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## IMPACT OF WORK-LIFE BALANCE ON JOB SATISFACTION OF WOMEN ENTREPRENEURS IN SOUTH-WESTERN NIGERIA

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### **Abstract**

*The study examined the impact of work-life balance on job satisfaction of women entrepreneurs in south-western Nigeria. A total of 379 respondents were selected from a population 25,122 members of the Nigeria union of tailors in Lagos, Oyo and Osun state using purposive, stratified and random sampling techniques. Primary data was collected through the use of structured self-administered questionnaire and structural equation model (SEM- PLS) was adopted for the analysis. The result shows work demands, wellbeing, family workload and spousal support with coefficients 0.316, -0.129, 0.048, and 0.457. The study also found that every unit change of work-life balance would lead to 0.49 unit change in job satisfaction. Therefore, the study concludes that work-life balance contributes significantly to the job satisfaction of women entrepreneurs. The study recommends that women entrepreneurs should effectively manage their work and family roles by adopting work-life balance strategies to achieve job satisfaction and invariably life satisfaction.*

**Keywords:** *job satisfaction, work-life balance, women entrepreneurs*

**JEL Classification Codes:** *D72, J21, J24*

## 1. INTRODUCTION

Managing the responsibilities of both work and family is a challenge that has been previously overlooked by most women entrepreneurs, however, the ability to cope with the stresses, strains and time issues associated with these responsibilities is highly demanding for women (Shmiln, 2017). Nowadays, businesses are competing globally and there is continuous evolvement to meet the demands and expectations of customers. There is an increasing pressure to improve creativity and performance especially in the fashion world and the resultant effect of this scenario is overwork on the business owners without considering family obligations and responsibilities. There has been a growing concern among women to balance their work and non-work domains

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and a common dilemma for them is how to manage all competing demands at the work place and in the family. Women are traditionally responsible for the upkeep and management of their homes as wives, mothers and homemakers while at the same time as entrepreneurs they are to ensure effective performance of their business.

Many women entrepreneurs in Nigeria are not paying the required attention to the influence work and family have on their job satisfaction. Work demands refer to the physical, psychological, social, or organizational aspects of the work that require sustained physical and psychological effort. Also, family demands, personal wellbeing, spousal interference, unsupportive attitudes and cultural orientations are factors that may affect the entrepreneur's performance roles. These roles spur up conflicts and challenges for business owners which could have impact on their job satisfaction. Previous research indicates that most studies on job satisfaction have focused on employees with lesser attention given to entrepreneurs (Aziri, 2011; Beham, Patrick & Drobnic, 2012, Azeem & Althali, 2015; Gaur & Saminathan, 2018). Therefore, this study focused on impact of work-life balance on job satisfaction of women entrepreneurs in south-western Nigeria.

## **2. LITERATURE REVIEW**

### **2.1 Conceptual Framework**

#### **2.1.2 Concept of work-life balance**

Work-life balance is one of the most relevant human resource practices in relation to productivity and performance of the organization (Ojo, Salau & Falola, 2014). Work-life balance issues affect both men and women, as it can cause conflict leading to psychological strain, physical health, depression, burnout and anxiety. The effect is more for women who have dependent and childcare responsibilities when they face the problem of working long hours and separation of work from life (Abdulraheem, 2014).

Different definitions of work-life balance each have a value perspective that determines what factors will be seen as relevant to achieving balance (Reiter, 2007). Conceptualizing work-life balance falls within the situationist perspective because it recognizes the contribution and complex interplay between the characteristics of the environment and the individual and evaluates balance within the context for that individual. This approach also addresses the criticism that research has usually taken place at one level of analysis, either at the individual, family, organizational or societal level (Guest, 2002). Parasurama and Greenhaus (2002) noted the disproportional emphasis on environmental and situational characteristics and the relative neglect of individual differences and psychological characteristics as contributing factors. They suggest the need to incorporate relevant environmental and individual variables, in order to broaden our understanding of the complex work-life phenomenon. The situationist approach has taken up the inclusion of environmental demands and resource characteristics from the work and non-work domains, together with personal characteristics, such as personality traits, individual strategies, considering them as collectively adding to the overall dynamics of work-life balance.

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Work-life balance is a very important phenomenon that is of great concern to various employees in both private and public sector (Abdulraheem 2014). It goes beyond prioritizing the work role and one's personal life, it also affects the social, psychological, economical and mental well-being of the individual. Every individual is an integral part of the family in particular and the society in general. Work-life balance has a consequence on the organization effectiveness as well employee attitudes and behaviors (Eby, Casper, Lockwood, Bordeanx & Brindley, 2005). Taking all of the above into consideration, work-life balance is herein conceptualized as the broad assessment that individual and environmental resources are sufficient to meet demands, evidenced by reduced conflict and greater facilitation, such that integration is perceived between work and personal life domains resulting in positive general health, satisfaction, behavioral and work performance outcomes. This conceptualization parallels and expands on previous handling of the work-life balance concept because it takes into account the antecedents of work-life balance (individual and environmental work and non-work demand and resource characteristics), aspects of the work-family interface (reflected in the degree of conflict and facilitation present), the individual's perception of work-life balance (through a validated work-life balance measure) and the personal and organizational consequences of balance (such as general health, satisfaction, behaviors and performance).

### **2.1.2 Concept of Job satisfaction**

Different Authors have different approaches to defining job satisfaction despite its wide usage in scientific research. Vroom defines job satisfaction as affective orientations on the part of individuals toward work roles which they are presently occupying. Spector (1979) defines job satisfaction as the way people feel about their job and its various aspects. It has to do with the degree to which people perceive their job. Some people start a business to combine domestic and work responsibilities and have more time to attend to other areas of life. Others start a business with the aim of growing it into a multi-million enterprise, devoting long working hours to the venture, limiting the number of hours available for other (leisure) activities. Work-family conflicts often occur when high time is invested in the business at the expense of the family situation (Parasuraman & Simmers, 2001). Furthermore, an entrepreneurial career can be stressful, in particular during the start-up phase, satisfaction with income is particularly important for entrepreneurs who start a business to make a living. Also, individuals may differ in terms of their satisfaction regarding leisure time.

Job satisfaction has been perceived as a worker's sense of achievement and success on the job. It is linked to efficiency, performance and personal well-being. Job satisfaction is an indication that an individual is enjoying a job and is being rewarded for doing it well. Job satisfaction further implies enthusiasm and happiness with one's work. Job satisfaction is the key ingredient that leads to recognition, income, promotion and the achievement of other goals that lead to a feeling of fulfillment (Thomson & Phua, 2012). Job satisfaction can also be defined also as the level to which a worker is happy with the rewards gotten out of the job, particularly in terms of intrinsic motivation. This extends to the attitude and feelings people have about their work, favorable attitudes towards the job indicate job satisfaction while unfavorable attitudes indicate job dissatisfaction (Armstrong, 2006).

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Job satisfaction encompasses beliefs and feeling that people have about their job and their attitude to the job as a whole. This level of satisfaction can range from extreme satisfaction to extreme dissatisfaction. People also can have attitudes about various aspects of their jobs such as the kind of work they do, their coworkers, supervisors or subordinates and their pay (Carree & Verheul, 2011). Job satisfaction can mean different things to different people as it is a complex and multifaceted concept. It is usually linked with motivation, but the nature of this relationship needs further clarifications. Satisfaction is not the same as motivation, it is more of an attitude, a feeling and belief of an internal state. It could be associated with a personal feeling of achievement, either quantitative or qualitative, it is also considered that job satisfaction represents a feeling that appears as a result of the perception that the job enables the material and psychological needs (Aziri, 2011).

## **2.2 Theoretical review**

### **2.2.1 Role Conflict Theory**

Work and family roles takes place in different domains such that fulfilling the demands in one domain makes it difficult to fulfil the demand in the other domain. The incompatibility of the demands from work and family roles usually leads to role conflict. Inter-role conflict theory refers to what occurs when meeting demands in one domain affects the demand of the other domain (Greenhaus & Beutell, 1985). In the literature, this has also been termed opposition or incompatibility theory (Edwards & Rothbard, 2000). The conflict model proposes that with high levels of demand in all spheres of life, there is likely to be overload on the individual in fulfilling these demands (Guest, 2002), i.e. satisfaction in one environment entails sacrifices in the other due to the fact that these two environments are incompatible because each of them has its own norms and requirements (Zedeck & Mosier, 1990). Several conflict models have been given particular attention, especially in dual career families (Guest, 2002). All of these models have only describe work-life balance without exploring the nature, causes and its effect on the different life domains.

A person must be satisfied with her/his job and feel good inside as well as outside the job in order to be able to harmonize her/his working and personal life. The right balance depends on every individual and is influenced by many factors. Guest (2002) also suggests that it might be helpful to make a distinction between objective and subjective indicators. In other words what may seem like balance to one individual may not do so to his or her partner or boss. Recently, there has been particular interest on the conflict model of dual income families, however, compensation and spillover theories are still popularly adopted. These types of models have not addressed what creates a balance between work and life. Other theoretical approaches like conflict, resource drain, compensation and accommodation suggest a negative relationship between the two spheres which is in contrast to the spillover perspective. In most cases, these approaches study and compare the involvement in one sphere with another, hence a high involvement in one will require a sacrifice in another.

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The main premise of this approach is that while interconnected, the two spheres are inherently incompatible, given their differing demands, responsibilities, expectations and norms. For example, this approach would suggest that satisfying demanding work expectations may result in not meeting expectations in one's non-work-life (Greenhaus & Beutell, 1985; Zedeck, 1992; Edwards & Rothbard, 2000). Greenhaus and Beutell (1985) have identified time-based conflict (insufficient time to meet the demands of both roles), behavior-based conflict (behaviors appropriate in one environment may be incompatible with behaviors in the other) and strain-based conflict (strain produced by one role affects the achievement of other roles). However, despite the many good assumptions of this theory, scholars like Connell (1987) criticized the role conflict theory by providing the most penetrating arguments and analysis of the deficiencies where he argues that the theory falsely represents certain social ideologies into concrete realities or objective templates and names them roles.

### 2.3 Empirical Review

Azeem and Althali (2015) conducted a research on the role of perceived work-life balance and job satisfaction in developing organizational commitment among hospital employees in Saudi Arabia. The objective of the study was to explore the role of perceived work-life balance and job satisfaction in developing commitment among hospital employees. The study was quantitative in nature and 114 self-administered questionnaires were used for the study and was analysed using correlation and regression analysis. The findings revealed that the employees displayed an adequate level of work-life balance, job satisfaction and organizational commitment. Significant relationship was found between work-life balance and job satisfaction. In conclusion, work interfering family life and family interfering work life were found positively related with organizational commitment. Also, male and women respondent were found significantly different in their level of commitment, perceived work interfering family life and perceived family interfering work life.

Kaliannan and Perumal (2016) investigated work-life balance model towards improving job satisfaction among women medical doctors. A total of 158 completed questionnaires were collected using simple random sampling procedure from practicing doctors both in public and private sectors. The descriptive and inferential analysis showed that most of the doctors are not enjoying a balance work-life integration given their work obligations and their responsibility in managing staff and patients' expectations. The study hence concludes that the management should embrace a vision for the hospitals that supports flexibility for doctors' work-life balance such that they find time to give the best on their job. Gaur and Saminathan (2018) carried out a study on work life imbalance impact on job satisfaction of non-clinical staff at tertiary health care center in Delhi. The objective of the study was to determine impact of work life imbalance on employee job satisfaction of non-clinical staff at Tertiary Health Care Center, Delhi. A sample of 12 non clinical employees gathered through non random sampling was used and the data was collected through self-structured questionnaire and analyzed using Simple Mathematical Tools like Percentage. Findings from the study show a significant positive relationship between work life imbalance and job satisfaction of non-clinical staff of Oncology Department of Tertiary Health Care Center. In conclusion a balance between work and non-work aspects is essentially required for both employees and employers. The study recommended that

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the ability to achieve satisfaction in all spheres' of life increases the value of inter personal relationships and as result organization performance.

Adisa, Gbadamosi, Mordi and Mordi (2019) carried out a study on Entrepreneurs' Work-Life Balance; In Search of Perfect Boundaries. The objective of the study was to find out if the self-employed nature of entrepreneurs' business ventures mean that they have perfect boundaries between their work and non-work lives. The study examined how entrepreneurs manage the borders between their work and non-work lives. The study adopted a qualitative research approach to enhance understanding of entrepreneurs' work-life balance using border theory. The study focused on Nigerian migrants in London who represent a distinct minority group living in urban areas in the developed world. Data for the study was collected over a three-month period, utilizing semi-structured interviews as the primary method of data collection. The results shows that entrepreneurs will choose 'work' over 'life' and also entrepreneurs can work anywhere as they have little regard for boundaries, hence, making long working hours prevalent among them. Furthermore, the findings brought to the fore a prevalent social variance of these entrepreneurs preferring to be unmarried, single, and even divorced as a result of what was associated with the entrepreneurs' boundaries creation and management.

### 3. METHODOLOGY

The study adopted a cross sectional survey to evaluate and measure impact of work-life balance on job satisfaction among women entrepreneurs in South-western Nigeria. This survey method assisted with flexibility in terms of data collection and enabled it gain in-depth and better understanding of the variables under study. A quantitative method was adopted and this method focused on determining the cause, effect and relationships of work-life balance and job satisfaction of the women entrepreneurs. The population of the study consists of women tailors in South-western Nigeria as it is one of the fastest growing industries that have opened entrepreneurial opportunities to small businesses particularly among women in Nigeria. The Nigerian Union of Tailors is the association of Tailors operating in the informal sector for members who are not registered under corporate affairs commission (CAC). The population of the study comprises of the members of Nigeria union of tailors in south-western Nigeria, however, Lagos, Oyo and Osun states were purposively selected as the study area for convenience. Also, stratified sampling technique was adopted in the sampling process as the population (tailors) have different years of experience and expertise, hence, the need for representativeness, while random sampling was employed to secure a representative group.

The total number of women tailors/fashion designers registered with the association in the study area was 25,122 members and a sample of 379 respondents were selected for the study using Krejcie and Morgan (1970). A primary method of data collection was adopted through the use of structured questionnaire and a five (5) point likert scale. The questionnaire which was divided into three sections sampled opinions of the women entrepreneurs on Work-life balance and job satisfaction. The first section was related to the demographic characteristics of the respondents while the other section related to the independent and dependent variables.

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The data was analysed using structural equation model (SEM), partial least square (PLS) method. PLS is known for providing robust outcome even in the presence of multicollinearity within blocks of manifest and between latent variables. The study examined work-life balance using work and family related variables which were work demands, family work load, well-being and spousal support as the independent variables while job satisfaction was the dependent variable. The Cronbach alpha coefficient of the variables of work-life balance value of 0.779 showed adequate levels of internal consistency as a Cronbach alpha coefficient of 0.7 and above is acceptable as reliable.

## 4. FINDINGS AND DISCUSSIONS

### 4.1 Demographic Characteristics

**Table 1: Frequency Distribution of the Respondents' Demographic Characteristics**

Variables	Value Label	Frequency	Percentage	Cumulative %
<b>Age Distribution</b>	16 -25	70	18.4	18.4
	26-35	85	22.4	40.8
	36-45	103	27.2	68.0
	46-55	73	19.3	87.3
	56 and above	48	12.7	100.0
	<b>Total</b>	<b>379</b>	<b>100.0</b>	<b>100.0</b>
<b>Level of Education</b>	Informal education	18	4.7	4.7
	Elementary/primary sch	78	20.6	25.3
	Secondary sch	118	31.1	56.4
	Post-secondary sch	89	23.5	79.9
	Graduate	76	20.1	<b>100</b>
<b>Number of years in business</b>	Below 5 years	59	15.6	15.6
	6 to 10years	115	30.3	45.9
	11 to 15 years	86	22.7	68.6
	16 to 20 years	119	31.4	100
	<b>Total</b>	<b>379</b>	<b>100.0</b>	<b>100</b>
<b>Duration of membership in association</b>	Below 5 years	63	16.6	16.6
	6 – 10 years	119	31.4	48.0
	11 – 15years	78	20.6	68.6
	16 - 20 years	119	31.4	<b>100</b>
	<b>Total</b>	<b>379</b>	<b>100</b>	

**Source: Author's Computation, (2020)**

**Age:** 18.4% of the respondents are in the age bracket 16-25, 22.4% are 26-35 years, 27.2% are between ages 36-45, and 19.3% are 46-55, while 12.7% of the respondents are 55 years and above. It implies that the respondents are adults and are in the active age of child bearing and nurturing. This is an important contributor to decisions that relates to work-life balance.

**Level of education:** 4.1% of the respondents had informal education, 20.6% had elementary/primary school certificate, 31.1% secondary school certificate, 23.5% has post-secondary school certificate, and 20.1% of the women tailors/fashion designers are graduate. This reflects the demographic pattern of educational qualification among the respondents.

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**Number of years in business:** 15.6% has less than 5years experience in fashion business, 30.3% has between 6-10 years’ experience in business, 22.7% has 11-15 years’ experience in tailoring business and 31.4% of the studied women tailors/fashion designers has 16-20 years business experience. This implies that the respondents have experience in tailoring/fashion designing and therefore suitable for contribution in the study of work-life balance and job satisfaction of women entrepreneurs.

**Duration of membership in association:** 16.6% of the respondents are below 5 years as a member, 31.4% are between 6 – 10years, 20.6% are between 11 – 15 years and finally 31.4% are between 16 – 20 years. This indicates that a lot of the respondents have been a member of the association for a long time and are suitable for the research purpose.

Table 1 above gives demographic characteristics of the respondents and it shows that the respondents are of child bearing age which is an important contributor to work-life balance for women. All of the respondents are registered members of the association and as such have ample experience in tailoring which makes them appropriate to give insights into how they manage their business and family. Also, their level of education and years of experience gives an insight into their understanding and measurement of their level of satisfaction in their business.

#### 4.2 Analysis of Variables

**Table 2: Pearson Correlation Analysis of the Variables**

		work demand	Family workload	Spousal support	well-being
<b>work demand</b>	Pearson Correlation	1	.197**	.454**	.582**
	Sig. (2-tailed)		.000	.000	.000
	N	379	379	379	379
<b>Family workload</b>	Pearson Correlation	.197**	1	.443**	.583**
	Sig. (2-tailed)	.000		.000	.000
	N	379	379	379	379
<b>Spousal support</b>	Pearson Correlation	.454**	.443**	1	.754**
	Sig. (2-tailed)	.000	.000		.000
	N	379	379	379	379
<b>well-being</b>	Pearson Correlation	.582**	.583**	.754**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	379	379	379	379
<b>**.</b> Correlation is significant at the 0.01 level (2-tailed).					

**Source: Output from SPSS (2020)**

As shown in Table 2, the correlations between the exogenous latent constructs were below the suggested threshold values of .90 or more, which suggests that the exogenous latent constructs were independent and not highly correlated. This is in line with the position of Hair, Hult, Ringle and Sarstedt (2014), that a correlation coefficient of 0.90 and above indicates multicollinearity between exogenous latent constructs. Secondly, following the examination of correlation matrix for the exogenous latent constructs, variance inflated factor (VIF), tolerance

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value and condition index were examined to detect multicollinearity problem. Table 3 shows the VIF values and tolerance values for the exogenous latent constructs where all VIF are less than 5 and tolerance value greater than .20. This implies that the multicollinearity requirements were met.

**Table 3: Multicollinearity Test**

Variables	N	VIF	Tolerance
Work demands	379	1.589	.629
Family Workload	379	1.590	.629
Well being	379	2.320	.431
Spousal support	379	3.561	.281

Source: Author’s field survey (2020)

### 4.3 Test of hypothesis

**Hypothesis One:** Work-life balance does not significantly affect the job satisfaction of women entrepreneurs in South-western Nigeria;

#### Sub Hypotheses

H<sub>1a</sub>: Work demands has no significant effect on job satisfaction of women Entrepreneurs in South-western Nigeria;

H<sub>1b</sub>: Family workload has no significant effect on job satisfaction of women Entrepreneurs in South-western Nigeria;

H<sub>1c</sub>: Well-being has no significant effect on job satisfaction of women Entrepreneurs in South-western Nigeria;

H<sub>1d</sub>: Spousal support has no significant effect on job satisfaction of women Entrepreneurs in South-western Nigeria;

Figure 1 show target endogenous variable variance. The coefficient of determination, R<sup>2</sup>, is 0.49% for job satisfaction endogenous latent variable. This means that the four latent variables (Work demand, Family workload, wellbeing and spousal support) moderately explain 49% of the variance in job satisfaction. The inner model suggests that Work demand, family workload, wellbeing and spousal support have a significant effect on job satisfaction.



**Figure 1: Measurement Model (Algorithm testing) Job satisfaction**

Source: Author’s field survey (2020)

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**Table 4 Path Coefficient Job satisfaction (JS)**

	Original Sample	Sample Mean	Standard Deviation	T Statistics	P Values
work demands-> JS	0.499	0.509	0.084	0.316	0.000
family workload -> JS	-0.080	-0.070	0.138	-0.129	0.049
well-being->JS	0.163	0.157	0.051	0.048	0.002
spousal support -> JS	0.364	0.350	0.122	0.457	0.003

**Source: Author's field survey (2020)**

In the hypothesis result, the SEM result indicated that well-being being a variable of the independent construct is positively related to job satisfaction. Result indicated that well-being has a significant effect on job satisfaction with ( $\beta = 0.163$ ,  $t = 0.048$ ,  $p < 0.002$ ), Hence,  $H_{1c}$ : Wellbeing of the women entrepreneurs does not significantly affect their job satisfaction in South-western Nigeria is rejected. Table 4 shows that an unit increase in work demands will lead to 0.316 unit increase in job satisfaction among women entrepreneurs. A unit increase in family workload, well-being and spousal support will lead to -0.129, 0.048, and 0.457 unit increase in job satisfaction among the women entrepreneurs respectively. All the explanatory variables have a positive impact on the explained variable. The probability values of all the variables are less than 0.05 which means all the variables are statistically significant.

These findings are in line with findings from Gaur & Saminathan, (2018) that the more workers feel they have control over their working environment; the more they are able to balance work and family. Also, Azeem and Altalhi, (2015) found that those who are not supported by work- life balance activities recorded high level of dissatisfaction. Zhai, Willis, O'Shea, Zhai and Yang, (2013) discovered that well-being is viewed as the most important element of people's lives and it is associated with a wide variety of positive outcomes such as good health and work performance. This is also in line with the assertions of Kaliannan and Perumal (2016) that the joy of owning and running a business that is solely owned contributed to job satisfaction. On the other hand, the higher satisfaction of the entrepreneurs may be related to the levels of autonomy, flexibility, variety, and feedback that they experience on the job. Many women point to the well-being they experience as a result of being the owner of their businesses as a source of satisfaction, although some expressed physical stress, strain, and difficulties.

## 5. CONCLUSION AND RECOMMENDATION

In conclusion, work life balance has been proven to be a major concern for women entrepreneurs as they are statutorily responsible for taking care of the home. Most women require supports to ease their tasks as they are solely responsible for the success of their

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businesses and also expected to fulfill their statutory roles in the home. The findings reveal that women's aspirations to achieve satisfaction is often frustrated by the pressure that comes from balancing so many roles at the same time. Women who put in effort to balance and manage these roles tend to derive more satisfaction. The level of satisfaction derived varies among these women, however, putting in work-life balance strategies can aid more satisfaction. As entrepreneurs, most of the women derived satisfaction from the flexibility and autonomy of solely running their businesses, however, the inability to manage their roles effectively often leads to dissatisfaction. Work-life balance is a major contributor to job satisfaction of women entrepreneurs, hence, successful balancing between work and personal life, leads to increase in job satisfaction and invariably personal life satisfaction. Therefore, the study recommends that women entrepreneurs should adopt work-life balance strategies which aids efficiency in managing their work and family roles. Also, women entrepreneurs should seek help and support when needed to enable them effectively manage their domestic roles.

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