

Factors Affecting Work-Life Balance of Female Entrepreneurs in Thanh Hoa Province, Vietnam

Dao Thu Tra

Hong Duc University



ABSTRACT: This study examined the work-life balance among female entrepreneurs in Thanh Hoa province. This study focused on the impact of five dimensions on work-life balance among female entrepreneurs in Thanh Hoa. This study examined 312 female entrepreneurs. SPSS 20.0 was used to analyze the data. The independent variables were factor-analyzed to find their correlation and strength with the dependent variable. The results of the study showed that Workload, Health quality, Care of dependents, Time management, and Support network all had an impact on work-life balance among female entrepreneurs, in which Workload and Care of dependents had a negative impact. The research results are the basis for making recommendations to entrepreneurs themselves and government organizations to have appropriate solutions to help female entrepreneurs balance work and life better, thereby increasing the chances of success for female entrepreneurs.

KEYWORDS: work-life balance, female entrepreneurs, businesses, government organizations.

I. INTRODUCTION

The ability to manage work and family obligations is an important issue, especially for women in traditional cultures where they shoulder the majority of family responsibilities. This makes it difficult for them to maintain a balance between work and life. In Vietnam, many female entrepreneurs own and operate small businesses, mainly in traditional sectors such as textiles, education, cuisine, beauty and health. Work-life balance is not only about time management but also about the harmony between personal and professional responsibilities. Women entrepreneurs do not work separately from family life but must reconcile both. This is all the more important when the family financial situation is not only dependent on men but also women play a major role in improving the economy (Brush, 1992). The motivation for women to start a business comes from both push and pull factors. Pull factors include the desire for independence, autonomy, and higher income, while push factors can be dissatisfaction with the current job, family financial pressures, or personal situations such as the illness or death of a spouse.

In the high-tech era, women are increasingly playing an important role in the economy. They not only create jobs but also contribute to economic growth and social progress (Caudron, 2001). Increasing educational opportunities, especially in urban areas, help to increase their self-confidence and encourage them to seek new business opportunities.

However, female entrepreneurs still face many challenges from both themselves and society. They have to take on the role of a business leader and a family caregiver at the same time. Society still has gender stereotypes, limiting women in choosing a career and expanding their business. Without support from family and community, work-life imbalance can lead to stress, depression, and affect work performance and personal well-being (Naithani, 2010). Therefore, companies today are increasingly focusing on building policies to support work-life balance, not only to meet legal requirements but also to improve labor productivity (Pasamar, 2020).

Women in business make a significant contribution to economic development. Globally, they own more than 25% of enterprises, making an important contribution to poverty reduction and promoting socio-economic goals (Malyadri, 2014). However, barriers still exist, requiring changes in both support policies and social thinking. Addressing these challenges will contribute to sustainable economic growth.

To date, studies on work-life balance of female entrepreneurs have been mainly conducted abroad, while the number of studies in Vietnam is limited. Therefore, the current study focuses on investigating the factors affecting work-life balance of female entrepreneurs in Thanh Hoa province, Vietnam.

II. LITERATURE REVIEW AND PROPOSED RESEARCH MODEL

A. Work life balance (WLB)

Work-family balance can be understood as the effort of employees to fulfill both work responsibilities and personal obligations without one side negatively affecting the other (Parkes & Langford, 2008). When this balance is lacking, employees often feel dissatisfied with their jobs, work performance decreases, commitment to the organization is weakened, career ambitions are negatively affected, and they tend to be absent and quit more often, and their mental health is also impaired (Poulouse & Sudarsan, 2014; Bannur & Patil, 2015). On the contrary, according to Arora & Wagh (2017), maintaining a balance between work and life will create strong motivation, help employees feel happy, stay with the organization for a long time and work more effectively.

B. Hypothesis development

Based on the analysis of previous studies, combined with the current situation of female entrepreneurs in Thanh Hoa, the study proposes 5 factors affecting the work-life balance of female entrepreneurs, namely: Workload, health quality, care for dependents, time management and support network. The following research hypotheses are proposed:

Workload

Workload has been identified as a negative factor affecting employees' work-family balance (Omar et al., 2015; Thimmapuram et al., 2019; Mokana et al., 2015; Umma & Zahana, 2020). In addition to business challenges, women entrepreneurs also have to shoulder many family responsibilities such as childcare, managing daily work, caring for the elderly, handling internal and external affairs, and many other community responsibilities. These factors contribute to the imbalance between work and personal life. As work demands increase, women entrepreneurs often have to work long hours and even take on household chores, leading to both professional and family overload. This situation not only causes conflict but also leads to stress, burnout, and reduced physical and mental energy (Malik et al., 2021). Umma & Zahana (2020) also pointed out that, as workload increases, the ability of employees to balance work and family will decrease. Therefore, hypothesis H1 is proposed:

H1: Workload has a negative impact on work and family balance of female entrepreneurs.

Health quality

The issue of work-life balance arises from health issues and inability to manage time properly, which affects the long hours spent in business activities (Uddin and Chowdhury, 2015). Increased working hours and stress can lead to several physical problems such as insomnia, disorders, depression which in turn can lead to the risk of other health problems. The health aspect not only disrupts the work-family balance but also affects the success of entrepreneurs (Uddin and Chowdhury, 2015).

H2: Health quality positively affects the work-life balance of female entrepreneurs.

Care of dependents

Dependent care issues are considered to be a key factor that negatively impacts the work-life balance of female entrepreneurs. Many female entrepreneurs often feel overwhelmed by the burden of household responsibilities (Dileepkumar, 2006), in addition to ensuring the progress of business operations. The inability to care for dependents on a regular basis leads to stress and conflict, as they face pressure from both family and organization. Traditionally and socially, men are expected to focus on their careers while women are expected to take care of domestic chores. Therefore, both family and workplace expect female entrepreneurs to excel in both areas, which puts a lot of pressure on them. In addition, raising multiple children increases the difficulty in managing work and family responsibilities (Nakrošienė et al., 2019). Fernando & Umma (2016) assert that childcare responsibilities have a negative impact on work-life balance, and Feeney & Stritch (2019) also argue that time spent with a child can reduce promotion opportunities and negatively impact workers, especially women.

H3: Care of dependents have a negative impact on work-life balance for female entrepreneurs.

Time Management

Work-life conflicts often arise due to long working hours, especially in the evenings or on weekends. In fact, many female entrepreneurs often work more than 7–8 hours a day, which reduces the time they have for their family to complete business tasks. Moreover, to compete in the "business race", female entrepreneurs have to invest more time in work, thereby reducing the time for personal life. Therefore, effective time management to meet both work and personal needs is essential to improve work-life balance. According to Anwar et al. (2013), time management is considered a "medicine" to reduce stress and work pressure, while Samson & Umma (2019) assert that good time management skills will contribute positively to maintaining this balance.

H4: Time management has a positive impact on work-life balance of female entrepreneurs

Support Networks

Support networks are divided into two main sources: organizational support and family support (Brough & Pears, 2004). Each of these sources of support contributes to reducing the workload, thereby allowing employees to have more time for personal or leisure activities, making it easier to achieve work-life balance. Fatima & Sahibzada (2012) showed that support from

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a spouse at home has a positive effect on work-family balance, while support from colleagues helps reduce work pressure and create a healthier work environment. Furthermore, family and social support play an important role in increasing satisfaction with work-life balance. Although society is becoming more modern with non-traditional lifestyles, there are still conservative values that expect women to take on the primary role in managing the family and raising children. Typically, female entrepreneurs devote themselves to their work and tend to sacrifice their personal careers, which over time can lead to feelings of dissatisfaction and frustration, negatively affecting other aspects of life.

H5: Support networks have a positive impact on work-life balance of female entrepreneurs.

C. Proposed Research Model and Measurement Scales

From the above research hypotheses, the author builds the research model as follows:

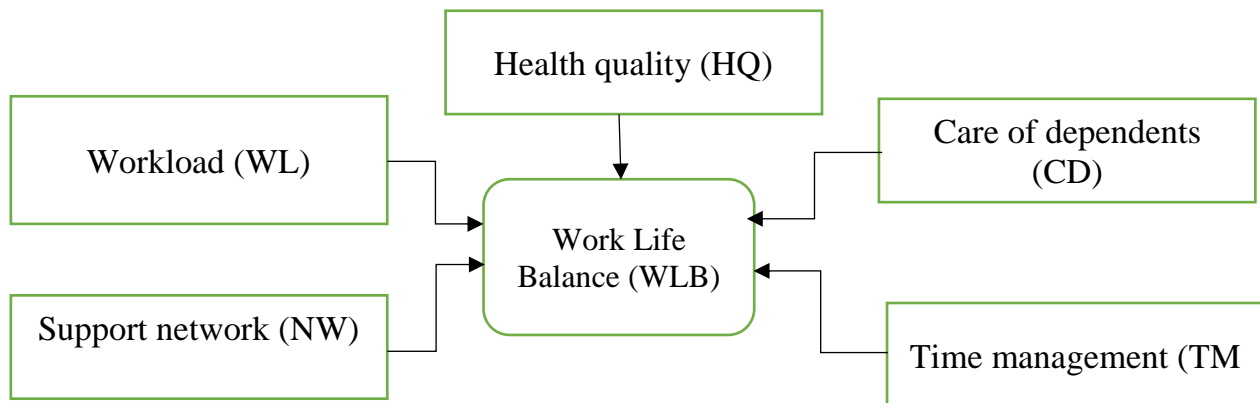


Figure 1: Conceptual framework

III. METHODOLOGY

A. Measures

The variables on factors affecting work-life balance are inherited from the study of Ngo Thi Khue Thu and Truong Thi Kim Cuong (2018). The dependent variable is Work-life balance (WLB) including 03 indicators taken from the study of Omar (2015). All independent variables and dependent variables are measured with a Likert scale from 1 to 5, equivalent to "Strongly disagree" to "Strongly agree".

B. Data collection

Initially, the author conducted interviews with 10 female entrepreneurs over 10 days in Thanh Hoa. The interview questions revolved around issues such as: factors affecting WLB, the extent and mechanism of their influence on WLB. Each interview lasted from 20-30 minutes and all were conducted online. The interviews were recorded with the permission of the participants, then transcribed into word files. From there, the author identified the most mentioned factors affecting WLB, and how they affect WLB.

The survey subjects in the study are small and medium-sized female enterprises in Thanh Hoa Province. According to Hair et al. (2010), the model size for EFA analysis must be at least 5 times the number of casualties. In the process of multivariate regression according to Tabachnick & Fidell (2013), the minimum sample size must be achieved according to the formula $n \geq 50 + 8p$ (p is the number of independent variables). The research model includes 5 independent variables and 1 dependent variable. The scale of factors includes 25 observed variables, according to the formula of Hair et al. (2010), the minimum number of samples needed to be surveyed is 125 and according to the formula of Tabachnick & Fidell (2013), the minimum number of samples is 90. The author conducted a survey of 350 female entrepreneurs in Thanh Hoa province by distributing survey forms using Google forms via email to female entrepreneurs; combined with printing survey forms and giving them directly to female entrepreneurs to answer within 2 months from 3-5/2024. The total number of valid ballots collected was 312 (accounting for 89.14%). Of the 312 respondents, 125 were female entrepreneurs aged 30-40 (40%); 238 entrepreneurs (76.28%) were married.

IV. RESEARCH RESULTS AND DISCUSSION

A. Exploratory factor analysis and scale reliability

Table 1: Results of testing the scales of the variable sets

No.	Factors	No. of variables	Cronbach's Alpha
1	Workload	5	.821

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2	Health quality	4	.880
3	Care of dependents	5	.827
4	Time management	4	.809
5	Support Network	5	.857
6	Work Life Balance	3	.859

(Source: Author's synthesis after analysis using SPSS)

Based on the Cronbach's alpha value, the test results show that all factors have Cronbach's alpha coefficients greater than 0.6 and ensure reliability. After testing the reliability of the scale, the author conducted an EFA exploratory factor analysis to analyze the convergent value and discriminant value of the independent variable scales.

The Eigenvalue coefficient values of all factors are greater than 1, the total extracted variance is 65.215% (> 50%). Thus, after EFA analysis, these 22 observed variables have ensured the EFA analysis criteria (met the requirements), no variables were eliminated at this stage.

Table 2. Rotated matrix table of independent variables

Variables	Factors				
	1	2	3	4	5
CD2	.799				
CD1	.741				
CD5	.721				
CD3	.625				
CD4	.588				
HQ4		.864			
HQ1		.846			
HQ2		.811			
HQ3		.736			
SN1			.810		
SN4			.810		
SN3			.806		
SN2			.800		
WL5				.832	
WL1				.783	
WL2				.740	
WL3				.548	
WL4				.536	
TM3					.833
TM4					.825
TM1					.763
TM2					.719
Eigenvalues	6.996	2.437	1.955	1.769	1.189
Variance (%)	31.801	11.078	8.888	8.042	5.405
Total variance extracted (%)					65.215
KMO					.847
Sig.					0.000

(Source: Author's synthesis after analysis using SPSS)

B. Regression results analysis

Table 3 presents the regression results between Work life balance and five explanatory factors: Workload, Health quality, Care of dependents, Time management, and Support network.

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Table 3: Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	3.768	.244		15.433	.000		
WL	-.226	.045	-.208	-4.994	.000	.568	1.760
HQ	.204	.030	.245	6.729	.000	.744	1.344
CD	-.455	.046	-.419	-9.876	.000	.550	1.820
TM	.099	.025	.130	3.958	.000	.913	1.096
SN	.109	.029	.132	3.760	.000	.803	1.246
R Square	.697						
Adjusted R Square	.692						
Durbin-Watson	2.052						
F	140.997						
Sig.	0.000						

a. Dependent Variable: WLB

Kết quả nghiên cứu cho thấy, cả năm yếu tố (WL, HQ, CD, TM và SN) đều ảnh hưởng đến WLB của doanh nhân nữ trên địa bàn tỉnh Thanh Hóa tuy nhiên theo các chiều hướng khác nhau. Care of dependents and Workload ảnh hưởng lớn nhất và lớn thứ ba đến Work life balance nhưng theo hướng tiêu cực với giá trị β lần lượt là $\beta = -0.419$ và $\beta = -0.208$, trong khi Health quality, Support network và Time management ảnh hưởng lần lượt thứ 2, 4, 5 đến Work Life balance nhưng theo hướng tích cực với giá trị β lần lượt là $\beta = 0.245$, $\beta = 0.132$ và $\beta = 0.130$.

It can be seen that the adjusted R-squared value of the model is 0.692, implying that 69.2% of the variation in the dependent variable is a direct result of the explanatory variables. Obviously, in addition to the factors mentioned in this study, there are other factors that may affect the work-life balance of female entrepreneurs, for example, the workplace.

The regression analysis to examine the relationship between the five factors Workload, Health quality, Care of dependents, Time management, and Support network on Work Life Balance is shown in Table 3. Based on the results table, the Sig. values < 0.05, so it can be concluded with 95% confidence that all factors WL, HQ, CD, TM, and SN affect WLB. In particular, the two components WL ($\beta = -0.208$) and CD ($\beta = -0.419$) have a negative correlation with WLB.

Testing the hypothesis of the overall fit of the model, the F value = 140.997 with Sig.= 0.000 < 0.05, shows that the previously built linear regression model is suitable for the overall fit. The Durbin – Watson coefficient is 2.052 and the VIF variance inflation factor of the factors are all less than 2, proving that there is no autocorrelation and multicollinearity.

C. Discussion

The research results confirmed that all five factors including Workload (WL), Health Quality (HQ), Care of Dependents (CD), Time Management (TM) and Support Network (SN) have an impact on the Work-Life Balance (WLB) of female entrepreneurs in Thanh Hoa province. However, the level and direction of impact of each factor are different.

Notably, the factor Care of Dependents (CD) has the strongest negative impact on WLB with a coefficient of $\beta = -0.419$. This reflects the fact that female entrepreneurs often have to shoulder the responsibility of taking care of family, children and relatives, increasing pressure and reducing the ability to balance work and personal life. This research result is similar to the research result of Nakrošienė et al. (2019) and Feeney & Stritch (2019). In addition, Workload (WL) also has a significant negative impact with $\beta = -0.208$. Pressure from work and high work intensity reduce time for self and family, leading to imbalance in life. This result is similar to the research results of Malik et al. (2021) and Umma & Zahana (2020) when they both showed that workload has a negative impact on work-life balance.

In contrast, Health Quality (HQ) is the factor with the second largest positive impact on WLB with $\beta = 0.245$. This shows that maintaining good health helps female entrepreneurs have enough energy and spirit to handle work more effectively, thereby improving work-life balance. This result is similar to the research results of Uddin and Chowdhury (2015) when showing that Health quality of female entrepreneurs plays a very important role in helping female entrepreneurs balance work and life.

Support network (SN) also plays an important role in improving WLB with $\beta = 0.132$. Support from family, colleagues and community helps reduce pressure, creating favorable conditions for female entrepreneurs in dividing work and personal time.

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Brough & Pears (2004) and Fatima & Sahibzada (2012) also found that support from family, relatives and external organizations contributed greatly to the work-life balance of female entrepreneurs.

Time management (TM) has the weakest but still significant positive impact with $\beta = 0.130$. Having the ability to organize and allocate time appropriately helps female entrepreneurs control their work more effectively, reduce stress and maintain a balance between work and personal life. This result is similar to the research results of Anwar et al. (2013) and Samson & Umma (2019).

From the above results, it can be seen that supporting female entrepreneurs to improve their time management skills, improve their health quality and expand their support network will contribute significantly to improving WLB. At the same time, there is a need for policies to help reduce the pressure of caring for dependents and optimize workload to create better conditions for female entrepreneurs to develop sustainably.

V. CONCLUSIONS AND RECOMMENDATIONS

Under the pressure of balancing work and family, female entrepreneurs are often stressed and anxious. They not only have to manage their business and take care of their family, but also face fierce competition in the marketplace. The tug of war between career ambitions and family responsibilities leaves many exhausted, even feeling guilty for prioritizing one side over the other.

Vietnamese society, especially in Thanh Hoa, still places high expectations on women's family roles, while support from other members is often insufficient. The notion that men are more suitable for their careers makes female entrepreneurs easily fall into disappointment. The age of 30-40 is the period when they have to raise children, face middle-aged health problems, and compete with the younger generation, requiring constant learning. As a result, many people suffer from serious health problems due to stress and overwork.

The study identified five key factors that influence the work-life balance of female entrepreneurs: workload, health quality, Care of dependents, time management, and support networks. Health not only exacerbates the imbalance but also affects business success. Increased working hours and stress can cause insomnia, depression, and many other problems. Meanwhile, family and social support help female entrepreneurs feel satisfied with their lives, improve work performance, and contribute more to society. Previous studies have also demonstrated that support networks have a positive impact on this balance, adding to the evidence for the strong relationship between quality of life and career success. Improving the work-life balance of female entrepreneurs should focus on reducing workload, health care, time management, family and social support. To support them in performing their dual roles well, there should be policies to equip them with knowledge and management skills, while promoting social awareness of sharing family responsibilities between men and women.

Female entrepreneurs need to train their will, improve their capacity, arrange work reasonably and assign responsibilities in the family. The government should create positive public opinion, break down gender stereotypes, and encourage both men and women to take on leadership roles and family work.

Health is an important factor in helping female entrepreneurs maintain work performance and quality of life. Stress from multiple roles can easily lead to exhaustion and poor health. Therefore, they need stress management strategies such as rest, exercise, relaxation and a reasonable diet. Taking care of their health not only helps them work effectively but also gives them confidence in communication and life.

Effective time management helps female entrepreneurs balance work and family. It is necessary to spend full time with family, children, and yourself without mixing it with business. Knowing how to prioritize work will help them maintain work performance and have time to relax.

The support network, especially from family, plays an important role in the success of female entrepreneurs. The companionship of their spouse and family members helps them reduce pressure and have more motivation to develop their careers. Society also needs to have support policies and professional family services such as babysitting and housekeeping to reduce the burden on female entrepreneurs.

Regarding the limitations of the study, because the authors chose the convenience sampling method, this may lead to the generalizability of the study not being high, not representing the overall research population of all female entrepreneurs in Thanh Hoa. Moreover, the scope of the research only focuses on the issue of work-life balance within Thanh Hoa province. In order to have comprehensive, in-depth and practical solutions suitable for specific situations, the future research direction could be to expand the survey to a larger and more in-depth scope for many different areas across the country.

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