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Innovative Strategies between Work and Life Balance among Female Entrepreneurs in the State of Terengganu, Malaysia

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Abstract

This study explores the innovative strategies of women entrepreneurs integrating the role of work with personal and family responsibilities to achieve business success and a happy life. In addition, the study will also analyse the challenges faced in achieving work and life balance. This study uses a mixed-methodology approach involving structured interview techniques using questionnaires and semi-structured, in-depth interviews. A total of 50 Malay women entrepreneurs in Terengganu were randomly selected to answer the questionnaire. Five of the samples have been interviewed in an in-depth manner. The findings show three key strategies undertaken by Terengganu Malay women entrepreneurs to integrate work and life demands. The strategies are: (i) engaged in stress management activities; (ii) plan their early work and home chores responsibilities; (iii) and use technology (mobile phones, internet) to manage work and home. Whereas, the challenges they face in achieving work and life balance are related to (i) discussing business problems with families; (ii) unable to do family work; and (iii) facing physical health / fatigue problems. To ensure the balance of work and life, this study suggests that women entrepreneurs should adopt innovative strategies in balancing work and life such as getting support from their spouses and families, engage in stress management activities, and change the structure of their work to make it more flexible.

Keywords: Innovative Strategies, Work Balance, Female Entrepreneurs, Work and Life Balance, Sustainable Management Strategies.

Introduction

The era of globalization has made women aware that they have to work with men to obtain family resources and gain recognition for their resources (Marlow, 2002). The corporate work environment however is not very conducive to women because it is achievement-oriented thus women choose entrepreneurship (Appelbaum et al, 2011). Additionally, a handful of women choose to engage in entrepreneurship to gain more flexibility and control over their work and

personal life, while increasing their work and life balance (Sumaira and Azam, 2012). This is proven when the number of women entrepreneurs around the world have been increasing in recent times and women entrepreneurship has received the attention of researchers and policymakers as potential issues for research and development (Nedelcheva, 2012). Nevertheless, the involvement of women in entrepreneurship has exposes them to issues of work and life balance as a result of competition between their roles in business, family responsibilities and personal needs (Azam, 2012; Panchanatham, 2011; Totell, 2008; Edralin, 2002; 2003). The study found that work conflicts and family life had more impact on women entrepreneurs than men (Al-Hossienie, 2011; Jahed, Akhtar, 2011; Peeters, Montgomery, Bakker dan Schaufeli, 2005) because they have to take on multiple roles in their families, in addition to their challenging entrepreneurial activities (Madi, 2015). Women are often faced child care and other domestic responsibilities causing them burden by various tasks at the same time, so they are often labeled as "multitasking women". The "multitasking" feature is one of the few factors that women are able to compensate for work and family responsibilities (Abdelzaher, 2013; Bullough, 2008), but double domestic responsibility is a major obstacle to their career advancement (Cross dan Linehan, 2006). According to Peeters et. al (2005), the pressure from business and family is often outdated and creates an imbalance. Women's attempts to integrate, sort and balance various problems and activities in their different roles have placed them under great pressure (Mitnick, 2007). All these aspects cause a lack of work and life balance, and various issues related to it. With the choice transformation made by women, it seems ironic to consider the issue of work and life balance because the transformation of this choice affects the family, the community and the nation. Work and life balance issues are no longer a western phenomenon. Although the majority of research in this area focuses on the western context, it has spread to eastern culture following the globalization process which has greatly influenced organizational settings around the world (Lewis et al., 2007). The issue of work and life balance has developed into one of the most important issues in the field of entrepreneurship since the 21st century and is considered as a women's issue – which is one of the issues in labor management (Ladge, 2009). The study aims to examine the issues of work and life balance among Malay women entrepreneurs in Terengganu. The main focus of this study is to explore the innovative strategies of Malay women entrepreneurs in Terengganu integrating the role of work with personal and family responsibility to achieve success in business ventures and can enjoy a happy life. In addition, the study will also explore the challenges they face towards achieving work and life balance. Hopefully, the findings of this study can be used as a guide to female entrepreneurs to improve their entrepreneurial performance and advancement as well as generate solutions that can be proposed to other women to solve their related problems.

Literature Review

Analysis of Work Balance and the Life of Women Entrepreneurs

Analysis of work and life balance at the early stage is based on the needs of the study on women of various roles. Work and life balance are initially called as work and family conflicts. Previous scholars such as Kahn et al. (1964) defines it as a form of conflict between roles, where work and family role stresses are incompatible in some ways, participation in the role of work (family) becomes more difficult due to participation in family roles (work). Work and life balance are defined as the extent to which the individual is equally involved and equally satisfied with the

role of work and family (Clark, 2000). The issue of work and life balance has developed into one of the most important issues in the field of entrepreneurship since the 21st century and is considered as a women's issue – one of the issues discussed in labor management (Ladge, 2009). The importance of work and life balance emerged when Harrington and Ladge (2009) identified different components of the work culture and life as (i) The existence and diversity of perspectives covering the diversity of management and employee training programs and succession planning systems, among others, (ii) Health perspective where many organizations see work and life balance initiatives as a way to continue their health and wellness programs, (iii) the challenges of management perspective when the organization takes a more integrated approach to looking at work and life balance as an important factor in making the "preferred employer" organization, (iv) employee relationship perspectives include programs that help create a better working environment and life, and integration that includes employee communications, conflict resolution and protection (v) the perspective of corporate citizenship or corporate social responsibility is based on the belief that organizations need to be responsible employers and contribute to society (vi) the amount of perspective reward when the work and life balance program is seen as a non-monetary component of the total package of remuneration, (vii) cultural perspective change is based on the idea that organizations need to adapt to the ever-changing external environment in addition to the changing needs of demographics and labor demographics.

The findings from Agarwal and Lenka's (2015) study find that women have been involved in entrepreneurship and left their corporate world to overcome problems related to work and life balance. In order to overcome the role conflicts, balancing the work style and personal life, having flexibility and control over their work and personal responsibility, women start their own business. Their entrepreneurial activities have contributed to the creation of jobs, innovations and economic development of the country. However, the lack of proper guidance, training from government agencies, technical knowledge, family support and weak networks also become a barrier to their entrepreneurial efforts. Entrepreneurship activities have helped them gain recognition and confidence. Women try to maintain their work and life balance through entrepreneurial skills such as effective communication, management, planning, guidance and delegation skills. Subsequently, the study of Sumaira and Azam (2012) found that the increased participation of women entrepreneurs in Pakistan in the labor force has created a challenge for them to balance their work and family obligations. The situation became more complicated in the patriarchal society such as Pakistan because of the stereotypical domestic role of women, religious prescriptions, norms and cultural values. The findings of the study find that the goal of achieving work and life balance is one of the key motivations for women entrepreneurs to start their own business because they think their own business gives them flexibility, control and freedom in terms of dividing time between family and social responsibility. Lack of time, gender imbalance, social and cultural norms and family responsibilities are the most challenging challenges faced by women to achieve balance in the patriarchal Muslim society.

In contrast, the study of Mathew and Panchanatham (2011) in India, showed women entrepreneurs in South India found it was hard to balance their job roles and lives. This study reveals role burden, care issues, quality of health, problems in time management and lack of

proper social support are the major factors affecting the work balance and life of women entrepreneurs in India. While most of the women entrepreneurs who have been exposed to this issue have significant differences in the level of work and life balance faced by various categories of women entrepreneurs.

Edralin (2012) study on the other hand has encouraged women entrepreneurs to use innovative work and life balance strategies such as getting support from spouses and families, engaging in stress management and redesigning work structures to make them more flexible. The results of his research in examining the innovative strategies of Filipino women entrepreneurs on issues of balancing personal, family and business responsibilities, three strategies used to balance their job responsibilities and life such as (i) engage in stress management activities, (iii) planning work and house chores in advance of the proper time. In addition the personal competencies they use to offset their career and life responsibilities are by seeking information, setting goals and systematic planning to ensure equilibrium. Furthermore, the findings of Kirkwood and Totell's qualitative studies (2008) found women entrepreneurs in New Zealand are able to achieve work and life balance by practicing several strategies to achieve work and life balance such as, (i) management roles, (ii) where to work (job location), (iii) when to work (working hours) and (iv) with whom they work.

The findings of Mahi and Manir (2015) on 185 randomly selected women entrepreneurs in Chittagong show that five important issues related to the work and life balance faced by women entrepreneurs such as (i) burden role, (ii) related health issues, (iii) time management, (iv) care, and (v) lack of social and family support. Social and family support issues, health and time management have positive relationships with work-life balance and women's entrepreneurial life, while issues of care and over burden of duties and responsibilities are negatively related. The findings show that women entrepreneurs can focus on reducing their workloads, managing care issues, improving their health, managing time well and ensuring social and family support to maintain work and family life balance and ensure their business is a success. Women entrepreneurs struggle to maintain a balance between work and family life because of the workload, personal roles and responsibilities for families often overlap with each other and create an imbalance that will create conflicts that have become commonplace for most women entrepreneurs in Chittagong. The findings of the Edralin study (2012) on Filipino women entrepreneurs have shown that there is a positive and negative overflow in work and life relationships. Negative flow stimulates stress among entrepreneurs while positive flow leads to an increase in their level of satisfaction. In addition, various strategies are undertaken by entrepreneurs to balance their work and life such as personal planning with regular time management, the magnitude of couples support for married entrepreneurs, support of family members on job responsibilities and activities unrelated to business, and the routine division of work to a trusted worker usually consisting of family members who have flexible working schedules.

Research Objectives

The objective of the study is to explore the innovative strategies and challenges of Malay women entrepreneurs in Terengganu to integrate the role of work with personal and family responsibilities in achieving business success and enjoy a happy life.

Research Methodology

This study uses a mixed-methodology approach involving structured interview techniques using questionnaires and semi-structured, in-depth interviews. A total of 50 Malay women entrepreneurs in Terengganu were randomly selected to answer the questionnaire and five of the samples with over five years of experience managing the business, were interviewed in an in-depth manner under the guideline of semi-structural questions. The interview process was conducted at the entrepreneur's own business location. All interviews were recorded after requesting permission from the respondents and transcribed before going through the coding process. Meanwhile, items in the questionnaire were adapted from Edralin (2012). All items are measured on a 5-point Likert scale, with "1" showing strongly disagree and "5" indicates strongly agree. Questionnaire items are translated into Malay so that respondents can understand the meaning of each item and put their opinions accordingly.

Research Findings

Strategy to Achieve Work and Life Balance

The findings of the study show that three key strategies undertaken by Terengganu Malay women entrepreneurs to achieve their work and life balance are to engage in stress management activities, planning work and home responsibilities in advance, efficiently managing time and use technology (phone mobile, internet) to manage work and home chores. Qualitative findings are as follows:

Involve in stress management activities

Based on the in-depth interviews with respondents, three out of five respondents acknowledged that they are involved in stress management activities such as spending time doing their favorite activities, such as shopping, watching movies, jogging and participating in aerobics. Doing some of one favorite activities at any given time is one of the ways to reduce stress and tiredness, to make room for oneself, and to forget about the daily routine of business routines. In fact, it is considered to be more enjoyable when it is done with family members like husbands and children. Research findings show that activities managing these stresses are often carried out in spacious hours such as weekends, public holidays such as school holidays, festivals, agglomerations, and working days. In addition, there are also those who use the afternoon as an opportunity to carry out stress management activities. Besides that, weekends and public holidays are also the best time to be with the family after a busy daily routine. Therefore, weekends and public holidays are often well-spent for family activities. This opportunity is also used for mental and physical relaxation rather than thinking of a business by staying in a nearby hotel or resort. Although this activity is done occasionally, it gives satisfaction to respondents and children. This is acknowledged by a respondent, "*....I often go shopping at Kuantan, usually during weekends, school holidays, labor day, bring my children, I've worked so hard daily, sometimes I*

have to pamper myself by spending time and doing something fun with my family. When I enjoy it, the children will do too..."

A similar view is also explained by another respondent when she stated *"...I love to watch movie at Mesra Mall, Kemaman, I often go there with my husband and children, once a month..."* Watching movies is also one of the ways to manage stress. Spending time watching movies at Mesra Mall, Kemaman with her husband and children is a strategy she used to spend time with her family while reducing work pressure. In fact, these activities can help divert the focus of life which is – she no longer needs to think about business, entertained with the movie in the cinema and also entertained with the children's recounting the movie they watched earlier while enjoying food or on their way back home. Should they do not do such activities, their weekends will also spent to do business-related work such as providing customer bills, updating documents and so on even though such work is not as important.

In Terengganu, health care activities such as jogging and aerobic are considered as one of the activities in managing stress to achieve work and life balance. To achieve work and life balance, one needs to prioritize health care activities so that every day's activities, whether career or family, can be implemented well and enjoyable. If a person does not care about health care activities, they will be vulnerable to health problems and will eventually lead to an unbalanced, unenjoyable, and somewhat limited life. According to the respondent, *"...I always jog at the park opposites to Bukit Besar, sometimes I join the aerobic there, it feels so good, I get to know new people, and I feel good myself..."* Therefore, the respondent ensures that she will spend at least 1 hour between 5 to 6 pm every evening to jog around the park and twice or thrice to join the aerobic class at the Bukit Besar Public Park. This activity is not only considered to provide an enjoyable daily life, but it also help them in networking by joining the aerobic group as well as help improve their own health. Therefore, health issues need to be given a priority in order to live a good and cheerful life. Hence, engaging in stress management activities such as shopping, watching movies, and performing exercises is one of the strategies to ensure a balanced life between career roles and genuine responsibilities as a woman.

Plan work demands and home responsibilities early

Planning ahead on work demands and home responsibilities is also one of the innovative strategies used by Terengganu women entrepreneurs to achieve work and life balance. Based on the in-depth interviews, two out of five respondents practice planning work demands and home responsibilities in advance so that all responsibilities could be done without any hassle. If it is done during the very last minutes, it is likely to cause problems not only to them but also to their customers. This strategy is due to the diversity of routine roles such as managing children who are still in school, household and business. This experience is shared by a female entrepreneur working on electrical wiring business for 11 years. Although working with her husband, the role of her husband is more on the project site. On the other hand, all business administration matters will be implemented and solved solely. In fact, when it comes to working with "deadlines", the work will be completed within two or three days before the given due date, for example relating to quotation and Tenaga Nasional Berhad (TNB- the largest electricity company in Malaysia) form. Here is the respondent's statement, *"...I will do everything in advance, work, home chores,*

all I will do earlier, because many things I have to finish every day, manage my kids who are still in school, home, business, if not done early, I'm afraid I'll have to work 2 or 3 days before the date, for example quotation, TNB form ... "

Meanwhile, another respondent admitted that *"... I have to plan ahead, because most of my customers are working, it can be problematic if I don't plan it, my work will be distracted, our reputation will decline, customers will run ..."*. Planning ahead of time with home chores and work demands will make someone smart to manage life schedules, work seamlessly, meet customers at the promised time and work demands can be completed on time, perfectly. On the contrary, if it is not planned ahead, work demands and family responsibilities (home chores) will become disrupted, causing problems and give pressures on the entrepreneurs themselves, especially while dealing with working customers such as public and private employees, thus risking their own reputation as an entrepreneur decline and customers are no longer interested in doing business with them.

Managing Time Efficiently

In addition, based on the in-depth interviews, two out of five women entrepreneurs in Terengganu admit that they also practice efficient time-management strategies to achieve work and life balance. This strategy is practiced to ensure that work, home and family responsibilities can be implemented perfectly and achieve life contentment. On the contrary, if time is not efficiently managed by the Terengganu women entrepreneurs, it can cause them problems with work or family matters such as work disruption, unhappiness among family members, conflicts between spouses, and children's complaints and difficulty in participating in community activities. The findings find that this strategy has become their daily routine. The experience of an insurance entrepreneur, though busy with business, family responsibilities will be resolved first. On the contrary, the focus on work is from 9 am to 4 pm. Time management is very important to ensure family responsibilities and business dealings are handled well as stated by the respondent, *"...I have to manage time wisely, as I will finish doing all my home chores early in the morning until 9 pm, after 9 to 4 pm, I will finish focus on the insurance business, every single day..."*.

Meanwhile, another female entrepreneur admits that *"...I am taking care of my family and my business, because I have kids who are still in school ..."*. Having children who are still in school makes one of the women entrepreneurs in Terengganu to be wise in managing her time. Household responsibilities are solved before practicing wise time management strategies. Any important matters relating to business affairs will be resolved early in the morning to avoid such problems as well as problems and difficulties, such as those relating to quotation and banking. If she does not have to do the job, she will focus on the business at the office such as completing customers' bills, updating the company's account, checking stock of goods, making payments online such as paying the Employees Provident Fund (EPF) contributions and so on.

On the contrary, a female entrepreneur thinks that successful women entrepreneurs need to be able to practice efficient time management strategies in order to manage the three worlds, business, family and society world. Managing time for business and family is a normal thing that

most individuals can do to live and enjoy a harmonious life, but harmony is enjoyed only within the family circle. On the other hand, many individuals are unable to manage time for society because they believed that they have no time, no chance, are too busy, and they forgot about getting involved in community activities such as feast, *yasin* recitation, *gotong-royong* to make *Asyura* porridge and so on. Hence, time management is very important as a recognized female entrepreneur has multiple roles as a mother, wife, entrepreneur and also as a member of the society. Despite being busy with business activities and family assignments, involvement as a member of the community is also necessary and proves that individuals managed to carry out their responsibilities in being a member of the society. Therefore, an entrepreneur needs to be wise in arranging their time in order to be able to manage the world of business, family and society well. Here is the reality of the respondents "... if you want to be a successful female entrepreneur, you need to manage time wisely because there are three worlds that need to be managed, business world, family and society ...".

Furthermore, quantitative studies show similar findings with qualitative findings. Table 1 shows the results of items in the questionnaire related to the strategies employed by the respondents to integrate work and life demands.

	Item	N	Mean	Std. Deviation
1.	Engage in activities to manage stress (shopping, sports, reading, gardening, spa, watching TV / movies).	50	4.28	1.08
2.	Has a home office or office located near home.	50	3.10	1.76
3.	Plan work and home chores ahead of time.	50	4.44	0.73
4.	Manage time efficiently.	50	4.42	0.75
5.	Adopt flexible working hours.	50	3.90	1.24
6.	Have a special schedule for family activities such as leisure / traveling / eating out / outing.	50	2.82	1.54
7.	Use technology (mobile phone, internet) to manage work and home.	50	4.38	0.75
8.	Represent other work and responsibilities to family members or trusted maids or employees.	50	3.04	1.52
9.	Pray and attend daily religious lectures.	50	3.40	0.90
10.	Establish open communication with family members and in-laws.	50	3.22	1.25
11.	Consult with parents or in-laws about business concerns.	50	2.88	1.17
12.	Learn to do a variety of tasks (multitasking)	50	4.36	0.66
13.	Accepting life as a single mother.	50	1.82	1.46
14.	Connect with friends and others in business communities or social organisations.	50	3.82	1.08
15.	Bring children to work.	50	3.40	1.14
16.	Share with spouse managing work and family responsibilities.	50	3.50	1.60

The findings show item (3) "Planning work and homework ahead of time" are ranked higher with a mean score of 4.44. Next item (4) "Managing time efficiently" is second highest with a mean score of 4.42, followed by item (7) "Using technology (mobile, internet) to manage work and home" with a mean score of 4.38. On the other hand, the lowest mean score is 1.82 ie item (13) "Accepting life as a single mother". This is because the majority of respondents are not single mothers. The findings of the study proved to be very similar to Edralin's (2012) study findings on Filipino women entrepreneurs who practice three innovative strategies to offset their work and life responsibilities ie (i) engaging in stress management activities, (ii) establishing a home office or business located near to home, and (iii) planning homework and work ahead of time.

Challenges Achieving Work and Life Balance

The findings of the study show that the three key challenges faced by Terengganu Malay women entrepreneurs in their efforts to achieve their work and life balance are to discuss business problems with families, unable to do family work and have physical health / fatigue problems. The findings of the qualitative study are as follows:

Discuss business problems with family

Based on the in-depth interviews with respondents, three out of five respondents acknowledged that they faced challenges to share their business problems while spending time with their families, especially during dinner and while watching television. The findings show that among the things that are often discussed are the business dealings that need to be implemented for the next day, workplace problems, employee issues such as employee leave requests, employees' absences and problems with customers. Relevant things are often discussed together with their spouses because the respondents think their spouse is the closest individual and understands their ability and weakness better. Due to this sharing session, the women entrepreneurs often have a sense of guilt towards their spouses because they have to discuss their business problems at home after going through a busy work routine. This finding is supported by a respondent stating "*... I feel guilty because I always talk about my business with my husband while at home, but because he's the only one who understands...*".

In addition, it also causes dissatisfaction among family members, especially children. Children often sulk, complain, and protest if they often discuss business matters during family times. However, as a mother, they often give priority to the child's feelings and always try not to discuss business dealings with their families because they think time with family is very important to know the child's daily routine like school-related matters, with whom they are friends with, attendance to religious classes and others. However, the pressure of business sometimes make them accidentally discuss it with their spouses, in front of their children, during dinner and while watching television. It is supported by the respondents' statement stating "*... I always try not to talk about work in the presence of my children, but the pressure sometimes makes me do so, with my husband, in front of our children ...*".

Unable to do house chores

In addition, the qualitative study also finds that not being able to do house chores is also a challenge faced by women entrepreneurs in Terengganu. Despite having two permanent workers

who are competent in handling cake-making and baking, as an entrepreneur, participating and cooperating needs to be done in order to ensure that the production of their products are always good, has a balanced taste quality daily and product orders always satisfy customers. Believing in the efficiency of employees and the practice of cooperation in managing work is the principle that has been held since the beginning of bakery business. Therefore, unable to do home chores is one of the challenges that she has to face, as a result of less time allocated at home than at the business centre. The following is the respondent's statement, *"...home chores such as doing the laundry and cooking, I've no time to manage them, because after I send my children to school I head straight to work, there's so many things to do at the bakery every single day, so usually I will hire a maid to do the laundry, dry them and fold them once a week, I only cook once or twice during weekends, on weekdays I buy outside foods..."*

Facing health problems / physical fatigue

In addition, qualitative findings prove that respondents face challenges in terms of health and physical exhaustion. Two out of five Terengganu women entrepreneurs have admitted that they often face physical fatigue problems and one of them also faces health problems. Problems with physical fatigue often affect the daily activities such as drowsiness during work, fatigue and pain in almost all parts of the body as stated by one of the respondents:

"... sometimes I feel tired, drowsy at work because I need to get up early in the morning, need to manage home chores, children going to school, laundry, iron school children's clothes, prepare breakfast ...". In fact, there are those who argue *"... it's better if we have a maid, less home chores, less tired"*. Physical fatigue causes one of the female entrepreneurs to believe that having an assistant will reduce the physical fatigue that she has as all the home chores are taken care of by the maid. However, hiring a maid requires high cost of spending although the maids hired are locals. Hiring foreign maid, however, is rather difficult in terms of working permits and trust. This impetus causes the respondents to disregard their intentions whenever they talk about hiring maids, thus causing them to go through the same routine every day – managing the household chores and being a batik entrepreneur. However, if she does not have the capability to do either, she will ask her husband for help as early as possible so that his own work is not disrupted.

Additionally, one of the female entrepreneurs admits that *"... I have high blood pressure after almost 3 years of business until now ..."*. This health problem has been faced since she started her business venture. To be diagnosed having high blood pressure risks her life because she should be stress free. If there is pressure, the respondent will get headache, chest pain and abnormal blood pressure reading. On the contrary, life pressure can always be avoided by completing work and family arrangements early and practicing efficient time management between work and family responsibilities. However, the health condition is also dependent to taking medicines daily. If the respondent takes her medicines consistently as prescribed by the doctors, her health is in good condition. If otherwise, it can bring other illnesses and disrupt all business or family affairs. Therefore, this health problem is considered a major challenge faced by the respondents.

Furthermore, quantitative studies show similar findings with qualitative findings. Table 2 shows the results of items in the questionnaire related to the challenges faced by respondents to integrate work and life demands.

	Item	N	Mean	Std. Deviation
1.	Have a physical / stress / health problem.	50	3.00	1.35
2.	Discuss business problems with family.	50	3.66	1.15
3.	Less time for children.	50	2.84	1.33
4.	There is no time for social life.	50	2.98	1.18
5.	Fight with spouses due to came home late and less time for him.	50	1.38	0.85
6.	Security risks and family control.	50	2.62	1.41
7.	Husband does not try to find another job	50	1.30	0.67
8.	Unable to do household chores	50	3.22	1.41
9.	Children become too free and feel unnecessary.	50	1.56	1.09

The findings show item (2) "Discussing business problems with family" is at the highest score with a mean score of 3.66. Next item (8) "Unable to do household chores" is ranked second with a mean score of 3.22, followed by item (1) "Having a health problem / physical fatigue / stress" with a mean score of 3.00. On the other hand, item (7) "Husband does not try to find another job" records the lowest mean score of 1.30. This proves that the majority of respondents' husbands have their own jobs.

Conclusion

Analysis of the above discussion clearly shows that women entrepreneurs in Terengganu use various strategies to integrate their work demands and their lives to achieve harmonious life. The findings reveal that majority of the women entrepreneurs are involved in stress management activities, planning work and home responsibilities in advance, managing time efficiently and using technology (mobile phones, internet) to manage work and household chores. The difference in strategy made by the respondents is based on the differences in the experience experienced in managing the business, the responsibilities of their family and their personalities. In fact, research findings show that women entrepreneurs work hard to achieve work and life balance, ensuring a harmonious family life at the same time achieving success in their business. However, they are forced to pursue life challenges in order to achieve work and life balance such as discussing business problems with family, unable to do family work, and facing physical health / fatigue problems due to work activities. The findings of this study are expected to be used as a guide and applied by entrepreneurs towards achieving work and life balance.

The demands of work and life can lead to stress and eliminate the integration of work and life, thus women entrepreneurs should be concerned about managing them more effectively. In fact, Edralin (2012) also recommends several strategies such as: (1) stress management - including

activities such as family vacation, watching TV or movies, exercising, shopping, and performing favorite activities related to a person's hobby performed regularly, on holidays such as public holidays and weekends or to be done in the evening; (2) time management - performing first day work, listing things to do, identifying important tasks to be done; (3) support from spouses and families - get and retain support from family members, especially spouses. Family support is very important in terms of taking care of children, in business and emotional support. The entrepreneurs' spouses must understand that there are some changes in roles and expectations, and encourage the wives to increase their confidence. In addition, family support is needed during crisis or stress; and (4) change the structure of work - need to be natural and lay down the company's goals, to make work schedules, and work more flexible.

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