

**WORK-LIFE BALANCE AND PERFORMANCE OF WOMEN ENTREPRENEURS IN
THE INFORMAL SECTOR OF SOUTH-WEST, NIGERIA**

Mutiat Oyinlola KURANGA

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DECLARATION

I hereby declare that this thesis titled “Work-life balance and performance of women entrepreneurs in the informal sector of south-west Nigeria” is based on the study undertaken by me in the Department of Business and Entrepreneurship, Faculty of Humanities Management and Social Sciences, Kwara State University, Malete, Kwara State under the Supervision of Dr. Yusuf Ismaila Mustapha and Dr. Aminu Nassir Brimah. The thesis has not been submitted for a degree award anywhere. Its ideas and reviews are products of rigorous research conducted by me in conjunction with my supervisors and where other ideas by authors or researchers were expressed, they are duly acknowledged.

Mutiat Oyinlola Kuranga
Student

Signature & Date

CERTIFICATION

This is to certify that this thesis “Work-life balance and performance of women entrepreneurs in the informal sector of south-west Nigeria” is written by Mutiat Oyinlola KURANGA with Matric No: 16/27/PET003 has been read and approved as meeting the requirements of the Department of Business and Entrepreneurship, Faculty of Humanities, Management and Social Sciences, Kwara State University, Malete, for the award of Ph.D. in Business Administration (Entrepreneurship).

Dr. Yusuf Ismaila Mustapha
Supervisor

Signature & Date

Dr. Aminu Nassir Brimah
Co-Supervisor

Signature & Date

Dr. Abu Zekeri
Head of Department

Signature & Date

Prof. Hamzat Ishola AbdulRaheem
Dean, Post Graduate School

Signature & Date

Prof. Olujide Jackson
External Examiner

Signature & Date

DEDICATION

This project is dedicated to my darling husband Dr. Yusuf Oladosu and our adorable children Fawwaz, Habeeb and Hamidah

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ABSTRACT

Work life balance has been a growing concern for women entrepreneurs especially in the informal sector in Nigeria. Today, businesses are characterized with persistent changes, uncertainties and excessive pressure to increase productivity especially in the fashion world. This incessant demand on their time for work and family as well as the effort to enhance performance affects the balance in the lives of women entrepreneurs. Inadequate attention to work demands, family workload, wellbeing and spousal support have created a major problem and pressure causing disequilibrium between work life and family life for women entrepreneurs. Thus, the main objective of the study was to determine the effect of work life balance on the performance of women entrepreneurs in the informal sector of South-west Nigeria while the specific objectives were: to determine the relationship between work-life balance and business growth; examine the extent to which work-life balance affects innovativeness of women entrepreneurs; determine the effect of work-life balance on job satisfaction; and examine the extent to which work-life balance affects service delivery of women entrepreneurs in the informal sector in South-western Nigeria. The study adopted a cross sectional survey using a combination of qualitative and quantitative approaches to deliver a detailed understanding and deeper insights of the variables. A sample size of 379 respondents were selected using multi-stage sampling techniques from the 25,122 registered members of the Nigerian union of Tailors in Lagos, Oyo and Osun States. A combination of structured questionnaire and in-depth interviews were adopted for data collection and this was analyzed using Smart PLS- Structural Equation Modeling (SEM) and Thematic Analysis (Nvivo 12) respectively. The study found that work demands coefficient of determination, $R^2 = 0.787$; Family workload coefficient of determination, $R^2 = 0.523$; well-being coefficient of determination, $R^2 = 0.495$ and spousal support coefficient of determination, $R^2 = 0.792$. The thematic analysis of the interviews revealed that work life balance have a positive effect on performance of women entrepreneurs. Other components of Work life balance like healthy living, technological support, community networks and support were also identified from the thematic analysis to improve performance of women entrepreneurs. The study concluded that balancing business roles with other necessities of life have significant effect on business growth and performance of women entrepreneurs in the informal sector in South-west Nigeria. Therefore, the study recommended that women entrepreneurs should adopt effective work life balance strategies by planning, organising and implementing time management strategies in their different life domains. Also women entrepreneurs should seek for help, adopt time management practices, delegate, prioritize, network and maximise support available to them to achieve optimum performance.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Over the years, women entrepreneurs have been recognised as essential contributors to economic growth and national development by transforming ideas into action, identifying opportunities in the environment, gathering resources and utilising opportunities. According to Global Entrepreneurship Monitor (2018), the world accounts for over 582 million entrepreneurs, and the figure keeps rising as people continue to establish new businesses. In developing countries, entrepreneurship largely operates in the informal sector where the economy is driven by informal skills. Also, it is an economic system with less bureaucracy, limited statistical evidence and legal provisions in most production activities. Evidence shows that Nigeria has one of the largest informal sectors in Africa, as more than 60% of employment in Nigeria's urban settlements comes from the informal sector. The informal sector is a pool of employment opportunities for unemployed Nigerians and a solace for youths who await formal employment. Asaley, Popoola, Lawal, Ogundipe and Ezenwoke (2018) assert that this sector's economic impact reflects in Nigeria's Gross Domestic Product and it contributed 41.43% to the country's GDP in the year 2018.

Women entrepreneurship has become an essential force in many countries, it has received much scholarly attention ranging from academics, governments, decision makers alongside the society and in all areas of work. As many women set up their businesses, take risks and ensure performance, countries of the world now consider their activities as economic drivers. In fact, it has become a second way through which women generate more income. Due to growing demands of customers world-wide, every vigilant business owner tries to meet the increasing and changing customers' demands. As such, certain matrimonial and social obligations expected from women are drastically affected. This is because the energy to use in meeting these responsibilities is spent on meeting customers' demands and expectations. Despite the active roles of these women in businesses, paid employment and entrepreneurship, their responsibilities as wives, mothers, sisters, daughters as well as home-keepers are expected to be maintained.

Work-life balance is not equivalent to equilibrium between one's career life and personal life; it means a careful synchronization of one's unending pursuits with one's work. These pursuits include family affairs, leisure time, social responsibilities, one's health and spiritual status, among others. How to balance work with life is a very challenging dilemma confronting women in this information age (Abdulraheem, 2014). Most times, entrepreneurship is perceived as an alternative especially for women who want to leave paid employment either due to work pressures or family demands. There is an increasing concern for managing work and family demands for women both in paid employment and entrepreneurship. For those in paid employment, government policies and organisational initiatives have been deployed to bridge work-life balance of their workers. These initiatives include education programs, policies of leave, child care, work schedules as well as other actions that contribute to employees' work-life balance. Policies of government also ensure that employment guidelines and regulations are followed by companies so as to promote work-life balance.

In this 21st century, business environment change constantly basically as a result of technology, customers' tastes and trending goods/services. As that change occurs, business owners are automatically pressurised to prepare for unforeseen contingencies and increase their performance. Due to the competition this kind of change brings, innovative thinking and new challenges crop up for women entrepreneurs. Consequently, quality of life of most women entrepreneurs have been compromised because of long hours they spend at work place and the necessity to carry work home. Other contributors to women's familial demands are size of their family, the number and age of children and other dependents in their care. These demands cuts across women, however the concern for work-life balance largely focuses on people who are into paid and structured employment because of its closed system design.

Women are not exempted from the routine demands that society places on them and at the same time, they are responsible for driving the success and performance of their businesses. When women entrepreneurs are financially sustainable, personally satisfied and capable of balancing work and non-work responsibilities, business success is always recorded. The increasing women's participation in entrepreneurship, active labour force, job demands and the diversity of family constellations have impact on their output; hence, the need to assess how women

entrepreneurs balance their work and non-work domains alongside its effect on their entrepreneurial performance.

1.2. Statement of the Problem

Work and non-work lifestyles are primary spheres in the life of every individual. Work-life balance refers to striking equilibrium between job commitments, family commitments as well as personal interests with minimal role conflict. Problems arise when work domain issues interfere with family welfare especially if women put more effort to fulfill job demands at the expense of other demands. The increasing work demand on women entrepreneurs to enhance performance may create enormous stress and pressure that can cause imbalance between work-life and family life. Spending much time at work and bringing unfinished tasks home compromise the quality of one's life which could cause stress and spur negative behaviours that could interfere with their performance. According to Neneh (2018), most women entrepreneurs strive to balance their work and family lives which could have negative effects on their business output. The inability to strike a balance has a direct consequence on subjective performance indicators such as business growth which this study seeks to address. The overall effect of work demands on business growth of women entrepreneurs is one of the issues this study seeks to address as there has been a lack of emphasis by researchers on entrepreneurs' work life balance and business growth.

Women perform dual roles: career and households. And due to the many responsibilities they undertake, it becomes practically conflicting to balance between their roles as career women and roles of household figures. Combining the fundamental duties of taking care of the home/family along with the expectation of a business career is very cumbersome and energy-draining for many business women. Therefore, role conflict arises between the societal role expectations ingrained in women and entrepreneurial performance expectations. Hence, a woman who runs a business must measure its implication on her lifestyles, personal relationships and family. These roles can impact work outputs and outcomes which invariably may have effect on her entrepreneurial innovation and creativity which is one of the key subjects of performance indicators. Previous researches by Ahmad (2010), Shelton (2006) and Abdulraheem (2014) identified family size, age and number of children, the number of hours working outside the

home as contributors to women's psychological distress. This specific distress among women in their matrimonial, occupational and domestic roles can become an overload, and influence their behavioral outcomes which may impact their innovative capacity and competence.

The quest to put sustainable sources of income in place and get the desired quality of life is one of the major goals most entrepreneurs strive to achieve. To ensure attainment of wellbeing, one's living standard and health status (physical and mental) must improve. Most women are challenged with how to carefully handle personal responsibilities and skillfully blend their statutory functions as women and entrepreneurs with a view to meeting up with life expectations. In the bid to accomplish this, many overlook the effect of emotional and psychological wellbeing which may influence their life and job satisfaction. Entrepreneurship is demanding; hence, for women, ensuring high level of wellness is vital to better living set to achieve satisfaction. No doubt, wellbeing directly affects actions and emotions, and that is why it is essential for all individuals to maintain a reasonable level of wellbeing if they intend to subdue stress and controllable illnesses while engaging in businesses.

Many women entrepreneurs in Nigeria are not paying the required attention to spousal influence on business growth and profitability. Instability of the home due to spousal interference, unsupportive attitudes and cultural orientations are factors that may affect the efficiency and effective service delivery of women entrepreneurs, especially in the informal sector. Trends in the way people see the women's role as core members of the family is now being dictated by universal modernisation where women penetration into the economy has shifted their expected domestic responsibilities. Shmiln (2017) submits that pressures in the double work and family roles of women alongside other responsibilities connected to the dual role poses series of challenges for women. Managing these roles together with its general implications on the business performance of women entrepreneurs is of great concern in the 21st century. Therefore, this study investigated the effect of work-life balance on the performance of women entrepreneurs in the informal sector of South-west Nigeria.

1.3 Research Questions

- i. What are the relationships that exist between work-life balance and business growth of women entrepreneurs in Southwest Nigeria?
- ii. Are there implications of work-life balance on innovativeness of women entrepreneurs in the informal sector of South-west Nigeria?
- iii. To what extent does work-life balance affect job satisfaction of women entrepreneurs in the informal sector of South-west Nigeria?
- iv. To what extent does work-life balance affect service delivery of women entrepreneurs in the informal sector of South-west Nigeria?

1.4 Research objectives

The primary objective of the study is to determine effect of work-life balance on the performance of women entrepreneurs in the informal sector of South-west Nigeria. Specifically, the study aims to:

- i. evaluate the relationship between work-life balance and business growth of women entrepreneurs in the informal sector of South-west Nigeria;
- ii. examine the extent to which work-life balance affects innovativeness of women entrepreneurs in the informal sector of South-west Nigeria;
- iii. determine the implication of work-life balance on job satisfaction of women entrepreneurs in the informal sector of South-west Nigeria;
- iv. examine the extent to which work-life balance impacts service delivery of women entrepreneurs in the informal sector of Southwest Nigeria.

1.5 Research Hypotheses

To achieve the stated research objectives, the following hypotheses were formulated:

Ho₁: There is no significant relationship between work-life balance and business growth of women

entrepreneurs in the informal sector of South-west Nigeria;

Ho₂: Work-life balance has no significant effect on innovativeness of women

entrepreneurs in the informal sector of South-west Nigeria;

Ho₃: Work-life balance has no significant effect on job satisfaction of women entrepreneurs in the informal sector of South-west Nigeria;

Ho₄: Work-life balance has no significant effect on service delivery of women entrepreneurs in the informal sector of South-west Nigeria;

1.6 Scope of the Study

This study focused on women tailors in the informal sector of some selected states in South-west Nigeria which comprises of Lagos, Oyo, Ogun, Ondo, Osun and Ekiti state. The study has chosen tailoring/ fashion designing because it is a fast-growing industry that has 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 study examined work-life balance using work and family-related variables such as work demands, family workload, well-being and spousal support. This is in line with Frone (2003); Haar, Russo, Sune and Ollier-Malaterre (2014); Casper, Vaziri, Wayne, De-Hauw and Greenhaus (2017) expansion of the work life balance concept such that the life arm of the balance is not confined to the family role but to other important non-work domains which are as a result of recent changes in the labour market and theoretical grounds. Performance was examined by subjective measures which were business growth, innovativeness, job satisfaction and service delivery. The subjective measures were adopted in line with Dijkuizen, Gorgievski, Veldhoven and Schalk (2017); Wach, Stephan and Gorgievski (2016); Reijonen and Komppula, (2007) because using subjective measures always predict how entrepreneurs behave and make decision than objective indicators.

1.7 Justifications of the Study

The purpose of this study is to determine effect of work-life balance on the performance of women entrepreneurs in the informal sector of south-west Nigeria. A number of scholars such as Abdulraheem (2014), Dhuru (2016), Kaliannan and Perumal (2016) as well as Oludayo, Falola, Ahaka and Fatogun (2018) have studied work-life balance and performance in formal organisations. However, few studies have examined the informal sector (Akintimehin, Eniola,

Eluyela, Okere & Ozordi, 2019). Most of the studies on work-life balance issues were mostly concerned with employee and organizations performance (Oludayo, Falola, Ahaka & Fatogun, 2018; Adisa, Osabutey & Gbadamosi 2017; Mushfiqur, Mordi, Oruh, Nwagbara, Mordi & Turner (2018).

In addition, many studies on work-life balance and performance such as Shelton (2006), Ojo (2012), Imbaya (2012) have been on objective performance indicators while very few studies such as Dijkhuizen, Gorgeivsk, Veldhoven and Schalk (2014) examined performance using subjective measures. The objective measures of performance focused on financial indicators like profit, return on assets, sales turnover while subjective measures of performance focused on innovativeness, growth, customer patronage, customer service and job satisfaction.

Also, in terms of methodological gap, most works carried out on work-life balance used either quantitative approach (Ojo, 2012; Balaji, 2014; Ojo, Salau and Falola, 2014; Dhuru 2016; Gentry, Bankole and Saka 2017) or qualitative approach (Harp 2011; Abdulraheem, 2014; Adisa, Mordi and Mordi 2014; Caykoylu, 2016); the combination of both methods is very scanty (Imbaya, 2012). Consequently, this study becomes imperative for stakeholders and future researchers for effective grasp and better understanding of the variables.

1.8 Significance of the Study

Family and personal lifestyles have continually been challenging for women if one judges by the growing demands of work. As such, many people find it very difficult and indifferent to integrate the stress and arduous tasks their careers bring them with their personal lives. Hence, this study helps the following stakeholders and potential beneficiaries:

Women entrepreneurs: This study helps women entrepreneurs in developing and adopting work-life balance management initiatives needed to perform optimally at home and work. The findings provides information aiding women entrepreneurs on how to manage their work and life domains, their relationships and emotions better. It also enable them to assess themselves in a way that improves performance. This further assist entrepreneurial activity by providing better understanding of the implication of work-life balance on improving performance.

Findings of this study also serve as invaluable information to women entrepreneurs in the informal sector, as it improves their performance and increases their contribution to the development of the nation. This also aids development of the informal sector in terms of entrepreneurial development and overall performance.

Government: The informal sector in Nigeria contributes hugely to the economic development and the government needs to develop and give it support. Hence, the study triggers the government agencies to make policies that focuses on providing work-life balance management initiatives to women entrepreneurs in the informal sector as done with those in the formal sector of the Nigerian economy.

1.9 Operational definition of Terms

Family workload: responsibility to take care of family members. Such obligations include child care, taking care of the home, those who depend on the family alongside other family obligations.

Post-Secondary Education: This class of education is for people who have other forms of tertiary education, but are not graduates. Examples are Ordinary National Diploma (OND), College of Education Certificates, Technical School Certificate, etc.

Spousal support: This refers to emotional support from the spouse either a wife or a husband. This reflects when a spouse understands his/her partner, listens to him/her, shows affection and real concern and counsels him/her when necessary.

Work: the domain through which people generate money. This could be in the context of employment or non-employment. Work demands are those responsibilities that include workload, the amount and type of work to be done, number of hours, job requirements (both physical and mental demands) as well as level of responsibility, work roles and expectations.

CHAPTER TWO

LITERATURE REVIEW

The chapter reviews conceptual themes on work-life balance and performance. Also, it reviews existing literature on theoretical framework and related empirical studies; highlights the identified gaps in scholarly submissions on work-life balance and performance constructs.

2.1 Conceptual Review

2.1.1 Work-Life Balance (WLB)

Over the years, several scholars have defined work life balance, however, research shows that there are no unanimous and actual definition for work-life balance. The concept of work life balance has received popular usage than its theoretical development and it has been conceptualised under different views from the individual, to the employer, the family, resources, the environment and the situation. Early conceptualizations of work life balance have concentrated on equally distributing the resources available to an individual among the different spheres of life. To these scholars, balance meant distributing resources like time, money, energy and commitment equally across life domains. However, critics of this concept found that it lacked individual role preference and sense of subjectivity. Other conceptualizations of work life balance viewed it as satisfaction across different roles, which is seen as the ability to succeed in meeting the demand in all domains of life.

According to Sturges and Guest (2004), people strive to strike a balance between their work and personal lifestyle. However, scholars have tried to conceptualize what work-life balance actually means (Greenhaus, Collins & Shaw, 2003; Clarke, Koch & Hill, 2004; Voydanoff, 2005; Greenhaus & Allen, 2006; Brough, Kalliat, O'Driscol, Cooper & Poelmanns, 2009). According

to Abdulraheem (2014), work-life balance is a significant term among workers, it is not only about setting priority between one's work and personal life, but it is also a phenomenon that interferes in the socio-economic, psychological and mental well-being of an individual. Specifically, every individual is a significant family member and integral part of the society. Thus, Eby, Casper, Lockwood, Bordeanx and Brindley (2005) opined that work-life balance affects attitudes of employees, their behaviours alongside how an organisation functions, positively or negatively.

In addition, Clarke, Koch and Hill (2004) posit that work-life balance occurs when there is equilibrium in maintaining harmonious lifestyle. To Frone (2003) and Greenhaus et al. (2003), WLB is when there is synergy between one's work and family. Burke and McAteer (2007) together with Grady, McCarthy, Darcy and Kirrane (2008) see it as a way of balancing work with personal life; and refer to it as work-life balance. Epie (2010) explains WLB as the level at which one engages and feels satisfied in combination of work with family affairs.

As proposed by Grady et al. (2008), work life balance is more detailed because one devotes time for one's family, community, recreational activities and personal schedule. Work-life balance according to Duxbury (2004) refers to a situation whereby one combines one's responsibilities at work with one's responsibilities at home without jettisoning on for the other. Two other researchers, Greenhaus and Allen (2006) argue that work family balance occurs when an individual becomes effective and satisfies his/her priorities despite combining demanding roles at home with work. In addition, work-life balance is characterised by the level at which people can maintain the emotions, behavioural changes and time that come with paid employment, their individual routine and desires in life (Hill, Hawkins, Ferris & Weitzman, 2001).

In Human Resources, it is almost impossible to talk about organisational productivity and performance without making reference to work-life balance (Ojo et al., 2014). It affects everyone regardless of gender or race; no doubt, balancing between work and life is capable of leading to conflict which later results in to psychological strain, physical health issue, depression, burnout and anxiety (Abdulraheem, 2014).

Reiter (2007) argues that these explanations provided by the scholars present the basic foundation for understanding the requirements to achieve work-life balance. Forsyth's taxonomy

of ethical ideologies classifies peoples' ethical positions into situationists, absolutists, subjectivists and exceptionists. Reiter, (2007) argues further that the situationist perspective of work-life balance is the most valuable angle because it provides people with the opportunity of making choices. Situationist's definitions center on personal contexts of work-life balance. This perspective explores factors that contribute to the attainment of work-life balance because it focuses on individuals' circumstances. According to situationists, work-life balance is a perception that takes care of satisfactions valued by individuals and the necessary stakeholders.

Generally, the present approach to describe work-life balance is within the situationist's outlook as it identifies the importance of one's environment in people's lives and evaluates balance between the two within an individual's context. Also, this approach takes care of the argument that research has always been carried out on individual, family, organisational or societal level (Guest, 2002). Parasurama and Greenhaus (2002) identified that neglecting individual differences and emotional features are contributors to environmental and situational characteristics which describes work life balance. They recommend that relevant environmental and individual variables within a single study be integrated so as to strengthen our knowledge of how complex work-life balance is (Parasurama & Greenhaus 2002). The present approach has therefore included environmental demands and resource characteristics from work and non-work domains, together with personal characteristics such as personality traits, coping style and strategies, as they collectively contribute to the overall dynamics of work-life balance.

Considering all these, work-life balance is described as the general evaluation that captures a situation whereby environmental resources are enough for someone to meet demands. When this happens, conflict reduces, integration between work and personal life improves thereby impacting positively on health, satisfaction, behavioural and work performance outcomes. This conceptualisation is an expansion on previous concept of work-life balance since it reflects on previous work-life balance such as individual and environmental work as well as non-work demand and resource characteristics, aspects of the work-family interface, the individual's perception of work-life balance alongside personal and organisational outcomes of balance (such as general health, behaviours, satisfaction and performance).

A holistic conception of work-life balance would consider the nature and dynamics of work/business, workplace policy, family systems, government and economic policies, the

business environment, configuration of individual nature, values, environment and socio-cultural patterns (Khallash & Kruise, 2012; Munn, 2013; Zuba & Schneider, 2013).

2.1.2 Work Demands

Specifically in this study, the concept of work demand is used, and the meaning is not only on job or a given task, it is also on the individual needs and perspective that relate to work performance. Although “work” in “work-life balance” connotes employees, activities relating to income generation for an employed or a self-employed individual is equally described as work (Ugwu 2014). Most researchers have used concepts such as work overload, role overload and number of hours worked to explain work demand. However, others have argued that these concepts are predictors of work demand (Boyar & Mosley, 2007; Brough, Holt, Bauld, Biggs & Ryan, 2008). Work demands include workload, the amount and type of work to be done, number of hours, work roles and expectations, job requirements (both physical and mental demands) as well as level of responsibility. It is important to note that the standard working hour may give different work demand in the business sector. This assertion also aligns with different job descriptions and specialisation.

Demand has generally been viewed as a negative concept and related to work-family conflict and work stress. However, this is not so, as some individuals may find work demand as a positive experience or have a neutral response to it (Boyar & Mosley, 2007). Although an individual may find that their job is demanding, they may love their job and enjoy the challenge, while someone who experiences high levels of work demand may blame other responsibilities for interfering with their work. An individual’s perception of work demand may include work engagements and the time spent in completing work tasks (Grotto & Lyness, 2010).

Khan (1990) conceptualised work engagement as a situation where employees of an organisation align themselves with their jobs’ specifications in a way that facilitate their physical, cognitive and emotional contributions while performing their jobs. According to Maslach and Leiter (1997), burnout and engagement are two different concepts. Burnout refers to a situation where employees’ engagement is eroded in the course of performing their tasks, their energy is exhausted, their involvement becomes cynicism and efficacy changes to ineffectiveness. In Maslach and Leiter’s (1997) view, engagement energy, involvement and professional efficacy

are the main characteristics of work engagement which can also be converted to burnout when used inversely.

Schaufeli, Salanova, Gonzalez-Romá and Bakker, (2002) sees work engagement as positive fulfillment, as such, its attributes include being vigorous, dedicated and absorbed to given tasks. They submit that people who are engaged with work are full of vitality as they show commitment to work and handle job demands professionally and carefully (Schaufeli & Salanova, 2007). Engagement goes beyond monetary gains; it stems to the affective and cognitive domains of people (Shimazu, et al., 2008). The main features of vigor are increased energy levels and mental resilience while working. Dedication on the other hand, means a strong involvement in one's work where one experiences significance, enthusiasm and challenges. Absorption which is the last feature refers to when one concentrates and is delightedly involved in one's work despite overtime one might spend (Schaufeli & Bakker, 2004). In summary, engaged people have high levels of energy, commitment and enthusiasm to work. (Schaufeli, Bakker& Salanova, 2006).

Literarily, passion for work as a concept is evidenced in qualitative studies on entrepreneurs' motivation (Locke, 2000). Since that time, few scholarly enquiries have been made to conceptualise the term in entrepreneurship research, work or/and organisational psychology. However, studies on passion and performance are limited and fragmented. (Cardon, Gregoire, Stevens, & Patel, 2013). Thus, harmonious and obsessive passion have been identified. In harmonious passion, the activity occupies a significant position which is controllable in the person's life. Theoretically, harmonious passion gives people a positive feeling of affection before during and after an activity has been carried out as evidenced by Vallerand, Blanchard, Mageau, Koestner, Ratelle, Léonard, Gagné & Marsolais, (2003). In obsessive passion however, an activity takes an overpowering position thereby controlling the person and causing conflict with other life domains. When no engagement occurs, obsessive passion brings negative feelings such as frustration and agitation which equally brings shame and guilt.

Forest, Mageau, Sarrazin, and Morin (2011) opined that the dual theory of passion applies to the work setting. It indicates that having harmonious and obsessive passion for work are related to different cognitive, affective and behavioral results. Harmonious passion leads to positive flow of emotions, vitality, improved mental health, fulfillment of psychological needs, professional

life control and a fun-filled working environment. Contrarily, obsessive passion leads to distress, taking work home and constant thinking of work outside one's workplace. Thus, Vallerand et al. (2003) assert that the strong relationship between harmonious and obsessive passion in work-organisation context is that both could be precursors of work engagement. Therefore, theoretical insights from the passion literature inspired a new outlook on the study of work demands.

2.1.3 Family Workload

The family embeddedness theory recognises the family as an important factor in influencing entrepreneurial decisions. Similar to work demand, family demands have been measured as number of hours spent in dependent care (Michel, Kotrba, Mitchelson, Clark & Baltes, 2011), hours spent on household tasks (Allis & O'Driscoll, 2008) as well as number of dependents present (Yang, Chen, Choi & Zou, 2010). This angle shows that family and business are strongly intertwined, enabling a spillover of resources, values and norms (Aldrich & Cliff, 2003). Neneh (2017) highlights the family as a vital aspect of the entrepreneurial journey, it is defined as an important ingredient necessary for running a business. Work and family relationship is usually more intensive for entrepreneurs than employees and this is because personal preferences are used by entrepreneurs to manage their business when compared to employees, hence creating a thin line between personal and professional factors (Aldrich & Cliff, 2003).

Broadly, family responsibility refers to one's obligation to take care of one's family members, immediate, extended, near or far ((Boyar, Maertz, Pearson & Keough, 2003). Neneh (2017) asserts that family members who work together often form an entrepreneurial team which bears a high potential however family responsibilities are time-consuming for individuals, especially when trying to combine them with other life issues. If not well managed, family responsibilities affect one's functionality at work. For most people, family constitutes a large percentage of personal life. Nevertheless, challenges such as rise in women's paid work, entrepreneurship, work escalation, ageing and variations in family patterns such as growth in single parent households now mitigate against fulfilling family responsibilities. Due to workloads, certain demands can pose threats to work-life balance. Some include shopping, house chores, child care time, role expectations in the family and lack of spousal support (Aycan, Al-Hamad, Davis, & Budhwar, 2007). Others are marriage, child bearing and raising, elderly care at home. For example, those women with babies, kids or/and the elderly they must look after have no choice

than to reduce their working time at the expense of those in their care. Trying to balance between these two becomes very stressful for the affected women.

In recent times, the western culture has shifted to intensive mothering where mothers are expected to take care of others without hitches. In doing that, they are emotionally involved to sacrifice their time for others just to achieve desired results. Intensive mothering assumes and reinforces the traditional gender based division of labour (Aycan & Eskin, 2005). In spite of the greater involvement of women in child care, there remains some significant unchanged ideology and practice in gender division of domestic roles. Inability of addressing work-family conflicts in developing and developed nations negatively impact employment opportunities, quality of job, health and productivity of workers and their family members (Hill, Ferris & Martinson, 2003). Interference between work and family and vice-versa negatively affects productivity at work and in the family. Essentially, some workers have people who depend on them for care like children, old parents, grandchildren, children of siblings, spouses, in-laws, etc. therefore, diversifying responsibilities of the family should not be undermined. Thus, evidence has shown that taking care of different dependent family members affects how a family fares in terms of wellbeing and sustenance. For instance, there are lower levels of family performance when caring for an elderly relative than caring for a child at home (Kossek, Colquitt & Noe, 2001).

Boyar, Maertz and Pearson (2007) explored the relationship between family responsibilities and family interference with work and they found no significant relationship between the two variables. Studies have documented that implementing programs like eldercare for the dependent elderly is a potential advantage for employees and employers as such programs increase retention of workers, their productivity and health and reduce their stress levels. Few studies have established that workers who benefit from any of these programs are more committed to work and the organisation. Businesses whose employees enjoy on-site childcare benefit boost its workers' morale and productivity. Such will therefore discourage less turnover and absenteeism. (Roehling, Roehling, & Moen, 2001). When work-life balance practices are available, positive results (attitudes to work) are recorded. For instance, presence of organisational resources such as childcare centers has been proven to encourage job satisfaction and organisational commitment from women and other employees who have family responsibilities to cater for. The presence of children in the family has been linked to difficulties encountered in work-life

balance. For example, Batt and Valcour's (2003) study of technical, professional and managerial employees, revealed that men and women with children in the household lowered their control in managing their work and family. However, Adisa et al. (2017) found out that married couples with no children reported higher levels of work-life balance. This implies that having children to take care of in the family determine how work-life balance will be maintained.

Parental demands are believed to be determined by number of children, ages of children and the age of the youngest child (Parasuraman, Greenhaus & Granrose, 1992). More of these demands is experienced by parents with infants and pre-school aged children, less for those with school-age children and lowest for those who have adult children (that have left home) (Parasuraman & Simmers, 2001). There is usually a reduced time available for work when parental demand and family commitment are excessive. This is in line with Parasuraman and Simmers's (2001) study on the interplay between parental responsibilities and time commitments to family and work-family conflict among self-employed and those employed by the organisation, they found out that for the self-employed, parental demands were positively related to work-family conflict, while it was negatively associated for employees.

2.1.4 Role Expectations

Cultural perspective of entrepreneurship depicts an entrepreneur as one who represents a personality that is influenced by practices common to a given culture, and performances are influenced by attitude, role expectations and operational job requirements culturally ingrained (Enikanselu & Oyende, 2009). Even though biological differences do not necessarily define what men and women can do or should do, roles are usually by social, traditional and cultural beliefs. In Nigeria, our value system sees a woman's ultimate role as being a wife and mother. Thus, the patriarchal and certain religious beliefs expect that women should not engage in high income jobs or businesses, as engaging in them will jeopardise women's family roles (Mordi, Adedoyin & Ajonbadi, 2011; Zakaria, 2001).

Women entrepreneurs' also face similar challenges like the men when starting a business and the reason for this is that they source for every resource their businesses require. It is also generally believed that women entrepreneurial motivations do not differ from their men counterparts', yet women remain restricted in their entrepreneurial performance compared to men (Enikanselu &

Oyende, 2009). In spite of the challenges, Nigerian women entrepreneurs have been able to and are still pulling together resources that help them improve their businesses and increase their incomes. Okafor and Mordi (2010) point out that the societal responsibilities compelled on women and the nature of their creation are challenges to women's full involvement in business activities. Some of these roles include being mothers, wives, bread winners, among others. Society expects women to successfully fulfill their roles as wives, mothers and entrepreneurs. To take more risks, be financially independent, earn high returns, be deeply involved in entrepreneurship and compete favourably with their male counterparts. These socially defined roles are ingrained in women right from birth and contribute to forming their world views.

The fact that women are traditionally expected to combine the management of the home and the children with their businesses poses challenges for them. Women who still go through the traditional role of family engagement are respected while those who pursue their careers often face problems in the family. Such conflicts are capable of demeaning their self-confidence, self-assertion and farsightedness in business. Therefore, role conflict arises between the societal role expectations ingrained in women and entrepreneurial performance expectations. In circumstances where role conflict increases, performance would decrease correspondingly (Marginson & Bui, 2009).

Role ambiguity means that the required information to perform a certain task is absent or vague, thereby leading to role uncertainty (Kahn, Wolfe, Quinn & Snoek, 1994; Carlson, 2007). Kahn, et al., (1994) described role ambiguity as an essential contributor to the stress workers experience, individuals who occupy vague and poorly defined work roles would be more anxious, tensed, stressed up and experience work-life imbalance. Carlson's investigation (2007) revealed that work role conflict was positively related to strain-based work interference with life, while work role ambiguity was positively related to both strain and behavior-based work interference with life. Adisa, Osabutey and Gbadamosi (2017) submitted that couples with dual careers experienced more work-life conflict and higher levels of work stressors than couples with one career path.

Also, role overload predicts work-life balance issues directly. Role overload happens when someone does too many things at once. When there is a high level of overload, someone has too many role demands and obligations, and is unable to perform everything effectively (Ahmad,

2010). Those who assume that their workload is high, and increases daily would always complain of fatigue, tension and depression. Such mental signs produce emotional strain which is work-life issue.

Studies have shown that role overload leads to work distress. In fact, when women are overloaded with roles, their career development and success are at stake. This is because women entrepreneurs and managers have many role demands that put them under pressure to be more hard-working and competent (Adebola, 2005). Thus, work role stressors affect one's career satisfaction and well-being. Research on stress and work-family relationships indicate that work stressors lead to job dissatisfaction, increased life stress and declined career satisfaction (Parasuraman et al., 1992). The effect of job stressors on employee's social behaviour and performance has established that work stressors instigates problems transmittable to one's workplace and family in an unplanned way (Adejumo, 2012).

2.1.5 Work and Family Conflict

Work-family conflict takes place when work activities interfere with familial activities, but family-work conflict occurs when family activities interfere with work activities. There are different definitions of work-family conflict and family-work conflict available in literature. For example, Netemeyer, Boles and McMurrian (1996) identify family-work conflict as a form of inter-role conflict which occurs when demands of the family interfere with work related responsibilities while work family conflict occurs when work demands interfere with performing family responsibilities. The pressure and incompatibility of work and family roles leads to work family conflict or family to work conflict. (Greenhaus & Beutell, 1985). These conflicts occurs in two ways; positive or negative. A negative experience at the workplace may affect the family domain and vice versa (Wayne, Grzywacz, Carlson & Kacmar, 2007). This takes place as evidenced in literature that work family conflict is connected with lesser family function, reduced family and work satisfaction, abridged physical, mental and psychological health, stress and depression. Workers who experience too much stress caused by work-family conflict do not always feel satisfied with their jobs; they are less productive and are not often committed to the organisation. Consequently, workers without much work-family conflict experience much satisfaction on their jobs. Also, employees who spend more time with their family members enjoy a higher quality of life (Greenhaus & Powell, 2006).

In spite of in-depth studies on family and work conflicts, there is inadequate research on family-work conflict and its implications on entrepreneurs. Perhaps, the rationale for this is that work-family conflict happens usually than family-work conflict (Frone, 2003). According to Grzywacz, Carlson, Kacmar and Wayne's (2007) study, work issues are the key reasons work-family conflict occurs, while family issues are the key basis of family-work conflict (Frone, Russel & Cooper, 1997). However, Grzywacz, et al., (2007) also identified work pressure as playing a vibrant role in family-work conflict, corroborating the connection between work stress and family stress. When family-work conflict occurs, there is reduced work performance, lesser family satisfaction, lower levels of WLB, increased job stress and turnover intentions, anxiety, disorders and stress substance (Frone, 2003).

According to Greenhaus and Beutell (1985), work-family conflict and family-work conflict are of three categories: (a) time-based conflict, (b) strain-based conflict and (c) behaviour-based conflict. Time-based happens when activities related to work or family compete with other activities. On the other hand, strain-based is when pressures and responsibilities from one's role go against the other roles. Then, behaviour-based happens when behaviour expected in one role hinders what is expected in the other role (Edwards & Rothbard, 2000).

2.1.5.1 Time-based predictors

Time-based predictors signify role-related time commitments spent on activities related to work or family lives. Parasuraman et al.(1992) argue that time committed to tasks is essential to work-family conflict. To them, time is a scarce resource that affects a scheduled task that is not well timed. In fact, the number of hours used at work is a deciding factor that facilitates balancing between work and individual life. (Batt & Valcour, 2003). In the construction industry for example, employees are expected to work for long hours. Research shows that long work hours negatively affect the way family members take part in tasks, and contributes to the rate of divorce in society. Broadly, Boyar et al. (2003) describe family responsibility as the duty to take care of family members, formally or informally. Noor (2004) adds that regardless the nature of responsibilities and recipients of such responsibilities, family responsibilities enhance the time requirements placed on the family.

2.1.5.2 Strain-based predictors

The second work-family/life conflict predictor has to do with role distress or dissatisfaction. According to Greenhaus and Beutell (1985), a number of role features lead to strain or distress that affects someone's ability or readiness to fulfill the tasks of another role. When workload is subjectively quantitative, it means their subjective insight tells them there is much work to do within a stipulated period. Major, Quinton and McCoy (2002) submit that overload happens when the perceived workload outweighs one's perceived ability to cope. To be emotionally exhausted means to understand the core dimension of employee burnout (Maslach & Leiter, 1997). Emotional exhaustion which reflects in work overload shows feelings of reduced resources. Thus, it may be seen as a form of work distress. Previous findings also argue that emotional exhaustion negatively affects the family lifestyle of an employee (Izard, 1993). In Batt and Valcour's (2003) study of technical, professional and managerial employees, they submit that employees across gender who were nurturing children at home had limited control in managing their professional role and family role simultaneously. However, Adisa et al. (2017) report that married couples with no children enjoy a more satisfactory and balanced work-life experience, thus, work-family conflict is associated with having children. It is argued that non-work challenges makes coping with work pressure complicated for people, thereby reducing their performance.

2.1.5.3 Behaviour-based predictors:

As another predictor type, this refers to the display of certain behaviour in one domain different from desired behaviours within the second domain, where norms and role expectations in one area of life are not compatible with the ones needed in the other domain. It is even expected to show aggressiveness, ambition and topnotch drive to executing tasks at work. To execute tasks successfully, one requires these behaviours. However, being a loving, supportive and lively pillar in the family is sacrosanct for a happy and healthy lifestyle in the family (Batt & Valcour, 2003). Therefore, when one's expectations clash with one another, there is a likelihood of conflict between work and family behaviours: transition from one locality to another might also be obstructed.

2.1.6 Well-being

In psychology and Human Resources Management spheres, entrepreneurial performance-psychological wellness of workers- is essential. The relationship between employee well-being

and successful organisation is well captured and analysed in the management research. Howell, Coffey, Fosco, Kracke, Nelson, Rothman and Grych, (2016) posited that well-being is a natural motivator that promotes physical health, long life and positive relationships. Improving well-being may also be an indicator that facilitates organisational success which could improve the economy. A very few studies have only explored well-being and performance relationships of entrepreneurs.

In literature, life and job satisfaction are passive forms of well-being which has spurred a lot of research to explain the improved performance of happy workers (Bakker & Hakanen 2013; Bakker & Demerouti, 2008). For entrepreneurs, these mechanisms include entrepreneurial success and improved business performance. To begin with, positive emotions deepen peoples' thought-action repertoires which enable them to develop personal resources that last longer (Fredrickson, 2013). In addition, engaged employees are able to utilise their energy to their work. Thirdly, happy people are always eager to acquire a job and own individual resources. Lastly, engaged people are inspiration to their environment, thereby improving their networking quality and team performance.

Wellbeing integrates the emotional, cognitive, physical, spiritual and social dimensions of someone in order to expand someone's chance of living and working effectively contributing significantly to society (Bakker & Hakanen 2013). Wellbeing deals with core emotional conditions like happiness, self-actualisation, hope, faith, vitality, passion, optimal human functioning and satisfaction. Ryan and Deci (2001) highlighted two main theories of wellbeing: Subjective Wellbeing (SWB) and Psychological Wellbeing (PWB). Subjective wellbeing rests on hedonic philosophy while Psychological wellbeing's philosophy is eudemonic. Generally, researchers on this subject are divided on the two theories and approaches. Linley, Maltby, Wood, Osborne and Hurling's (2009) investigation for instance revealed that conceptualisation of the two wellbeing have a close relationship than earlier imagined. They argued that subjective wellbeing sometimes predict psychological wellbeing. Sometimes, subjective wellbeing refers to emotional wellbeing. The idea behind subjective wellbeing is traceable to Aristippus in the 4th C. BC whose belief was that the ultimate thing in life was to enjoy physical pleasures and bid sufferings farewell (Ryan & Deci, 2001). This principle of pleasure-pain is the foundation of hedonism model of wellbeing. An individual's perception of positive conditions (happiness and

joy) and avoidance of undesirable ones (depression and anxiety) define subjective wellbeing, that is, subjective wellbeing occurs when people evaluate what makes them happy. As a positivist angle to wellbeing, it is used to measure good life. No wonder Ryan and Deci (2001) argued that this wellbeing greatly determines employees' optimal performance. Therefore, positive researchers have emphasised on how to increase people's wellbeing using the subjective perspective.

On the other hand, psychological wellbeing which is equally called the eudaimonic theoretical model of wellbeing is traceable to Aristotle's thinking that eudaimonia (a contented state of happiness, health and prosperity) is the highest level to reach the zenith of life (Ryff & Singer, 2006). The Fully Functioning Person Theory popularised this psychological model. This theoretical underpinning of wellbeing speaks to people's thinking about wellbeing at the time they are struggling to make it in life. In the course of struggling, they tend to engage in activities that correspond with their values and attitude to life. According to Ryff and Keyes (1995) together with Ryff and Singer (2006), this wellbeing is characterised by autonomy, personal growth, self-actualisation, self-acceptance, life purpose, mastery and positive attitude. It is important to state that psychological well-being is a very essential career outcome for the self-employed (Andersson, 2008).

2.1.7 Spousal Support

The unique nature of spousal relationship has made the emotional support spouses provide to their partners vital (Gudmunson, Danes, Werbel & Loy, 2009) and difficult to replicate (Bahr, 2002). Caykoğlu (2016) argues that getting supports from spouses for new ventures is more significant than a similar support rendered in already established businesses. Spouses' support can influence how an organisation performs right from ideation to implementation. In fact, spousal support is a valuable determinant for new business performance. (Caykoğlu 2016), the absence of which can result in resource drain and distraction (Werbel & Danes, 2010). Through spouses' support, emotional leadership and open communication can also be facilitated to a new organisation, thereby promoting favourable working environment for employees (Jimenez, 2009).

When spouses render emotional support to their partners, some negative effects that come with work-family-conflict (WFC) and work-related stress reduce, while attitudes toward the firm

improves, and job satisfaction rises (Michel, Kotrba, Mitchelson, Clark, & Baltes, 2011; Jimenez, 2009). Spouses can help their life-partners to maintain their work-life balance by mitigating family demands on work and assisting them to cope with stress. This is important because individual and organisational performance outcomes are achieved through it (Michel, et al, 2011).

Harp (2011) conducted a research on spousal satisfaction in entrepreneurial couples and found out that when a household has an entrepreneurial wife/husband who follows the necessary steps in business, the relationship between the spouses waxes stronger even if they face challenges along the way. Her finding shows that at times, husbands help their wives to manage their businesses during the early stages of the business and when difficulties set in. Women, particularly the married ones and those nurturing children, reveal that if not for their husbands' assistance, it would not have been easy for them to commence business. Whether support comes from a wife to her husband or a husband to his wife, it does not affect the positive emotional impact it has on the wellbeing, work-life balance and work performance of the spouses (Aycan & Eskin, 2005). Although, cultural background is a strong determinant that influences how men and women show spousal support, however, both parties find it extremely important in achieving desired results. Harp's data revealed that entrepreneurs who deem it fit to share long-term business and family goals with their partners were more satisfied in many areas than those who did not. Her survey shows that these entrepreneurs were 17% happier than those who didnot, thus, sharing entrepreneurial successes and challenges regularly with one's spouse increases trust and confidence in activities of the business owner.

2.1.8 Service delivery

This denotes the genuine delivery of a service and product to customers and clients (Lovelock & Wright, 2002). It focuses on the circumstances within which a service product is delivered to the customer either fairly or unfairly. Service-based businesses often take advantage of any chance to distinguish themselves from their competitors and this is best done by ensuring firm-customer relationships built on the quality service. Customers' expectations are opinions about service often used to judge the actual performance of the service (Lodorfos, Kostopoulos & Kaminakis, 2015). Customers' expectations about service differs and this can be grouped into desired service and adequate service. The desired service means the level of service the customer hopes to

receive or wishes to receive from the provider. Adequate service is the level of anticipation when the customer recognizes that his hope to achieve desired service is not possible.

According to Mullen and Lambie (2017), it is vital to define the scope of service for effective service management, making sure that the service provider and customer both understand the expectations from the service offerings. These are the service content, appropriateness, entitlements, possible limitations, costs and more. Establishing a service culture and concept contributes to the success of every service organization. This service culture should include principles, methodology, philosophy, relationship and interaction with the customers and organization as a whole. The service culture is strictly internal and requires concerted efforts of the service delivery team ranging from the business owner, management and the employees.

To deliver efficient services, business owners have the responsibility of ensuring that the available resources are utilized in the most profitable manner to achieve competitive advantage. Employees should be aligned with the specific set of overarching principles of the service concept as this translates directly to the customers (Vargo & Robert, 2008; Lodorfos, Kostopoulos & Kaminakis, 2015). For business owners, a lot of effort goes on behind the scenes to ensure efficient service is delivered to customers, it gives a reflection of individual capabilities, team management, time management, skill adaptability and relationship management.

Like any organization, the individual business owner has a limited amount of resources and needs to understand the current resource requirements, anticipate future resource needs, track employee schedules and capacities to ensure effective service delivery. With resource utilization, current projects are scheduled, forecast sales, and no resource is over- or underutilized. This definition of service delivery goes beyond the customer, the best service providers also clearly outline and describe any internal efforts needed to provide and support their service.

2.1.9 Business Growth

The growth of every business largely rests on a lot of yardsticks, ranging from entrepreneurs' level of education (Rauch & Rijkskik, 2013), experience (Achtenhagen, Naldi & Merlin, 2010),

age (Navaretti 2014), fear of failure (Douglas 2013), growth intentions (Douglas 2013) and growth aspirations (Hermans, Vanderstraeten, Dejardin, Ramdani, Stam & Van Witteloostuijn, 2012). For small businesses, growth is an important phenomenon that determines their survival and competitive power with other businesses in the market. As such, business growth becomes the lifecycle of the business, hence, growth trends in the industry alongside the owner's passion for value creation.

Wakkee, Van Der Veen & Eurlings, (2015) define business growth as a geographical expansion, branch spread, product or service increase, new market and client inclusion as well as increase in fusions and acquisitions. It is a change in size during a predetermined time frame. Achtenhagen, Naldi and Merlin (2010) defined growth as increase in sales, number of employees, profits, assets, firm's value and internal development. Also, business growth may be related to new markets as opined by Omri & Ayadi-Frikha (2014). These definitions of growth encompass the consequences of different dynamics adopted by the entrepreneur and the enterprise to construct and reconstruct.

Therefore, business growth refers to the outcome emanating from good administration of resources and capacities used to promote growth. A lot of business owners see growth as the aspiration to expand business (Federico & Capelleras, 2015). Growth intentions sometimes do not translate to growth expectations as both represent what is desired and what is expected (Dobbs & Hamilton, 2007). Every business owner has different growth intentions, and these range from autonomy, balance between family and work, self-actualisation, etc. For entrepreneurs, growth may mean be interpreted as an equilibrium between work and family (Leitch, Hill & Neergaard, 2010); perhaps, that is why many entrepreneurs with high growth previously defined the limit of their growth (Achtenhagen et al., 2010).

In business literature, Gorgievski, Ascalon and Stephan (2011) examined entrepreneurial success criteria which include innovative behaviour, business growth and subjective business performance. Business growth is valuable for the society through wealth and creation. It is generally acknowledged as the recognition of market opportunities, new product development, vision, ingenuity, optimism and self-efficacy in the face of failures and hurdles (Machado, 2016).

2.1.10 Innovativeness

Innovativeness plays a significant role on individuals' thinking, learning and knowledge used to produce new ideas and businesses. Schumpeter (1934) sees innovators as imaginative disruptors whose innovation destroys the old market. Nevertheless, a company's innovative method can be very versatile in the sense that a firm can develop a new product or service, procedure and production technology, or even a new management strategy (Sanchez, Gonzalez & Skerlavaj, 2011). Accordingly, there are many definitions of innovation, the summary of which revolves round innovation types which include novelty, necessity, sufficiency, intentionality, beneficiary and implementation (Crossan & Apaydin, 2010). In fact, there is no unanimously agreed definition of innovation (Baregheh, Rowley & Sambrook, 2009). No wonder Baregheh et al. (2009) identified sixty different definitions of innovation in the literature they reviewed. However, 'newness' is the common variable in all the definitions. In a simple term, innovations revolve round newness; new products, new methods of production, new supply sources, exploitation of new markets or new ways of organisation.

Furthermore, innovation occurs when novel idea is developed, explored and applied to a business. This differentiates innovations from inventions. Innovation brings something into new usage, not only into existence. To many authors, innovation is about the process that leads to a new product, process or service. It refers to bringing change capable of generating new ideas, making decisions as well as implementing them (Hornsby, Kuratko, Shepherd, & Bott, 2009; Hornsby, Kuratko, & Zahra, 2002). Summarily, it demands entrepreneurial drilling (Shane & Venkataraman, 2000). To many entrepreneurs, entrepreneurship is characterised by creating new business with the focus of introducing new ideas or strategically renewing existing ones to the market. According to OECD (2005), innovation can be seen new or significantly improved products or processes, a new marketing strategy, and organisational method in business practices, workplace or external relations. These descriptions clearly indicate that innovations can be measured in visible products, processes, methods and networks.

It is necessary to note that the innovative style of sole-proprietorship or small ventures with less than ten employees is quite different from big businesses. The same applies to the way such businesses take decisions and measure performance. It will then not be surprising if the business venture introduce innovative ideas out of opportunities they have observed in their environment. For instance, research has indicated that the readiness of tailors to regularly transform products

and adopt new materials, use different sources of inspiration to adapt styles that suits new tastes and trends is an innovative way of capturing the marketing force.

2.1.11 Job Satisfaction

A number of authors have defined job satisfaction differently despite its wide usage in scientific research. Vroom for example sees job satisfaction as affective orientations individuals have towards the roles they perform in their present profession. According to Spector, job satisfaction is how individuals feel about their job and other issues surrounding it. That is, it means the extent to which people like or hate the job they do.

Some people begin a business with a view to combining family responsibilities with expectations at work, thereby having control of time at their disposal. Other people's reason for kick starting a business is to ensure that the business grows into a multi-million establishment. As such, they spend much time developing the business, and forego other activities that might tamper with their objective (s). In fact, such huge time expended on the business affects family responsibilities to the extent that work-family conflict is imminent (Parasuraman & Simmers 2001). Although starting a business is very challenging, those whose reason to establish a venture is for financial gain are often times satisfied with whatever earning that comes their way.

Achievement and on-the-job success is always described as job satisfaction. Generally, it is thought to be directly linked to productivity and well-being. Thus, it means doing a job one enjoys, doing it efficiently and being rewarded for the efforts. It also refers to being enthusiastic and delighted about one's work, one's recognition, increased income, promotion and accomplishment of more goals which leads to fulfilment (Thomson & Phua, 2012). Job satisfaction can equally be defined as the extent to which an employee becomes contented with the rewards/motivation he or she receives in the course of working. It is that feeling, negative or positive, one has in mind about one's work. If the feeling is positive, there is job satisfaction, but satisfaction has diminished if it is negative. (Aziri, 2011). Also it is a reflection of beliefs and attitudes of one's job like their colleagues, earnings, nature of work and working conditions. (Carree & Verheul, 2011).

2.1.12 Entrepreneurial Performance

Several researchers have contributed to measures of entrepreneurial performance (Venkatraman 1997; Reijonen & Komppula 2007; Wach et al., 2016). Performance in small businesses is relatively difficult to measure because the parameters that are usually used to measure performance in large firms do not always apply to them, and measures of their performance are usually multi-dimensional (Simpson, Padmore & Newman, 2012). Fried and Tauer (2015) argue that difficulty in measurement has been worsened by the fact that no unanimous measure of entrepreneurial performance has surfaced. In the past decade however, there has been a growing interest in more subjective measures of entrepreneurial performance like achieved autonomy, personal/job satisfaction and growth, customer satisfaction, family security and flexibility. (Kuratko, Hornsby & Naffziger, 1997; Reijonen & Komppula, 2007).

The notion of entrepreneurial performance has a reflection on the competence of the entrepreneur and can be useful to the entrepreneur for self-evaluation as entrepreneurs perceive their personal behaviour has manifested in the venture and monitor their own performance (Baron & Henry, 2010). In addition to the above, entrepreneurial performance is demonstrated through developing new products, identification of new market opportunities and sound investor relationships. (Wach et al., 2016; Reijonen & Komppula 2007). Some of the most widely used ways for measuring entrepreneurial performance are through financial parameters, like turnover, return on asset, return on investment, profit, market leadership and sales growth (Cooper & Artz, 1994; Van Praag & Versloot, 2007). As a result, research into predictors of entrepreneurial performance remains vital.

In addition, entrepreneurial performance is demonstrated by developing new products, identifying new market opportunities and sound investor relationships. Entrepreneurial performance, as a driver of market performance, is the essential point for the existence and the capacity to endure as an entrepreneur (Zahra & Covin, 1995; Zhao, Frese & Giardini, 2010). It is generally professed as deeply reliant on the recognition of market opportunities, vision, ingenuity, optimism and self-efficacy in the face of failures and hurdles (Bird & Baron, 2005).

2.1.13 Women and Work-Life Balance

Urbanisation, industrialisation, economic situation and the need for self-identity has made women to take up work engagements. A woman's role is in two folds: she takes care of the

household/family (immediate or remote) and works for herself or someone else. When a woman is engaged, additional income comes to the family, particularly during hard times for husbands. This no doubt eases meeting the family's expenses to some extent and as such, an entrepreneurial woman tries to balance between her business and the family despite the challenges (Argawal & Lenka, 2015).

Understanding the interface of work-family can enable women and men to achieve a superior balance between their work and family. Considering that productive roles of a woman are significant to Employers and family members, how to maintain equilibrium between work and life is expected to be taken serious. This is important because a woman whose work-life is balanced records more fulfillment and profitability, sound behavioural outcomes and health, less absenteeism at work, punctuality, faithfulness and self-persuasion, thereby raising her socio-economic status. People are recognising entrepreneurship more because it strongly aligns with innovation, economic growth and development of business owners and their businesses. Thus, entrepreneurship is a process through which people create and develop innovative/ creative ideas by investing their resources and time regardless of different risks confronting them. On the long run, their actions earn them satisfaction, self-reliance and freedom. Vinesh (2014) characterised women entrepreneurs as a gathering of women who start, compose and work on a business endeavor.

Organisational and entrepreneurial careers comprise subjective and objective criteria for success as they are full of dilemmas- in the family, at work and in one's lifestyle (Shiels, 2014). Although literature on entrepreneurship has emphasised performance outcomes of businesses, the subjective angle of success among entrepreneurs has not fully witnessed researchers' attention. As a sub-set of subjective career success, limited empirical studies exist on entrepreneurs' work-life balance. However, Dyer's (2003) finding indicates that entrepreneurs pass through tough role conflicts within the pursuit of their career. To that effect, the self-employed battle with a higher work-life conflict compared to those working under employers.

Nevertheless, in entrepreneurship, flexibility is determined by the need for business survival and economic growth, alongside the need to maneuver between the time for work and family responsibilities. According to Greenhaus and Parasuraman (1999), active participation in one role can be restricted by intense involvement in the other role. This involvement includes mental

involvement and work role identification. Hughes, Jennings, Brush, Carter and Welterb (2012) argues that due to the nature of the innovativeness, uncertainty and ambiguity entrepreneurs engage in, they should always be more watchful and constructive in thinking than other individuals (Parasuraman & Simmers, 2001). Interestingly, McGowana, Redeker, Cooper and Greenan (2012) argue that many entrepreneurs still continue to reflect about their work after closing work for a particular day. Mordi, Simpson and Okafor (2010) posits that entrepreneurs are usually more mentally engaged, apply more responsibility and allocate more time to their businesses, hence, work life balance becomes inevitable especially for women entrepreneurs.

2.1.14 The Informal Sector

The informal sector is described as every economic activity by employees and economic units not protected by formal arrangement either legally or practically. Also, it is an economic activity where production methods and economic relationships are very informal: no official statistics or legal term is recorded or quoted. The informal sector in Nigeria is about the third largest in Africa that accounts for over 60% of urban employment (Ogunrinjo, 2011; Arosanyin, Ijaiya, Oludoyi, Ajayi & Ipingbemi, 2011). It contributes significantly 41.43% to Nigeria's Gross Domestic Product (NBS, 2016) and 57.9% to Nigeria's GNP at US\$212.6 billion (Asalaye, Ishola, Asamu, Inegbedion, Arisukwu & Popoola, 2018a). Up till now, the sector is still growing and it provides employment for over 48 million Nigerian youths awaiting formal sector employment (Yusuf, 2014; Asaleye, et al., 2018)

Several empirical work on Nigeria's informal sector have shown that the informal economy is a significant contributor to employment and income generation, thereby translating to poverty reduction (Onyebueke & Meyer, 2011). For most people in the country, proper safety nets and unemployment insurance are absent; hence, it is a source of livelihood and means of survival for the poor, the unskilled and the socially marginalised (Yakubu, Mobolaji, Ijaiya, Kilishi & Yaru, 2014). Statistics has shown that more than 60 percent of Nigerians live in poverty (World Bank, 2008; NBS, 2010; Ijaiya, Bello, Arosanyin, Oyeyemi, Raheem & Yakubu, 2011). Therefore, the informal sector has turned into a source of livelihood and poverty fighting means many innovative micro-entrepreneurs rely on in developing nations (Debra, 2007; Faridi, Chaudhry & Malik, 2011).

In spite of the many contributions of the informal sector to the country's economic growth and development, it is confronted by a number of challenges which include little or no access to enough resources, technology and market information required for its growth and existence. Importantly also, many African nations have shallow developmental programs for this sector (Mordi, et al., 2011). Due to these challenges, most businesses in this sector become unstable and survive below four years (Agyapong, Agyapong & Poku, 2017).

2.1.15 Work-Family Management Strategies

Role elimination, role reduction, and role-sharing are three work family management strategies. These strategies are adopted to reduce work-family conflict through organisation, sequencing and delegation of work and family tasks. All these are externally-based strategies, the manner through which roles are integrated influences the psychological and non-psychological outcomes likewise the number of one's responsibilities (Kossek, Noe & DeMarr, 1999). Thus, the absolute level of work-family conflict can be reduced if one role is manipulated by work-family management strategies with a view to mitigating business or family demands (Shelton 2006). For women who are ambitious, they rather compress their family roles than work roles while less ambitious women may choose to reduce work roles for family commitments. (Moen & Yu, 2000).

Role sharing is one of the methods for integrating work-family responsibilities. As such, these entrepreneurs do this in their businesses by assigning some roles to other people to allow them actively concentrate on other, this could be by engaging participants or apprentices who they train and compensate. They also leverage on other Human Resource practices (Hornsby et al., 2009) just to retain talents and build a stronger team. Similarly, some family roles can be delegated by employing assistants or seeking assistance from friends or relatives who will take care of the children, do the house chores, among others. Two critical factors for selecting work-family management strategies are relative internal salience of work and family roles as well as the type and quality of external resources available to the women entrepreneur.

2.1.16 Work-life balance Practices

Typically, work-life balance practices at workplace comprise flexible working options like flexible hours, tele-work, part-time, job-sharing alongside childcare and eldercare facilities,

information or financial supports relevant to the non-work lifestyle and different on-site services. Such interventions are typically termed as family-friendly policies or work-life benefits and policies (Roehling et al., 2001; Ojo, 2012; Obamiro, Balogun & Kehinde, 2016). These include flexible work arrangements such as flexibility in scheduling time of arrival and departure to and/or from work, flexibility in choosing the place of work, leave in lieu of family reasons such as parental leave, direct financial assistance for child care and information services such as finding a childcare center for a new employee etc. (Akinyele, Peters & Akinyele, 2016). As entrepreneurs, these work-life balance practices can be adopted as entrepreneurship also demands a lot in terms of commitment, dedication, risk and time.

Compressed work week: This practice allows the employee compress working hours over a period of time to lesser days thereby working longer for those specific days. It is more appropriate for workers who do the same job and do not necessarily have to come to work every day. This can help reduce turnover, stress, absenteeism and at the same time increase loyalty.

Flex-time: It is the flexibility in working time, the number of hours worked and working arrangement. Nowadays firms use different programs like flexible scheduling program, job sharing, part-time work, tele-working etc. in workplace. Entrepreneurs can also adopt flexible working arrangement to allow them balance their responsibilities at work and home, thus, balancing both responsibilities to achieve awesome quality of life. The concept of flexibility especially in terms of working time (flexi time) and work location (flex place) are often looked as effective ways to achieve work-life balance.

Employee Assistance Programs (EAP): These are programs designed for counselling and addressing employees' problems that could affect their performance in personal and working lives. It is usually confidential and varies across organizations. Examples of these programs include areas of personal and parental issues, childcare, relationship issues, stress, abuse and harassment. It goes beyond counselling, it extends to services like retirement, disability issues, illness, life skill and fitness programs. For entrepreneurs, EAP's may be used to manage stress, resolve personal issues and improve performance.

Job sharing: This involved splitting job responsibilities, benefits as well as holidays in a bid to handle unemployment issues in some economies. It is considered a family complaint practice

whereby one full time job is involved and shared among a group of people. This may involve splitting work weeks, splitting work days as well as other responsibilities on a job.

Job splitting: This is comparable to job sharing, but in this case, each staff takes responsibility for their own task. The job is equally divided and each person gives a detailed account separately. This is appropriate for entrepreneurs as it involves less co-ordination.

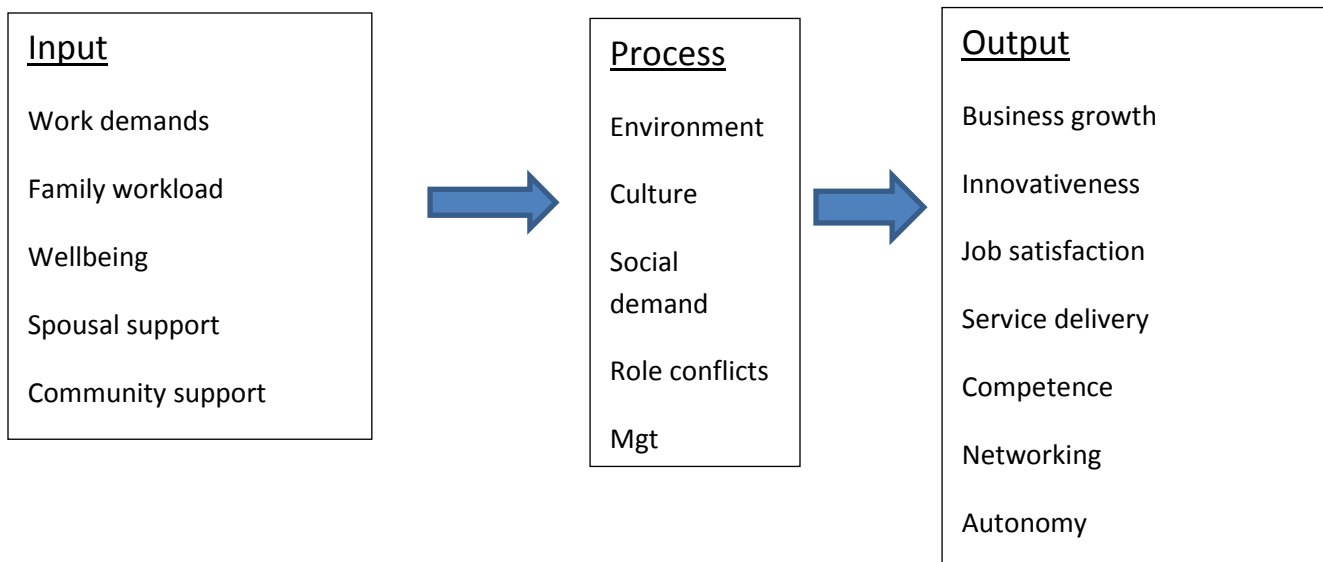


Figure 2.1 Conceptual framework of work-life balance and performance
Source: Author’s conceptualization (2019)

2.2 Theoretical Review

Relevant theories on work-life balance are reviewed to provide insight into the study. Numerous theoretical constructs have been propounded by different thinkers and experts explaining work family linkage and the various aspects of relationship among work, family and personal life. These theories to be reviewed are spillover, role conflict and border theories.

2.2.1. Spillover Theory

The word “Spillover” is described as a correlation between work and family which is positive when positive family occurrences is identified with positive work occurrences and negative when negative family occurrences would be identified with negative work occurrences. This view of work-family life was developed by Piotrkowski in 1979 and has been in the forefront of work family theories. Spillover is a situation whereby the experience of an employee in a domain (work) affects their experience in another domain (family). It happens when the occurrence in one domain have effect on the other. Theoretically, spillover could be positive or negative, however further research identified horizontal and vertical spillover (Lavassani & Movahedi, 2018). As noted in this theory, work emotions, skills, attitude and behaviour are carried by workers from their role at work into their family life and vice versa. According to Kirchmeyer (2000), there are multidimensional facets to work and family relationship and spillover has the most popular view.

In Spillover Theory, the operation of work and family is like one entity. It has no margin, therefore, whatever transpires at work will be replicated at home. Generally, this theory is the most popular theory with the most supporting evidence adopted by researchers to examine the relationship between work and family life (Edwards & Rothbard, 2000). Essentially, Spillover in one domain has been noted to affect the other domain either in a positive or negative way (Greenhaus & Allen, 2011). Positive spillover is seen when the achievement and satisfaction in one domain bring along the same result in the other domain while negative spillover is seen when depression and difficulties in one domain may have the same result in the other domain. This explanation assumes a connection between occurrence at work and occurrence in the family. As an illustration, fulfilment in an area of life influences fulfilment in another life domain like family, social, leisure, finances, health, among others. This is what is referred to as emotional spillover between the work and non-work systems (Zedeck & Mosier, 1990; Guest, 2002; Hill et al., 2003).

According to Lavassani and Movahedi, (2018), the two other types of spillover are namely; horizontal spillover and vertical spillover. For horizontal spillover, it indicates how one life domain can influence a neighboring domain. For instance, job satisfaction may influence satisfaction in the family domain and vice versa. As regards the understanding of the vertical spillover concept, it is germane to know the domain hierarchy concept. The mind of every

individual ranks life domains in hierarchical order and the topmost on it is mostly “life”. Feelings in the life domain typifies fulfilment, life satisfaction, subjective well-being as well as personal happiness. Essentially, all other domains like family, job, leisure, community, among other important life domains are secondary to life domain. Here, any satisfaction or dissatisfaction within the main life domains spills over to the most superordinate domain, thus, overall life satisfaction is influenced by such. Additionally, the vertical spillover is divided into bottom-up or top-down.

Meanwhile, Guest (2002) argues that although there exist a high amount of research on spillover, a more detailed proposition about the nature, root and significance of the theory needs to be provided because as a proposition it’s just generally specified with little value. Critics of this theory argue that structuring work-family interaction rigidly in term of space and time, will mean a spillover in term of energy, time and behavior that is negative generally. Supporters of the theory are of the notion that work flexibility contributes to achieving healthy balance in work and family. The flexibility allows the integration and overlapping of work and family responsibilities in term of space and time leading to a positive spillover (Hill et al., 2003). Majority of researches in the area of work-family life context have used the Spillover Theory (Zedeck & Mosier, 1990). Literarily, spillover has been referred to as generalization, continuation, extension, isomorphism, familiarity and similarity (Edwards & Rothbard, 2000; Lavassani& Movahedi, 2018).

2.2.2 Role Conflict Theory

Conflict in work-family life happens when the burden of work and home roles are unharmonious such as when meeting the demands in one domain (home or work life) makes it challenging to meet the demands in the other domain (work or home life). Flowing from this, Inter-role Conflict are conflicts which happen when meeting the demands in one domain hinders meeting the demands in the other (Greenhaus & Beutell, 1985). Literarily, Role Conflict Theory is also referred to as Opposition or Incompatibility Theory (Edwards & Rothbard, 2000). This Conflict Model proposes that with demands being high in all spheres of life, there is probability of making some difficult choices and some conflicts which could overburden the decision maker. (Guest, 2002). This implies that fulfilment in one area requires sacrifices in the other as a result of incompatibility inherent in the duo due to different peculiarities, norms and requirements (Zedeck & Mosier, 1990). Recently, 17 conflict models have been given specific attention,

notably in families who have dual career (Guest, 2002). All the models simply describe work-life balance without deeply discovering the nature, consequences and causes of disparity between work and life.

To harmonize work and personal life, a person must enjoy satisfaction and feel overall comfortable with their job. Achieving the adequate balance is determined by the individual and so many other numerous factors. According to Guest (2002), there are objective and subjective indicators that contribute to conflicts. These indicators vary in individuals as what might be considered as balance to one person may be different to another, thus it is important to evaluate stakeholder analysis for every situation. Although, it is challenging to understand what creates a balance between work and other domains of life, it is clear that the conflict theory explains a high involvement in one domain and sacrifice on the other.

Essentially, this approach is mainly premised on the proposition that when connected, the two spheres (work and home) are naturally incompatible, owing to their differing demands, expectations, responsibilities, as well as norms. For instance, satisfying work expectations may lead to not meeting the expectations in one's personal life. (Greenhaus & Beutell, 1985; Edwards & Rothbard, 2000). According to Greenhaus and Beutell (1985), the variation in meeting the demands in one domain while finding it tough to meet the demand in the other domain can be traced to; time-based conflict depicting insufficient time for the demands of both roles, behavior-based conflict which implies that behaviors suitable in one situation may be incompatible with those needed in another as well as strain-based conflict, meaning, a strain produced by one role making it tough to meet the requirement and responsibilities of another.

However, despite the many good assumptions of this theory as noted in literature, scholars like Connell (1987) criticized the role conflict theory on the basis of falsely representing specific social ideologies into concrete realities or objective templates and ascribing them roles. Also, another deficiency noted is the perceived placement of greater emphasis on social conformity rather than questioning social policies, which in such regards, makes it lacks comprehensiveness.

2.2.3 Border Theory

Clark (2000) noted that the traditional spillover and compensation theories do not give apt explanation as to the conditions under which spillover or compensation would function. This

therefore initiated the development of the border theory so as to address the limitations in current approaches to work-life balance. Essentially, this theory holds that there are borders which maybe physical, temporal, or psychological separating different domains in a person's life. The theory explains the concern of "crossing borders" among domains of life. The level of assimilation, ease of conversions and level of conflict between domains will be affected by the permeability and flexibility of the boundaries between people's work and family lives. Clark (2000) further stated that Border Theory attempts to give prediction as to when conflict might occur and the framework to follow in order to attain balance. This is done by giving detailed explanation on the compound interaction of different borders in life. In this theory, individuals cross different borders of their life on a daily basis and interestingly, it gives an analysis of the borders, its permeability and how they can be managed. (Guest, 2002).

However, some interesting questions are raised concerning borders for those working from home, such questions include: Are borders necessary for them? If yes, under which circumstances? Although borders within work and non-work are becoming more blurry, there are still demarcations signifying the beginning and end of domains. (Clark, 2000). The demarcation could be physical (where specific behavior should take place, e. g. walls), temporal (when the time for work is separated from family responsibilities, e.g. work hours), or psychological (thought, behaviour and emotions). Three qualities characterise the borders which are permeability (movements within domains), flexibility (expansions and contractions of domains) and blending (combination and agreements among borders). These qualities combine to indicate the strength of the borders, hence, strong borders are considered as highly impermeable, inflexible and non-blending while those that are very flexible, permeable and blending have weak borders. Based on this Clark submits that work life balance is a function of the strength of the borders, thus, it is the extent to which an individual can control the different borders This analysis also determines the physical and psychological controls of the issue affecting balance.

In the recent literature suggestions, technology and competition have impacted more on work life balance, hence it explores cognitive distortion and social construction of boundaries that creates a subjective sense of balance. Typically Border theory assumes that certain roles and attributes are specifically restricted to one side of the divide of work or life while others can only transit after adequate moderation or modification. This theory gives a consideration of other factors as

explained and covered in other WLB theories, and by extension, goes beyond personal practice or organizational policies directly influencing the determination of work and life balance.

2.2.4 Job demands-resources model for entrepreneurs

The Job Demands-Resources Model (JD-R Model) propounded by Bakker & Demerouti in 2007 is a common model used in work engagement. The major assumption of the JD-R Model is that development of work-related strain comes up when some job demands are high while the resources are scarce thereby exhausting and declining work engagement. (Bakker, Demerouti & Verbeke, 2004). On the contrary, when resources of the job are high, it stimulates motivation which increases work engagement and performance. (Schaufeli & Bakker 2004; Bakker et al., 2004). For entrepreneurs, there exist different relationship through which JD-R Model are investigated in different studies. However, the most commonly identified relationship is Dijkhuizen et al.'s (2014) categorisation of entrepreneurial job demands which are time demands, uncertainty, risk and responsibility.

The practical implication of this model provides the researcher with the understanding that entrepreneurs often possess an energetic and effective connection sense with their activities and they are able to handle the demands of their job (Schaufeli & Bakker, 2004). On the other hand, work-related strain are long-term exhaustion from work, and declined interest, possibly as a result of work or other factors (Leiter, Bakker & Maslach, 2014). The main element of the JD-R Model is that work engagement and work-related strain possess specific working conditions associated with every occupation. For female entrepreneurs, coping with an increased level of responsibility, uncertainty, risks, and an arduous work load alongside their stereotyped roles is demanding (Dijkhuizen et al., 2014; Drnovsek, Örtqvist & Wincent, 2010). These indicators can be seen as the demands of the job with direct relationship to work-related strain. Therefore, the reason why entrepreneurs experience high level of stress is not surprising (Harris, Saltstone & Fraboni, 1999; Wincent & Örtqvist 2009) and this could practically have a consequence on their performance.

Job resources are the physical, psychological, social, or organizational aspects of the job that expedite the attainment of work goals. Workers generally strive to protect and acquire new resources that will help them handle their job demands (Halbesleben, Neveu, Paustian-

Underdahl& Westman 2014). Job resources can be considered as time-based resources such as job flexibility and alternative work schedules; cognitive resources such as mental resilience and attention; emotional resources such as mood and optimism as well as physical resources such as strength and skills. These resources add up to impact work life balance (Hill et al., 2001; Ferguson, Carlson, Zivnuska& Whitten, 2012)

In conclusion, the study adopted the spillover theory and role conflict theory which sees the woman entrepreneur as an entity that has different life domains which are related and cannot be separated. These two theories were chosen because each of the theories uniquely explains the concept of work life balance and how it affects other spheres of life which is apt for the subject matter under consideration.

2.3 Empirical Review

This section reviews past works on work-life balance and performance. Some of these works were carried out on different sectors of the economy.

2.3.1 Empirical evidences in Nigeria

Ojo (2012) studied work life balance practices and the experience of employees in the Nigerian banking sector. The research aimed at exploring the extent to which policies on WLB are adopted in private organizations in Nigeria. 600 copies of the questionnaire was distributed among the respondents selected for the survey using Spearman's correlation for the analysis. Findings from the empirical study found that a lot of employers have WLB practices in their policies but they hardly enforce it. Also, most employees do not practice it personally. The recommendation was that employees should be enlightened on available work life balance practices and how it can help them.

Abdulraheem (2014) examined the changing nature of WLB in Nigerian Higher institutions and the objective was to examine how workers performance are affected by the work life balance in the Nigerian tertiary institutions. A qualitative method of interview and observation was used to gather information from 28 academic staff and 22 non-academic staff in Kwara State University Malete. The findings revealed that one of the major issues facing workers performance is work

life balance. Also, issues like working for long hours without considering weekend or public holiday add to the burdens of the staff which is as a result of staff shortage.

Ojo, Salau and Falola (2014) examined the concept of WLB policies and practices in the banking, Power and educational sector of the Nigerian economy. The study focused on the available work life balance initiatives as well as the barriers hindering their implementation. The study used a quantitative method to examine the 3 sectors through the use of case study in-depth analysis. From the banking sector, 586 copies of the questionnaire was retrieved from managers and employees; 531 copies were retrieved from the education sector and 507 from the power sector. The data was analysed using ANOVA and presented using inferential statistics. The findings show that the perceptions of these employees on work life balance differs from one sector to another. Also it was observed that there is a huge difference between employees understanding of WLB practices and the concept itself. Hence, it was recommended that work life balance implications should be communicated and implemented in different sectors

Adisa, Mordi and Mordi (2014) investigated the challenges and the realities of work-family balance among Nigerian female doctors and nurses in their quest to balance their work and family commitments. The focus of the study was to examine the issues arising from combining their work and family obligations and at the same time offer solutions on how to resolve the issues. A total of sixty women doctors and seventy one women nurses were respondents for the study and this was collected through the six geopolitical zones in Nigeria using a qualitative method. The results show that women's work life balance are threatened by problems both at home and at work. This is compounded by the nature of their work where a lot of responsibilities are placed on them as health workers and as such work family issues are evident among them. Hence the study recommended that the understanding of WLB should be broadened from a gender perspective to the health workers to overcome and minimize the challenges.

Ugwu, Orjiakor, Enwereuzor, Onyedibe and Ugwu, (2016) carried out a research on business-life balance and wellbeing of women in a low to-middle income class in Nigeria. The study explored the concepts of balance and wellbeing of women trading petty goods with little earnings in a country with low to middle income. The research adopted a qualitative approach and interviewed twenty women using a semi-structured guideline and interpretive phenomenology was used for the data analysis. The results showed that concepts of balance for these petty goods trading

women meant satisfactory progress notion spread across roles, good apportionment of time to roles, harmony, conditional balance and synchrony across roles. These women had negative experiences which were physical and psychological that impacted on their health and wellbeing, however they still considered them as a normal part of living. The study identified a link between the way trading women and employees view balance, however, employees are at a better advantage due to their social platform which offers them a wider perspective in achieving balance.

Gentry, Bankole and Saka (2017) carried out a research on work-life balance and the adaptive performance of Technopreneurs in Lagos State, Nigeria. The study investigated the inter-connectivity between WLB and adaptive performance amongst technopreneurs in Lagos State, Nigeria. The study adopted survey research design and structured self-administered questionnaire on a sample of 100 respondents determined using multistage sampling in three technology markets in Lagos State. Data was collected using inferential and descriptive statistics and hypotheses were tested using correlation and regression analysis. Results from the research showed that balancing work roles is significantly and positively related to capacity to handle uncertainties among the technopreneurs. Also, a significant relationship exists between the ability to handle work stress and balancing family roles. It was recommended that adaptive performance skills are necessary for technopreneurs to handle work stress, deal with uncertain work situations and cope with unpredictable circumstances in the technology business to achieve a balanced work life.

Adisa, Osabutey and Gbadamosi (2017) investigated the implications of work-family balance among dual-earner couples using medical practitioners in Nigeria as the case study. The study explored the implications of the work family balance of dual-earner couples in Nigeria. A qualitative method was adopted to elicit information on work family balance specifically from medical practitioners in Nigeria whose families are dual earners. The findings show that there are some respite for dual earning families from financial hardship as well as improved family finances and this impacted on their work family balance. Although, there is ease of financial burdens for these families, they also have associated societal problems and dysfunctionality which affect their work performance.

Oludayo, Falola, Ahaka, and Fatogun (2018) examined the degree to which WLB initiative is a predictor of employees' behavioral outputs in some selected commercial banks in Nigeria. Survey research design was adopted to achieve an accurate investigation. Stratified and simple random sampling techniques, were used in selecting three hundred and thirty nine (339) respondents from five (5) top commercial banks with branches in Lagos State, Nigeria. Results showed that predictors of employee's behavioral outcomes such as job satisfaction, employees' intention and employees' engagement are aftermath of benefits such as; flexible work arrangement, work leave arrangement, employee social support, employee time out, and dependent care initiative. The study found that senior management needs to review and enforce WLB programs, practices and policies to support and encourage employees in their personal life issues to achieve acceptable workplace behaviour.

Mushfiqur, Mordi, Oruh, Nwagbara, Mordi, and Turner (2018) examined the impact of work-life-balance challenges on social sustainability of Nigerian women medical doctors. The study concentrated on Nigeria due to the peculiarities that characterise work life balance and social securities such as socio-cultural, institutional and professional realities of women medical doctors. This study adopted a qualitative approach to explore workplace and institutional realities that challenge WLB and impact the social security of the women doctors. A focus group consisting of 8 participants as well as 43 semi-structured interviews were used for the analysis. Results revealed that pressure from work, cultural expectations, gender role challenges unsupportive relationships, challenges of the gender role and high level of stress all contribute to work life balance and social sustainability. These findings are found to be common among women health workers across the globe, however it is more pronounced in Nigeria due to the existing institutional and socio cultural frameworks.

Adisa, Gbadamosi, Mordi and Mordi (2019) carried out a study on Entrepreneurs' Work-Life Balance; In Search Perfect Boundaries. The aim of the study was to find out if there are perfect boundaries between the self-employed entrepreneurs' work and non-work lives as a result of the nature of their business venture. The study was based on border theory and it examined work life balance on the basis of how they manage the different borders in their lives. The study adopted a qualitative approach to elicit information from Nigerians who are migrants in London. This population are a unique minority group who live in urban the urban area of the developed world.

The study utilised a primary method of collection through semi-structured interview over a period of three months. Findings from the research shows that entrepreneurs do give too much attention to boundaries as they prioritise work over life and work long hours in a bid to achieve their entrepreneurial objectives. It also became prevalent that most of these entrepreneurs are not willing to allow anything interfere and distort their goals to the extent that they don't mind remaining single or even divorced as long as their entrepreneurial boundaries are not affected.

2.3.2 Empirical evidences outside Nigeria

Rothbard, Phillips and Dumas (2005) conducted a study on managing multiple roles: work family policies and individual's desires for segmentation. The study aimed at knowing how people manage their boundary between work and non-work roles. The study adopted survey methodology with 460 employees as sample. The study revealed that a desire for more segmentation moderates the relationship between organizational policies that is accessible to an individual and the individual's satisfaction and commitment. The study therefore recommended that organizations should focus on their policy implementation as doing so may have important consequence on the way organizational values are communicated to employees as regards organizational work-family policies for segmentation and integration of values.

Shelton (2006) carried out a research on Women Entrepreneurs, Work-Family Conflict and Venture Performance: New Insights into the Work-Family Interface. The objective of the study was to determine how women entrepreneurs manage their family demands and create gender structure to enhance their performance. A qualitative study which focused on conceptual framework was utilized to determine whether high growth women entrepreneurs use more appropriate strategies to reduce their work family conflict. Also their level of involvement in other roles as well as conflicts that emanate therein was evaluated as it gave a basis for comparing these entrepreneurs with their counterparts who are less successful. Findings revealed that it is normal for women entrepreneurs to face either internal or external tension when they manage their identities and social interactions.

Harp (2011) conducted a research on Spousal Satisfaction in Entrepreneurial Couples. The study was a qualitative research where she interviewed 20 couples who had at least one of the couples in entrepreneurship. The study confirmed that although there may be challenges for

entrepreneurial couples as a result of their business venture, their relationship is not doomed. Couples with at least one entrepreneur in the household confirmed that sometimes, there is a need to share the difficulties that arise in the business for effective management. The findings revealed that when women entrepreneurs share their long term business and family goals with their spouses, they recorded a higher satisfaction than others who didn't. This is evidenced empirically by a seventeen and twenty seven percent increase in levels of happiness and satisfaction of women who shared their goals.

Imbaya (2012) carried out a research on the role of family support in the performance of women-operating micro and small business enterprises in Eldoret, Kenya. The study surveyed 175 women operating business enterprises in Huruma and Langas Estates of the Eldoret Municipality. The study adopted a mixed method of analysis, using interview and observation methods while multistage sampling was used to pick the estates. The qualitative was collected through in-depth observation and interview while questionnaires was utilised to collect quantitative data and analysed using descriptive analysis. Findings from the study revealed that the women owned enterprises in the study area have low entrepreneurial success as a result of inadequate family support. The study recommended that women entrepreneurs require the support of their families to prosper more, they need to redefine and evaluate their situation by reducing other family burdens which might hinder their full potential on the business. Families of women entrepreneurs should be supportive to their initiatives by assisting both on household and business level to enable them explore their business potential in to the apex level By providing support to women entrepreneurs, their contribution to national development is enhanced and this will serve as a valuable information to stakeholders

McGowana, Redeker, Cooper and Greenan (2012) carried out a research on Women entrepreneurship and the management of business and domestic roles: Motivations, expectations and realities in Northern Ireland. The study's objective was to explore the expectation, motivations and actual experiences of women entrepreneurs in their enterprise and the scope to which such entrepreneurship offers an enhanced work/family balanced. The research adopted an exploratory qualitative study among 14 women entrepreneurs and it focused on the entrepreneurship voyage of the women as they promoted and managed their ventures, amidst the demands of their domestic/familial responsibilities. In-depth interviews were conducted and this

gave an insight into their motivations, expectations and the realities of their experience. The study concluded that women entrepreneurs need to identify the merits and demerits of having control over one's venture and at the same time approaching entrepreneurship with a genuine and clear view of their commitment and awareness needed to achieve success.

Dijkhuizen, Gorgeivsk, Veldhoven and Schalk (2014) conducted a cross-sectional study on Feeling successful as an entrepreneur: a job demands-resources approach. The study investigated the feeling of subjective success among 277 Dutch entrepreneurs from the perspective of their job demands. Job demands was measured as work engagement and work related strain. The analysis of the data gathered was analysed using Structural equation model and the results revealed that work-related strain has a relationship with reduced personal and financial subjective business success. Work engagement on the other hand is associated with higher personal but not financial subjective business success. Practically, this implies that entrepreneurs achieve more competitive advantage if they effectively manage their job demands and work related strain. The challenge for policy makers here is how to garner the appropriate information on assisting business owners to eliminate and prevent work-related strain so as to achieve more subjective financial and personal success.

Balaji (2014) examined the impact of WLB on performance of employees in the IT sector in India. The study was a cross sectional survey conducted using observation and the findings emphasizes the need to formulate organizational strategies to manage work life balance issues as it relates to job satisfaction and performance of employees

Onur (2014) investigated the application of work-life balance job stress and individual Performance. The paper aimed at examining how work-life balance affects job stress and individual performance. The study conducted a survey on postgraduate and doctoral students of a University located in Ankara, Turkey. Data for the study was collected from 232 respondents and analysed using factor analyses, correlation and regression analyses. Findings revealed that there exist a strong relationship between job stress, performance and work-life balance factors.

Spivack and Desai (2015) examined the Work-Family Management Strategies of Women Entrepreneurs using a structuration theory study. The paper focused on how women entrepreneurs are creating and recreating the gender structures that are both restricting and

enabling demands to manage women's work and family obligations. The study utilized the Grounded Theory Approach to develop a theoretical model for the identification of tension sites for women as they navigate between the work domain and that of the family life. The study gave a conclusion that women entrepreneurs faced tension either internally or externally in managing their identities and/ or social interactions.

Dhuru (2016) investigated the WLB of married women in banking in Mumbai. A sample consisting 100 married women in private and public banks in Mumbai were randomly selected and considered for analysis. Analyses were carried out using correlation and regression tools. The study found that 72.24% of the respondents prefer supportive spouse, flexible timing, supportive family and friends and a conducive environment for work at the office. More so, 53.37% of women in private banks agreed that they had no time for family matters as compared to 20% of public banks. It was concluded that demands of work puts pressure on the working women and this is taking a greater toll on them creating a situation where they have less time for themselves and other family matters.

Caykoylu (2016) carried out a research on the influence that emotional spousal support can have on unintended organizational outcomes in Turkey. Four (4) Turkish top-managers/owners were selected for the study using multiple case analyses and unstructured interview. The interviews were designed to elicit respondent's perception of the effects of spousal support within the working environment. The study aimed at helping researchers and practitioners improve the efficiency of spousal backing by enumerating the conditions under which spousal support can be beneficial. Findings from the research showed that there is a possibility that unchecked spousal efforts in protecting their partners from potential harm and boosting their self-confidence levels can lead to reduced cooperation within the confines of the work environment and as such, negatively affect the organization. Essentially, the study sees hyping the vigilance and confidence levels as a road to distrust and a false sense of independence, which are critical factors capable of decreasing the cooperation.

Saha, Chaudhuri and Mazumdar (2016) investigated work-life balance of women teachers. The study selected a random sampling of 120 professional women teachers across various schools in Bengal while data analysis was done with factors analysis. The study found that due to factors such as marriage, baby-care, employment and family responsibilities, sixty-five percent (65%)

of women teachers face tremendous pressure in life. These posed significant work-life balance problems. The result of the analyses revealed that the personal lives of women teachers undergo significant sufferings due to job and family-related pressures. Also, such spousal relationship suffers from prolonged working hours. However, the study revealed that the teachers' motivation to remain employed was as a result of economic independence and status even in the face of the available challenges.

Kaliannan and Perumal (2016) investigated work-life balance model towards improving job satisfaction among women medical doctors. One hundred and fifty-eight (158) copies of completed questionnaires were administered using simple random sampling procedure among practicing medical doctors in the private and public sectors. The descriptive and inferential analysis showed that majority of the doctors are having difficulties in integrating work and life balance as a result of their work schedules. This also extends to their inability to meet the expectations of their patients and employer. Hence, it recommends that the hospital management should improve working conditions of the doctors and incorporate flexi-time as a work life balance strategy for better management.

Dijkhuizen, Gorgeivsk, Veldhoven and Schalk (2017) conducted a study on well-being, personal success and business performance among entrepreneurs using a two wave study. The objective of the study was to examine the relationship between entrepreneurs' well-being and entrepreneurial performance. The study adopted longitudinal survey using questionnaire spanning through 2012 to 2014. The data gathered was analysed using Smart PLS and it found that subjective entrepreneurial success was predicted by well-being while entrepreneurial performance had interesting implications and not well-being. The study then recommended that entrepreneurs are responsible for and must maintain and improve their personal well-being, satisfaction with entrepreneurship, general satisfaction, and work engagement.

Talreja (2017) conducted a research on Women entrepreneurship and work-life balance in India. The study's objective was to examine how women entrepreneurs maintain a balance between entrepreneurial work and the household duties. Eighty (80) women entrepreneurs were selected randomly as sample from the Kota district of Rajasthan and questionnaire was employed to collect their data and elicit responses from them. The study found that most of the women are overwhelmed by the conflicts that arise from domestic and entrepreneurial duties. It

recommended that family members should give them encouragement by taking part in the household duties as well as giving moral support and making appropriate adjustment for operational efficiency of the business.

Neneh (2017) investigated the relationship between family support and the performance of women-owned businesses. Two hundred and seventy one women entrepreneurs were empirically selected for the study from South Africa. The results revealed that the three types of family support examined had a positive relationship with firm performance, these support are emotional, instrumental and financial family support. The study recommended it is important that the decision makers take into cognizance the unique need of women entrepreneurs as this would provide necessary support, reduce challenges of their situation and foster growth and prosperity.

Sang-Hoon, Yuhung and Seung (2017) examined the impact of job demands and resources on job crafting using data extracted from one hundred and seventy-two (172) workers in private firms in Korean organizations. The data was collected using survey questionnaires and analysed using hierarchical regression analysis. The hypotheses were tested using multiple regression models and the results shows that job demands/resources and work engagement/stress are related. Results further revealed that there is a significant positive relationship between work engagement, job autonomy and performance. Also job stress has a positive relationship with technology resource and technology demands. These technological resources and demands contributes largely to job stress.

Gaur and Saminathan (2018) carried out a research on the impact of work life imbalance on job satisfaction of non-clinical staff at a tertiary health care center in Delhi, India. The objective of the study was to examine the impact of work life imbalance on the job satisfaction of employees. Data was collected for each variable of WLB and job satisfaction among which were flexible working condition, pay structure and working hours. Twelve non clinical employees were selected using random sampling technique and their responses were gathered using a self-structured questionnaire. The result from the correlation analysis revealed that there exist a positive significant relationship between job satisfaction and work life balance. The study concluded that it is necessary that the employer and employee achieve a balance in their work and non-work domains. The study recommended that the value of inter personal relationships

and organization performance is influenced by the ability to achieve satisfaction in all spheres' of life.

Munyanyi, Chiromba, Diza, Magweva and Muzvidziwa (2018) conducted a research on Cultural Dimensions and Entrepreneurial Performance Interaction in Small and Medium Enterprises in Zimbabwe. Survey method was used on a sample of 250 SME's and a response rate of 84.4% equivalent to 211 responses was gotten. Structural Equation Modelling (SEM) was employed to analyse data and the results from the structural equation model supported the hypothesized relationships. The results from the study affirmed that cultural dimensions have a positive influence on entrepreneurial performance in Zimbabwean SMEs. Both externally-oriented and internally-oriented culture dimensions tend to positively affect financial and non-financial performance of the firm. The recommendation of the study is that policy makers should take note of cultural variances when formulating policies to promote entrepreneurial performance success.

2.4 Gaps in Literature

A lot of literatures have been written on the various aspects of WLB across the world. Some of these literatures have targeted specific issues relating to work-life balance; Dhuru (2016) carried out a study in Mumbai, Sang-Hoon et al., (2017) in Korea and Neneh (2017) in South Africa. Also, several scholars such as Oludayo et al., (2018); Dhuru (2016); Onur (2014); Abdulraheem (2014) have investigated WLB and performance in formal sector organizations, however, few have considered it in the informal sector. Most of the research on WLB issues were mostly concerned with structured formal organizations and employee performance while the informal sector has received little attention in terms of WLB and performance.

In addition, a lot of studies on work-life balance and performance have focused on objective performance indicators while very few studies examined performance using subjective measures. The objective measures of performance focused on financial indicators like profit, return on assets, sales turnover while very few used subjective measures of performance. The review of literature reveals that a lot of authors (Neneh, 2018; Saha et al., 2016; Fapohunda 2012; Ugwu, 2010; Shelton 2006) have focused on factors of work-life balance; conflict and interference while little attention has been given to the effect of WLB on the performance of women in

entrepreneurial activity and that of the informal sector. The non-recognition of these issues specifically on the informal sector further creates a gap which this study has filled.

Most research works carried out on work-life balance have used either qualitative approach or quantitative approach, the combination of both methods is not so much on work-life balance studies. By combining both methods, this study bridged the methodological gap identified in previous studies a more complete understanding of the variables were derived.

CHAPTER THREE

METHODOLOGY

This chapter comprises the breakdown of methodology used for the study as it captures research design, population of the study, sampling techniques, sample size determination, data collection method, validity and reliability test of the research instruments as well as model specification.

3.1 Research Design

The study adopted a cross sectional survey to evaluate and measure effects of work-life balance on performance of women tailors/fashion designers in South-west Nigeria. The survey method assisted with flexibility of data collection and also allowed the researcher gain understanding of the variables being measured.

The study adopted a combination of qualitative and quantitative approach in data collection to deliver a detailed understanding of the variables and give deeper insights that only one research method may not have provided (Munyanyi et al, 2018; Dijkhuizen et al, 2017) . The research approach for the qualitative part was interpretive and leveraged on deductive and inductive reasoning which complied with, and satisfied the ethical standards guiding the research process. The quantitative method focused on determining the cause, effect and relationships of work-life balance on the performance of the women entrepreneurs. This approach also gave an opportunity for results that had a broader perspective of the research problem are comprehensively captured.

3.2 Population of the Study

The population of the study comprises of members of the National Union of Tailors who are registered and operating under the association in Lagos, Oyo, Osun, Ondo, Ekiti and Ogun states of South-west Nigeria. This population of the study covers all registered members of the National Union of Tailors in the study area as of July 2019. The data has exempted those registered with the Corporate Affairs Commission (CAC), thus, the respondents fall under the

informal sector. However, the study purposively selected Lagos, Oyo and Osun States as the study areas to carry out the research because these three states consists of the highest number of registered tailors in the south west, Nigeria.

Table 3.1 Population of the study

S/N	State	Population
1	Lagos State	11,904
2	Oyo State	7,365
3	Osun State	5,843
	Total	25,122

Source: Authors compilation from association register(2019)

3.3 Sampling Techniques

The sampling technique adopted was multistage sampling technique which involved breaking down the sampling process into phases. The first phase was to select the six south-west states in the geo-political zone in Nigeria which comprises of Ekiti, Lagos, Ogun, Ondo, Osun and Oyo States. The study focused on women tailors/fashion designers in the informal sector of Lagos, Oyo and Osun States which were purposively selected for convenience. In the second stage of the sampling process, stratified sampling technique was adopted, as the population (tailors) have different years of experience and expertise; hence, the need for representativeness. Random sampling was employed to secure a representative group where each respondent was randomly selected as submitted by Osuala (2007). This method assisted in gathering necessary data needed to analyse the explanatory variables.

Using the highlighted mixed methods allowed extensive examination of the diverse elements among women tailors/fashion designers in the informal sector in South-west Nigeria. Also, selected members were interviewed to get a detailed insight on their work-life balance.

3.4 Sample Size Determination

Krejcie and Morgan's (1970) formula was used to determine the study's sample size. Based on this, 379 respondents were selected as sample.

$$S = \frac{X^2 NP (1 - P)}{d^2 (N - 1) + X^2 P (1-P)}$$

Where:

S = sample size required

X = confidence level value of 1.96

N = population size

P = proportion of population size (assured to be 0.50)

d = the degree of accuracy expressed as a proportion (0.05)

$$S = \frac{3.841 (25122) (0.50) (1 - 0.50)}{0.05^2 (25122 - 1) + 3.841 (0.50) (1-0.50)}$$

$$S = \frac{24123.4005}{62.8025 + 0.96025} = 379.330$$

$$S = 379$$

Table 3.2 Proportional Representative Sample of Study

S/N	State	Population	Sample Size	Percentage
1	Lagos State	11,904	178	47%
2	Oyo State	7,365	114	30%
3	Osun State	5,843	87	23%
	Total	25,122	379	100%

Source: Authors computation, (2019)

3.5 Data Collection Methods

The study adopted primary method of data collection from the selected members of the Nigerian Union of Tailors/fashion designers in the study areas. Qualitative data was collected using structured in-depth interviews conducted on ten purposively selected executive members of the association in south-west zone of Nigeria using a carefully drafted interview guide (see Appendix II). After the interviews were conducted, a research assistant was commissioned to transcribe, organise and edit the transcripts to check for spelling mistakes and ensure all

responses were coded correctly. The transcribed interviews were subsequently categorised into themes, sub-themes and sub-sub themes to elicit meaningful information. For further thematic analysis evaluation, Nvivo12 qualitative software package was utilised.

Three hundred and seventy-nine copies of self-administered, close-ended questionnaire were distributed to respondents in the three states based on the sample size shown in Table 3.2. The questionnaire was in two parts: Section A had the preliminary and demographic information and section B was in eight sections analysing the independent and dependent constructs which were in sections for each variable. A 5-point Likert scale was adopted to measure the level of agreement for each item in the questionnaire as shown in Appendix I. To examine work-life balance of the sample population, it was necessary to get information from the respondents directly as a primary source and this was sufficient for the survey.

3.6 Instrument of Data Collection

The instruments employed for data collection were closed-ended questionnaire and structured in-depth interviews. This was to assess detailed perceptions, opinions and attitudes of the entrepreneurs towards their work-life balance and performance. Specifically, these instruments were:

3.6.1 Questionnaire

A multiple choice self-administered questionnaire was designed to gather the quantitative data from respondents on a five point Likert scale. The five point Likert scale was chosen to allow respondents specify the best option that supports their opinion. It can be used to measure someone's attitude by measuring the extent to which they agree or disagree with a particular statement or question. A choice of five pre-coded headings were offered to the respondents on a continuum from strongly agree to strongly disagree with the neutral being neither disagree nor agree. The questionnaire was divided into three section with each having pre-coded responses to elicit information on the work life balance and performance of the women entrepreneurs in south-west Nigeria. The demographic characteristic of the respondents was in section one while the other two sections related to the independent and dependent variables.

3.6.2 In-depth Interview

The qualitative data for this study was collected using in-depth interview as it gave comprehensive details of the variables that involved attitudes, feelings and behaviour which quantitative data may not give. A structured interview guide which was in line with the research questions was designed to guide the conduct of the interview. Also, in areas where the respondent could not comprehend the question, follow up questions were asked to allow the interviewer go in-depth on the issues being investigated.

3.6.3 Recording, Coding and Reporting

To ensure accuracy, the study used a recording device to record responses from the interviewees before transcribing them into Transcript-Based Analysis (TBA) text following Percy, Kostere and Kostere's (2015). Also the researcher took notes of the conversation with the aid of research assistants.

Coding refers to a cognitive method of breaking down, conceptualising and integrating data to form a theoretic assumption and develop themes that facilitate record of key points present in the collected data. The individual view of each participant was reported, after carefully editing all ambiguities which could affect the original meaning of the message. Thus, thematic analysis is the most common analysis method used in qualitative studies. As such, thematic analysis was used for the interpretation of the study's datasets using six guides by Clarke and Braun (2013) which are data familiarization, initial code generation, identifying the themes, review the theme label/define the theme and report.

3.7 Test of Validity

To ensure validity, the research instruments were subjected to face and content validity. Also, the measuring instruments were subjected to the scrutiny of the supervisors and other experts in the area of study to ensure that the questionnaire items adequately represent the constructs being measured. Additionally, instruments validity was further ascertained by discussing a sample of the questionnaire with colleagues and adjusting corrections where necessary before submission. The instruments were tested before field work followed by measurement of content validity in line with scholarly submissions of Makewa, Kuboja, Yango, & Ngussa (2014). This approach was adopted to ensure appropriate instrument, language and sentence construction was utilised.

3.8 Test of Reliability

To ensure reliability and adequacy of collected data, the research instruments were carefully monitored. The Cronbach Alpha (α) for measuring the reliability was controlled with Nunnally's(1978) benchmark of 0.7 through a pilot survey aimed to pre-test the scales on limited sampling units in order to correct inconsistencies and ambiguities before the actual survey. This is in line with Peterson and Kim's (2013) submission that one of the most widely utilised measures for internal consistency and reliability in management sciences is coefficient Alpha.

In addition, the supervisors evaluated the research instruments with a view to making sure that their research items captured enough questions the study sought to answer. In the course of their critical reviews, they commented on the length of the instruments and the need to maintain privacy of respondents. Their critical reviews helped in developing and designing the final copies of the two research instruments. Also, prior to the fieldwork, a pilot study was conducted on nineteen (19) selected members of the Nigerian Union of Tailors in the study area. All copies of the pilot test questionnaire were returned analysed and consequently necessary adjustments were made before the full field deployment. In summary, analysis revealed that the reliability test of the 58-item questionnaire had the cronbach alpha coefficient of 0.779 (See pilot test for reliability statistics in Appendix III).

Table 3.3 Reliability Statistics for Variables

Variables	Cronbach Alpha Coefficients	Number of Items
i. Work demands	.821	8
ii. Family workload	.780	8
iii. Well-being	.756	7
iv. Spousal support	.755	7
v. Business growth	.771	7
vi. Innovativeness	.774	7
vii. Job satisfaction	.790	7

viii.	Service delivery	.785	7
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Source: Author’s pilot field survey (2019)

3.9. Methods of Data Analysis

Descriptive and inferential statistics were used to analyse the data collected through the questionnaire. The descriptive analysis makes use of tools such as tables, frequency distributions, percentages, mean and standard deviation. Structural Equation Model (SEM) was used to test hypotheses; SEM is a Partial Least Square (PLS) method that permits analysis of data even in the face of heteroscedasticity. According to Naik and Tsai (2000) PLS provides a robust result even in the presence of multicollinearity within blocks of manifest and latent variables. It also allows the analysis of variables at formative stage. The qualitative data was analysed with Nvivo 12 after data sorting, coding and categorisation.

3.10 Model Specifications

The study’s empirical model is presented in equations where the dependent construct was measured with four variables (business growth, innovativeness, job satisfaction, service delivery) and the independent construct with the variables (work demands, family workload, wellbeing, spousal support). The structural model specifies the relations between latent variables; if latent variables depend on other latent variables, they are regarded as endogenous and exogenous if otherwise. Consequently, in this study, the structural model shows a generic endogenous performance ϵ_m ($m = bg, inn, js$ and sd) which is linked to corresponding latent predictors: work-life balance β_{m0} (wd, fw, wb and ss) as stated below:

$$\epsilon_m = \beta_{m1} \dots \beta_{m0} + \sum_{k \rightarrow m} \beta_{mk} \epsilon_k + \zeta_m \dots \dots \dots 3.0$$

Model for Hypothesis 1

$$E_{bg} = \beta_{ni0} \beta_{wd} + \sum_{k \rightarrow m} \beta_{nik} \epsilon_k + \zeta_m \dots \dots \dots 3.1$$

Model for Hypothesis 2

$$E_{inn} = \beta_{ni0} \beta_{fw} + \sum_{k \rightarrow m} \beta_{nik} \mathcal{E}_k + \zeta_{\eta} \dots 3.2$$

Model for Hypothesis 3

$$E_{cp} = \beta_{ni0} \beta_{wb} + \sum_{k \rightarrow m} \beta_{nik} \mathcal{E}_k + \zeta_{\eta} \dots 3.3$$

Model for Hypothesis 4

$$E_{cr} = \beta_{ni0} \beta_{ss} + \sum_{k \rightarrow m} \beta_{nik} \mathcal{E}_k + \zeta_{\eta} \dots 3.4$$

where;

bg= business growth

inn = innovativeness

js = job satisfaction

sd = service delivery

wd= work demands

fw= family workload

wb= wellbeing

ss= spousal support

ζ_{η} = Error term

$\beta_{\eta k}$ = Path coefficient

3.10.1 Variables Measurement

Each of the variables were measured as follows:

Work demands: This includes workload, the amount and type of work to be done, number of hours, job requirements (both physical and mental demands) as well as level of responsibility, work roles and expectations.

Family workload: family demands have been measured as number of hours spent in dependent care (Mitchel et al., 2011), hours spent on household tasks (Alli & O'Driscoll, 2008) and number of dependents present (Yang et al., 2010).

Well-being: combination of emotional, cognitive, physical, spiritual and social dimensions that expand one's potential to live and work effectively and to make a significant contribution to society. Its indices include happiness, joy, self-actualisation, hopefulness, faith, vitality, passion, fulfilment and domain satisfaction (Diener, 2012).

Spousal support: This is the unique nature of spousal relationship and emotional support spouses provide to their partners (Gudmunson, et al., 2009; Vadjal & Vadjal, 2013)

Business growth: Business growth is measured through creation of wealth and jobs, autonomy and survival (Van Praag & Versloot, 2007).

Innovativeness: a process that leads to a novel product, process or service. It means bringing change, thereby requiring new ideas generation, decisionmaking, action taking, executing and pursuing actions (Hornsby, Kuratko, Shepherd, & Bott, 2009; Hornsby, Kuratko, & Zahra, 2002).

Job satisfaction: this variable means people's attitude and feelings about their profession. When the feeling to the job is positive and favourable, there is an indication of job satisfaction. (Zhai, et al, 2013).

Service delivery: This is a reflection of competence in the entrepreneur which is useful for self-evaluation, as entrepreneurs perceive their personal behaviour as manifested in the venture to monitor their own performance (Baron & Henry, 2010).

3.11 Delimitation of the Study

This research was limited to women tailors who are operating in the informal sector in Lagos, Oyo and Osun States of South-west Nigeria without giving consideration to other geo-political zones of the country. In addition, the research work also used only primary data for the cross-sectional survey by making use of questionnaire and structured interviews to extract useful

information from respondents. Also, the gender considered in this study comprises women while the male gender who are involved in entrepreneurial activities were not examined.

Table 3.4: Relationship Matrix of Research Questions, Objectives, Hypotheses and Analytical Procedures

S/N	Research Question	Research Objectives	Research Hypotheses	Method of Data Analysis
1.	To what extent does work-life balance affect business growth of women entrepreneurs in South-west Nigeria?	To determine the relationship between work-life balance and business growth of women entrepreneurs in South-west Nigeria	There is no significant relationship between work-life balance and business growth of women entrepreneurs in South-west Nigeria	Mixed method: Structural equation model and Thematic analysis (Nvivo 12)
2.	What is the effect of work-life balance on innovativeness of women entrepreneurs in South-west Nigeria?	To examine the extent to which work-life balance affects innovativeness of women entrepreneurs in South-west Nigeria.	Work-life balance does not have any significant effect on innovativeness of women Entrepreneurs in South-west Nigeria;	Mixed method: Structural equation model and Thematic analysis (Nvivo 12)
3.	To what extent does work-life balance affect the job satisfaction of women entrepreneurs in South-west Nigeria?	To determine the impact of work-life balance on job satisfaction of women entrepreneurs in South-west Nigeria.	Work-life balance does not significantly affect the job satisfaction of women entrepreneurs in South-west Nigeria;	Mixed method: Structural equation model and Thematic analysis (Nvivo 12)
4.	To what extent does work-life balance affect service delivery of women entrepreneurs in South-west?	To examine the extent to which work-life balance affects service delivery of women entrepreneurs in South-west Nigeria	Work-life balance does not have any significant effect on service delivery of women entrepreneurs in South-west Nigeria;	Mixed method: Structural equation model and Thematic analysis (Nvivo 12)

Source: Author's Compilation (2019)

3.12 Ethical Consideration

Prior to the interviews and questionnaire administration, the researcher sought the consent of relevant authorities in the study areas. Aside that, this is an important ethical consideration in research, it is also one of the procedure and guidelines for undertaking research at Kwara State University, Malete, Kwara State.

Also, the ethical issues were considered before and during data collection as such, confidentiality and data protection of the respondents were maintained. They were duly

informed of the aims and objectives of the data collected. The researcher equally informed the respondents of the academic purpose of the research and participation was done voluntarily. This was to ensure that the respondents gave information without any form of pressure.

CHAPTER FOUR

DATA ANALYSIS AND DISCUSSION OF FINDINGS

This section deals with presentation, interpretation and analyses of the data obtained from questionnaire administration and interviews conducted. The first section discusses the demographic characteristics of the respondents while the second part interprets the hypotheses tested and presents thematic analyses of the gathered data. The third section shows a detailed discussion of the findings.

4.1 Response Rate of Respondents

The study administered 417 copies of questionnaire to the respondents but 379 copies were adequately filled and returned which means that from the 417 copies of the questionnaire, 38 copies were not valid while 379 copies were assessed and found to be completely filled.

Table 4.1 Response Rate of the Administered Questionnaire

Distribution	Responses	Percentages (%)
Adequately filled and Returned	379	90
Not Retrieved / Not Valid	38	10
Total Distribution	417	100

Source: Author's Field Survey (2019)

Table 4.1 shows the response rate of the respondents. The table revealed that 379 copies of the questionnaire were adequately filled, giving (90%) response rate which was analysed and presented below.

4.2 Respondents' Demographic Profile

The respondents' demographic characteristics analysed were age, educational qualification, number of years in business and number of years as members of the association.

4.2.1 Bio Data of Respondents

Table 4.2 Age group

Age				
	Frequency	Percent	Valid Percent	Cumulative Percent
16–25yrs	70	18.4	18.4	18.4
26–35yrs	85	22.4	22.4	40.8
36–45yrs	103	27.2	27.2	68.0
46–55yrs	73	19.3	19.3	87.3
Above 55	48	12.7	12.7	100.0
Total	379	100.0	100.0	

Source: Author’s Field Survey (2019)

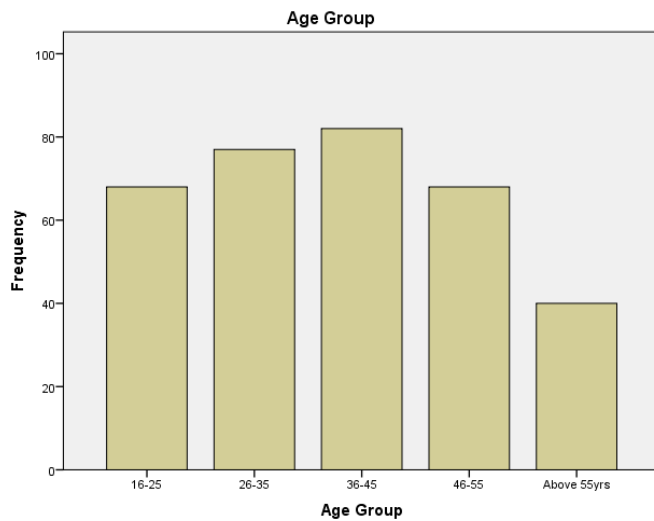


Figure 4.1 Age Distribution

Source: Author’s Field Survey (2019)

Figure 4.1 indicates age distribution of the respondents. From the research conducted among 379 women tailors in South-west geopolitical zone, 18.4% are within the age bracket of 16-25; 22.4% falls within 26-35 years; 27.2% are between age 36-45; 19.3% are between 46-55, while 12.7% of them are 55 years upward. The implication of the age distribution is that the largest percentage of the respondents are adults and are in the active age of child bearing and nurturing which is an important contributor to work-life balance issues.

Table 4.3 Educational qualification of the respondents

Educational status				
	Frequency	Percentage	Valid Percentage	Cumulative Percentage
Informal education	18	2.1	2.1	2.1
Elementary/primary school	78	23.6	23.6	25.7
Valid Secondary school	118	35.2	35.2	60.9
Post-secondary school	89	22.4	22.4	83.3
Graduate	76	16.7	16.7	100.0
Total	379	100.0	100.0	

Source: Author’s Field Survey (2019)

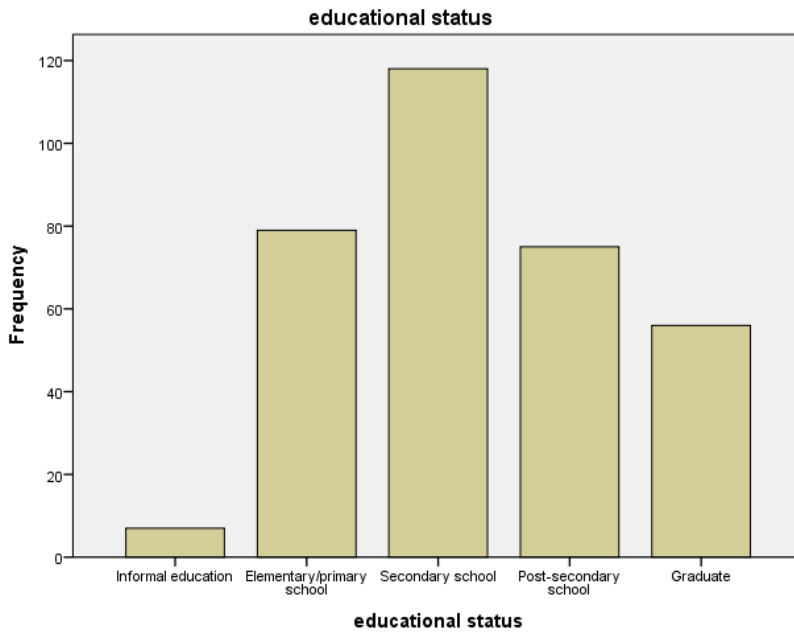


Figure 4.2 Educational Qualification

Source: Author’s Field Survey (2019)

Figure 4.2 shows the educational qualification obtained by the women tailors. Out of 379 women tailors studied with structured questionnaire, 2.1% had informal education; 23.6% had elementary/primary school certificate; 35.2% secondary school certificate; 22.4% had post-secondary school certificate while 16.7% of the women fashion designers are graduates. This is a reflection of the demographic pattern of educational qualification in the informal sector.

Table 4.4 Number of years in the business

Number of years in the business				
	Frequency	Percent	Valid Percent	Cumulative Percent
Below 5 years	59	13.7	13.7	13.7
6 to 10 years	115	31.0	31.0	44.8
Valid 11 to 15 years	86	22.7	22.7	67.5
16 to 20 years	119	32.5	32.5	100.0
Total	379	100.0	100.0	

Source: Author's Field Survey (2019)



Figure 4.3: Number of years in the business

Source: Author's field survey (2019)

Figure 4.3 shows that from the 379 women tailors studied by the researcher, 13.7% has less than 5 years experience in fashion business while 31.0% has between six to ten years' experience in business. 22.7% has eleven to fifteen years' fashion experience and 32.5% of the studied women have 16-20 years business experience. It can be inferred that the respondents are experienced in tailoring/fashion designing, and therefore suitable for contribution in the study of work-life balance and performance of women entrepreneurs in the informal sector.

Table 4.5 Duration of membership in Association

Duration of membership in Association				
	Frequency	Percent	Valid Percent	Cumulative Percent
Below 5 years	63	15.8	15.8	15.8
6-10 years	119	32.8	32.8	48.7
Valid 11-15 years	78	18.5	18.5	67.2
16 -20 years	119	32.8	32.8	100.0
Total	379	100.0	100.0	

Source: Author’s Field Survey (2019)

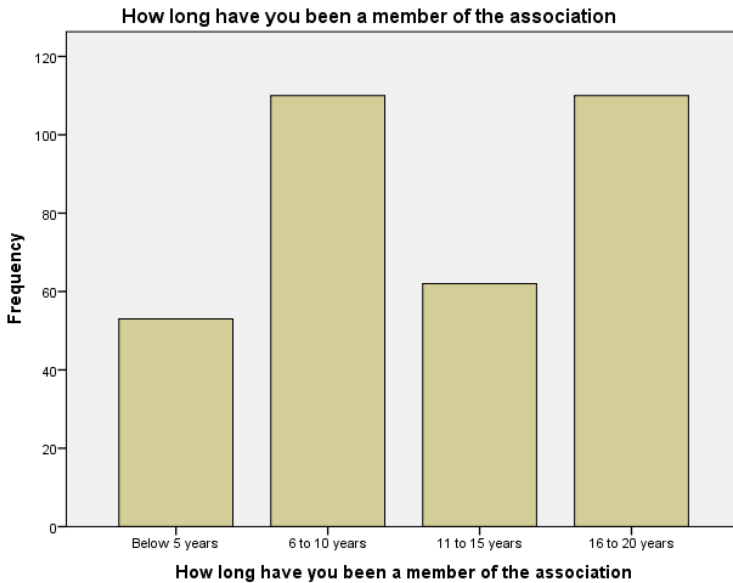


Figure 4.4: Duration of membership in association

Source: Author’s field survey (2019)

Figure 4.4 shows the duration of membership in the association. It is clear that 15.8% of the respondents are below 5 years as a member of the association; 32.8% have spent between 6–10years, 18.5% are between 11 – 15 years and finally 32.8% have spent between 16–20 years as members of the association. This indicates that a lot of the respondents have been members of the association for a long time.

4.3 Statistical Representation of the Variables

4.3.1. Mean and Standard Deviation of Work Demands

As shown on Table 4.6, the mean and standard deviation indicate seven items that represent work demands. All the items recorded high levels of mean score. “I remain engaged in my business related work for more than 10 hours per day” had the highest mean score ($M = 3.72$, $SD = .27$) while “My job produces strain that makes it difficult to fulfil family duties” received the lowest mean score of ($M = 3.51$, $SD = 0.39$). The shows that “I remain engaged in my business-related work for over 10 hours per day” is the main characteristic representing work demand.

Table 4.6 Work Demand

S/N	Items	N	Min	Max	Mean	Std. Dev.
1.	My work demands inhibit my home and familial role.	379	1.00	5.00	3.5522	.32326
2.	The amount of time my job takes up makes it challenging to fulfil my family responsibilities.	379	1.00	5.00	3.6299	.33145
3.	Things I want to do at home get delayed due to my job demands.	379	1.00	5.00	3.6239	.28628
4.	My job produces stress that makes it difficult to fulfil familial duties.	379	1.00	5.00	3.5194	.39677
5.	Due to work demands, I have to make changes to my plans for family activities.	379	1.00	5.00	3.6955	.28201
6.	I remain engaged in my business/work for over 10 hours per day.	379	1.00	5.00	3.7284	.27889
7.	My pre-occupation with business interferes with me providing dependent care needs at home, leading to conflicts.	379	1.00	5.00	3.6269	.33847

Source: Author’s field survey (2019)

4.3.2. Mean and Standard Deviation of Family-workload

As shown on Table 4.7, eight items represent family workload. All the items recorded high levels of mean score but “I have to perform many roles in a given time” brought out the highest mean score (M = 4.04, SD = .25). However, “I have to put off doing things at work because of demands on my time at home” made the lowest mean score of (M = 3.47, SD = 0.59). This result shows that “I have to perform many roles in a given time” is the main characteristic that represents family workload.

Table 4.7 Family-workload

S/N	Items	N	Mini	Maxi	Mean	Std. Dev.
1.	My familial demands interfere with work related activities	379	1.00	5.00	3.8567	.43640
2.	I have to put off doing things at work because of demands on my time at home	379	1.00	5.00	3.4746	.59918
3.	Things I want to do at work get delayed because of my familial demands	379	1.00	5.00	3.8030	.38533
4.	My home life inhibits my responsibilities at work such as getting to work on-time, accomplishing daily task and working overtime	379	1.00	5.00	3.5373	.17520
5.	Family related stress hinders my ability to perform job related duties	379	1.00	5.00	3.7254	.41711
6.	My family life seldom suffers due to my entrepreneurial role	379	1.00	5.00	3.5582	.30936
7.	I find it difficult to concentrate in my business due to dependent care problems	379	1.00	5.00	3.8030	.42791
8.	I have to perform many roles in a given time	379	1.00	5.00	4.0418	.25662

Source: Author’s field survey (2019)

4.3.3. Mean and Standard Deviation of Well-being

Table 4.8 shows seven items that represent well-being. Thus, the items recorded low, moderate and high levels of mean score. “The role conflicts in the business and family life give me a lot of stress” recorded the highest mean score (M = 3.61, SD = .30) whereas “I have enough time to spend on my personal matters” had the lowest mean score of (M = 2.90, SD = 0.14). This result

shows that “the role conflicts in the business and family life give me a lot of stress” is the main item that represents well-being.

Table 4.8 Well-being

S/N	Items	N	Mini	Maxi	Mean	Std. Dev.
1.	Work and family takes a lot of my time and I find it difficult to take care of my health	379	1.00	5.00	3.5552	.36764
2.	The engagements in the business and family life give me a lot of stress	379	1.00	5.00	3.6179	.30073
3.	Due to the excessive work load and lack of time, I am unable to pay adequate attention to my personal life	379	1.00	5.00	3.5313	.30570
4.	The extended work time make me stressed and short tempered	379	1.00	5.00	2.8060	.20178
5.	I feel calm and sleep very well after the activities of the day	379	1.00	5.00	3.1612	.04580
6.	I spend sufficient time on my personal matters	379	1.00	5.00	2.9015	.14221
7.	I have developed illness as a result of stress from my work and family demands	379	1.00	5.00	3.0299	.14215

Source: Author’s field survey (2019)

4.3.4. Mean and Standard Deviation of Spousal Support

As indicated in Table 4.9, seven items represent spousal support. All the items had high levels of mean score. “I get invaluable support from my spouse and this impacts on my performance” had the highest mean score ($M = 4.02$, $SD = .44$), while “My spouse caters for all finances I only support the shortfall” showed the lowest mean score of ($M = 3.57$, $SD = .10$). This finding shows that “I get invaluable support from my spouse and this impacts on my performance” is the main item that represents spousal support.

Table 4.9 Spousal support

S/N	Items	N	Mini	Maxi	Mean	Std. Dev.
1.	My spouse demands greater attention from me.	379	1.00	5.00	3.9940	.26442
2.	My spouse is supportive of my work.	379	1.00	5.00	3.6060	.94138
3.	I can concentrate better due to the help I get from my spouse.	379	1.00	5.00	3.8507	.19447
4.	My spouse caters for all finances I only support the shortfall.	379	1.00	5.00	3.5761	.10769
5.	I am able to provide adequate service irrespective of type of customer.	379	1.00	5.00	4.0109	.08729
6.	I generally build solid relationships with those I work with.	379	1.00	5.00	3.9254	.96826
7.	I get invaluable support from my spouse and this impacts on my performance.	379	1.00	5.00	4.0209	.44021

Source: Author's field survey (2019)

4.3.5. Mean and Standard Deviation of Business growth

On Table 4.10, seven items represent business growth all of which had high levels of mean score. “My customer base has increased” recorded the highest mean score ($M = 4.43$, $SD = .80$), while “I am in touch with current trend in my industry” reflected the lowest mean score of ($M = 3.90$, $SD = .77$). This implies that “my customer base has increased” is the main item that represents business growth.

Table 4.10 Business Growth

S/N	Items	N	Mini	Maxi	Mean	Std. Dev.
1.	My customer base has increased.	379	1.00	5.00	4.4388	.80138
2.	I am in touch with current trend in my industry.	379	1.00	5.00	3.9045	.77565
3.	I have more employees over the years.	379	1.00	5.00	4.2239	.81198
4.	I am satisfied with the trend of my business growth.	379	1.00	5.00	4.0627	.84358
5.	I am a professional at my business.	379	1.00	5.00	4.2597	.80865
6.	I have adequate support to grow my business.	379	1.00	5.00	4.3134	.78169
7.	My staff have adequate skills to support my business.	379	1.00	5.00	4.2896	.82061

Source: Author's field survey (2019)

4.3.6. Mean and Standard Deviation of Innovativeness

Table 4.11 also shows seven items representing innovativeness, all recording high levels of mean score. “I am able to come up with new ideas to improve my business” had the highest mean score of (M = 4.53, SD = .69), while “I carry out periodic survey to get feedback from customers” recorded the lowest mean score of (M = 4.01, SD = .81). This implies that “I am able to come up with new ideas to improve my business” serves as the fundamental item that represents Innovativeness.

Table 4.11 Innovativeness

S/N	Item	N	Mini	Maxi	Mean	Std. Dev.
1.	I come up with new ideas to improve my business.	379	1.00	5.00	4.5313	.69949
2.	I come up with new ways of doing things from time to time.	379	1.00	5.00	3.9403	.66298
3.	I move along with the recent trends in my industry.	379	1.00	5.00	4.3104	.80736
4.	I carry out periodic survey to get feedback from customers.	379	1.00	5.00	4.0179	.74603
5.	I regularly review my mode of operations.	379	1.00	5.00	4.2657	.83944
6.	I have enough time to develop myself.	379	1.00	5.00	4.0179	.81139
7.	I encourage my staff to come up with solution that will aid our services.	379	1.00	5.00	4.3791	.79830

Source: Author’s field survey (2019)

4.3.7. Mean and Standard Deviation of Job Satisfaction

As represented on Table 4.12, all the seven items representing Job satisfaction had high levels of mean score. “I am satisfied with my job” had the highest mean score (M = 4.47, SD = .81), while “My customers enjoy doing business with me” showed the lowest mean score of (M = 3.98, SD = .81). The finding indicates that “I am satisfied with my job” represented the main characteristic of Job Satisfaction.

Table 4.12 Job satisfaction.

S/N	Item	N	Mini	Maxi	Mean	Std. Dev.
1.	I am satisfied with my job.	379	1.00	5.00	4.4776	.81451
2.	My customers enjoy doing business with me.	379	1.00	5.00	3.9821	.81139
3.	I get referrals from my existing customers for new businesses.	379	1.00	5.00	4.2448	.77754
4.	My customers are satisfied with the services I render.	379	1.00	5.00	4.1313	.78195
5.	I am aware of my strength and work on improving my performance.	379	1.00	5.00	4.2418	.76881
6.	Customers are satisfied with their services and requests.	379	1.00	5.00	4.1612	.72858

7. I meet up with set target on the job. 379 1.00 5.00 4.3075 .84295

Source: Author’s field survey (2019)

4.3.8. Mean and Standard Deviation of Service Delivery

Table 4.12 shows the seven items explaining service delivery. All the items had high levels of mean score however, “I am able to manage the emotions of my customers to the benefit of my business” showed the highest mean score (M = 4.40, SD = 0.75), while “I provide new ways of doing things from time to time” recorded the lowest mean score of (M = 3.90, SD = 0.69). The implication is that “I manage the emotions of my customers to the benefit of my business” is the main characteristic representing Service delivery.

Table 4.13 Service delivery

S/N	Items	N	Mini	Maxi	Mean	Std. Dev.
1.	I have more of my customers who do repeat businesses with me	379	1.00	5.00	4.3552	.79431
2.	I provide new ways of doing things from time to time	379	1.00	5.00	3.9045	.69417
3.	My customers recommend new customers to me	379	1.00	5.00	4.2060	.81304
4.	I usually deliver on time to my customers	379	1.00	5.00	4.0209	.77932
5.	Most of my customers have been with me since inception	379	1.00	5.00	4.1910	.82581
6.	I complete my assignment in time to delight my customers	379	1.00	5.00	4.1015	.71038
7.	I manage the emotions of my customers to the benefit of my business	379	1.00	5.00	4.4000	.75105

Source: Author’s field survey (2019)

4.4 Assumptions of Multivariate Analysis

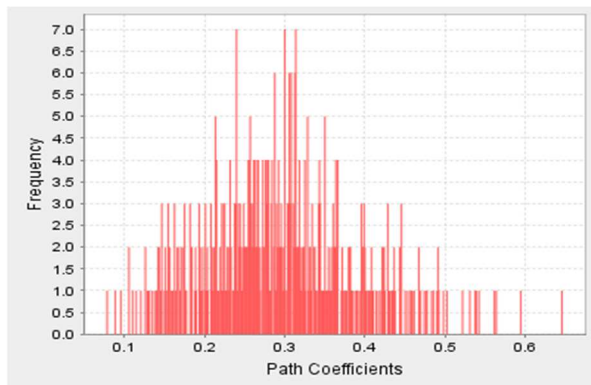
To satisfy the basic and underlying assumptions anchored on this study, the variables were ascertained for normality, linearity and multicollinearity in line with the suggestion of Hair, Hult, Ringle & Sarstedt (2014). It is assumed that;

1. Normality: The dependent variable is normally distributed.
2. Homoscedasticity: The variation among observations (i.e. dependent and independent variables) is even.
3. Linearity: The relationship between observations (i.e. dependent and independent variables) is linear.

- Multicollinearity: The independent variables (i.e. family workload, spousal support, well-being and work demand) are not highly correlated.

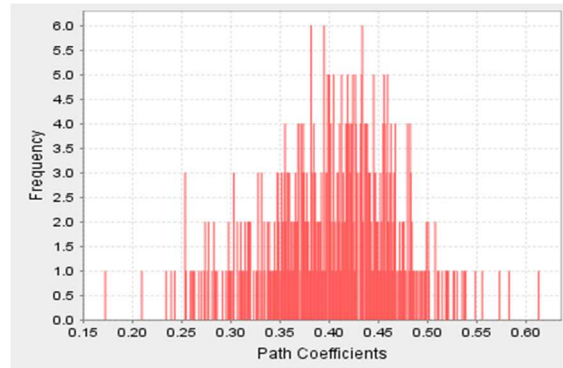
4.4.1 Normality Test

To test for normality of the dependent variable, a normal curve could be drawn. According to Tabachnick and Fidell (2007), the residuals should be normally and independently distributed if the assumption is met. Figure 4.5 presents a normal curve of business growth, innovativeness, job satisfaction and service delivery. Although most parametric statistics have a normal distribution of the variables along the curve, however, in this study most of the scores occur in the center with a few ones on the extreme, hence it is a reasonably normal distribution.



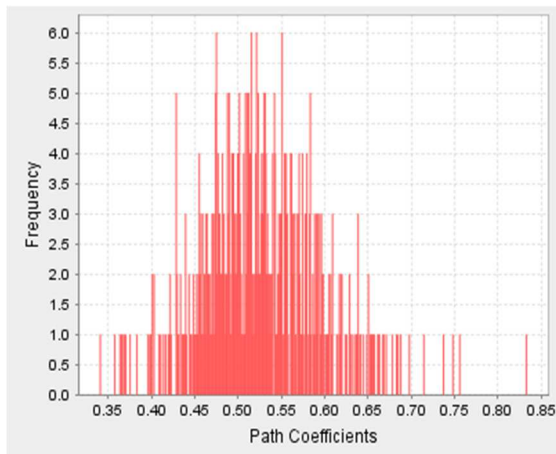
Business growth

Source: Author's Fieldwork Computation (2019)



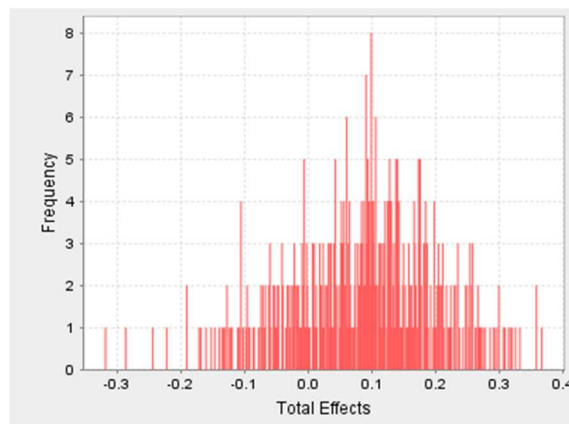
Innovativeness

Source: Author's Fieldwork Computation (2019)



Job Satisfaction

Source: Author's Fieldwork Computation, 2019



Service delivery

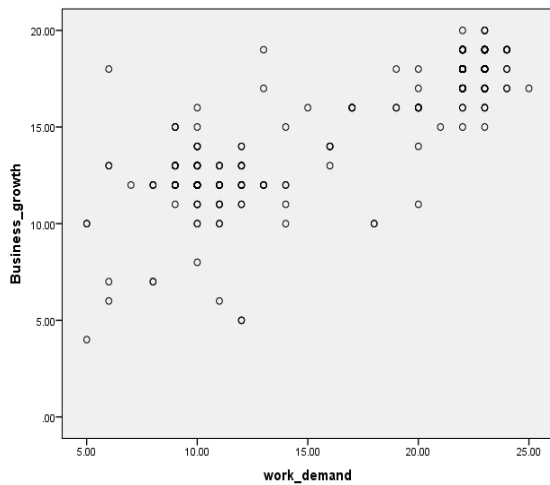
Source: Author's Fieldwork Computation, 2019

Figure 4.5: Histogram showing Normality Diagnostics Test
Source: Author’s field survey (2019)

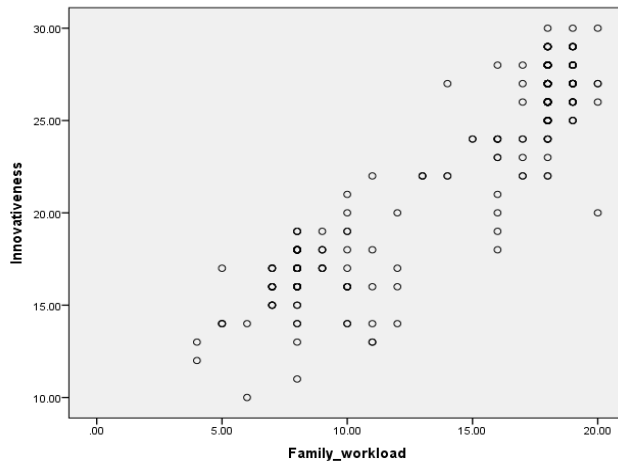
4.4.2 Homoscedasticity and Linearity Test

To test for homoscedasticity and linearity of the interplay between independent variables(i.e. family workload, spousal support, well-being, work demand) and dependent variables(i.e. business growth, innovativeness, job satisfaction and service delivery), a scatter plot is needed.

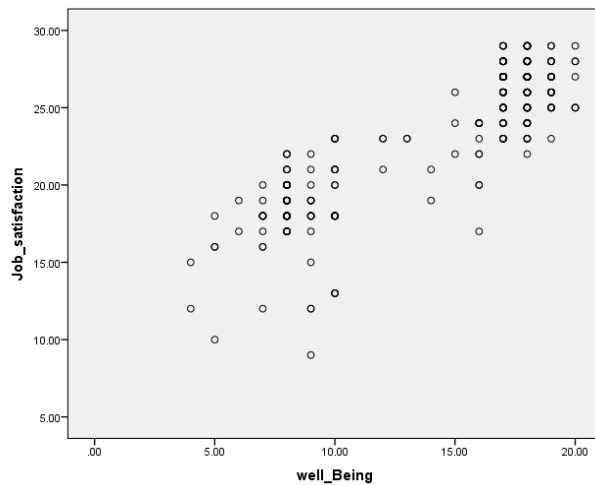
Fig 4.6 represent the scatter plots showing a moderate, positive correlation among the variables. No evidence of a curvilinear relationship (test of linearity) occurred, even though the scatter plot represents a fair distribution of cigar shape along its length (test of homoscedasticity).



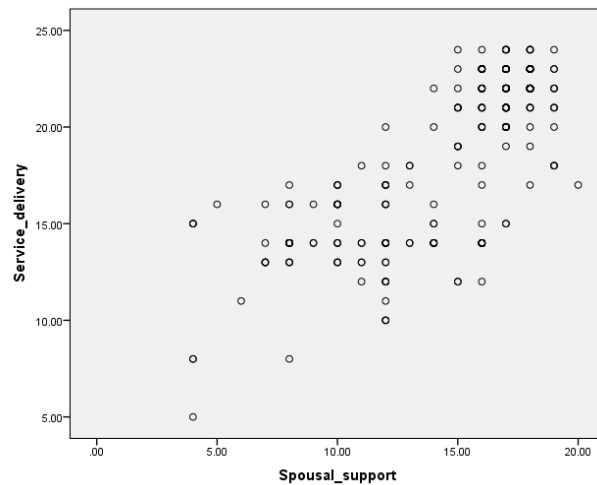
Source: Author’s Fieldwork Computation (2019)



Source: Author’s Fieldwork Computation (2019)



Source: Author’s Fieldwork Computation (2019)



Source: Author’s Fieldwork Computation (2019)

Figure 4.6: Histogram Showing Linearity Diagnostics Test
Source: Author’s field survey (2019)

4.4.3 Multicollinearity Test

Table 4.14 Pearson Correlation Analysis of the Variables

		work demand	Family workload	Spousal support	well-being
work demand	Pearson Correlation	1	.197**	.454**	.582**
	Sig. (2-tailed)		.000	.000	.000
	N	379	379	379	379
Family workload	Pearson Correlation	.197**	1	.443**	.583**
	Sig. (2-tailed)	.000		.000	.000
	N	379	379	379	379
Spousal support	Pearson Correlation	.454**	.443**	1	.754**
	Sig. (2-tailed)	.000	.000		.000
	N	379	379	379	379
well-being	Pearson Correlation	.582**	.583**	.754**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	379	379	379	379

****.** Correlation is significant at the level of 0.01 (2-tailed).

Source: Output from SPSS (2019)

As represented on Table 4.14, the correlations between the exogenous latent constructs fell below the recommended threshold values of .90 or more, suggesting that the exogenous latent constructs were independent and not highly correlated. This is in line with Hair et, al.’s (2014) position that a correlation coefficient of 0.90 and above shows multicollinearity between exogenous latent constructs. Also, to detect multicollinearity problem, correlation matrix for the exogenous latent constructs, Variance Inflated Factor (VIF), tolerance value and condition index were evaluated.

Table 4.15 represents the VIF 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 4.15 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 (2019)

4.5 Results of Test of Hypotheses

This study adopted the Structural Equation Model (SEM) to examine the significance of the path coefficients.

4.5.1 Hypothesis One:

Ho₁: There is no significant relationship between work-life balance and business growth of women entrepreneurs in the informal sector of South-west Nigeria;

Objective One: to determine the relationship between work-life balance and business growth of women entrepreneurs in the informal sector of South-west Nigeria;

Sub-Hypotheses:

Ho_{1a}: There is no significant relationship between work demands and business growth of women entrepreneurs in the informal sector of South-west Nigeria;

Ho_{1b}: There is no significant relationship between family workload and business growth of

women entrepreneurs in the informal sector of South-west Nigeria;

Ho_{1c}: There is no significant relationship between wellbeing and business growth of women entrepreneurs in the informal sector of South-west Nigeria;

Ho_{1d}: There is no significant relationship between spousal support and business growth of women entrepreneurs in the informal sector of South-west Nigeria;

This predicts the relationship between work-life balance and business growth of women entrepreneurs. The outcome of the hypothesis is represented thus:

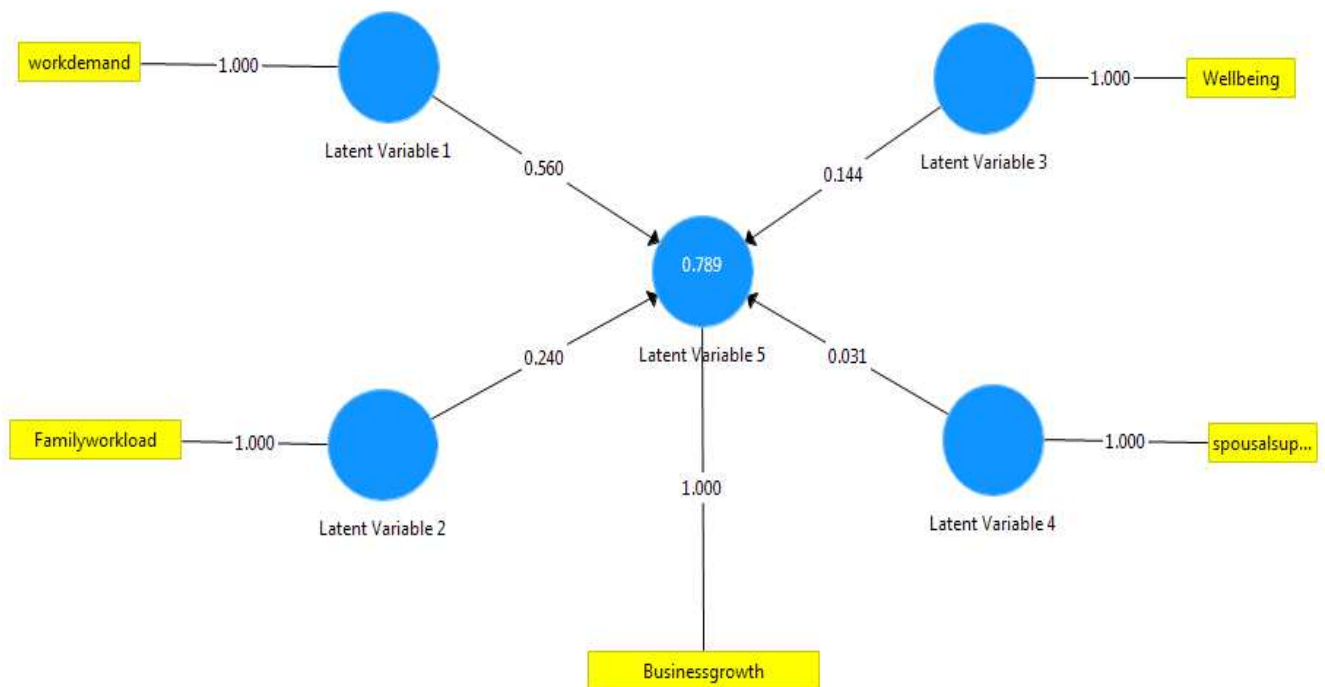


Figure 4.7 Measurement Model (Algorithm Testing) of Business Growth

Source: Author's field survey (2019)

Figure 4.7 shows target endogenous variable variance. The coefficient of determination, R^2 is 0.78 for the business growth endogenous latent variable. That is, the four latent variables (work demand, family workload, wellbeing and spousal support) moderately explain 0.78% of the

variance in business growth.

The inner model suggests that work demand, family workload, wellbeing and spousal support significantly impact business growth. Hence, H_{01} which indicates no significant relationship between work-life balance and business growth of women entrepreneurs in South-west Nigeria is hereby not accepted.

Table 4.16 Path Coefficient: Business Growth (BG)

	Original Sample	Sample Mean	Standard Deviation	T Statistics	P Values
work demands->BG	0.282	0.294	0.092	0.560	0.002
well-being->BG	0.496	0.495	0.179	0.240	0.000
spousal support ->BG	0.237	0.234	0.052	0.144	0.000
family workload->BG	-0.055	-0.062	0.173	0.031	0.075

Source: Author's field survey (2019)

Hypothesis one of the SEM findings showed that work demand being a variable of the independent construct shows a positive relationship and significance with business growth. Result indicated that work demand had significant positive relationship with business growth ($\beta = 0.282$, $t = 0.560$, $p < 0.002$) likewise, well-being and spousal support are positively related to business growth. The table shows positive significant relationship between well-being, spousal support and business growth ($\beta = 0.237$, 0.496 $t = 0.240$, 0.144 $p < 0.000$, 0.000).

Also, Table 4.16 reveals that an increase in work demands leads to 0.560 unit increase in the business growth while a unit increase in well-being, spousal support and family workload will lead to 0.240, 0.144, and 0.031 unit increase in business growth of women entrepreneurs in the informal sector. All the explanatory variables positively impact the explained variable. The probability values of all the variables show that all the explanatory variables have significant impact on the explained variable.

4.5.2 Hypothesis Two:

Ho₂: Work-life balance does not have significant effect on innovativeness of women entrepreneurs in the informal sector of South-west Nigeria;

Objective two: to examine the extent to which work-life balance affects innovativeness of women entrepreneurs in the informal sector of South-west Nigeria;

Sub-Hypotheses

Ho_{2a}: Work demands has no significant effect on innovativeness of women entrepreneurs in the informal sector of South-west Nigeria;

Ho_{2b}: Family workload has no significant effect on innovativeness of women entrepreneurs in the informal sector of South-west Nigeria;

Ho_{2c}: Well-being has no significant effect on innovativeness of women entrepreneurs in the informal sector of South-west Nigeria;

Ho_{2d}: Spousal support has no significant effect on innovativeness of women entrepreneurs in the informal sector of South-west Nigeria;

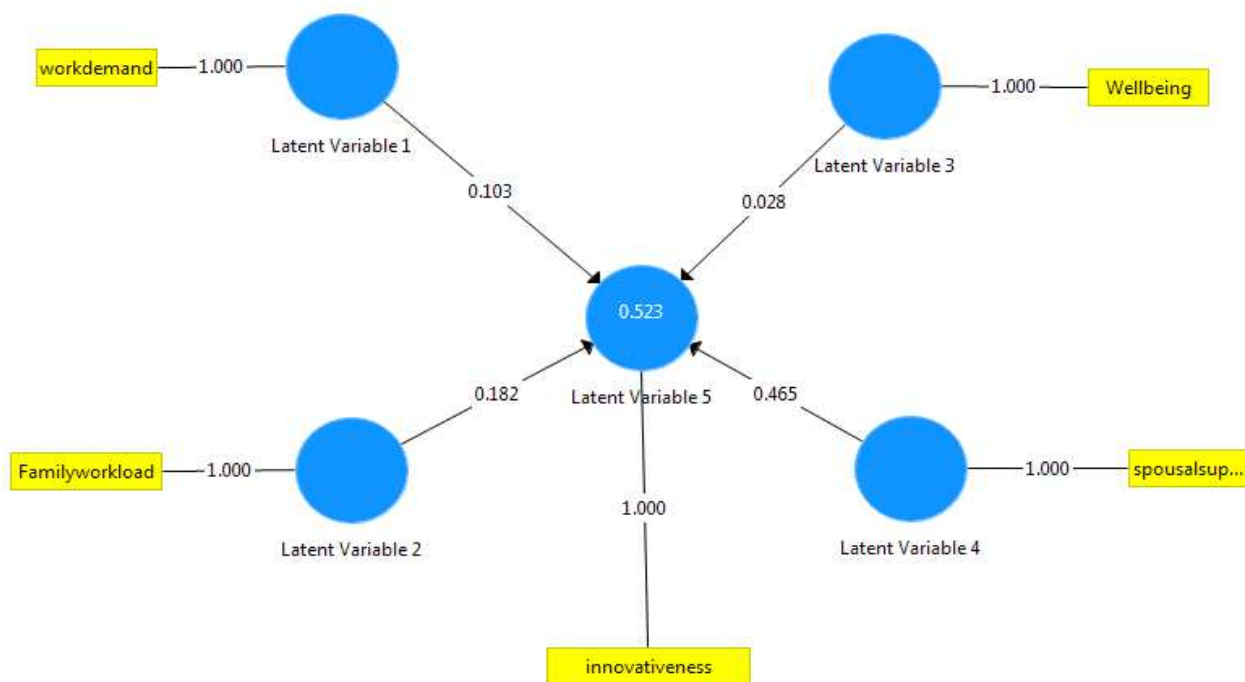


Figure 4.8 Measurement Model (Algorithm Testing) Innovativeness
Source: Author’s field survey (2019)

Figure 4.8 shows that the coefficient R^2 is 0.52%, reflecting the innovativeness endogenous latent variable. That is, work demand, family workload, wellbeing and spousal support moderately explain 0.52% of the variance in innovativeness. The inner model suggests that work demand, family workload, wellbeing and spousal support have a significant impact on innovativeness.

Table 4.17 Path Coefficient: Innovations (INN)

	Original Sample	Sample Mean	Standard Deviation	T Statistics	P Values
work demands-> INN	0.410	0.414	0.060	0.103	0.000
family workload -> INN	0.015	0.007	0.122	0.182	0.045
well-being->INN	0.077	0.076	0.036	0.028	0.036
spousal support -> INN	0.487	0.493	0.123	0.465	0.000

Source: Author’s field survey (2019)

In hypothesis two, the SEM result showed that family workload has a positive relationship with no significance to innovativeness. Findings indicated that family workload has significant effect on innovativeness with ($\beta = 0.015$, $t = 0.182$, $p < 0.045$); hence, H_{o2} "family workload has no significant effect on innovativeness of women entrepreneurs in South-west Nigeria" is hereby rejected.

Table 4.17 reveals that a unit increase in work demands leads to 0.103 unit increase in the innovativeness among women entrepreneurs. A unit increase in family workload, well-being and spousal support will lead to 0.182, 0.028, and 0.465 unit increase in innovativeness among women entrepreneurs in the informal sector. All the explanatory variables positively impact the explained variable. The probability values of all the variables are below 0.05 which means all the variables are statistically significant.

4.5.3 Hypothesis Three:

H_{o3} : Work-life balance has no significant effect on the job satisfaction of women entrepreneurs in the informal sector of South-west Nigeria;

Objective three: to determine the effect of work-life balance on job satisfaction of women entrepreneurs in the informal sector of South-west Nigeria;

Sub-Hypotheses

H_{o3a} : Work demands has no significant effect on job satisfaction of women entrepreneurs in the informal sector of South-west Nigeria;

H_{o3b} : Family workload has no significant effect on job satisfaction of women entrepreneurs in the informal sector of South-west Nigeria;

H_{o3c} : Well-being has no significant effect on the job satisfaction of women entrepreneurs in the informal sector of South-west Nigeria;

H_{o3d} : Spousal support has no significant effect on the job satisfaction of women entrepreneurs in the informal sector of South-west Nigeria;

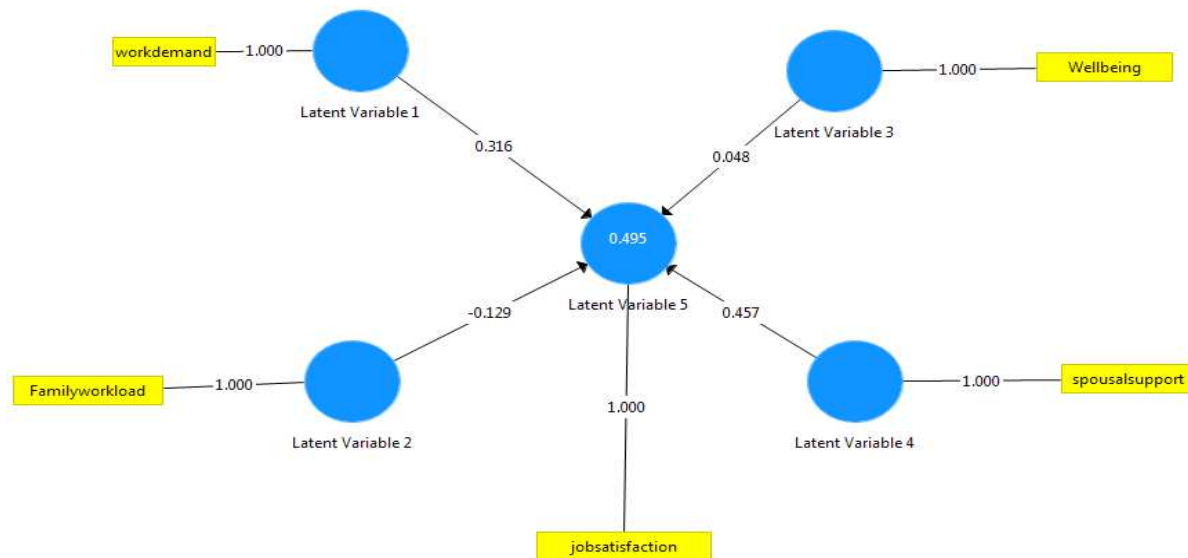


Figure 4.9 Measurement Model (Algorithm testing) Job Satisfaction
Source: Author’s field survey (2019)

Figure 4.9 shows that the coefficient of determination, R^2 , is 0.49% for job satisfaction endogenous latent variable. The implication is that work demand, family workload, wellbeing and spousal support moderately explain 0.49% of the variance in job satisfaction.

The inner model suggests that work demand, family workload, wellbeing and spousal support significantly affect job satisfaction.

Table 4.18 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

Original Sample	Sample Mean	Standard Deviation	T Statistics	P Values
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Source: Author's field survey (2019)

In Hypotheses three, the SEM result showed that well-being is positively related to job satisfaction. Findings indicated that well-being has a significant effect on job satisfaction with ($\beta = 0.163$, $t = 0.048$, $p < 0.002$), Hence, H_{03} . Wellbeing of the women entrepreneurs does not significantly affect their job satisfaction in South-west Nigeria is rejected.

Table 4.18 shows that an 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 women entrepreneurs in the informal sector. All the explanatory variables reflected positively on the explained variable. Its probability values are below 0.05 which means all the variables are statistically significant.

4.5.4 Hypothesis Four:

H₀₄: Work-life balance has no significant effect on service delivery of women entrepreneurs in the informal sector of South-west Nigeria;

Objective four: to examine evaluate the extent to which work-life balance affects service delivery of women entrepreneurs in the informal sector of South-west Nigeria.

Sub Hypotheses

H_{04a}: Work demands has no significant effect on service delivery of women entrepreneurs in the informal sector of South-west Nigeria;

H_{04b}: Family workload has no significant effect on service delivery of women entrepreneurs in the informal sector of South-west Nigeria;

H_{04c}: Well-being has no significant effect on service delivery of women entrepreneurs in the informal sector of South-west Nigeria;

Ho_{4d}: Spousal support has no significant effect on service delivery of women entrepreneurs in the informal sector of South-west Nigeria;

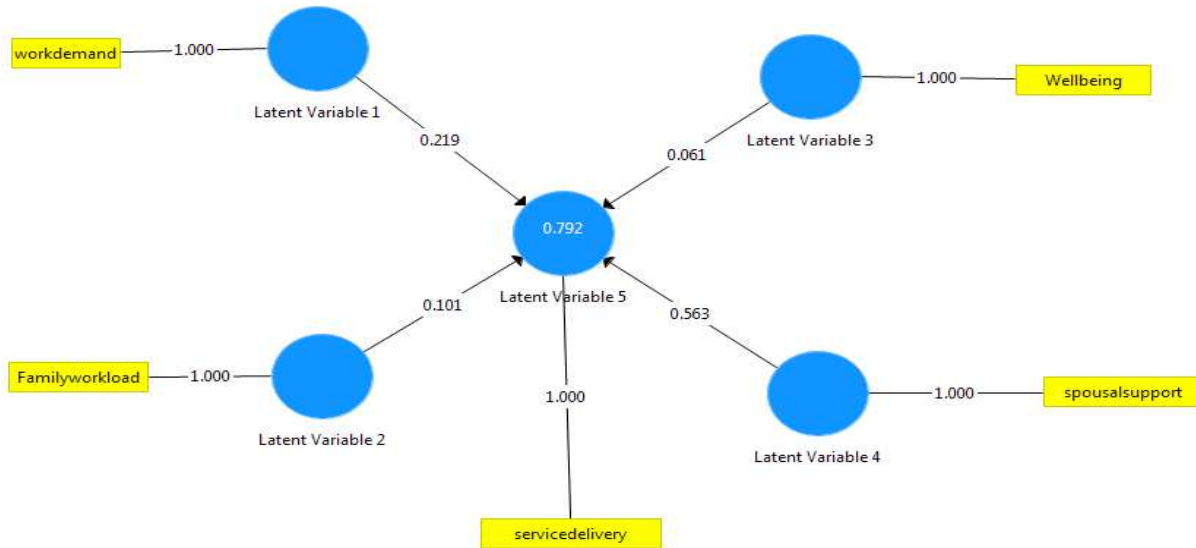


Figure 4.10 Measurement Model (Algorithm Testing) Service Delivery
Source: Author’s field survey (2019)

Figure 4.10 shows the coefficient of determination, R^2 , is 0.79% for the service delivery endogenous latent variable. This implies that work demand, family workload, wellbeing and spousal support moderately explain 0.79% of the variance in service delivery.

The inner model suggests that work demand, family workload, wellbeing and spousal support have a significant effect on service delivery.

Table 4.19 Path Coefficient: Service Delivery (SD)

	Path coefficient	Sample Mean	Standard Deviation	T Statistics	P Values
Work demands-> SD	0.517	0.525	0.068	0.219	0.000
Family workload -> SD	-0.007	-0.012	0.125	0.101	0.075
Well-being->SD	0.186	0.184	0.039	0.061	0.000
Spousal support-> SD	0.300	0.298	0.135	0.563	0.027

Source: Author's field survey (2019)

In Hypotheses four, the SEM findings showed that spousal support is positively significant to service delivery. That is, spousal support has a significant impact on service delivery at ($\beta = 0.300$, $t = 0.563$, $p < 0.027$), Hence, H_{04} that spousal support has no significant effect on service delivery of women entrepreneurs in South-west Nigeria is rejected.

Table 4.19 shows that unit increase in work demands leads to 0.219 unit increase in service delivery among women entrepreneurs. A unit increase in family workload, well-being and spousal support will lead to 0.101, 0.061 and 0.563 unit increase in service delivery among women entrepreneurs in the informal sector. All these explanatory variables have a positive significance on the explained variable. The probability variables values which are less than 0.05 means the variables are statistically significant.

4.6 Assessment of Variance Explained in the Endogenous Latent Variables

R^2 value is one of the essential criteria used to assess the Structural Equation Model in PLS-SEM. According to Hair et al. (2014), this value is also the coefficient of determination. It stands for the variance in proportion of the dependent variable that is explained by one or more predictor variable. Although the acceptable level of R^2 value is dependent on the research context, Hair et al. (2013) proposed a R^2 value of 0.10 as the minimum acceptable level. Meanwhile, Asgari (2016) suggests that the R^2 values of 0.78, 0.523, 0.495 and 0.79 in PLS-SEM can be viewed as substantial, moderate, moderate and substantial respectively. Table 4.20 captures it all:

Table 4.20 Co-efficient Determination of R^2

	R^2	Adj R^2
work demands	0.789	0.778
family workload	0.523	0.517
well-being	0.495	0.487
spousal support	0.792	0.782

Source: Author's field survey (2019)

The research model on the Table 4.20 represents a 78%, 52%, 49% and 79% of the total variance in work demands, family workload, well-being and spousal support. It implies that the exogenous latent variables collectively explain the dependent variables. Thus, adopting Asgari's (2016) criteria shows that the endogenous latent variables reflected acceptable levels of R^2 values which were substantial, moderate, moderate and substantial.

4.7 Results of Qualitative and Thematic Analysis

A thematic analysis was conducted using the data generated from interview responses from the women entrepreneurs in the study area. The research determined the effect of work-life balance on the performance of women entrepreneurs in the informal sector of South-west Nigeria. Based on the study's objectives, ten women entrepreneurs were interviewed on the formulated themes. From the analysis, four major themes were highlighted: business growth, innovativeness, service delivery and job satisfaction.

Six sub themes were identified as determinants of the effect of work-life balance on performance of women entrepreneurs. These include family workload, technological support, spousal supports, work family conflict, family work conflicts, work demand, community supports, well-being, ownership syndrome and sixteen sub-sub themes were identified.

The themes were designed to provide information, confirm the result and support the findings of the quantitative study. Figure 4.11 represents analysis of the various themes which were depicted by cases and nodes.

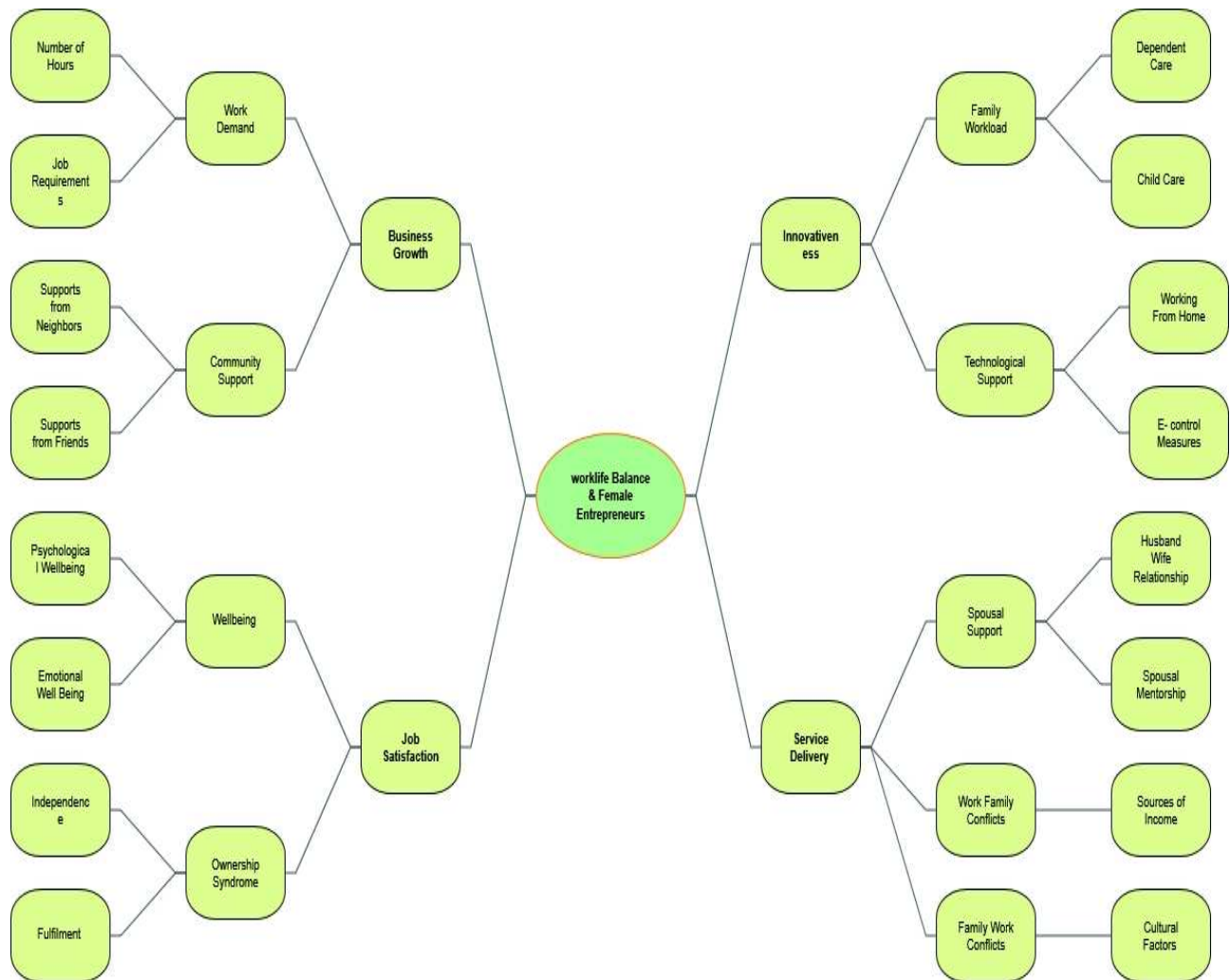


Figure 4.11: Thematic representation of the study
Source: Author’s field survey (2019)

To ensure validity of responses, the study was able to ascertain the perception of the respondents on what work-life balance is. Various responses were given as to what work-life balance represents. The analysis of the responses is presented in figure 4.12

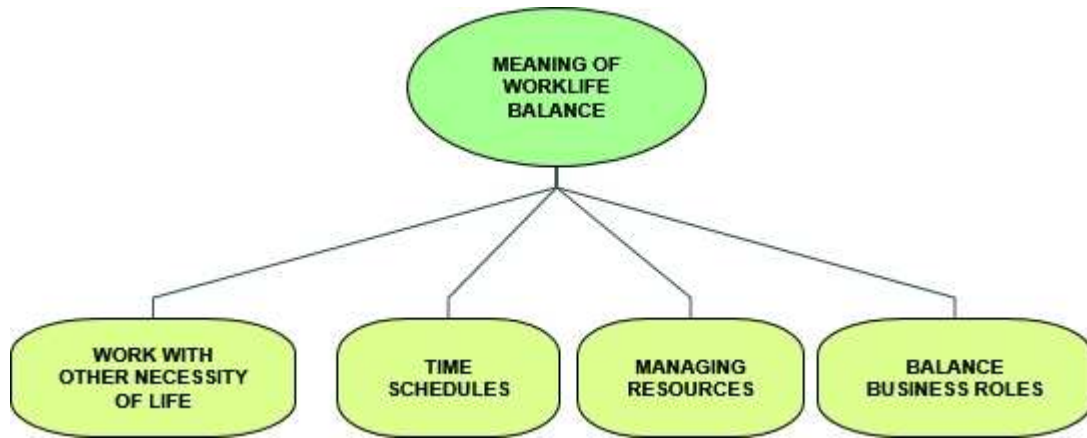


Figure 4.12: Meaning of work-life balance based on the respondent’s perception
Source: Author’s field survey (2019)

The perceptions were categorised into four sub-sets which included working with other necessity of life, time scheduling, managing resources and balance business roles. For instance, work with other necessities of life, the first respondent, coded R1 describes work-life balance as *“the ability to relate or combine work with other necessities of life that require the same amount of concentration that is put into work. As much as possible doing both with less efforts”*. Also, respondent R5 viewed her WLB thus: *“Work-life balance as an entrepreneur means I schedule my time for work, family and other things”*. In addition, respondent R8 said, *“WLB is balancing work family and life roles to a satisfactory level”*.

On perception that relates to time schedule, respondents R2, R4, R5 and R10 were captured. R2 in her response said *“It means the division of one’s time and attention between work, family and leisure activities. It’s a term that describes how time is allocated for work and other aspects of life by an individual to achieve a balance.”* Also, respondents R4 submitted that *“WLB as an entrepreneur is the ability to manage working hours, spend quality time with loved ones and do personal fulfilling activities at the same time, getting enough sleep, healthy meals and exercise.”* R5 also viewed WLB as *“division of one’s time and attention between work, family or leisure activities. It’s a term commonly used to describe the balance that a working individual needs between time allocated for work and other aspect of life.”* Similarly, R10 responded that *“it is managing work family and life roles with minimum conflict in a way that does not lead to stress.”* Respondent R9 in her opinion described work-life balance as *“being able to do business, manage*

the family and live your life as a human being.” From these descriptions of work-life balance, the study was assured of validity of the responses.

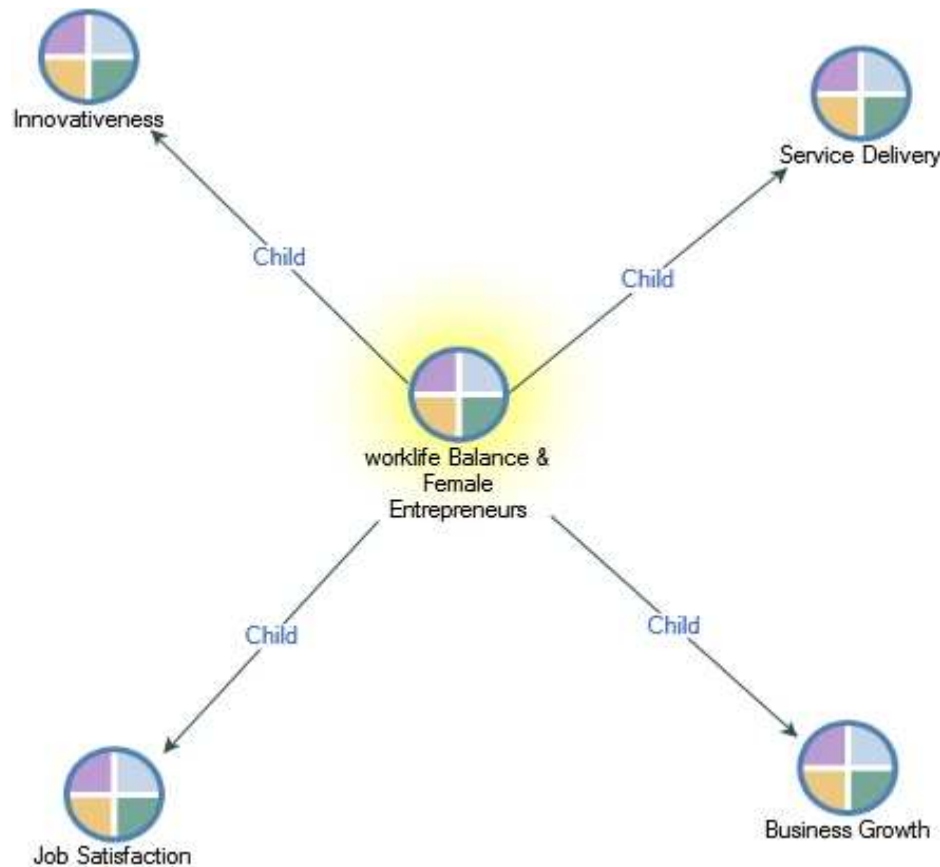


Figure 4.13: Thematic representation of variables
Source: Author’s field survey (2019)

4.7.1 Theme one: Work-life Balance and Business Growth

On work demand for instance, respondent 1 (R1) submitted that *“most times, work demands work towards an increase in the business, so far the personnel involved in work are ready to give the business what it takes to seek its growth. Vice versa is the cause if the willingness or stress level is beyond what personnel can cope with.”* In addition, respondent 2 (R2) submitted: *“Work demands is directly proportional to business growth. The growth of a business depends on how much work you put into it.”*

Also, R4 said, *“Work demands affect business growth for example when somebody is looking for work or job, she couldn’t get one which may lead to opening a business where someone else has*

already established a similar business, it can affect the growth of the business”. According to respondents R6, “Work demands affect business growth a lot. If the demand from your business is too much, it puts a lot of pressure on the entrepreneur especially when there is no one to help out.”

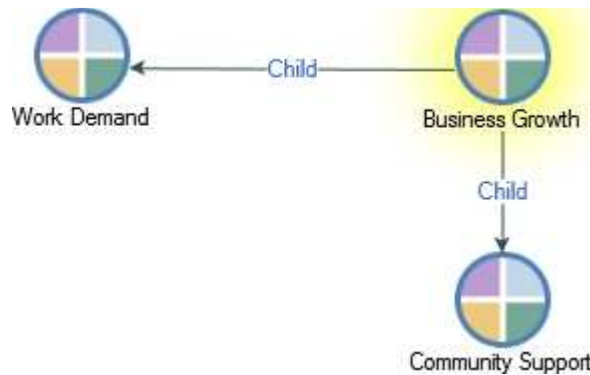


Figure 4.14 Thematic representation of Business Growth
Source: Author’s field survey (2019)

On community supports, R3 submitted that “In my area, all the parents came together to employ a lesson teacher that will teach our children while we are at shop. This is a big relief for most of us; at least we have time to face the business which will make it grow faster.” Similarly, R5 added that “an individual cannot live in isolation, with communal efforts, we continue to grow our business.”

4.7.2 Theme two: Work-life Balance and Innovativeness

The respondents’ reports on work-life balance and innovativeness revealed that women can either abandon business obligations to meet family demands and vice versa. They can also generate a feeling of emotional loss in either the family or their businesses. However, most of the respondents claimed that technological supports and family workload can have significant effect on innovativeness. On the family workload, most women reported that they always felt that they were missing opportunities, mostly in creative thinking in their businesses whenever they closed up their businesses to concentrate on pressing family responsibilities. For example, R3 submitted that “every morning, I prepare the kids for school, the dad for work, get the meals and do some house chores before going to my shop. Most times, I would have missed customers who come in

early to the market for their transactions. .” She further stated that “if not for my husband who understands the stress level, he drops the children in school, and most often pick the children home in the afternoon, if not, it means I will have to close early again to pick them from school. This definitely does not gives room to innovate new strategies into your business.”

On technological supports, R5 submitted that “I do feel relaxed when I know that I can monitor my business through phone. I communicate with my valued customers on social media by sending styles and samples to them.” Also according to R9, “In this century, I cannot come and kill myself; I use my phone for business a lot. I download styles from instagram, pinterest and Facebook. I have collections of styles which my customers choose online and I registered my number as a business line on WhatsApp. This enables me communicate with the customers with ease. So even if I am not in the shop, my mind will be at rest on my production level.” In addition, R4 said, “Before now, fashion designers especially at local level like ours, are faced with challenges of new designs, what is in vogue, and so on. With technology, we now have platforms that update us on latest activities in the fashion industries. I also make order of materials online and they deliver within few days.” As for R6, “I don’t have to meet with my customers before we conclude a transaction. I have customers in Abuja, Lagos, even Maiduguri and we communicate through social media. This ease my burden and increases my innovative prowess.”

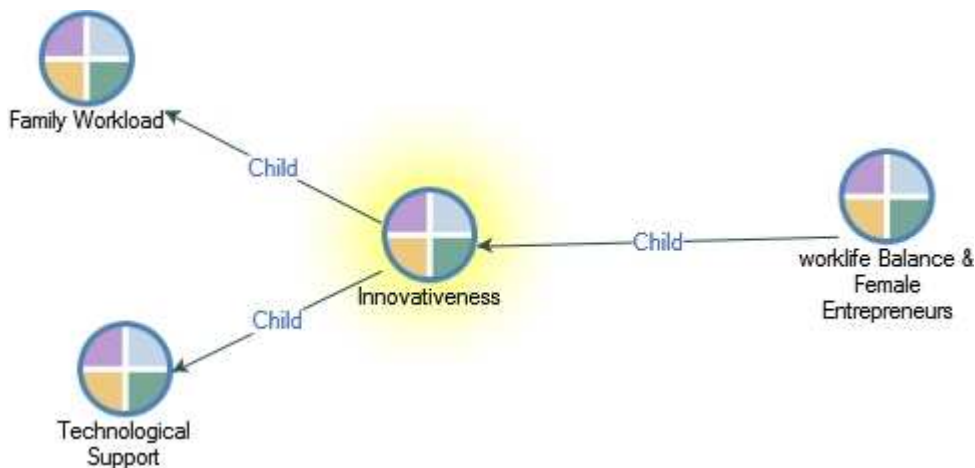


Figure 4.15 Thematic representation of Innovativeness
Source: Author’s field survey (2019)

4.7.3 Theme three: Work-life Balance and Job satisfaction

One of the critical description of the women’s work-life balance and job satisfaction is the issue of addressing their wellbeing which emanates from multiple roles and fulfilment arising from ownership syndrome. The quest for work-life balance in the business-life cycle for the women primarily rests on how to efficiently handle the expected wellbeing that might come from their daily duties with the available resources. In the informal sector, many women point to the wellbeing they experience as a result of being the owner of their businesses, although some expressed physical stress, strain and difficulties. For instance, R7 submitted that *“it is stressful combining business and work together, because the family must eat and I am expected to prepare a delicious meal at night as well as the other room...laugh.”* Also, R3 said, *“The fact that you are a business woman doesn’t prevent cooking in my home and playing my role as wife.”* In addition, R4 submitted that *“it is not easy...ko easy to divide your mind as a wife, mother, wife, daughter and sister to some others as well as well as owner of business.”* Lastly, R9 maintained that, *“Sometimes, I look at my family and I feel I am not getting it right in life and business, although people see me as a big woman, not without the stress.”*



Figure 4.16 Thematic representation of Job satisfaction

Source: Author’s field survey (2019)

On Ownership syndrome, participant like R4 submitted that *“at times after all the stress, I find solace in the fact that the business belongs to me.”* Also, R5 responded, *“I wonder if the business does not belong to us. No time for relaxing with your family just to make sure we deliver to the customers.”*

4.7.4 Theme four: Work-life Balance and Service Delivery

Many respondents on work-life balance and service delivery identified spousal supports, family work conflicts and work family conflicts as sub-themes. Many scholars have agreed that when the interface of work-family is understood, women can achieve a superior balance between their work and family. Arising from their roles as wives, mothers, bosses, etc., a conflicting situation is most likely to occur. Respondent R3 submitted that *“you cannot eat your cake and have it; the husband, the children, and the customers alike deserve and require attention like any other. While you cannot put them on a scale, each is important.”* She further added that *“my husband knows that my contribution in finances is also very important. For example, whenever he pays the children school fees, his salary is always depleted because of cooperatives’ deductions; so he gives his best supports by taking some burdens away from me, giving me ideas, helping me to deliver the cloths to customers and so on. In fact, I call him the Managing Director.”*



Figure 4.17 Thematic representation of respondents on work-family conflicts.

Source: Author’s field survey (2019)

To corroborate the above, R1 said, *“Although I am the tailor, but my husband is my business partner. He knows more style than myself. Whenever he sees styles in an occasion, he often calls my attention to it. This is a complementary role from my husband which had increased my efficiency in service delivery.”* In contrast, R9 responded that *“to be a woman is not easy; my husband dislikes me staying so long on phone conversations. By the time you get to work, before you know it, it’s time to pick the children. When they are around, you hardly have the time to do anything.”* Also, R2 revealed that, *“As for my mother in-law that stays with us whether I like it or not, I must cook on time, wash clothes regularly and close on time. This greatly affects my service delivery to customers.”* The effect of work-life balance on service delivery is depicted with Figure 4.17. The respondents also submit that family members are not the only barrier affecting businesses; more striking one includes time-consuming socio-cultural engagements. Respondents in the interviews raised concerns about the intrusions common with one’s need to often fulfil socio-cultural and religious obligations. Social obligations such as burial rites,

religious commitments and marriage events are occasions which are highly valued here in our locality. These social activities also impede business engagements. Some reported that they attend these social activities unwillingly, but the need to meet social networks and ensure that their participation will be rewarded when theirs comes. However, these obligations become distractions to their businesses when they are too frequent. R6 reported that *“It is usually very disturbing when you just get a request from some highly placed customers and at the same time you get the news of the death of someone in the community, you have no choice but to abandon everything for the demand. Similarly, R9 said, “when certain events happen; you will have to close up your shop, even if you have business obligations to meet.”*

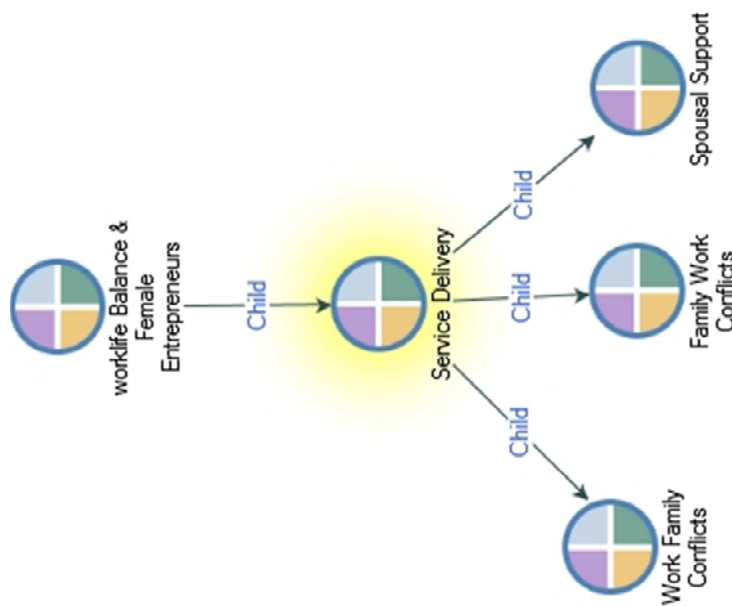


Figure 4.18 Thematic Representation of Service delivery

Source: Author’s field survey (2019)

4.8 Discussion of findings

The broad objective of the research was to examine the effect of work-life balance on the performance of women entrepreneurs in the informal sector of South-west Nigeria. Thus, this

section presents both the qualitative and quantitative findings of the study which answered the four research questions and were analysed through structural equation model and thematic analysis.

The first research objective established the relationship between work-life balance and business growth of women entrepreneurs in the informal sector in south-west Nigeria, and this was tested in hypothesis one. The determination coefficient, R^2 , was 0.78 for the business growth endogenous latent variable which means that work demand, family workload, wellbeing and spousal support moderately explain 78% of the variance in business growth. The model suggests that work demand, family workload, wellbeing and spousal support significantly affect business growth. Hence, H_{01} : (there is no significant relationship between work demands and business growth of women entrepreneurs in South-west Nigeria) was rejected. This was corroborated by the responses from the qualitative study, where most respondents affirmed that work demands relates directly to business growth and this is enhanced when there is community support. This submission is in line with the work of Shiels (2014).

The second research objective evaluated the effect of work-life balance on the innovativeness of women entrepreneurs in the informal sector of south-west Nigeria. From hypothesis two, R^2 is 0.52% for the innovativeness endogenous variable. This implies that work demand, family workload, wellbeing and spousal support moderately explain 52% of the variance in innovativeness. It explains that work demand, family workload, wellbeing and spousal support have a significant effect on innovativeness. The respondents' reports on work-life balance and innovativeness revealed that women can either abandon business obligations to achieve demands of the family and vice versa. They can also generate emotional loss in either the family or business place and this is in line with the findings from Elvina (2012). However, most of the respondents claimed that the technological supports together with social media marketing through Facebook, Twitter, Instagram, WhatsApp and other technology-enabled digital marketing tools have impacted on their innovativeness.

In research objective three, the effect of work-life balance on job satisfaction was examined and results for hypothesis three show that R^2 is 0.49% for job satisfaction variable. This is an indication that work demand, family workload, wellbeing and spousal support moderately explain 49% of the variance in job satisfaction. This corresponds with the previous findings of

Diener, Gohm, Suh and Oishi (2000), Diener (2012) as well as Weiss, Bates and Luciano (2008), and it is most times measures the overall judgment of life satisfaction (Zhai, Willis, O'Shea, Zhai & Yang, 2013). Well-being is seen as the most significant element of people's lives (Diener et al., 2000) and it is accompanied with positive outcomes such as good health and work performance. The qualitative outcome also identified ownership syndrome as a contributor to job satisfaction. Also, Clark (2000), Greenhaus et al (2003) and Kirchmeyer (2000) all agree that satisfaction across roles has outcomes that resonates with devotion. This is also in line with the assertions of Bakker & Hakanen (2013) that the joy of owning and running a business that is solely owned contributes to job satisfaction. In the informal sector, many women point to the well-being they experience as a result of being the owner of their businesses, although some expressed physical stress, strain and difficulties.

Finally, objective four examined the effect of work-life balance on service delivery of women entrepreneurs in the informal sector of South-west Nigeria, and the result for hypothesis four showed that R^2 is 0.79% for service delivery. It shows work demand, family workload, wellbeing and spousal support moderately explain 0.79% of the variance in service delivery. It also shows that work demand, family workload, wellbeing and spousal support have a significant effect on service delivery which is in line with the findings from Oludayo, Falola, Ahaka & Fatogun (2018). The thematic analysis revealed that clashes amid work and family domain are to be reduced in order to ensure exceptional service delivery to enhance performance.

Both the quantitative and qualitative findings show a link to what was in existence in literature. The study found out that work demands, family workload, well-being and spousal support had a significant relationship with entrepreneurial performance which is in line with the works of Imbaya (2012), Shiels (2014), Dhuru (2016), Caykoylu (2016) and Gentry et al., (2017). Each of the variables- work, family and personal domains- is related to performance in their unique ways. Work demands have great influence on entrepreneurial performance as these women entrepreneurs were solely responsible for the success and overall outcome of their businesses. The number of hours they put in, the quality of time spent on the business and other work commitments have impact on their business growth and overall performance. Also, in the family domain, family workload which comprised the number and age of children, dependent care, parental requests, amount of time spent on family activities and family commitments contributed to the performance of women entrepreneurs. Women who perceive greater levels of

responsibility from their families were more likely to struggle with their performance. The personal domain relates to the individual well-being which encompasses mental and physical health, psychological fitness and mental balance.

The study, through in-depth interview, revealed that work-family conflicts and issues in the family front have significant impact on entrepreneurial performance. Results from the structural equation model also supported family workload as having a significant influence on performance, and this correlates with Shelton (2006), Boyar et al. (2008), Ugwu et al. (2016), Mushfiqur, et al.'s (2018) studies. In fact, work-life balance has been reported as a growing concern for people in paid employment as well as those in entrepreneurship. Investigation revealed that work-life balance spans across men and women, though women were found to be greatly affected than men (Kossek, 1999; James, 2014). This could largely be as a result of their stereotyped and traditional roles as home keepers, homemakers, wives mothers and care givers. In evaluating how business issues interfere with other life roles and vice versa, the women tailors reported exhaustive pressure, physical stress, mental distress and loss as some of the challenges they faced while trying to balance between business and family. Also, whenever they reflected on those challenges, they became anxious. Interestingly, these negative experiences are captured in the literature that discuss people who engage in multiple roles (Greenhaus et al., 2003).

In structured organisations and the formal sector, a lot of work-life management strategies have been put in place for employees so as to enable them manage and balance their work and life interferences. This has greatly impacted their performance as evidenced in Abdulraheem (2014), Adisa et al. (2014), Dhuru (2016) and Oludayo et al.'s (2018) findings. However, the case is different for women entrepreneurs in the informal sector who are solely responsible for their businesses; hence, the study examined the effect of work-life balance on the performance of women entrepreneurs in the informal sector in South-west Nigeria. The finding shows that for women entrepreneurs, they view all roles as life roles as there is a thin separation between their business and other life roles. Their integral view of these roles flowed from their personalisation of these roles in such a way that combining family roles with business does not always affect the businesses and families of all women entrepreneurs. This complete view of life roles aligns with the predictions of work-life researchers who consider the work-life domains as a system (Munn,

2013; Ojo et al., 2014).

In addition, many women recognise balance to be conditional and attainable only if one has a helping hand. This corresponds with Rehman and Roomi's (2012) findings that spousal support was a substantial consideration by Pakistani women in defining balance and improving performance. Also, Neneh (2017) identified family support as a predictor of performance among women entrepreneurs in South Africa. Ferguson et al. (2012) also established that both co-worker and partner support contributed positive experiences which assisted with achieving work life balance. Similarly, Vadnjal and Vadnjal (2013) found husbands to be support to women's entrepreneurial start-ups. Spouses can cushion the negative effects of work related stressors, provide encouragement to overcome stressors and conflicts, improve attitudes towards the job and facilitate effective resource like financial and time management.

Although this finding looks distinct from a conceptual definition, it identifies the importance of external and/or significant others in facilitating the attainment of balance, at least for women in business.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

This chapter presents the summary of the findings, discuss conclusion and makes recommendations based on the findings of the study. The suggestions for further studies and research contribution were also presented.

5.1 Summary of the study

This study examined the effect of work life balance on the performance of women entrepreneurs in the informal sector of South-west Nigeria. Chapter one gave a background into the concept of work life balance and women entrepreneurship in Nigeria. Thereafter, statements of the problem, research questions, research objectives, significance of the study, scope of the study and operational definition of terms were discussed sequentially.

Chapter two was dedicated to the review of relevant literature on the concept of work life balance and performance. The literature provided scholarly insights on the variables under the two constructs. The clarification highlighted major definitional constructs of work life balance and performance, the diverse perspectives of authorities and relevant theories. An empirical review of previous studies was also done to identify the gap which triggered the present study.

Chapter three revealed the research methodology adopted for conducting this research. The methodological issues discussed included research methods, research design, research strategies, population, sample and sampling techniques, source of data, method of data analysis, pilot and reliability test and concludes with ethical issues.

Chapter four presented the outcome of the data analysis and it revealed findings from the questionnaire instrument as well as findings from the interview administered. The quantitative data collected were analysed using descriptive statistics such as simple percentages, frequency distribution in the form of tables and Partial Least Square Structural Equation Modeling (PLS-

SEM). The qualitative data collected were analysed using thematic analysis with the aid of N-Vivo 12 Software.

This chapter provides the overall summary of the research, implications of the research findings conclusions based on the findings, recommendations, policy implementation, contributions to knowledge, limitations of the study and suggestions for further studies.

5.2 Summary of Findings

The study examined the effect of work-life balance on the performance of women entrepreneurs in the informal sector of South-west Nigeria.

A combination of quantitative and qualitative approach was adopted through the use of questionnaire and structured interview administered on the women entrepreneurs in Lagos, Oyo and Osun States of South-west Nigeria. Work-life balance was proxied using work demands, family workload, well-being and spousal support, while the performance of women entrepreneurs was measured using business growth, innovativeness, job satisfaction and service delivery. Four hundred and seventeen (417) copies of the questionnaire were distributed to the respondents who were selected through purposive, stratified and random sampling techniques in South-west in Nigeria. Three hundred and seventeen-nine (379) copies of the questionnaire were duly filled, retrieved and considered fit for analysis, using Structural Equation Model (SEM) while the data collected from the interview was thematically analysed using Nvivo 12.0 for the qualitative aspect.

A summary of the study's findings are as presented below:

Based on objective one, the study revealed that work demand, family workload, wellbeing and spousal support have significant relationship with business growth and the also model suggests that work demand, family workload, wellbeing and spousal support significantly relate to business growth. The probability values of all the variables show that all the explanatory variables significantly affect the explained variable. The findings revealed that business growth has a robust relationship with work-life balance and a high positive correlation with other variables. From the responses of the interview, objective one was tagged theme one (Work-life balance and Business growth) and the interview responses revealed a high level of relationship between work-life balance and business growth. Most of the respondents affirmed that even though they sustain higher workloads, job demands, longer hours, and more irregular schedules

they were able to concentrate on their entrepreneurial life, thereby resulting in their business growth.

The four latent variables (work demand, family workload, wellbeing and spousal support) moderately explain the variance in innovativeness. This means that work demand, family workload, wellbeing and spousal support have a significant effect on innovativeness. In Objective two, the study examined the effect of work-life balance on innovativeness of women entrepreneurs in the informal sector in south-west Nigeria. The manifest variable which is innovativeness was measured by the entrepreneurial orientation level of the women. All the variables showed a high “t” value which suggests that the model has significant effect on innovativeness. Also, the respondents established that for an increased level of innovativeness to be ensured, overall family workload matters. Respondents also identified technological support as a contributor to their innovativeness. This aided their performance by making their work easier to do.

The findings based on the third objective also revealed that the variables moderately explain the variance in job satisfaction. The probability values of all the variables show that all the explanatory variables significantly have effect on the explained variable. Objective three determined how work-life balance affect job satisfaction of women entrepreneurs in the informal sector of south-west Nigeria, which found that job satisfaction has to do with the sense of fulfilment and commitment of the business owners. The measurement model revealed that work demand, wellbeing and spousal support used as proxies to work-life balance significantly impact job satisfaction. Nonetheless, the thematic analysis on work-life balance and job satisfaction also maintained that women entrepreneurs derive job satisfaction by being in control of their business and autonomous. Even though entrepreneurs have higher work demands and work longer hours, they tend to experience a higher degree of job satisfaction as long as their wellbeing is sustained. As a result job satisfaction can be achieved when the woman is psychologically balanced, mentally fit and emotionally balanced with minimal work-family conflict.

The fourth objective shows that work demand, family workload, wellbeing and spousal support significantly affect service delivery. This therefore determined the effect of work-life balance on the service delivery of women entrepreneurs in the informal sector of south-west Nigeria as the results indicated that though spousal support has a strong impact on service delivery, issues such

as work family-conflict and family to work conflict were contributors. The thematic analysis also revealed that conflict interference between work and family domain alongside socio-cultural issues influence effective and efficient service delivery.

5.3 Implication of findings

The implication of this study is that it would increase the productivity of women who are business owners which will in turn contribute significantly to the gross domestic product (GDP) of the country. In addition, if the findings of this study is adequately implemented it will lessen the already heavy burden being shouldered by women entrepreneurs which might have negative effect on their contributions to the gross domestic product.

Also, women entrepreneurs should endeavour to seek help when needed to enable them reduce work-life conflicts, achieve physical, mental and psychological health in order to improve their productive capacities for increased profitability.

Finally, women entrepreneurs should understand that they are solely responsible for their well-being and success of their businesses. It is of utmost importance that they balance their work and non-work roles, as lack of balance between the two might lead to poor health, burnout and stress which could ultimately lead to untimely death.

5.4 Conclusion

The findings of this study have shown that work-life balance had a significant effect on performance of women entrepreneurs in the informal sector of South-west Nigeria. All the explanatory variables indicated a significant impact on performance. Women entrepreneurs must understand that they are personally responsible for their businesses' success, and as such their business growth is greatly influenced by how well they their work demands. From the study, it was concluded that balancing business roles with other necessities of life requires adopting a lot of strategies to manage these roles and achieve business growth.

Similarly, family workload was identified as a contributor to the innovativeness of women entrepreneurs. Many women viewed balance as conditional and unattainable, largely because of

the thin line available between the work and family domains as well as the cultural stereotypes available to women generally. A lot of the women revealed that combining both roles without a helping hand was herculean to them. The study concluded that family workload is inevitable, but when women are overburdened, their innovative capacity can be negatively impacted.

In addition, the study revealed that a strong positive relationship between well-being and job satisfaction existed among women entrepreneurs. The study concluded that job satisfaction has strong positive relationship with well-being and ownership syndrome. Most women entrepreneurs are happy to be in control of their businesses, and this mainly contributes to their achievement and overall satisfaction. It is thereby incumbent on a woman entrepreneur to effectively manage her time, prioritise, delegate and manage the resources available to her to ensure growth and survival of her business venture.

Finally, this study concluded that spousal support is an essential determinant that influences individual attitudes and behavioural outputs. Women entrepreneurs should adopt work-life management strategies in achieving service delivery, as it is necessary to be emotionally stable, mentally sound and psychologically balanced to achieve maximum performance.

5.5 Recommendations

The study of work-life balance and performance of women entrepreneurs has prompted several recommendations that will enhance performance of women entrepreneurs. From this study's findings, the following recommendations were made:

1-Women entrepreneurs should understand the mechanisms of work-life balance which in turn helps them improve their business growth in South-west, Nigeria. To achieve growth, women entrepreneurs need to redefine, identify and maximize the resources available to them so as to achieve greater prosperity and growth in their business. In addition, it is known that work and family demands can cause stress and hinder work life balance, hence, women entrepreneurs should be concerned about how to manage them more effectively to reduce conflicts between these domains and maintain business growth.

2-Also, family workload in the life domain should be well-handled by women entrepreneurs, they need to be emotionally and psychologically balanced in order to be innovative on their job and ensure efficient performance. Family demands are inevitable, thus, it is recommended that

women entrepreneurs should delegate, prioritise and seek help so as to reduce their burden. For most women who are responsible for taking care of their children and other family members, the burden is even more, hence impacting on their innovative capacity. It is recommended that women should leverage on technology to reduce some of these stress by automating a lot of their processes and also engage in specialised education programs from Youtube, WhatsApp etc including marketing or technology-focused skill building.

3-Similarly, women entrepreneurs should adopt effective strategies and approaches such as role sharing, role elimination and role reduction to attain balance and ensure their welfare by planning, organising and implementing time and stress management strategies in their different life domains. Women entrepreneurs should also understand that autonomy, ownership syndrome and support are essential in achieving job and life satisfaction.

4-Finally, women entrepreneurs need the utmost support of their spouses for efficient and effective performance. Spouses can cushion the negative effects of work related stressors, provide encouragement to overcome conflicts, improve attitudes towards the job and facilitate effective resource management. In addition, it is pertinent that women entrepreneurs should understand that the ability to deliver efficient service is the soul of their business. This is the backbone of business existence and as such, all efforts should be made to ensure sustainability, survival and continuity.

5.6 Contributions to knowledge

The contribution to knowledge is in the following areas:

1-The informal sector in south-west Nigeria has received very little attention on work-life balance, much attention has been on the formal sector. It is perhaps the first study on work life balance in the tailoring and fashion industry in Southwest Nigeria. Hence, findings from this research is a contribution to the existing literature on work-life balance and the performance of women entrepreneurs in the informal sector of the economy. The findings will also become a secondary data for future studies in the informal sector on work-life balance and performance.

2-Majority of existing studies focused on work life balance and financial performance indicators, this study examined work life balance and subjective performance measures including innovativeness, business growth, job satisfaction and service delivery. This is a major contribution.

3-The bulk of existing studies used either quantitative or qualitative research design, this study combined qualitative and quantitative analyses using Structural Equation Model (SEM) and thematic analysis. This is usually rare, as the most commonly used is inferential statistics. Also, the research has been able to utilise mixed method to unravel other variables (technological support, networking community support, management strategies and time roles) that could assist women entrepreneurs in the informal sector to achieve work-life balance and enhance their performance in South-west Nigeria.

4-This study will not only contribute to improving individual entrepreneurial performance, but will also improve the economy, considering that women entrepreneurs contribute largely to the development of the economy.

5.7 Suggestions for further studies

The study examined women entrepreneurs in the informal sector, hence it is suggested that future research studies conduct a comparative analysis on work-life balance and performance in the Nigerian formal and informal sectors. Also, future studies should compare the outcomes among men and women in the different sectors.

Future researchers should also explore other geopolitical zones in the country or transnational analysis with other countries, as this would enrich our knowledge about women and work-life balance.

Finally, future studies should employ other qualitative techniques such as focus group discussion (FGD) and observation methods to elicit information from respondents.

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APPENDIX I - QUESTIONNAIRE

Department of Business and Entrepreneurship,
School of Business and Governance,
Kwara State University, Malete,
P.M.B. 1530, Ilorin, Kwara State.
July 29, 2019.

Dear Respondent,

RESEARCH QUESTIONNAIRE

I write to introduce Mutiat Oyinlola Kuranga, a post graduate student in the Department of Business and Entrepreneurship, Kwara State University, Malete who is carrying out a Ph.D. Research Thesis titled: Work-life balance and performance of women entrepreneurs in the informal sector in South-west Nigeria.

The exercise is purely for academic consumption and please be assured that your response would be treated with strict confidentiality. Please be free to give your responses as appropriate as you deem fit.

Thanks in anticipation of your cooperation.

Yours faithfully,

Issa Abdulraheem, Ph.D.

Head of Department

SECTION A

Demographic Questions

1. Please indicate your age group:

- (a) 16-25
- (b) 26-35
- (c) 36 -45
- (d) 46-55

(e) Above 55

2. Your educational status:

(a) Informal education

(b) Elementary/primary school

(c) Secondary school

(d) Post-secondary school

(e) Graduate

3. How long have you been in business?

(a) Below 5 years

(b) 6 to 10 years

(c) 11 to 15 years

(d) 16 to 20 years

4. How long have you been a member of the association?

(e) Below 5 years

(f) 6 to 10 years

(g) 11 to 15 years

(h) 16 to 20 years

SECTION B

Composite variables that denotes Work-life balance & Performance

Please Tick the response code that correctly approximates your view. Kindly respond based on your own viewpoint.

Every option you mark is correct and will meet the need of this research.

Guide:

5= Strongly Disagree (SD), 4= Disagree (D), 3= Neutral (N),

2= Agree (A), 1= Strongly Agree (SA)

Work-life balance Construct						
	Work demands	SD	D	N	A	SA
6	My work demands inhibit my home and familial role					
7	The amount of time my job takes up makes it difficult to fulfil my family responsibilities					
8	Things I want to do at home get delayed because of the demands my job puts on me					
9	My job produces stress that makes it difficult to fulfil familial duties					
10	Due to work related duties, I have to make changes to my plans for family activities					
11	I remain engaged in my business related work for over 10 hours per day					
12	My pre-occupation with business interferes with me providing dependent care needs at home, leading to conflicts					
Family-workload		SD	D	N	A	SA
13	My familial demands interfere with work related activities					
14	I have to put off doing things at work because of demands on my time at home					
15	Things I want to do at work get delayed because of the demands of my family					
16	My home life inhibits my responsibilities at work such as getting to work on-time, accomplishing daily task and working overtime					
17	Family related stress hinders my ability to perform job related duties					
18	My family life seldom suffers due to my entrepreneurial role					
19	I find it difficult to concentrate in my business due to dependent care problems					
20	I have to perform many roles in a given time					
Well-being		SD	D	N	A	SA

22	Work and family issues takes a lot of time and I find it difficult to take care of my health					
23	The engagements in the business and family life give me a lot of stress					
24	Due to the excessive work load and lack of time, I am unable to give proper attention in my personal life					
25	The extended work time make me stressed and short tempered					
26	I feel calm and sleep very well after the activities of the day					
27	I spend sufficient time on my personal matters					
28	I have developed illness as a result of stress from my work and family demands					
Spousal support		SD	D	N	A	SA
29	My spouse demands greater attention from me					
30	My spouse is supportive of my work.					
31	I can concentrate better due to the help I get from my spouse.					
32	My spouse caters for all finances I only support the shortfall					
33	I am able to provide adequate service irrespective of type of customer					
34	I generally build solid relationships with those I work with					
35	I get invaluable support from my spouse and this impacts on my performance					
Performance construct						
Business growth		SD	D	N	A	SA
36	My customer base has increased					
37	I am in touch with current trend in my industry					
38	I have more employees over the years					
39	I am satisfied with the trend of growth of my business					

40	I am a professional at my business					
41	I have adequate support to grow my business					
42	My staff have adequate skill to support my business					
Innovativeness		SD	D	N	A	SA
43	I am able to come up with new ideas to improve my business					
44	I come up with new ways of doing things from time to time					
45	I move along with the recent trends in my industry					
47	I carry out periodic survey to get feedback from customers					
46	I regularly review my mode of operations					
47	I have enough time to develop myself					
48	I encourage my staff to come up with solution that will aid our services					
Job satisfaction		SD	D	N	A	SA
49	I am satisfied with my job					
50	My customers enjoy doing business with me					
51	I get referrals from my existing customers for new businesses					
52	My customers are satisfied with the services I render					
53	I am aware of my strength and work on improving my performance					
54	Customers are satisfied with their services and requests					
55	I meet up with set target on the job					
Service delivery		SD	D	N	A	SA
56	I have more of my customers who do repeat businesses with me					
57	I come up with new ways of doing things from time to time					
58	My customers recommend new customers to me					

59	I usually deliver on time to my customers					
60	Most of my customers have been with me since inception					
61	I complete my assignment in time to delight my customers					
62	I manage the emotions of my customers to the benefit of my business					

APPENDIX II – INTERVIEW GUIDE

SECTION A

Demographic Questions

1. Please indicate your age group:

- (f) 16-25
- (g) 26-35
- (h) 36 -45
- (i) 46-55

(j) Above 55

2. Your educational status:

(f) Informal education

(g) Elementary/primary school

(h) Secondary school

(i) Post-secondary school

(j) Graduate

3. How long have you been in business?

(i) Below 5 years

(j) 6 to 10 years

(k) 11 to 15 years

(l) 16 to 20 years

4. How long have you been a member of the association?

(m) Below 5 years

(n) 6 to 10 years

(o) 11 to 15 years

(p) 16 to 20 years

Section B

1. What do you understand as work-life balance as a women entrepreneur?
2. How does work demands affect business growth of women entrepreneurs in South-west Nigeria?
3. Does family-workload affect innovativeness of women entrepreneurs in South-west Nigeria?
4. As a women entrepreneur, what do you understand as well-being?

5. How does well-being affect your performance?
6. Does spousal support affects service delivery of women entrepreneurs in South-west Nigeria?
7. How can you achieve a balance in your work, family and life roles?

Thank you for your time.

APPENDIX - III

PILOT TEST AND TEST OF RELIABILITY

Reliability

Scale: ALL VARIABLES

Case Processing Summary

	N	%
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	Valid	19	100.0
Cases	Excluded ^a	0	.0
	Total	19	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.779	58

Item Statistics

	Mean	Std. Deviation	N
The demands of my work interfere with my home and family role	2.8947	1.37011	19
The amount of time my job takes up makes it difficult to fulfil my family responsibilities	2.7895	1.39758	19
Things I want to do at home get delayed because of the demands my job put on me	3.0000	1.20185	19
My job produces strain that makes it difficult to fulfil family duties	2.8947	1.19697	19
Due to work related duties, I have to make changes to my plans for family activities	2.1579	.95819	19
I am too fatigued to look after my business due to my work load in hours per day	2.8947	1.19697	19

I remain engaged in my business related work for more than 10 hours per day	3.0000	1.10554	19
My preoccupation with business interferes with me providing dependent care needs at home, leading to conflict	3.0526	1.26814	19
The demand of my family interfere with work related activities	2.5263	1.12390	19

Item Statistics

	Mean	Std. Deviation	N
I have to put off doing things at work because of the demands on my time at home	2.7368	1.44692	19
Things I want to do at work get delayed because of the demands of my family	2.7895	1.13426	19
My home life interferes with my responsibilities at work such as getting to work on-time, accomplishing daily task and working overtime	2.7895	1.18223	19
Family related strain interferes with my ability to perform job related duties	2.5263	1.12390	19
My family life seldom suffers due to my entrepreneurial role	2.6316	1.16479	19
I find it difficult to concentrate in my business due to dependent care problem	2.7368	1.44692	19
I have to perform many roles in a given time	1.9474	.91127	19
Due to the work/family issues and lack of time, I find it difficult to take care of my health	2.8947	1.19697	19
The role conflicts in the business and family life give me a lot of stress	2.7895	1.22832	19

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Item Statistics

	Mean	Std. Deviation	N
Due to the excessive work load and lack of time, I am unable to give proper attention in my personal life as well as in my business	2.6316	1.30002	19
The long hours of work make me stressed and short tempered	3.0526	1.12909	19
I feel relaxed and sleep very well after the activities of the day	2.7368	1.24017	19
I have enough time to spend on my personal matters	3.0000	1.20185	19
I have developed illness as a result of stress from my work and family demands	3.2632	1.19453	19
My spouse demands greater attention from me	2.8947	1.28646	19
My spouse is supportive of my work	2.1579	1.01451	19
I can concentrate better due to the help I get from my spouse	2.4211	1.16980	19
My spouse caters for all finances I only support the shortfall	2.7895	1.03166	19
I am able to provide adequate service irrespective of type of customer	2.2632	.65338	19
I generally build solid relationships with those I work with	2.0526	.40465	19

Item Statistics

	Mean	Std. Deviation	N
I get invaluable support from my spouse and this impacts on	2.4211	1.12130	19

my performance			
My customers base has increased	2.2105	.85498	19
I am I touch with current trend in my industry	2.0526	1.02598	19
I have more employees over the years	2.4737	1.12390	19
I am satisfied with the trend of growth of my family	2.4211	.90159	19
I am a professional at my business	2.0526	.70504	19
I have adequate support to grow my business	2.1579	.83421	19
My staff have adequate skill to support my business	2.2632	.73349	19
I am able to come up with new ideas to improve my business	2.3158	.88523	19
I come up with new ways of doing things from time to time	2.2632	.87191	19
I move along with the recent trends in my industry	2.3158	1.15723	19
I carry out periodic survey to get feedback from customers	2.8421	.95819	19
I regularly review my mode of operations	2.2105	.85498	19
I have enough time to developed myself	2.5789	1.12130	19

Item Statistics

	Mean	Std. Deviation	N
I encourage my staff to come up with solution that will aid our service	2.1579	.89834	19
I am satisfied with my job	1.9474	.52427	19
My customers enjoy doing business with me	2.3684	.89508	19

I get referrals from my existing customers for new businesses	2.1053	.99413	19
My customers are satisfied with the service I render	2.2632	.73349	19
I am aware of my strength and work on improving my performance	2.3158	.74927	19
Customers are satisfied with their service and request	2.0000	.88192	19
I meet up with set target on the job	2.4211	.76853	19
I have more of my customers who do repeat businesses with me	2.3684	.95513	19
I come up with new ways of doing things from time to time	2.2632	.87191	19
My customers recommend new customers to me	2.2105	.97633	19
I usually deliver on time to my customers	2.6316	.89508	19
Most of my customers have been with me since inception	2.7368	.65338	19
Importance is attached to time of completion of assignment	2.3158	.82007	19
I am able to manage the emotions of my customers to the benefit of my business	2.4211	.69248	19

Item Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted

The demands of my work interfere with my home and family role	142.5263	277.374	.485	.795
The amount of time my job takes up makes it difficult to fulfil my family responsibilities	142.6316	282.912	.351	.800
Things I want to do at home get delayed because of the demands my job put on me	142.4211	280.146	.492	.796
My job produces strain that makes it difficult to fulfill family duties	142.5263	274.930	.630	.792
Due to work related duties, I have to make changes to my plans for family activities	143.2632	293.427	.214	.804
I am too fatigued to look after my business due to my work load in hours per day	142.5263	290.152	.240	.804
I remain engaged in my business related work for more than 10 hours per day	142.4211	299.035	.029	.809
My preoccupation with business interferes with me providing dependent care needs at home, leading to conflict	142.3684	288.801	.254	.803
The demand of my family interfere with work related activities	142.8947	295.433	.121	.807

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
I have to put off doing things at work because of the demands on my time at home	142.6842	289.784	.193	.806
Things I want to do at work get delayed because of the demands of my family	142.6316	295.801	.110	.807

My home life interferes with my responsibilities at work such as getting to work on-time, accomplishing daily task and working overtime	142.6316	298.690	.031	.810
Family related strain interferes with my ability to perform job related duties	142.8947	292.766	.191	.805
My family life seldom suffers due to my entrepreneurial role	142.7895	281.398	.476	.797
I find it difficult to concentrate in my business due to dependent care problem	142.6842	280.006	.398	.798
I have to perform many roles in a given time	143.4737	292.708	.251	.803
Due to the work/family issues and lack of time, I find it difficult to take care of my health	142.5263	283.374	.411	.799

Item Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
The role conflicts in the business and family life give me a lot of stress	142.6316	283.579	.394	.799
Due to the excessive work load and lack of time, I am unable to give proper attention in my personal life as well as in my business	142.7895	283.064	.380	.799
The long hours of work make me stressed and short tempered	142.3684	294.357	.148	.806
I feel relaxed and sleep very well after the	142.6842	317.006	-.389	.822

activities of the day				
I have enough time to spend on my personal matters	142.4211	304.813	-.116	.814
I have developed illness as a result of stress from my work and family demands	142.1579	290.140	.241	.804
My spouse demands greater attention from me	142.5263	293.708	.136	.807
My spouse is supportive of my work	143.2632	289.427	.316	.802
I can concentrate better due to the help I get from my spouse	143.0000	284.444	.394	.799
My spouse caters for all finances I only support the shortfall	142.6316	281.357	.547	.796
I am able to provide adequate service irrespective of type of customer	143.1579	296.251	.209	.805

Item Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
I generally build solid relationships with those I work with	143.3684	299.023	.156	.806
I get invaluable support from my spouse and this impacts on my performance	143.0000	286.556	.357	.800
My customers base has increased	143.2105	290.398	.351	.801
I am I touch with current trend in my industry	143.3684	284.468	.458	.798

I have more employees over the years	142.9474	290.497	.251	.803
I am satisfied with the trend of growth of my family	143.0000	299.222	.043	.808
I am a professional at my business	143.3684	289.579	.471	.800
I have adequate support to grow my business	143.2632	295.094	.195	.805
My staff have adequate skill to support my business	143.1579	296.363	.177	.805
I am able to come up with new ideas to improve my business	143.1053	300.988	-.013	.809
I come up with new ways of doing things from time to time	143.1579	295.585	.168	.805
I move along with the recent trends in my industry	143.1053	293.322	.169	.806
I carry out periodic survey to get feedback from customers	142.5789	296.702	.114	.807

Item Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
I regularly review my mode of operations	143.2105	300.731	-.003	.809
I have enough time to developed myself	142.8421	300.251	-.004	.810
I encourage my staff to come up with solution	143.2632	295.760	.155	.806

that will aid our service				
I am satisfied with my job	143.4737	301.819	-.040	.808
My customers enjoy doing business with me	143.0526	290.053	.345	.801
I get referrals from my existing customers for new businesses	143.3158	287.117	.394	.800
My customers are satisfied with the service I render	143.1579	295.696	.204	.805
I am aware of my strength and work on improving my performance	143.1053	291.766	.353	.802
Customers are satisfied with their service and request	143.4211	292.813	.258	.803
I meet up with set target on the job	143.0000	300.000	.029	.808
I have more of my customers who do repeat businesses with me	143.0526	285.830	.453	.799
I come up with new ways of doing things from time to time	143.1579	290.363	.345	.802
My customers recommend new customers to me	143.2105	285.175	.462	.798

Item Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correl	Cronbach's Alpha if Item Deleted

			ation	d
I usually deliver on time to my customers	142.7895	298.842	.056	.808
Most of my customers have been with me since inception	142.6842	299.450	.066	.807
I complete my assignment in time to delight my customers	143.1053	290.211	.375	.801
I manage the emotions of my customers to the benefit of my business	143.0000	300.556	.014	.808

APPENDIX IV

LITERATURE MAPPING

AUTHOR	TITLE	SCOPE/ GEOGRAPHY	OBJECTIVE	METHODOLOGY	FINDINGS
Rothbard, Phillips and	Managing multiple roles:	United States of	examine the fit between	Cross sectional;	The study found that

Dumas (2005)	work family policies and individual's desires for segmentation	America	individuals' desires for integration/segmentation and their access to policies that enable boundary management,	Quantitative	desire for greater segmentation does moderate the relationship between organizational policies one has access to and individual satisfaction and commitment.
Shelton (2006)	Women Entrepreneurs, Work–Family Conflict and Venture Performance: New Insights into the Work–Family Interface	United States	The objective was to examine whether high-growth women entrepreneurs choose more appropriate strategies for reducing work–family conflict than their less successful counterparts.	Qualitative	Findings show that when women reduce work–family conflict by choosing strategies that better match with their internal needs they develop high-growth businesses more effectively
Harp (2011)	Spousal Satisfaction in Entrepreneurial Couples	Kenya	To examine the effect of spousal satisfaction among entrepreneurial couples.	Qualitative, interview	She found that sometimes husbands, or partners, share the difficulties of the start-up phase and help women to manage their

					business
Ojo (2012)	work-life balance practices and employee experience in Nigeria banking sector	Nigeria	The aim of the research was to explore the extent to which work-life balance policies are practiced in private organization in Nigeria.	Cross-sectional/ Quantitative (correlation analysis)	The finding of the empirical study showed that there is need to enlighten employee about the various work-life balance policies available and how it can improve their work-life balance issues.
Imbaya (2012)	The role of family support in performance of women-operated micro and small enterprises in Eldoret, Kenya	Kenya	The objective of the study was to determine the role of family support on the performance of women-operated micro and small enterprises in Eldoret, Kenya	Cross sectional; mixed method of analysis	Finding from the study was that women operated enterprises in Eldoret Municipality have low entrepreneurial success due to little or no family support among other factors.
Edralin (2012)	Innovative Work-Life Balance Strategies of Filipina Entrepreneurs: New Evidence from Survey and Case	Filipina	To explore the innovative strategies by which women entrepreneurs integrate their work demands with their personal responsibilities	Exploratory/ Cross sectional	Results showed that the positive spill over effects of work on family needs and personal

	Research Approaches		and family needs to create value for their sustainable business		needs of the women entrepreneurs
Abdulraheem (2014)	The Changing Nature of work-life balance in Nigerian Higher Institutions	Nigeria	The objective of the paper was to examine some taken for granted assumption of Work-life Balance (WLB) in Nigerian higher education as it affects workers' performance and productivity.	Cross sectional/ Qualitative (interview and observation)	It was found that work-life balance is one of the major factors affecting workers' performance and productivity
Balaji (2014)	The impact of Work-life balance on performance of employees in the IT sector in India.	India	The objective of the study was to examine the impact of Work-life balance on performance of employees in the IT sector in India.	Cross sectional survey; Quantitative method	findings emphasizes the need to formulate guidelines for the management of work-life balance at organizational level as it relates to job satisfaction and performance of employees

Ojo, Salau and Falola (2014)	The concept of work-life balance policies and practices in three sectors of the Nigerian Economy namely the Banking, Educational and Power Sector.	Nigeria	The objective of the study was to explore the types and barriers of Work-life Balance initiatives available in the three sectors.	Quantitative method (in-depth case study analysis)	The findings reveal that there is diversity in terms of how respondents perceive the concept of Work-Life Balance
Adisa, Mordi and Mordi (2014)	The challenges and the realities of work-family balance among Nigerian women doctors and nurses in the Nigerian health sector	Nigeria	The study explored issues that arise in the process of juggling their work and family commitments among Nigerian women doctors and nurses in the Nigerian health sector	Qualitative (Semi structured interview)	The findings reveal a number of workplace and domestic problems that threaten women doctors and nurses in their quests for work-family balance.
Onur (2014)	The application of work-life balance, job stress and individual Performance	Turkey	The aim of this paper was to examine the effects of work-life balance on job stress and individual performance	Quantitative; factor analyses, correlation and regression analyses	Findings from the study show strong relations between job stress performance and work-life balance factors.

Dijkhuizen, Gorgeivsk, Veldhoven and Schalk (2014)	Feeling successful as an entrepreneur: a job demands — resources approach	Nederland	investigates how entrepreneurs' job demands relate to their work-related strain and work engagement, as well as their feelings of subjective success	Quantitative; Structural equation model	Findings show that entrepreneurs can achieve an important competitive advantage over other entrepreneurs if they can learn to deal effectively with job demands and work-related strain
Spivack and Desai (2015)	Women entrepreneurs work family management strategies: a structuration theory study		To determine how women entrepreneurs are creating and recreating the gender structures that both restrict and enable methods for managing woman and family demands.	Structuration model study	The study found that women entrepreneurs will face tension either internally in managing their identities or externally in managing social interactions.
Dhuru (2016)	The work-life balance of married women in banking in Mumbai	Mumbai	To investigated the work-life balance of married women in banking in Mumbai	Quantitative	Findings show that married women require flexible timing, and supportive spouse as an environment

					conducive for work at the office
Caykoylu (2016)	Emotional spousal support can have unintended organizational outcomes	Turkey	The aim of the research was to discover under what circumstances emotional spousal support leads to negative rather than positive outcomes	Qualitative; unstructured interview	Findings from the research showed that spousal support efforts to protect life-partners from potential harm and to boost their self-confidence levels, if not checked, can lead to decrease in cooperation with in the work environment.
Saha, Chaudhuri & Mazumdar (2016)	Work-Life Balance of Women Teachers in West Bengal	Bengal	The objective of the study was to investigate work-life balance of women teachers	Quantitative; factor analysis	The findings show that women teachers' personal lives suffer due to job and family-related pressures
Kaliannan and Perumal (2016)	Developing a work-life balance model towards improving job satisfaction among medical	India	investigated work-life balance model towards improving job satisfaction among women	Quantitative	Findings revealed that majority of the doctors are not enjoying a balance work-life integration

	doctors across different generations		medical doctors		given their work commitments especially managing employers and patients expectations.
Gentry, Bankole & Saka (2017)	Work-life balance and adaptive performance of technopreneurs in Lagos State, Nigeria	Nigeria	The objective of the study was to investigate the interplay between work-life balance and adaptive performance amongst technopreneurs in Lagos State, Nigeria	Quantitative (inferential and descriptive statistics)	There is a significant strong positive relationship between work-roles balance and capacity to handle uncertainty among the technopreneurs in Lagos State Nigeria
Adisa, Osabutey and Gbadamosi (2017)	The implications of work-family balance among dual-earner couples using a case of medical practitioners in Nigeria.	Nigeria	The objective of the study was to examine the implications of the work family balance of dual-earner couples in Nigeria	Cross sectional; Qualitative method	The findings reveal that the dual-earner status provides some respite from financial hardship and improves family finances, which subsequently enhances work family balance.
Dijkhuizen, Gorgeivsk, Veldhoven and Schalk	Well-being, personal success	Netherlands	The objective of the study	Longitudinal; Quantitative, Structural	The study found that

(2017)	and business performance among entrepreneurs: a two wave study		was to investigate the relationship between entrepreneurs' well-being and entrepreneurial performance.	equation model	well-being predicted subjective entrepreneurial success but entrepreneurial performance in turn did not predict entrepreneurs' future well-being but has interesting implications.
Oludayo, Falola, Ahaka, and Fatogun (2018)	Work-life balance initiative as a predictor of employees' behavioral outcomes in some selected commercial banks in Nigeria.	Nigeria.	The objective of the study was to examine the extent to which work-life balance initiative is a predictor of employees' behavioral outcomes in some selected commercial banks in Nigeria.	Cross sectional survey; Quantitative	Findings shows that work-life balance initiatives are predictors of employee behavioral outcomes such as job satisfaction, employees' intention and employees' engagement.
Talreja (2017)	Women entrepreneurship and work-life balance in India.	India	The objective of the study was to examine how women entrepreneurs maintain a balance between the	Cross sectional; Quantitative	The study found that most of the women are overwhelmed by the conflicts that arise from domestic and

			household and entrepreneurial work.		entrepreneurial duties.
Sang-Hoon, Yuhyung and Seung (2017)	The impact of job demands and resources on job crafting.	Korea	The study examined the impact of job demands and resources on job crafting	Cross sectional; Quantitative	Finding show that work engagement was positively associated with job autonomy and performance feedback
Jensen, Liu and Schött (2017)	Entrepreneurs innovation bringing job satisfaction, work-family balance, and life satisfaction: In China and around the world	China	The study investigated understanding of the aspects of entrepreneurship that benefit satisfaction and innovation	Cross sectional	The finding revealed that entrepreneurship benefit innovation and dimensions of satisfaction
Neneh (2017)	Family Support and Performance of Women-owned Enterprises: The Mediating Effect of Family-to-Work Enrichment	South Africa	The study investigated the relationship between family support and the performance of women-owned businesses.	Cross sectional; Quantitative	The findings showed that all three examined types of family support (i.e., emotional, instrumental and financial family support) were positively associated with firm performance.

Mushfiqur, Mordi, Oruh, Nwagbara, Mordi and Turner (2018).	The impact of work-life-balance (WLB) challenges on social sustainability of Nigerian women medical doctors	Nigeria.	The objective of the study was to examine the impact of work-life-balance (WLB) challenges on social sustainability of Nigerian women medical doctors	qualitative, semi-structured interviews and focus group session	Findings revealed that factors such as work pressure, cultural expectations, unsupportive relationships, gender role challenges, lack of voice/participation, and high stress level moderate the ability of women medical doctors to manage work-life balance and social sustainability.
Munyanyi, Chiromba, Diza, Magweva and Muzvidziwa (2018)	Cultural dimensions and entrepreneurial performance interaction in small and medium enterprises in Zimbabwe.	Zimbabwe	To determine the effect of Cultural Dimensions on Entrepreneurial Performance in Small and Medium Enterprises	Cross sectional; Quantitative; Structural equation modelling (SEM)	The results from the study affirmed that cultural dimensions have a positive influence on entrepreneurial performance in Zimbabwean SMEs
Adisa, Gbadamosi, Mordi and Mordi (2019)	Entrepreneurs' Work-Life Balance; In Search of Perfect	United Kingdom	The objective of the study was to find out if the self-	Longitudinal survey; Qualitative with semi	Findings indicate that entrepreneurs prioritize

	Boundaries.		employed nature of entrepreneurs' business ventures affect the perfect boundaries between their work and non-work lives.	structured interview	'work' over 'life' and reveal that entrepreneurs have little desire for boundaries as they work everywhere, which makes long working hours prevalent among them.
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