-owned businesses performed moderately. According to the Economic Development in Africa report (2021), the performance of women entrepreneurs may be due to the decisions that women make that are driven by gender-specific constraints such as contextual factors, legal discrimination, social norms and gender-based violence, gender gaps in endowments, such as education and skills, start-up financing and access to resources and networks, and the restricted range of economic choices that women can make due to household responsibilities. However, women's ability to access finance is a crucial factor that affects performance.

6.3.8 INFERENTIAL RESULTS

It was observed in the regression model that the women entrepreneur's family emotional support and family instrumental support have a significant and positive association with the performance of the businesses. However, the control variable family financial support had a negative influence on the performance of the women-owned businesses. WFC was found to have a positive relationship with performance whereas FWC was found to have a negative relationship with performance. The results show that work–family centrality has a positive relationship with performance,

while family–work centrality has a non-significant relationship with performance. The final observation was that work–family centrality and family-work centrality did not show a significant moderating effect on the WFC–performance relationship.

6.3.8.1 Hypothesis testing

In this study, six hypotheses were established.

Hypothesis 1: *WFC will have a negative relationship with the performance of women-owned businesses.* It was observed that WFC has a significant positive impact on performance. The conclusion was that when work activities interfere with family activities then the performance of businesses owned by women entrepreneurs improves. Therefore, hypothesis $H1^0$ is rejected.

Hypothesis 2: *FWC will have a negative relationship with the performance of women-owned businesses.* According to the results, FWC has a significant negative impact on performance. It was concluded that the performance of women-owned businesses is not impacted by family activities interfering with work activities. Therefore, hypothesis $H2^0$ is accepted.

Hypothesis 3: *Work–family centrality has a positive relationship with the performance of women-owned businesses.* The results show that work–family centrality has a significant positive impact on performance. Therefore, when work is central to a woman entrepreneur's life, their businesses perform better. Hence, hypothesis $H3^0$ is accepted.

Hypothesis 4: *Family–work centrality has a negative relationship with the performance of women-owned businesses.* The results also showed that family–work centrality has a non-significant impact on performance. These results imply that when the family is central to a woman entrepreneur's life, it does not have an impact on their businesses. Hence, hypothesis $H4^0$ is rejected.

Hypothesis 5: *Work–family centrality moderates the relationship between WFC and performance such that those who have high work–family centrality will have a better performance.* The hierarchical regression model indicated that work–family centrality does not significantly moderate the relationship between WFC and performance.

Therefore, work being central to a women entrepreneur's life does not play a significant role in how WFC impacts the performance of their business. As a result, hypothesis $H5^0$ is rejected.

Hypothesis 6: *Family–work centrality moderates the relationship between FWC and performance such that those who have high family-to-work centrality will have a low performance.* Therefore, family being central to a women entrepreneur's life does not play a significant role in how WFC impacts the performance of their business. The hierarchical regression model indicated that family–work centrality does not significantly moderate the relationship between FWC and performance. As a result, hypothesis $H6^0$ is rejected.

6.3.8.2 Comparing Variables Across Different Demographics

The independent sample t-test revealed that married women have higher levels of family emotional support, family instrumental support, and family financial support and performance than unmarried women (single, widow, divorced/separated, and cohabitating). Secondly, women with children have higher levels of work centrality, family centrality, and family financial support than women entrepreneurs with no children. Thirdly, women with children under the age of 18 have higher levels of FWC than women entrepreneurs with children above the age of 18. Lastly, younger women (≤40 years) experience more FWC and the results are positive and significant. Older women (41 years and above) experience more work centrality. Also, younger women have less financial support, and the results are negative and significant. Older women entrepreneurs perform better than younger women entrepreneurs, and the results are negative and significant at the 1% level.

6.4 ACHIEVEMENT OF OBJECTIVES

The primary objective was to investigate the impact of WFC on the performance of women-owned businesses and the impact of work–family centrality on these relationships. The objective was achieved through the following secondary objectives:

- to review existing literature and theoretical concepts on women entrepreneurs and their businesses,

- to review the existing literature and theories on WFC and FWC and work–family centrality,
- to examine the performance of women-owned businesses,
- to study whether women entrepreneurs experience WFC and/or FWC and which type of WFC and/or FWC they experience.
- to assess whether WFC and FWC, work–family centrality, and performance differ among marital status, the number of children, the age of the children, and family support.
- to identify which type of work–family centrality women entrepreneurs experience,
- to study the impact of WFC and FWC on the performance of women-owned businesses.
- to study the impact of work–family centrality on the relationship between WFC, FWC, and the performance of women-owned businesses.
- to identify strategies that women entrepreneurs use to cope with work–family conflict, and
- to propose practical recommendations to improve the performance of women entrepreneurs.

Objective 1 was '*to review existing literature and theoretical concepts on women entrepreneurs and their businesses'* and was achieved in Chapter Two of this study.

Objective 2 was '*to review the existing literature and theories on WFC and FWC and work–family centrality'* and was achieved in Chapter Two and Chapter Three.

Objective 3 was '*to examine the performance of women-owned businesses'* and was attained in Chapter Five (Table 5.13) of this study based on the empirical results.

Objective 4 was '*to study whether women entrepreneurs experience WFC and/or FWC and which type of WFC and/or FWC they experience'* and was achieved in Chapter Five (Table 5.12) of this study based on the empirical results.

Objective 5 was '*to assess whether WFC and FWC, work–family centrality, and performance differ among marital status, the number of children, the age of the children, and family support.'* This objective was achieved in Chapter Five based on the inferential results from Table 5.23 to Table 5.26.

Objective 6 was '*to find out which type of work–family centrality women entrepreneurs experience'* and was attained in Chapter Five (Table 5.13) of this study based on the empirical results.

Objective 7 was '*to assess the impact of WFC and FWC on the performance of women-owned businesses.'* This objective was obtained in Chapter Five (Table 5.18) of this study based on the empirical results in the Hierarchical Regression Model.

Objective 8 was '*to study the impact of work–family centrality on the relationship between WFC, FWC, and performance of women-owned businesses'* and was achieved in Chapter Five (Table 5.18) of this study based on the empirical results in the Hierarchical Regression Model.

Objective 9 was to identify strategies that women entrepreneurs use to cope with WFC. This objective was attained in Chapter Five in Figures 5.17 and 5.18 and Table 5.8 to Table 5.10.

Objective 10 was *'to propose practical recommendations to improve the performance of women entrepreneurs'* and is achieved in the recommendations section of this study.

Due to the achievement of all the secondary objectives, it is concluded that both the primary objective and the secondary objectives of this study have been achieved.

6.5 RECOMMENDATIONS

This section presents the recommendations and conclusions proposed based on the theoretical and empirical findings.

- In this study, entrepreneurial education was found to be very low with 0.9% of the women entrepreneurs reporting that they had completed business management degrees and above 90% of the women entrepreneurs reporting that they had never enrolled in any business-related short courses. Entrepreneurial education needs to be included at all levels of the education system in South Africa to provide women entrepreneurs with entrepreneurial knowledge and skills. This has been identified as a sufficient way to increase female entrepreneurship (Wilson, Kickul & Marlino, 2007; Lyons & Zhang, 2017;

Moberg, Huber, Jørgensen & Redford, 2018), which is required in South Africa to improve the lagging of women business ownership in comparison to other countries of similar measures. More focus should be placed on customised education so that it directly speaks to the skills required by women entrepreneurs in the fields that they dominate. Lastly, to have the largest impact on women to increase their business ownership, they should be exposed to female role models at all levels of education. This could be achieved by inviting successful national or local women entrepreneurs to share their entrepreneurship stories and establish connections with these successful women entrepreneurs.

- The majority of the women entrepreneurs (82%) in this study admitted to having no prior experience in the business sectors in which their businesses operated. These women entrepreneurs need to increase their knowledge of entrepreneurship and the sectors in which they operate. A suggestion would be for women entrepreneurs to lean on embedded career capital, such as human capital and social capital. This is capital that they may have accumulated through social experiences, knowledge, skills, relationships, and networks to start up and grow their businesses. Prior experience from other sectors should be used as leverage to grow and develop their businesses by staying connected with networks from their previous employment and other roles. As a collective with their social networks, they should partner with government departments such as the DTI, the Department of Higher Education, the various SETAs, and Further Education and Training Institutions (FETs) to cultivate a culture of learning within the networks for improved education, knowledge, and capacity for growth and development.
- The findings showed that the majority of women entrepreneurs (93%) employed no family members in their businesses. This reveals that the women entrepreneurs are overly reliant on formal sources of employment (paid employees) or are the sole employees in their businesses as their businesses may be small and not require employees. The growth potential and performance of the businesses are stunted due to the approaches of getting paid employees in the early stages of the business or remaining small and working solely. OECD (2016) claims that businesses that are owned and led by

women are commonly less oriented towards the achievement of high growth and the creation of substantial employment. A suggestion would be for women entrepreneurs to employ their older children in their businesses as volunteers and to employ members of the community as volunteers in the early stages of the business. This will create skill transference amongst members of the community as many community members lack skills along with an increase in the capacity that the business can produce due to more people being involved in the business's operations resulting in the growth of women-owned businesses.

- According to the findings, the women entrepreneurs used their own personal finances to fund their businesses. As the women-owned businesses were mainly informal, home-based, and concentrated in the areas of small-scale entrepreneurship in sectors such as buying and selling of cooked food and delivery, street vendors, and beauty salons, financial institutions were more prone to not lend money to these businesses because of their nature. This resulted in many women entrepreneurs experiencing the challenge of lacking access to finance. Women entrepreneurs should establish strong, dependable networks among the other entrepreneurs in their communities to create stokvels to borrow and lend money towards the growth and development of all the businesses that are members of the stokvel without the involvement of credit from financial institutions. Another alternative would be accessing credit from financial institutions through the stokvels through trust building and the stokvels proving themselves to be low risk.
- The findings showed that women entrepreneurs experienced low levels of WFC and FWC. Despite the low levels of the experienced conflict, it is evident from the findings that there is still the presence of WFC and FWC. In this study, WFC had a positive impact on the performance of the businesses while FWC had a negative impact on the businesses. As it is the family domain spilling over to the work domain that causes a negative impact on women-owned businesses, FWC could be further mitigated by having those women entrepreneurs that are still experiencing FWC adopt the strategies that are possibly responsible for the low level of FWC for some women entrepreneurs. Among other strategies, women entrepreneurs could adopt the strategy of segmenting their work

domain from their family domain. This can be achieved by separating the home office from the rest of the home. Family support in the form of emotional support, instrumental support, and financial support has also been found to reduce FWC. Therefore, it is encouraged that women entrepreneurs make use of their family members and social networks outside of their formal networks to further reduce FWC for the women entrepreneurs that are experiencing it. As the family support (emotional, instrumental, and financial) received by women entrepreneurs was at a moderate level, fully taking advantage of family support could be women entrepreneurs sharing their work problems with their siblings and husbands. Making use of family support could also manifest as having the husband take care of the children and running errands when the women entrepreneur is working. Family support could also be exploited by borrowing money from parents, husbands, and siblings to acquire more resources that would aid in the expansion and improvement of business performance.

- Work–family centrality was found to have an impact on the performance of women-owned businesses. Mannheim *et al.* (1997) postulate that individuals that consider work to be central to their existence have a high need for achievement which leads to an increase in performance. However, the family was found to be more central to the lives of the women entrepreneurs than work. As women entrepreneurs are inclined to participate more in the domain that is most central to their lives, a suggestion would be that women entrepreneurs allocate separate time for work and family. In that way, the work domain is not neglected due to participation in the family domain as each domain will have its own allocated time. This will ensure the successful performance of women entrepreneurs regardless of which centrality is higher, whether it be work–family centrality or family–work centrality.
- The women entrepreneurs perceived their businesses as having a moderate level of performance. Increasing the moderate level of performance experienced by women-owned businesses to a high level of performance may be attained through tackling the challenges faced by women entrepreneurs such as encountering a problem in getting money to start up the business, high competition, lack of financing, lack of entrepreneurial experience, and a lack of managerial skills. The government through state-owned enterprises (SEDA,

The Small Enterprise Finance Agency, FinFind, Industrial Development Corporation, and National Empowerment Fund) supporting women entrepreneurs in South Africa should promote the formulation of peer support groups where women entrepreneurs can share the different challenges they are experiencing as well as the solutions to overcoming the challenges. This will positively impact the performance of women-owned businesses and bring about the desired economic growth and development.

6.6 LIMITATIONS OF THE STUDY

- A major limitation of this study was the difficulty the researcher experienced in obtaining a database of all the women entrepreneurs in the Mangaung Metropolitan Municipality. Due to the nonexistence of such a database, the researcher had to rely on the participants to refer other women entrepreneurs within their networks operating in the same area.
- Another limitation of this study that was encountered by the researcher was the low literacy of some of the women entrepreneurs, which affected their reading and writing skills. The researcher with the aid of field workers had to read out the questionnaire and fill it in for the respondents who could not read or write.
- Some of the women entrepreneurs were unable to find sufficient time in their schedule to complete the questionnaire and were therefore unable to participate in the study.
- The study area was women entrepreneurs in the Mangaung Metropolitan Municipality (Bloemfontein, Botshabelo, and Thaba ‘Nchu). As such, the generalisation of this study is limited to women entrepreneurs in Mangaung Metropolitan Muncipality and cannot be generalised across all women entrepreneurs in South Africa.
- Lastly, the focus of the study was only on the impact of work–family centrality on the relationship between WFC and the performance of businesses owned by women entrepreneurs. As a result, factors outside of work–family centrality that might have a significant impact on the performance of women-owned businesses could not be taken into consideration as they were outside of the scope of this study.

6.7 FUTURE RESEARCH

- As the study only focused on women entrepreneurs in the Mangaung Metropolitan Municipality (Bloemfontein, Botshabelo, and Thaba ‘Nchu), future research could be conducted in other provinces and towns within South Africa to increase information on the work–family conflict that impacts the performance of women-owned businesses.
- The study only focused on the impact of work–family centrality on the relationship between work–family conflict and the performance of businesses owned by women entrepreneurs. As such, future research could be conducted on a comparable study using other moderating variables such as family support, marital status, number of children and age, culture, nationality, entrepreneurship education, and personality characteristics.
- Lastly, the study only focused on women entrepreneurs. Future research could focus on the family members of women entrepreneurs seeing that they are involved in the WFC and FWC experienced by women entrepreneurs. This may provide insight into the extent to which family members are affected by WFC.

6.8 CHAPTER SUMMARY

The conclusion chapter examined the conclusions, achievement of objectives, recommendations, limitations, and areas for future research concerning the moderating role of work–family centrality on the relationship between WFC and work–family centrality. The chapter commenced with an introduction of the chapter. Next, conclusions on the theoretical and empirical chapters were provided. Thereafter, a discussion on the achievement of the primary objective and the secondary objectives was provided. Additionally, the researcher provided recommendations based on the findings of the study. Furthermore, a discussion on the limitations of the study was provided. To conclude, directions for future research were presented at the end of the chapter.

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APPENDIX

Appendix 1: Information letter to participants

RESEARCH STUDY INFORMATION LEAFLET

DATE

25 October 2021

TITLE OF THE RESEARCH PROJECT

Work–family conflict and the performance of women-owned businesses:

The Role of Work–family Centrality.

PRINCIPLE INVESTIGATOR / RESEARCHER(S) NAME(S) AND CONTACT NUMBER(S):

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WHAT IS THE AIM / PURPOSE OF THE STUDY?

The main purpose of this research is to investigate the impact of work-family centrality on the performance of women-owned businesses in Mangaung Metropolitan Municipality (Bloemfontein, Botshabelo, and Thaba 'Nchu). This study will explore whether work-family centrality can explain the differences in performance amongst women entrepreneurs based on the type of WFC and FWC they experience. The developing context has not received much attention from research therefore it is important to understand the context within which women entrepreneurs operate in South Africa to bring forth new insights on women entrepreneurs and thus provide alternative explanations to their differences in performance. Further, there is a need to understand the employer's perspective better to contribute to the existing research on work-family centrality and enhance the performance of businesses owned by women. For that reason, this study aims to find out the impact of work-family conflict and family-work conflict on the performance of women entrepreneurs and what role work-family centrality will have on this association.

WHO IS DOING THE RESEARCH?

The main researcher of this study is Chumasande Dapula, a master's student in the Department of Business Management, in the faculty of Economic and Management Sciences at the University of the Free State. The researcher aims to investigate the work-family conflict experienced by women entrepreneurs from different backgrounds in the Mangaung Metropolitan Municipality (Bloemfontein, Botshabelo, and Thaba 'Nchu), the impact the work-family conflict has on the performance of women-owned businesses and the role of work-family centrality on these relationships.

HAS THE STUDY RECEIVED ETHICAL APPROVAL?

This study has received ethical approval from the Research Ethics Committee at the University of the Free State.

Approval number: -

WHY ARE YOU INVITED TO TAKE PART IN THIS RESEARCH PROJECT?

You are invited to participate in this study to share your experiences of work-family conflict as a woman entrepreneur. This study will focus on women entrepreneurs situated in three areas in the Mangaung Metropolitan Municipality (Bloemfontein, Botshabelo and Thaba 'Nchu) because they are classified as the 3 urban centres in the area. These 3 areas will assist in providing a contextual understanding of women entrepreneurs' work-family conflict and women entrepreneurs' work-family centrality in Mangaung Metropolitan Municipality. The present study will use a sample of 350 women entrepreneurs. In Bloemfontein, questionnaires will be distributed to 200 women entrepreneurs because it has the highest population, 90 questionnaires will be distributed in Botshabelo because it has the second highest population, and 60 questionnaires will be distributed in Thaba 'Nchu which has the lowers population of the 3 areas. The researcher has survey questions for you to read through and respond to the questions. If you agree to participate in the study, the researcher will schedule to drop off the questions at your place of work or email the questionnaire.

WHAT IS THE NATURE OF PARTICIPATION IN THIS STUDY?

This study will make use of the quantitative research method. Questionnaires will be dropped off and picked up at the participants' business premises or any other agreed-upon location. The three sections the questionnaires will be divided into are

demographics, nature of business and model constructs. The duration for completing the questionnaire will be 30 minutes to 1 hour and the participants may fill the questionnaire when they have the time available. Your experiences of work-family conflict as a woman entrepreneur are significant to the data collection of this study. It is requested that you disclose your experiences as openly as possible. In cases where the participants are illiterate, the questions will be read to the participant.

CAN THE PARTICIPANT WITHDRAW FROM THE STUDY?

It is your right to withdraw from the study at any time with no repercussions. You will not suffer any consequences or loss for choosing not to participate in this study. If you decide to participate in the study, you will receive the information sheet to keep and be asked to sign the written consent form.

WHAT ARE THE POTENTIAL BENEFITS OF TAKING PART IN THIS STUDY?

Even though there may be no direct benefit to you, the possible benefit of your participation is that existing and future women business owners will benefit from your input. You will be participating as a co-researcher since your input is the essence of the research and this information may help other women entrepreneurs to improve the performance of their businesses.

WHAT IS THE ANTICIPATED INCONVENIENCE OF TAKING PART IN THIS STUDY?

The nature of the study does not pose high risks to participants. However, the study may result in time inconveniences/ loss of work time for participants. To avoid this, the researcher will ensure that questionnaires are dropped off on convenient days for the participants and a time will be arranged for the collection that is convenient for the

participants. The researcher will conform to the convenient times and drop off and pick up locations of the participants. There is also the potential risk of unfulfilled expectations such as the research being the solution to the low performance of their businesses. To avoid these expectations from arising, the researcher will make it known to the participants that no immediate solutions to the issues that may emerge will come from the study, but the study will make recommendations upon analysing the findings that may reach policy makers and relevant authorities however they may or may not choose to implement the recommendations.

WILL WHAT I SAY BE KEPT CONFIDENTIAL?

The researcher will maintain a high level of confidentiality with the information provided by participants. Participants' names will not be recorded anywhere so no one will be able to connect the participants' answers to the individual's names. The data will only be accessible to the researcher, the study supervisor and the ethics' committee to protect the participants privacy, who will maintain confidentiality as per the research ethics guidelines. Apart from fulfilling the master's requirements, the collected data, may be used for journal articles, conference presentations, and other publications, but their personal information will not be disclosed. Participants are also not allowed to provide their names, name of businesses or contact addresses on the consent forms that they will sign.

HOW WILL THE INFORMATION BE STORED AND ULTIMATELY DESTROYED?

The questionnaires will be stored by the researcher for only one year in a locked cabinet. All electronic information will be stored on a password protected computer or devices. Further use of the stored data will be subject to further Research Ethics Review and approval. One year after the study has been completed the questionnaires will be shredded.

WILL I RECEIVE PAYMENT OR ANY INCENTIVES FOR PARTICIPATING IN THIS STUDY?

No payments or incentives will be given to participants who take part in this study. Participation in the study will be voluntary.

HOW WILL THE PARTICIPANT BE INFORMED OF THE FINDINGS / RESULTS OF THE STUDY?

If you would like to be informed of the final research findings or have any questions about this research project or require further information, you may contact the researcher or promoter using the contact details provided

Thank you for taking the time to read this information sheet and for participating in this study.

Appendix 2: Informed consent

RESEARCH STUDY CONSENT FORM

CONSENT TO PARTICIPATE IN THIS STUDY

I, the undersigned,

_____ (*participant's full names to be included*), (the "**Participant**")

confirm that I voluntarily agree to participate in the research study referred to as the

_____ (the **"Study**") in relation to

_____
_____

_____
_____

and which Study is being conducted by

_____

(*insert the name of the researcher*), (the "**Researcher**").

I, the undersigned Participant, further confirm that–

1. the Researcher has explained the nature, procedure, potential benefits and anticipated inconvenience of my participation in the study;
2. I have read (or had explained to me) and understood the Study as explained in the attached information sheet;
3. I have had sufficient opportunity to ask questions and am prepared to participate in the study;
4. I understand that my participation in the study is entirely voluntary and that I am free to withdraw at any time without penalty (if applicable);
5. I voluntarily provide the UFS and the Researcher with my personal information and consent to the UFS and the Researcher collecting, disclosing and processing my personal information in order to conduct the Study and any related activities in relation thereto;
6. I hereby acknowledge and confirm that I understand the purpose for which the UFS and the Researcher may collect, store, use, delete, destroy, outsource, transfer or otherwise process, as the context and circumstances may require and as contemplated in terms of POPIA, my personal information as set out herein;
7. I am aware that the findings of the study will be anonymously processed into a research report, journal publications and/or conference proceedings and that my personal information will be aggregated and deidentified at such stage;
8. I also give the UFS permission to share, without notification, the collected data with other researchers at the UFS or other Higher Education Institutions. This permission is dependent on the same principles of ethical research practices, anonymity/confidentiality, safekeeping of information, and other issues listed above applying.

I, the Participant, agree to the recording of the questionnaire.

Full Name of Participant:

_____

Signature of Participant: _____ Date:

_____

Full Name(s) of Researcher(s):

_____

Signature of Researcher: _____Date:

_____

Appendix 3: Questionnaire

Work–family Conflict and the Performance of Women-owned Businesses: The Role of Work–family Centrality

Response amongst women entrepreneurs in the Mangaung Metropolitan Municipality (Bloemfontein, Botshabelo and Thaba 'Nchu)

Dear Madam,

I am a postgraduate student doing my Master's in Business Management at the University of the Free State. As part of the requirements for the degree, I am conducting research on "Work-family conflict and the performance of women-owned businesses: the role of work-family centrality".

Participation in this study will be completely anonymous and voluntary. This questionnaire will take approximately thirty minutes to one hour of your time. All the information you provide will be confidential. Thank you for your interest in my research and for your willingness to take part in the questionnaire. If you have any questions, please feel free to contact me (cell number: 082 506 3018) or my supervisor Prof. Neneh (telephone number: 051 401 2156).

Yours sincerely

Chumasande Dapula (Student)

Prof. B.N. Neneh

QUESTIONNAIRE

PART A: DESCRIPTIVE INFORMATION OF THE WOMEN ENTREPRENEUR

1) What is your age group? (Mark X)

18-20	1	21- 30	2	31- 40	3	41-50	4	≥ 50	5

2) What is your race/ethnic group? (Mark X)

Black	1	Coloured	2	Asian	3
White	4	Indian	5	Others	6

3) What is your marital status? (Mark X)

Single (never married)	1	Married	2	Widow/Widower	3
Divorced/Separated	4	Cohabitating	5	Other (Specify)……	6

4) How many children do you have? _____

5) How old are they? (Option to select more than one option) (Mark X)

Child	0-2 years	1	3-5 years	2	6-11 years	3	12-16 years	4	17-20 years	5
1										

2										
3										
4										
5										

6) How many depends do you have? (Mark X)

None	1	1- 4	2	5- 9	3	10-14	4	≥ 15	5

7) What is your country of origin? (Mark X)

South Africa	1	Zimbabwe	3	Lesotho	5	Ghana	7
Mozambique	2	Congo	4	Senegal	6	Pakistan	8
Others (please specify):							

9) How old is your business? _____ years.

10) How many hours of work do you put in per week? (Mark X)

0 to 20 hours	1	21 to 40 hours	2	41 to 60 hours	3	More than 60 hours	4
If other, specify:							

11) In which stage of the life cycle phase is your business currently in? (Mark X)

Start-up stage	1	Growth stage	2	Maturity stage	3	Declining stage	4
Other	5						
If other, specify:							

12) What is the highest formal educational qualification you have? (Mark X)

No formal education	1	Grade 1-7	2	Grade 8-12	3	Matric	4	Diploma	5
Degree	6	Honours	7	Master's Degree	8	PHD	9	Other	10
If other, specify:									

13) What type of degree program did you complete? (Mark X)

Accounting	1	Marketing	2	Business management	3	Finance	4
Human resource management	5	Economics	6	Engineering	7	IT/ Computing	8
Other	9						
If other, specify:							

14) Have you ever enrolled for any short course, training programs or diplomas in business management or related discipline? (Option to select more than one option) (Mark X)

	YES	NO
Business Management	1	2
Finance	1	2
Bookkeeping	1	2
Marketing	1	2
Entrepreneurship	1	2
Human resource management	1	2
General management	1	2
Management Accounting	1	2
Marketing management	1	2
Sales management	1	2
Tourism management	1	2
Project management	1	2

15) If you have any other degree, diplomas or training program not mentioned, please specify

.....
.....

PART B: NATURE OF THE BUSINESS

1) In which Economic Sector will you classify your business? (Mark an X)

Beauty salons	1	Spaza shops	2	Street vendors	3
bakeries	4	Selling of cooked food and delivery	5	Sewing and fixing clothes and shoes	6
Selling clothes, shoes and accessories	7	Event photography	8	Service	9
Rentals and accomodation	10	Painting and art design	11	Other	12
If other, please specify:					

2) What is the legal ownership of the business? (Mark X)

Sole ownership	1	Family business	2
Joint ownership	3	Cooperative societies	4
Other	5		
If others, please specify:			

3) Number of employees including the boss

	None	1	1 to 2	2	3 to 4	3	> 4	4
Employees Paid								
Employees Unpaid								

4) Number of employees that are family members

	None	1	1 to 2	2	3 to 4	3	> 4	4
Family members Paid								
Family members Unpaid								

5) What is your position/role in the business? (Mark X)

Owner	1	Manager	2	Shareholder	3	Employee	4

6) Has your company been invested in by venture capitalist companies? _____.

7) Did you have prior experience in the sector that your business is operating in?

Yes	1	No	2

If yes, please indicate in detail:

_____

_____

_____

8) Who was involved in the initiation of the business?

Myself alone	1	With the family	2
With a friend/partner	3	Other	4
If other, please specify:			

9) Have any of your family members ever owned or operated a business? (Mark X)

Yes	1	No	2

PART C: CHALLENGES FACED BY WOMAN OWNED BUSINESS

1) How did each of these problems affect you when setting up your business? Please indicate with an (X).

Strongly Disagree	Disagree	Neutral	Agree	Strongly agree
1	2	3	4	5

Getting permission to start business	1	2	3	4	5
Problem in getting money to start up business	1	2	3	4	5
Lack of financing	1	2	3	4	5
Gender discrimination	1	2	3	4	5
Illiteracy and lack of knowledge among women	1	2	3	4	5
Lack of training	1	2	3	4	5
Lack of managerial skills	1	2	3	4	5
Fear of failure	1	2	3	4	5
Fear of risk-taking	1	2	3	4	5
Lack of market studies	1	2	3	4	5
Lack of family support	1	2	3	4	5

High competition	1	2	3	4	5
Work-family conflict	1	2	3	4	5
Lack of information	1	2	3	4	5
Lack of entrepreneurial experience	1	2	3	4	5
Mobility issues	1	2	3	4	5
Bureaucracy	1	2	3	4	5

PART D: FAMILY SUPPORT

1) Please indicate the kind of family support received (Mark X).

	Yes	No
Access to cash gift	1	2
Payment of bills	1	2
Phone calls	1	2
Sharing of problems	1	2
Adequate attention	1	2
Clothing	1	2
Food stuffs	1	2

2) Indicate the family support received (Mark X).

	Financial support	Moral support	Instrumental support
Husband	1	2	3
Children	1	2	3

Siblings	1	2	3
Parents	1	2	3
Relatives	1	2	3

PART E: EMOTIONAL SUPPORT

1) Please indicate to what extent the following statements apply to you (Mark X).

Strongly disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

When I succeed at work, members of my family show that they are proud of me.	1	2	3	4	5
My family members do not seem interested about hearing about my workday.	1	2	3	4	5
When something at work is bothering me, members of my family show that they understand how I'm feeling.	1	2	3	4	5
When I talk with them about my work, my family members don't really listen.	1	2	3	4	5
Someone in my family asks me regularly about my workday.	1	2	3	4	5
As long as I'm making money, it doesn't really matter to members of my family what job I have.	1	2	3	4	5
I feel better after discussing job-related problems with a family member.	1	2	3	4	5
When I have a tough day at work, family members try to cheer me up.	1	2	3	4	5
Members of my family are interested in my job.	1	2	3	4	5
I have difficulty discussing work-related activities with members of my family.	1	2	3	4	5

When I 'm frustrated by my work, someone in my family tries to understand.	1	2	3	4	5
Members of my family always seem to make time for me if I need to discuss my work.	1	2	3	4	5
I wish members of my family would care more about what I do at work.	1	2	3	4	5
Members of my family often provide a different way of looking at my work-related problems.	1	2	3	4	5
Members of my family don't want to listen to my work-related problems.	1	2	3	4	5
Members of my family seem bored when I talk about my job.	1	2	3	4	5
Members of my family have little respect for my job.	1	2	3	4	5
Members of my family are happy for me when I am successful at work.	1	2	3	4	5
Someone in my family helps me feel better when I'm upset about my job.	1	2	3	4	5
I usually find it useful to discuss my work problems with family members.	1	2	3	4	5
Members of my family want me to enjoy my job.	1	2	3	4	5
Members of my family enjoy hearing about my achievements at work.	1	2	3	4	5
My family members have a positive attitude toward my work.	1	2	3	4	5
When I have a problem at work, my family members seem to blame me.	1	2	3	4	5
When I have a problem at work, members of my family express concern.	1	2	3	4	5
I look to family members for reassurance about my job when I need it.	1	2	3	4	5
I feel comfortable asking members of my family for advice about a problem situation at work.	1	2	3	4	5

My family members are sympathetic when I'm upset about my work.	1	2	3	4	5
If I have a problem at work, I usually share it with my family members	1	2	3	4	5

PART F: INSTRUMENTAL SUPPORT

1) Please indicate to what extent the following statements apply to you (Mark X).

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

My family members burden me with things that they should be able to handle on their own.	1	2	3	4	5
Members of my family cooperate with me to get things done around the house.	1	2	3	4	5
If I had to go out of town for my job, my family would have a hard time managing household responsibilities.	1	2	3	4	5
It seems as if my family members are always demanding me to do something for them.	1	2	3	4	5
My family members do their fair share of household chores.	1	2	3	4	5
Members of my family are willing to straighten up the house when it needs it.	1	2	3	4	5
My family leaves too much of the daily details of running the house to me.	1	2	3	4	5
Someone in my family helps me out by running errands when necessary.	1	2	3	4	5

If my job gets very demanding, someone in my family will take on extra household responsibilities.	1	2	3	4	5
My family members give me too much responsibility for household repairs and maintenance.	1	2	3	4	5
I can depend on members of my family to help me out when I'm running late for work.	1	2	3	4	5
I can depend on members of my family to help me out when I'm running late for work.	1	2	3	4	5
If I have to work late, I can count on someone in my family to take care of everything at home.	1	2	3	4	5
Too much of my time at home is spent picking up after my family members.	1	2	3	4	5
When I'm having a difficult week at my job, my family members try to do more of the work around the house.	1	2	3	4	5

PART G: FINANCIAL SUPPORT

1) Please indicate to what extent the following statements about your family support for your intended entrepreneurial activity apply to you. (Mark X)

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly agree
1	2	3	4	5	6	7

My parents/family provide me with debt capital (capital that bears regular interest payments and that I have to repay).	1	2	3	4	5	6	7
My parents/family provide me with equity capital (capital without regular interest payment that may be lost in the case that the business fails).	1	2	3	4	5	6	7
The capital provided by my parents/family has favorable and flexible conditions (e.g., low interest rates or long pay back periods)	1	2	3	4	5	6	7

PART H: WORK-FAMILY CONFLICT/FAMILY-WORK CONFLICT

Below are five statements with which you may agree or disagree. Using the 1 – 5 scale
below, indicates your agreement with each item by placing the appropriate number on
the line preceding that item. The words “work” and “job” refer to all work-related activities that you do as part of your business. The word “family” refers to the following domains of family life that pertain to you including being a parent, being a spouse/partner, and overall homelife. Please be open and honest in your responding. The 5-point scale is as follows:

1) Do you experience work-family conflict/family work conflict as a women entrepreneur? Below are 24 statements with which you may agree or disagree. (Mark X)

Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
1	2	3	4	5

My work keeps me from my family activities more than I would like.	1	2	3	4	5
The time I must devote to my job keeps me from participating equally in household responsibilities and activities.	1	2	3	4	5
I have to miss family activities due to the amount of time I must spend on work responsibilities.	1	2	3	4	5
The time I spend on family responsibilities often interfere with my work responsibilities.	1	2	3	4	5
The time I spend with my family often causes me not to spend time in activities at work that could be helpful to my career	1	2	3	4	5
I have to miss work activities due to the amount of time I must spend on family responsibilities.	1	2	3	4	5

When I get home from work, I am often too frazzled to participate in family activities/responsibilities.	1	2	3	4	5
I am often so emotionally drained when I get home from work that it prevents me from contributing to my family.	1	2	3	4	5
Due to all the pressures at work, sometimes when I come home, I am too stressed to do the things I enjoy.	1	2	3	4	5
Due to stress at home, I am often preoccupied with family matters at work.	1	2	3	4	5
Because I am often stressed from family responsibilities, I have a hard time concentrating on my work.	1	2	3	4	5
Tension and anxiety from my family life often weakens my ability to do my job.	1	2	3	4	5
The problem-solving behaviors I use in my job are not effective in resolving problems at home.	1	2	3	4	5
Behavior that is effective and necessary for me at work would be counterproductive at home.	1	2	3	4	5
The behaviors I perform that make me effective at work do not help me to be a better parent and spouse.	1	2	3	4	5
The behaviors that work for me at home do not seem to be effective at work.	1	2	3	4	5
Behavior that is effective and necessary for me at home would be counterproductive at work.	1	2	3	4	5
The problem-solving behavior that works for me at home does not seem to be as useful at work.	1	2	3	4	5
I am often not in good mood at home due to the preoccupation with work responsibilities that prevent me doing the tasks at home.	1	2	3	4	5
When I am at home, I see things need doing at work; planning and scheduling work-related activities that prevent me doing the tasks at home.	1	2	3	4	5
I often think about work-related problems at home that prevent me doing the tasks at home.	1	2	3	4	5

I am often not in good mood at work due to the preoccupation with family responsibilities that prevent me doing the tasks at work.	1	2	3	4	5
When I am at work, I see things that need doing at home, planning and scheduling family related activities that prevent me doing the tasks at work.	1	2	3	4	5
I often think about family related problems at work that prevent me doing the tasks at work.	1	2	3	4	5

2) What's your level of satisfaction with the following items. Please indicate with (X) on the statements below.

Very dissatisfied	Slightly satisfied	Moderately satisfied	Very satisfied	Extremely satisfied
1	2	3	4	5

The way you divide your time between work and personal or family life.	1	2	3	4	5
The way you divide your attention between work and home.	1	2	3	4	5
How well your work life and your personal or family life fit together.	1	2	3	4	5
Your ability to balance the needs of your job with those of your personal or family life.	1	2	3	4	5
The opportunity you have to perform your job well and yet be able to perform home related duties adequately.	1	2	3	4	5

PART I: WORK-FAMILY CENTRALITY

1) In this section, the researcher is interested in learning about your work and psychological wellbeing. Please indicate with (X) on the statements below.

Strongly Disagree	Disagree	Somewhat Disagree	Somewhat Agree	Agree	Strongly Agree
1	2	3	4	5	6

Work should only be a small part of one's life.	1	2	3	4	5	6
In my view, an individual's personal life goals should be work oriented.	1	2	3	4	5	6
Life is worth living only when people get absorbed in work.	1	2	3	4	5	6
The major satisfaction in my life comes from my work.	1	2	3	4	5	6
The most important things that happen to me involve my work.	1	2	3	4	5	6
I have other activities more important than my work.	1	2	3	4	5	6
Work should be considered central to life.	1	2	3	4	5	6
I would probably keep working even if I didn't need the money.	1	2	3	4	5	6
To me, my work is only a small part of who I am.	1	2	3	4	5	6
Most things in life are more important than work.	1	2	3	4	5	6
If the unemployment benefit was really high, I would still prefer to work.	1	2	3	4	5	6
Overall, I consider work to be very central to my existence.	1	2	3	4	5	6

2) Please indicate with (X) on the statements below

Not important at all 1	Low importance 2	Slightly important 3	Neutral 4	Moderately important 5	Very important 6	Supremely important 7

Loyal (faithful to my friends, group)	1	2	3	4	5	6	7
Honest (genuine, sincere)	1	2	3	4	5	6	7
Helpful (working for the welfare of others)	1	2	3	4	5	6	7
Responsible (dependable, reliable)	1	2	3	4	5	6	7
Forgiving (willing to pardon others)	1	2	3	4	5	6	7
Mature love (deep emotional and spiritual intimacy)	1	2	3	4	5	6	7
True friendship (close, supportive friends)	1	2	3	4	5	6	7
Ambitious (hardworking, aspiring)	1	2	3	4	5	6	7
Influential (having an impact on people and events)	1	2	3	4	5	6	7
Capable (confident, effective, efficient)	1	2	3	4	5	6	7
Successful (achieving goals)	1	2	3	4	5	6	7
Self-respect (belief in one's own worth)	1	2	3	4	5	6	7
Intelligent (logical, thinking)	1	2	3	4	5	6	7
An exciting life (stimulating experiences)	1	2	3	4	5	6	7
A varied life (filled with challenge, novelty, and change)	1	2	3	4	5	6	7
Daring (seeking adventure, risk)	1	2	3	4	5	6	7

3) Indicate, on average, the number of times you have done each of the following on the job during a typical week. Please indicate with (X) on the statements below.

None	Once	Twice	Three times	Four or more times
1	2	3	4	5

I take time to advise, coach, or mentor a co-worker.	1	2	3	4	5
I help co-worker learn new skills or share job knowledge.	1	2	3	4	5
I help new employees get oriented to the job.	1	2	3	4	5
I lend a compassionate ear when someone has a work problem.	1	2	3	4	5
I offer suggestions to improve how work is done.	1	2	3	4	5
I help a co-worker who has too much to do.	1	2	3	4	5
I volunteer for extra work assignments.	1	2	3	4	5
I work weekends or other days off to complete a project or task.	1	2	3	4	5
I volunteer to attend meetings or work on committees on own time.	1	2	3	4	5
I give up meal and other breaks to complete work.	1	2	3	4	5

4) The following 9 statements are about how you feel at work. Please read each statement carefully and decide if you ever feel this way about your job. Please indicate with (X) on the statements below.

Never	Very rarely	Rarely	Occasionally	Very frequently	Always
0	1	2	3	4	5

At my work, I feel bursting with energy.	0	1	2	3	4	5
At my job, I feel strong and vigorous.	0	1	2	3	4	5
I am enthusiastic about my job.	0	1	2	3	4	5
My job inspires me.	0	1	2	3	4	5
When I get up in the morning, I feel like going to work.	0	1	2	3	4	5
I feel happy when I am working intensely.	0	1	2	3	4	5
I am proud on the work that I do.	0	1	2	3	4	5
I am immersed in my work.	0	1	2	3	4	5
I get carried away when I'm working.	0	1	2	3	4	5

5) Below are five statements with which you may agree or disagree. Using the 1-7 scale below, indicate your agreement with each item. Please indicate with (X) on the statements below.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly agree
1	2	3	4	5	6	7

In most ways my family life is close to ideal.	1	2	3	4	5	6	7
The conditions of my family life are excellent.	1	2	3	4	5	6	7
I am satisfied with my family life.	1	2	3	4	5	6	7

So far I have gotten the important things I want in my family life.	1	2	3	4	5	6	7
If I could live my family life over, I would change almost nothing.	1	2	3	4	5	6	7

6) In the last month, how often has the following happened? Please indicate with (X) on the statements below.

Never	Almost	Sometimes	Fairly often	Very often
0	1	2	3	4

Been bothered by minor health problems such as headaches, insomnia, or stomach upsets.	0	1	2	3	4
Had trouble sleeping to the point that it affected your performance on and off the job.	0	1	2	3	4
Felt nervous and stressed.	0	1	2	3	4
Felt that you were unable to control the important things in your life.	0	1	2	3	4
Felt that difficulties were piling up so high that you could not overcome them.	0	1	2	3	4

7) Please rate your experiences over the last week. Please indicate with (X) on the statements below.

Did not apply to me at all	Applied to me some of the time	Applied to me to a good part of time	Applied to me most of the time
1	2	3	4

I felt that life was meaningless.	1	2	3	4
I felt that I had nothing to look forward to.	1	2	3	4
I couldn't seem to experience any positive feeling at all.	1	2	3	4
I was unable to become enthusiastic about anything.	1	2	3	4

I felt that I wasn't worth much as a person.	1	2	3	4
I felt downhearted and blue.	1	2	3	4
I found it difficult to work up the initiative to do things.	1	2	3	4

8) Please indicate with (X) on the statements below.

Strongly Disagree	Disagree	Somewhat Disagree	Somewhat Agree	Agree	Strongly Agree
1	2	3	4	5	6

Family should only be a small part of one's life.	1	2	3	4	5	6
An individual's personal life goals should be family oriented.	1	2	3	4	5	6
Life is worth living only when people get absorbed in family.	1	2	3	4	5	6
The major satisfaction in my life comes from my family.	1	2	3	4	5	6
The most important things that happen to me involve my family.	1	2	3	4	5	6
I have other activities more important than my family.	1	2	3	4	5	6
Family should be considered central to life.	1	2	3	4	5	6
To me, my family is only a small part of who I am.	1	2	3	4	5	6
Most things in life are more important than family.	1	2	3	4	5	6
Overall, I consider family to be very central to my existence.	1	2	3	4	5	6

PART J: PERFORMANCE OF THE BUSINESS

1) In this section the researcher is more interested in finding out about the performance of the
business. How satisfied are you with each of the performance dimensions? Please indicate with (X).

Success criteria		Degree of satisfaction with own business performance				
		Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1	Profitability	1	2	3	4	5
2	Sales Turnover	1	2	3	4	5
3	Sales Growth	1	2	3	4	5
4	Return on Investment	1	2	3	4	5
5	Market share	1	2	3	4	5
6	Your self-satisfaction	1	2	3	4	5
7	Your career progress	1	2	3	4	5
8	Customer satisfaction	1	2	3	4	5
9	Customer retention	1	2	3	4	5
10	Employee satisfaction	1	2	3	4	5

11	Relationship with suppliers	1	2	3	4	5
12	Business Image	1	2	3	4	5
13	Workplace Industrial Relations	1	2	3	4	5
14	Your work-life balance	1	2	3	4	5

If you have any comments regarding work-family conflict and the performance of women-owned businesses, please indicate below:

_____

_____

_____

_____

Thank you for completing the questionnaire!