

Work and Life Harmony: An Exploratory Case Study of *EntrePinays*

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This study aims to explore how Filipina entrepreneurs (*EntrePinays*) harmonize their work demands with their family responsibilities and personal needs in order to sustain their business and at the same time live a meaningful and happy life. As an exploratory study utilizing nine participants, the case study approach based on the multiple case dimensions was used. Findings revealed that there are positive and negative spillover effects of work-life relationships. The negative spillover induces stress among the *EntrePinays* and the positive spillover can lead to their high levels of life satisfaction. Results also showed that *EntrePinays* are able to harmonize their work and life through various strategies such as personal planning with proper time management, having a flexible work schedule and workload, and delegating routine jobs to trusted employees, usually a family member. Moreover, the extent of spouse support for married entrepreneurs or the degree of support of the family members for non-business work responsibilities and activities has a crucial impact on the extent to which *EntrePinays* are able to balance their work and family demands.

Keywords: work-life harmony, women entrepreneurs, work-life balance, Filipina entrepreneurs, human resource wellness strategies

INTRODUCTION

The advent of globalization has drastically changed the lives of our workforce. It paved the way for employers to downsize, contractualize, outsource, and minimize labor costs to gain competitive advantage amidst dramatic changes in the business environment. These human resource management strategies required workers to render longer working hours, perform more intense

workloads, postpone their holidays, agree to work in distant locations, and learn more skills just to keep their jobs. As such, for working people, work-life linkages always seem to be complicated, and demands from both sides can be extreme, and they may need to be prepared to make tradeoffs (Moorhead & Griffin, 2010) in order to live a meaningful life.

Striking a balance between life at work and home is becoming more and more a priority for a

lot of people, particularly working women in many parts of the world. The role conflict exists because their compliance with one set of expectations about work creates a problem with meeting the demands of their family life. In this sense, there is a work-family conflict since the demands of work and family roles are incompatible in some respect (Greenhaus & Beutell, 1985). This dilemma has prompted workers oftentimes to choose their priorities and manage their time to resolve the seemingly unending conflict of work and family-personal life. Unfortunately, there are people who are not able “to resolve work-life conflict so that they are often forced to leave the organization or to perform at an ineffective level” (Ivancevich, Konopaske, & Matteson, 2011, p.50), which is a frustrating and stressful experience.

Moreover, in many families today, both husbands and wives work or are engaged in their careers, while having the responsibility of taking care of their children, as well as their elderly dependents, and/or disabled relatives (Bond, Galinsky, & Swanberg, 1998). Due to work demands, husbands and wives often experience problems on how to manage family needs. To address these situations, there are times when one of them has to be absent or go on leave from work to attend to their family concerns. In some other instances, if the couple can afford to pay from their salary, they avail of the services of domestic help or someone else to perform these non-work concern for them.

These increased demands at work, as well as at home, have made managing work and family life increasingly challenging (Shore, 1998). Moreover, the culturally-dictated traditional female role has placed women in an unenviable position of combating internal conflict between their role as mothers or primary caregivers, and their role as working people. Today, women represent over 40% of the global labor force, where 70% of women in developed countries and 60% in developing countries are engaged in paid employment (International Labour Organization [ILO], 2010). This situation is contrary, however, to the historical assumption that a woman's

primary duty is the upkeep of her home and care for the children (Itani, Sidani, & Baalbaki, 2011; Gutek, Searle, & Klepa, 1991).

According to Zeidan and Bahrami (2011), countries like Bahrain, Kuwait, Oman, Qatar, Saudi Arabia, and the United Arab Emirates (UAE). Historically, the women have assumed traditional roles in the society, where their primary contributions have been defined in the context of taking care of family and raising children. At the most recent women entrepreneurship forum held in Dubai in November 2010, the panel discussion revealed that that the other challenge to these women entrepreneurs is achieving a sustainable work-life balance (Zeidan & Bahrami, 2011).

Ensuring harmony between work-life relationships, according to Hughes (2007), pertains to “the ability of individuals, regardless of age or gender, to find rhythm that will allow them to combine their work with their non-work responsibilities, activities, and aspirations” (p. 146). This should also be an important focus of employers' humanistic workplace capital investment, because it will bring about higher productivity, job satisfaction, greater organizational commitment, low labor turnover, and contribute to a happy family among its workers. It will also result to the workers' personal happiness since they will have the time and means to do what they want to do outside their work. Management should adopt various strategies, such as having a flexible work schedule and workload, strictly observing the policy that no work will be done on lunch breaks, implementation of wellness programs, and training of workers on personal planning/time management. Pitt-Catsoupes, Matz-Costa, and MacDermid (2007) have stated that the effectiveness of work-life balance policies and programs of the employers could be enhanced by assessing the extent of employees' demands for work-life integration, the availability of needed resources, and the effectiveness of adaptive strategies and tactics that employees could use at home, at work, and in the community to fulfill their work and personal responsibilities.

Therefore, the concept between work-life relationships, which includes “any relationships between dimensions of the person’s work life and the person’s personal life” (Moorhead & Griffin, 2010, p.182) or “degree to which an individual is able to simultaneously balance the temporal, emotional, and behavioral demands of both paid work and family responsibilities” (Hill, Hawkins, Ferris, & Weitzman, 2001, p.49) has emerged as an important focus of research and workplace regulation because of the growing aspiration to balance work with other aspects of life, such as the family, personal life interests, and friendship networks. In a recent related study, it was revealed that the significant findings among Malaysians, that the spouse, on his/her part, must share the burden of household chores and must provide the necessary support (physical and/or mental) required in handling any problem in the work and non-work domains (Md-Sidin, Sambasivan, & Ismail, 2010). On the other hand, Indian industry’s realities with respect to work-life balance are segmentation of work and life domains of employees, inequality in work-life balance responsiveness of the employers, and lack of recognition for work-life orientation of organizations are a pointer (Gunavathy, 2008).

As noted by White, Hill, McGovern, Mills, and Smeaton (2003), much of the scholarly work and the debate on work-life balance emanates from the United States (US), notably through Juliet Schor’s (1991) influential study on “The Overworked American.” It is also observed that empirical research on work-life balance has mainly focused on relatively high profile professions and occupations, neglecting the different types of entrepreneurs.

Women entrepreneurs make a substantial contribution to national economies through their participation in start-ups and their effort to achieve sustainable and competitive growth in the informal sector (United Nations [UN], 2006). Globally, more and more women are starting to engage in entrepreneurial activities, not only for financial reasons, but for personal psychological

development and societal contribution to the economy.

Micro, small, and medium enterprises (MSMEs) compose 99.6% of the total businesses in the Philippines, although most of these enterprises are largely made up of the micro enterprises. MSMEs in the country are mostly engaged in wholesale and retail trade, while others are in manufacturing, hotel and restaurants, and real estate business (Department of Trade and Industry, 2003).

Based on the 2003 National Commission on the Role of Filipino Women (NCRFW) report, 41% of the women owner-mangers of SMEs were in manufacturing; 37% were in garments, jewelry, and furniture; 9% were in marketing; and 7% were in real estate. The report also showed that women-led firms might be few in number and smaller in scale compared with male-led firms, but they contributed to the economy significantly, as indicated by their Php7 billion assets in 1998. Lastly, the report revealed that 47% of the 803,476 registered SMEs in the Philippines were women-owned.

The present study delved on nine cases of EntrePinays managing either micro, small or medium-sized enterprises in Davao and Cavite, where many of them can be found, and this constituted an additional contribution to the expanded coverage of the research in this field.

It is also important to note that the focus of this study is in the context of the impact of work on non-work. It is interesting to find the answer to this question: How do women entrepreneurs achieve the harmony of their work and personal life demands?

Specifically, the objectives of the study are focused on the following:

1. To identify the negative and positive spillover of work on family and personal needs of women entrepreneurs.
2. To determine the drivers of women entrepreneurs to balance work and life needs.

3. To know the strategies by which women entrepreneurs harmonize their work demands with their family responsibilities and personal needs.

CONCEPTUAL FRAMEWORK

This study is primarily anchored on the Spillover Theory. Spillover is a process whereby experiences in one role affect the experiences in the other. According to Newstrom (2007, p. 204), the spillover effect occurs when “the nature of a worker’s environment off the job indirectly influences his or her feelings on the job. Similarly, since a job is an important part of life for many workers, job satisfaction influences general life satisfaction. The Spillover Theory suggests that there is a similarity between what occurs in the work environment and what occurs in the family environment (Staines, 1980).

The Spillover Theory, with its tenets surround the mutual influence of work and family, provides a useful framework for understanding better what contributes to achieving work-family harmony. Based on this theory, it can be said that interrelationships between a person’s work life and personal life exist (Moorhead & Griffin, 2010). For example, the difficulty of achieving work-life balance often happens whenever compliance by the husband or wife to one set of expectations about the job conflicts with compliance to another set of expectations at home. As noted by Ivancevich et al. (2011, p. 246), “balancing the demands of work and family roles is a significant everyday task for a growing number of employed adults. Pressure to work late, to take work home, to leave work early to care for the sick child, to spend more time travelling, and to frequently relocate in order to advance in ones career, are a few examples of sources of role conflict between work and family.”

The spillover process can be either positive or negative. The negative spillover induces stress in individuals and the positive spillover can lead to high levels of satisfaction. Although much

of the existing research focuses on the negative influence of these domains, some evidence exist that they positively influence one another as well (Polk, 2008). Learned efficient time management, improved standard of living, advances in one’s career, and receiving more support from the spouse and/or other family members, are some examples of the positive influences.

METHODOLOGY

This exploratory study used the multiple dimension case study approach to seek new insights to the phenomenon of work-life harmony. The multiple dimension case study approach aims to establish whether the findings of the first case occur in the other cases, and as a consequence, the need to generalize from these findings.

Testing for content and substantive validity is mostly subjective and depends upon the conceptual nature of the construct within a given context (Garver & Mentzer, 1999). The constructs used in this study (work-family balance/harmony, work-life conflict, spillover effect, spouse support, and entrepreneurial competencies) have been adapted from established studies that have tested these constructs as shown in the introduction and theoretical framework of the study. To gather the information pertaining to the work-life balance, except for the personal and business profile of the participants, all the questions were unstructured to be able to probe for more substantive answers. On the other hand, the Personal Entrepreneurial Competencies (PEC) Assessment Form (adapted from Management Systems International and McBer and Company as cited in the UPISSI Handout in 1992) was administered to determine the high scored competencies which the EntrePinays use to balance their work and family life.

Nine Filipina entrepreneurs (which I called “Entrepinays”) were conveniently selected for the purpose of the study. Each participant as a case represented micro, small, and medium enterprises in Cavite and Davao. The definition of SMEs

was based on those of the Department of Trade and Industry (DTI), where micro enterprises are those with assets up to Php3 million; small firms are those with assets between Php 3,000,001 and Php15 million; and medium enterprises are those with assets ranging from Php 15,000,001 to Php 100 million (Department of Trade and Industry, 2003). The participants were first clustered based on the respective size of their business and civil status. The size of the business was then stratified into micro, small and medium; while the civil status was stratified into single, married with young children, and married with grown-up children. Table 1 presents the distribution of the

case study participants and their business profile. The real names of the EntrePinays are removed to keep their privacy.

The selected case studies detail how they approach the challenges, and the strategies they use to operate their business, and integrate these to family life. EntrePinays are considered extraordinary women with successful businesses. Studying and learning from these real-life women entrepreneurs reveal valuable lessons.

The typical EntrePinays in this study are engaged in either retail or manufacturing business. Their average age is 46 years and they earned a college degree. They are also married

Table 1.

Profile of the Nine EntrePinays

Criteria	Single			Married with young children			Married with grown up children		
	Micro	Small	Medium	Micro	Small	Medium	Micro	Small	Medium
Size of firm	Micro	Small	Medium	Micro	Small	Medium	Micro	Small	Medium
Nature of business	Pet care supply and accessories	Junkshop and Canteen	Growing and whole sale of Pomelo	Fruits and Vegetables Retail selling	Gasoline Station and Bakeshop	Nutritive and medicinal bee products	Native Chocolate	Real Estate	Ornamental and medicinal garden plants and restaurant
Age	30	26	31	47	42	50	54	54	77
Educational attainment	BS Biology	BSBA Mgt.	BSBA Mktg.	2-yr. Secretarial	BSC Mgt.	BS Chemistry	BS. Chem Engg.	Elem.	BS Biology
If married, No. of children and average age	NAP	NAP	NAP	5 Ave. 16	2 Ave. 10	4 Ave. 20	1 Ave. 29	6 Ave. 29	5 Ave. 45
Type of ownership	Sole Prop.	Sole Prop.	Family Corp.	Sole prop.	Sole Prop.	Family Corp.	Sole prop.	Sole prop.	Sole Prop.
Number of years of operation	8	5	25	23	13	25	8	24	37
No. of employees	3	7	120	2	11	22	1	3	15
Financial performance	Profit 50%	Profit 30%	Profit 30%	Profit 10%	Profit 15%	Profit 20%	Profit 25%	Profit 15%	Profit 50%
Location of business	Near residence	Beside residence	Near residence	Near residence	Near residence	Same as residence	Same as residence	Same as residence	Far from residence

with an average of four children, whose age ranged from 10 to 55 years. Their businesses, which are mostly located near their residence, is mostly registered as sole proprietorship and has been in operation for an average of 19 years. Their average workforce is about 20 who are considered to be part of their family. They all consider their business profitable. Their profit ranged from 10% to as high as 50%.

RESULTS AND DISCUSSION

Table 2 reveals a number of common positive spillover effects of work on family needs and personal needs of the EntrePinays. They are related to being able to financially support oneself and their family as well as improve their standard of living. They also experienced stronger family ties, enhanced family prestige, and good reputation in the community.

Table 2.

Positive Spillover of Work on Family Needs and Personal Needs of the EntrePinays

Criteria	Single	Married with young children	Married with grown up children
Micro	<ul style="list-style-type: none"> – have adequate income to support myself and parents – able to buy things that I want from my income – good reputation in the community 	<ul style="list-style-type: none"> – provide adequate income for the family's current needs – able to send children to school 	<ul style="list-style-type: none"> – business is my therapy – able to have money to buy my medicine and pay for medical check up – able to prove how much my husband loves me – good reputation in the community
Small	<ul style="list-style-type: none"> – gave paid work to siblings – improved family standard of living – have stronger family ties – good reputation in the community 	<ul style="list-style-type: none"> – proved to in-laws that I can also earn a good income from my business – able to send children to good private school – able to establish reputation as a good entrepreneur in Davao – not very dependent on the income of the husband – good reputation in the community 	<ul style="list-style-type: none"> – able to acquire several hectares of land, construct our own house, and buy a car from my business income – gained a lot of friends – became popular in the community
Medium	<ul style="list-style-type: none"> – helped father manage the family business – able to travel abroad as a family every year from the firm's profit – we live a comfortable life – family prestige and good reputation in the community 	<ul style="list-style-type: none"> – learned to pray together as a family – family worked as a team – have adequate provision for the children's future needs – realized how much my children love me as a mother – stronger family ties – family prestige and good reputation in the community 	<ul style="list-style-type: none"> – my family learned about ornamental and medicinal plants – two of my children are now into the business of ornamental plants – my husband and I became closer – acquired more land property from my profit which the entire family enjoy

Table 3 reveals that the common negative spillover effects of work on family needs and personal needs of the EntrePinays have to do with business problems being discussed at home, stress, lack of social life, less time for domestic responsibilities, and spouse becoming more economically dependent on wife.

The above table shows that the common personal enablers/drivers of the EntrePinays to balance work and family demands are their ability to engage in relaxation activities like watching TV/movies, shopping, massage, exercise, and having a hobby like gardening; finding time to pray every day; involving in social organizations/networks; and using their entrepreneurial competencies such as systematic planning, goal setting, commitment to work, and self-confidence.

The above table indicates that the common strategies/courses of action done by EntrePinays to harmonize work and life demands are related to getting spouse and family support, employing kasambahay (domestic help) and reliable workers, allocating specific time for business and family affairs, division of work in the family, and locating the business either at home or beside the house. The EntrePinays sought the help of maids, which is also quite common in Malaysia to employ maids from neighboring countries such as Indonesia and Philippines to take care of their children (Md-Sidin et al., 2010). These can help reduce the family conflict and therefore, work-family conflict. The above trend is not surprising and it is prevalent in many developed and developing countries.

Table 3.

Negative Spillover of Work on Family Needs and Personal Needs of the EntrePinays

Criteria	Single	Married with young children	Married with grown up children
Micro	<ul style="list-style-type: none"> - discuss business problems even during family time - not able to help in the family chores 	<ul style="list-style-type: none"> - my mother and I always have a conflict on how the business should be managed - my children became too independent that I sometimes feel they do not need me - no strong effort on my husband to look for a more regular job 	<ul style="list-style-type: none"> - some customers do not understand my constraints to supply them with enough products which sometimes irritates me and my husband - big demand for my products sometimes physically exhausts me
Small	<ul style="list-style-type: none"> - discussed business problems even during family time - due to stress, lost weight - no time for my love life 	<ul style="list-style-type: none"> - sometimes I feel very tired at the end of the day during which there are many problems in the store but I do not discuss them with, my husband at home. 	<ul style="list-style-type: none"> - whole day, until late night sometimes still working - husband complains due to my going home late at night and we would fight about this - less time for my children - no strong effort on my husband to look for a more regular job
Medium	<ul style="list-style-type: none"> - sometimes discussed company problems at home - safety and security of the family is at risk 	<ul style="list-style-type: none"> - had nervous breakdown - forgot to attend to myself - was highly stressed - had no social life 	<ul style="list-style-type: none"> - few occasions when my husband did not want to wake up very early to drive me to my business place and we will fight

Table 4.***Personal Enablers/Drivers to Balance Work and Family Demands***

Criteria	Single	Married with young children	Married with grown up children
Micro	<ul style="list-style-type: none"> – proper time management – attend to Church involvement on Sunday, Tuesday, Wednesday, Friday – have massage, watch movies – dine out with friends – exercise regularly <p>*goal setting, systematic planning and self-confidence</p>	<ul style="list-style-type: none"> – listen to radio – go to church every Thursday and Sunday – have enough sleep <p>*goal setting, systematic planning and self-confidence</p>	<ul style="list-style-type: none"> – watch TV – cook new recipes as a hobby – read the Bible and other books/magazines – attend TV mass – see doctor regularly for check-up and therapy – eat food for holistic healing – think ahead – synchronize my work – confront problems immediately and look for solution <p>*systematic planning and self-confidence</p>
Small	<ul style="list-style-type: none"> – stroll on weekends – go to Church on Sundays – manage my time well <p>*goal setting and self-confidence</p>	<ul style="list-style-type: none"> – delegate work to staff – attend the Rotary meeting for social network – go to spa from time to time – practice spiritual meditation <p>*goal setting and self-confidence</p>	<ul style="list-style-type: none"> – engage in orchid gardening as a hobby – spend time with friends by going to the malls. – watch TV – have a good day's rest – attend meetings of the Hanapuhay Movement – attend Bible Study <p>*commitment to work and self confidence</p>
Medium	<ul style="list-style-type: none"> – go to gym for aerobics daily; practice yoga – go out with friends for dinner on weekends – have Facebook and Twitter – have photography as hobby – hear mass daily – pampering myself by buying the things I want <p>*commitment to work, goal setting and systematic planning</p>	<ul style="list-style-type: none"> – pray – jog – prioritize needs (customers, workers, family) <p>*commitment to work</p>	<ul style="list-style-type: none"> – got support from my mother when children were still young – prayer and do outreach – join organizations of ornamental plants – do ballet dancing and aerobics with friends – propagate plants every morning <p>*systematic planning and self-confidence</p>

***Note: Based on the Personal Entrepreneurial Competencies (PEC) Assessment Form, these are the high scored competencies which they use to balance their work and family life.**

Table 5.

Strategies Adopted by the EntrePinays to Harmonize Work and Life Demands

Criteria	Single	Married with young children	Married with grown up children
Micro	<ul style="list-style-type: none"> - Sunday is family day when we eat together - discussed with parents about business at home everyday - hired kasambahay (domestic help) to do household chores 	<ul style="list-style-type: none"> - woke-up early to attend to the needs of the kids and husband - helped kids in their school assignments late at night - husband does the other household chores since he stays home often - kids help in the household work, like the boys doing their own laundry - watch TV together as a family 	<ul style="list-style-type: none"> - priority is the family and health (since she is disabled) - helps in teaching her daughter on parenting - husband does the mobilization aspect of the business while caring for her
Small	<ul style="list-style-type: none"> - live with my parents and siblings where our business is also located - parents and siblings are involved in the business 	<ul style="list-style-type: none"> - entire family enjoy marathon watching of DVD every Friday - entire family dine out in the evening every Sunday - prepare children for, bring to, and pick them up from, school every day before going to work - hired kasambahay (domestic help) to do household chores while at work - tutoring of children is done by spouse - business is always done in the office at specified time 	<ul style="list-style-type: none"> - hold children's birthday party or sometimes go for picnic or swimming in summer - do household chores late at night, like cooking, cleaning, and laundry - husband stays at home to take care of the family - division of housework at home
Medium	<ul style="list-style-type: none"> - entire family live in one house - eat breakfast together daily - eat lunch together on Sunday - once a year (during new year) entire family go out of the country - hired kasambahay (domestic help) and reliable workers 	<ul style="list-style-type: none"> - lived in the countryside with my family where our business is also located - husband and even children are already involved in the business - hired kasambahay (domestic help) and reliable workers 	<ul style="list-style-type: none"> - bond with children and their families during weekends at our beach house or at home - went to Luneta Park for picnic and go to malls during younger age of children - traveled with husband during his business conferences - disciplined the children to take care of their family lives - hired kasambahay and reliable workers

Snippets of the Life of Nine EntrePinays

Box 1.

Up Close: EntrePinay Case 1

“I seek advice from my parents about my business before I go to work on a regular day.”

I am now 30 years old and still single. I graduated with a degree in BS Biology. I love pets and my dream was to have a big pet shop and pet center to care for animals so I could leave a legacy for my future family.

I established my pet care supply, grooming, and accessories business five years ago. My company is a sole proprietorship located in Tagum City, Davao. Our family residence is 10 minutes away from our business place. I am the Owner-Manager of the company since none of my family members is interested in this type of business.

For the past five years, many people in Tagum who have pets, especially dogs, have patronized my shop. They regularly come for the grooming of their pet, buying pet food, or pet accessories. I did not expect a high demand for my business nor the number of loyal customers I now have, many of whom I have known personally from Tagum. Since there is no stiff competition, I managed to earn a net profit of about 50%.

As the Manager of this small business, I had hired three employees to assist me in my day-to-day responsibilities because the Shop is open from 8:00 AM – 8:00PM. I am the cashier and also the one who talks to the customers directly and addresses their demands given what we can offer. My immediate response and personalized service gives my customers a feeling of satisfaction.

I find rhythm to integrate my business work and personal life by being involved in our Church every day. I wake up at 5:00AM and start work at 8:00AM and end at 8:00PM. Then I go to the gym for exercise or to spa center for massage during the week. On Fridays and Saturdays, I go out with friends for dinner or watch movies.

As a strategy to integrate my business work and family commitments/responsibilities, I manage my time well. Since we live together in the same house, it is imperative that Sunday is family day. We eat and do activities together. This is our bonding time and I do not take up any business-related matters. I seek advice from my parents about my business before I go to work on a regular day. My close attachment to them is my source of inspiration and my lucky charm in my business. They have never been wrong in their recommendations. As a sign of gratitude, I always ensure that I make their life comfortable in their old age through the income that I earn from my pet shop.

Box 2.**Up Close: EntrePinay Case 2**

“I work to live. I do not live to work.”

I am now 26 years old and still single. I have other siblings who are still dependent on me, but are helping in my family business. I graduated with a degree in BSBA Management. At the age of 10, I had actually started selling junks to have my own income aside from my love for selling and talking to people.

I began my junk shop and canteen five years ago. My business is registered as a single proprietorship located in Maragondon, Cavite. Our family residence is beside my place of business. I have a relatively big junkyard where I buy and sell all types of junk. On the other hand, my canteen business has a seating capacity of 20 people. It caters primarily to students who are studying in the nearby schools in the area. I serve Filipino food for breakfast, snacks, lunch, and dinner.

For five years I managed to earn a net profit of about 30%. Those who have patronized my business are mostly from Maragondon, and who have known me and my family personally. The main reason for their loyalty is the good service and the reasonable price I offer. I have seven workers, aside from my siblings and parents who help in the day-to-day business matters.

As the legal owner of the junkshop and the canteen, I am primarily responsible for production, finance, marketing, and human resource management. I need to streamline our operations so I can continue to meet the customers' growing demands given my limited resources. I used to be 180 pounds; I was really huge for my height. Then, I lost weight when the demands of my two businesses increased.

I balance my business, work, and personal life to avoid stress by doing my tasks in a good way. Every weekend I enjoy myself strolling to avoid stress, and during Sundays I go to church, to thank God for all the blessings that He gave to me and my family.

As a strategy to integrate my business work and family commitments/responsibilities, I manage my time very well so that no time is wasted. I work to live. I do not live to work. I will not be happy in my business unless I am happy in my social and family life. I want the time and means to do what I want to do outside my business so I do not want to work long hours. But one thing that I feel which is lacking—is my love life.

Box 3.**Up Close: EntrePinay Case 3**

“I started photography as a hobby and I find it very therapeutic.”

I am now 31 years old and still single. I am the eldest child and I have other siblings who are also helping in our family business. I graduated with a degree in BSBA Marketing.

I began to be involved in managing the family business 10 years ago, although it was established in 1986. We are a family corporation whose main office is located in Davao City. Our family residence is five minutes away from our business place. I am now the Acting President of the company since my father became physically incapacitated.

Over the years, numerous people here and abroad, have enjoyed our sweet, seedless pomelo. We grow our native pomelo all year round in several hectares of our land in the rural part of Davao with the help of 120 farmers. Then, the fruits are brought in Davao City for selling to wholesalers. The main reason for the good quality of our pomelo is the proper care given by our farmers and the good quality of seeds we plant. We have kept a number of loyal wholesale customers for two generations whom we have known personally from Davao. In spite of the stiff competition and financial crisis, still we managed to earn a net profit of about 30%.

As the President of the Company, I am primarily responsible for production, finance, marketing, and human resource management. I have a farm manager who supervises the farmers and streamlines our farm operations, while I directly supervise the people in Davao City. I am happy that our workers do not see me as an authority that is difficult to approach when they have problems. This makes my responsibility easier. I am also the one who talks to the customers directly and addresses their demands given our resources. Our quick response makes our customers satisfied in doing business with us. Preferring to keep the business within the family, I asked my brother to help in marketing. I also hired some relatives to help out in the farm. Since we are one of the most popular pomelo companies in Davao, the safety and security of the family is at risk.

I find balance in my business work and personal life by going to mass every day. I start work at 8:30AM and end at 4:00PM. Then I go to the gym for aerobics or yoga. I am also into social networking in Facebook and Twitter. On weekends, I go out with friends for dinner. In 2004, I started photography as a hobby and I find it very therapeutic.

As a strategy to integrate my business work and family commitments/responsibilities, I systematically plan my day and week. Since we live together in the same house, it is imperative for the entire family to eat breakfast daily and Sunday lunch together. These are our bonding times and if there are business concerns, we take them up then so that our parents can give their advice before we go to work on a regular day. Our other bonding moment is on New Year's Day. The whole family has made it a tradition that we always go out of the country to enjoy the fruits of our labor on that day.

Box 4.**Up Close: EntrePinay Case 4**

“In my mind and in my heart, my family is always my number one priority.”

I am now 42 years old with two young children aged 8 years and 12 years. I graduated with a degree in BSC, major in Management. When I met my husband, who is a medical doctor, I was already in business since my parents own big properties of land in Tagum City. The family business exposure that I got from my early age motivated me in founding my own business. than the income, I was motivated by the feeling of fulfillment I get when I make use of my talents and give employment to poor people.

I started the gasoline station 13 years ago, while the bakeshop franchise was started only three years ago. I am known through these two different company names, which are both registered as single proprietorship, and located in Tagum City. Our family residence is 10 minutes away from my two businesses. My gasoline station is very simple to manage and I have 11 people who work for me in this business. With my bakeshop, aside from the usual bread and pastries that we offer, we now sell cakes for all occasions. It caters to any type of customers who live in the city, but primarily to the lower and middle income group. I have two over-the-counter workers and two bakers.

Over the years, those who have patronized my gasoline station are mostly those who prefer a particular brand for gasoline and very satisfied with our service as well. I open our station very early and close it relatively late compared to other gas stations. This is our competitive advantage. With my bakeshop, customers come because of our affordable prices, good quality, and wide variety of breads, pastries, and cakes which are not found in other bakeshops in the vicinity. The main reason for the good quality of our products is that our bakers consistently follow the recipes. My gasoline station gives an average of 15% net profit, while the bakeshop branch provides me an annual net profit of about 18%.

Although, I am primarily responsible for the entire operation of my two businesses, I know how to balance my work and personal life. I begin my day early, which is about 6:00 AM. I have a daily schedule of my meetings and administrative work in my two workplaces, but I don't want to work long hours routinely. In this case, I join the Rotary Club for my social networking and community outreach. I also go to the spa wellness center from time to time and do spiritual meditation at home.

As a strategy to integrate my business work and family commitments/responsibilities, I have several kasambahay (domestic helper) to attend to household chores and my children while I'm out at work. But I am the one who prepares, brings, and picks up my kids to school. We bond as a family during Friday nights when we do marathon viewing of DVD films at home and on Sunday nights when we dine out at a good restaurant. Another important strategy is the division of work at home between my husband and me. He takes care of tutoring my children, while I cook dinner. I normally do not seek business advice from him, but he gives me a lot of moral support and space to manage my own business.

Box 5.**Up Close: EntrePinay Case 5**

“I found happiness in what I have been doing because I meet people from all walks of life.”

I am now 47 years old with five children ranging from ages 14 years to 20 years. They are all studying and dependent on us. None of them are helping in my business. I have no college degree but was able to pursue a 2-year Secretarial course. My mother and father raised all of us through their income from their fruit and vegetable business in Tagaytay. My early exposure to this type of business and the feeling of owning my own business, no matter how small, were my motivators in engaging in this enterprise.

I started my own fruit and vegetable business 23 years ago. It is a registered sole proprietor business located in the public market of Mahogany, Tagaytay City. Our house is along General Emilio Aguinaldo Highway, which is 40 minutes away from my stall. It is because of this distance that we decided that none of my children will help in the business, but instead just assist in the household chores and concentrate on their studies.

Through the years, I had found happiness in what I have been doing because I meet people from all walks of life. Most of them are very kind to me and even give me pointers on how to grow my business. I normally open my stall at about 7:00AM and close at 6:00PM. During the summer and Christmas seasons, my stall is open until 8:00PM due to the increased number of buyers at this time of the year. I have established a good number of loyal customers or “suki” over the years maybe because of the price that we offer and the good quality of products that we sell. Customers say that they come back to us to buy because we are honest in the weight, freshness, and variety of our products. The additional or “dagdag” or give-away products that we give is also a plus factor for their continued patronage.

After some years of doing this business, I learned to find rhythm in my work and family life demands by going to Church and having my personal time to relax, like listening to the radio and sleeping after lunch in the stall area. Listening to the sharing of our Pastor during Church days has always guided me to be honest in my work so that I will reap good profit. Part of this profit I share with the Church, a good portion is spent for my family, and a small part is invested back into the business. These are the three pillars is how I manage my small business.

As a strategy to integrate my business work and family commitments/responsibilities, my two youngest children, my husband, and I agreed to have teamwork in the management of our house affairs. Since my husband’s work is contractual, he is at home most of the time. Therefore, he does the cooking, cleaning, and house repairs, while my children do their own laundry. I do the marketing and tutoring/school project of my youngest child in the evening. While preparing dinner and after dinner, we all watch our favorite TV shows together as our way of family bonding. My business is simple so I do not experience many problems. If ever there is any problem, I run to my mother for advice, because I believe that in this type of business, “mother knows best.”

Box 6.**Up Close: EntrePinay Case 6**

“I was so focused on my business and my family, that I forgot myself.”

I am now a little over 50 years old, with four children aged 16 years to 25 years. They are all studying and still dependent on us, but are helping in the family business. I graduated with a degree in BS Chemistry. When I met my husband, I had already been keeping bees, starting with only one colony of bees.

My husband and I started raising bees to manufacture and sell nutritive and medicinal bee products 15 years ago. We are a family corporation located in Silang, Cavite. This is also where we reside as a family. We have a bee farm and some of our products are Virgin Honey, Honey Cider Vinegar, Liquid Lavender Soap, Fresh Bee Pollen, Honey and Spice Glycerin Soap, Royal Jelly Hair Oil, and Fresh Frozen Royal Jelly, among others.

Through the years, those who have enjoyed our bee farm and our good quality products are mostly from all walks of life and all of them share the same attitudes: respect for nature, desire for farm life, interest in honeybees, adventure in discovery, & and love for life. The main reason for the good quality of our natural products is time. We harvest their active ingredients from our beehives by the seasons, which we have to wait for. To ensure consistent top quality, we make our products in small batches by hand. All of these take time. It also needs a lot of caring hands. We have tried our best to keep our products' quality consistent and our prices low while slowly upgrading our packaging. However, this has taken its toll on my family, our 22 workers, our bees, and especially me. We are all straining at our limits to keep on supplying the customers with the same quality of natural products they have learned to use and enjoy.

In our business, I am primarily responsible for production, finance, and human resource management. We need to rationalize our operations so we can continue to meet the customers' increasing demands considering our very limited time and resources. Because of my strong desire to satisfy our customers, take care of my people, and attend to my family needs at the same time, I forgot myself. I got sick for six months. This is the biggest thing that frustrated me because work had seriously affected my ability to do other things that are equally important. I had to take medication and undergo therapy. Now, I regularly jog and pray to keep my balance.

As a strategy to integrate my business work and family commitments/responsibilities, our family learned to work as a team and pray together every day. I also have to be very industrious and plan my activities well to cope with work and life demands. My husband and four children are now more than ever my source of strength in order to continue with my original dream of producing valuable products from raising bees in the farm that can be of help to our society.

Box 7.**Up Close: EntrePinay Case 7**

“I try to be creative and synchronize my work so that I am not physically burdened.”

I am 54 years old with a 29-year old daughter who now has her own family. I graduated with a degree in BS Chemical Engineering. I had originally worked with a private firm selling equipment. When I got married and had a child, I decided to quit my job and have my own business to be able to take care of my daughter full time. I thought of a business that I can manage at home and at the same time use my baking prowess. I have always been interested in baking and cooking when I was young, but got sidetracked with my career.

I had registered my native chocolate manufacturing business eight years ago. But before that I had been making native chocolates and operating a grocery like Seven-Eleven style. I closed the grocery when my daughter began to grow up because I wanted to have more time for her. With my present business, it is registered as a single proprietorship, located in Indang, Cavite. This is also where my husband and I live.

Over the years, those who have enjoyed my products are mostly those who love to drink or cook using native chocolate and those who would like to sell it as well. I manufacture my chocolates in “tablea” (small round flat-sized) and bar shape all year round in small quantities here at home, with the assistance of one helper and my husband. The main reason for the good quality of my chocolate is my sourcing of excellent quality of cocoa beans and the quality control that I observe in each stage of the manufacturing process. My husband and I go as far as Davao to buy cocoa beans. The last quarter of the year is always the peak for the demand of my native chocolates because of the Christmas season. What I do is I stock and prioritizes my customers. I also explain to them my constraints. My business gives an average of 25% profit. This is fair enough for me, considering that at this point of my life, this is more of a therapy to keep me busy and have money to buy medicine for my sickness.

Several years ago, I was diagnosed with Type 2 diabetes. Due to this, my right leg was amputated three years ago and my left eye is practically blind. I also have a weak heart condition. But my physical condition does not prevent me from doing my business well. I think ahead. I consider problems as opportunities so I confront them immediately and look for solutions. I try to be creative and synchronize my work so that I am not physically burdened. Aside from watching the TV, I read a lot. I read the Bible and cookbooks. I also research on our rights as disabled persons. I have adopted a strict routine because of my health. I go for morning sunlight, visit my doctor, and have my physical therapy.

As a strategy to balance my business work and family commitments/responsibilities, I am always supported by my loving husband and daughter. My husband takes care of the mobilization aspect of the business, while my daughter gives some financial support. Until now I help my daughter in parenting my granddaughter. My priority is my family and my health since I am physically disabled. I don’t intend to make my business grow big in spite of a lot of offers from many credible investors.

Box 8.**Up Close: EntrePina Case 8**

“When my family is happy, I am also happy at work.”

I am now 54 years old with six children aged 21 years to 36 years. They are all grown up and have families of their own except for my youngest daughter. None of them are helping in my business, but they are all still dependent on me. I am only an elementary school graduate and may not be good in academics, but my smartness and strong desire to improve my status in life enabled me to make a name for myself in business and brought me to where I am now.

I started my real estate business by selling raw lands 24 years ago. I am a freelance licensed realtor and the registered sole proprietor of the business that is located in Poblacion, Ternate, Cavite. My house is my office. It is because of this situation that my husband was initially complaining about not having privacy at home when prospective buyers come to discuss business. But when his own source of income became unstable and most of the time he was at home attending to domestic needs, he learned to accept this arrangement.

Through the years, I found fulfillment in what I had been doing because I meet people from all walks of life, though some of them are honest while some are scrupulous. My work requires that I start very early and go home late at night. There are times that I still have to do paper work in the evening. There was a time when the buying and selling of raw land in Cavite and Batangas was at its peak, and it seriously affected my family. My husband started to complain regarding my going home late and having no time for him and our growing children at that time. We would fight in the evening about this matter. Even my three employees were not spared. My husband would practically scold them about the kind of work that we are doing to the point of neglecting their own families.

After some years of strained family relationship, my attendance in the Bible study sessions gave me some enlightenment, that the good income that I earn from my business to buy my family a piece of land, construct a big house, purchase vehicles, and buy whatever my children wanted are not the only things that matter in life. We had a heart-to-heart talk and I agreed that I will balance my time for them and my business. I made sure that Saturdays and Sundays are for my family and me. We bond by celebrating birthdays and going to picnics and swimming with my in-laws and grandchildren as well. On one weekend during the month, I go shopping with my friends, many of whom are senior citizens. I am also into gardening of orchids and I talk to them as my therapy, aside from watching TV and having a good night's rest. In spite of my busy schedule, I can still attend the meetings of our Hanapbuhay Movement in our community, as my social responsibility to contribute in generating employment through real estate business.

As a strategy to balance my business work and family commitments/responsibilities, my two youngest children, my husband, and I agreed to have division of housework every day. I also have to be much focused and plan my activities ahead to cope with work and life demands. For anything that I cannot do and for any problem that I encounter at work, I now ask my husband for help. I realized that since we are growing older, I have to forge a closer partnership with my husband and respect him for what he is. When my family is happy, I am also happy at work.

Box 9.**Up Close: EntrePinay Case 9**

“It is the patience, love, and moral support of my husband that keeps me going in managing my business until now.”

I am now 77 years old, with five children aged 34 years to 55 years. They are all grown up and have families of their own, except my youngest daughter. None of them are helping in my business. I graduated with a degree in BS Biology. When I met my husband, I was a Biology class teacher, and at that time I started my love for growing ornamental plants and selling them to close friends.

I began my garden, medicinal and ornamental plant business 37 years ago, and the garden restaurant in 1986. I have a garden restaurant registered as a single proprietorship, located in Silang, Cavite. Our family residence is very far from my business place since we live in San Juan, Manila. For my plant business, I now cultivate more culinary, medicinal and ornamental plants, like orchids and rare species of plants, which I usually sell early mornings at FTI in Bicutan. On the other hand, my restaurant has a seating capacity of 60 people. It caters to any type of customers who live around the area or visit the place. We serve different types of cuisine, but many of them are Filipino food for breakfast, snacks, lunch, and dinner using organic ingredients which I grow in my farm.

Over the years, those who have enjoyed my plants are mostly those who love and have interests in plants and have their own gardens as well. I grow and harvest my plants all year round in small quantities at home, here in Silang, and from my other farm in Bulacan. With my restaurant, customers come because of its relaxing ambience, good quality and organic/exotic food ingredients, which are not offered in other food restaurants in the vicinity. The main reason for the good quality of our food is our excellent chef. I have 15 workers aside from the kasambahay (domestic helper) that I employ to help me in my business. My plant business gives an average of 50% profit, while the restaurant provides me an annual net income of about 25%. This is good enough for me, considering that these are more of a hobby and extra-curricular activities to keep me busy in my senior age. My plant business has given me and my family a good reputation and prestige in our community in San Juan, Manila and even in Silang, Cavite.

Although, I am primarily responsible for the entire operation of my two businesses, I know how to balance my work and personal life. Foremost, I consider it as a hobby. Every morning, I propagate medicinal, culinary, and some rare plants. I join plant interests' organizations, and in fact I am the VP of the Manila Chapter of EKUNOBO (this is on indoor plants) and the President of the Phil. Ornamental Plants Association. I also do ballet dancing and aerobics; and socialize with friends through dancing; do spiritual endeavors, as well as perform outreach, and work with public school teachers through plants.

As a strategy to integrate my business work and family commitments/responsibilities, I got support from my mother when my children were still young and the kasambahay (domestic helper) for domestic chores. My husband and I bond with my children and their family during weekends at our beach house. I also go shopping with my grandchildren and buy them what they want. I attend plant exhibits with my husband and accompany him during his business functions or conferences abroad. Another important thing is the discipline I taught my children, of taking care of their lives responsibly. But more than anything, it is the patience, love, and moral support of my husband that keeps me going in managing my business until now.

CONCLUSION

The results suggest that the EntrePinays are able to achieve the harmony in their personal needs, their family needs, and the demands of their business. They are able to balance their work and life needs through various strategies, such as personal planning/time management, having a flexible work schedule and workload, and delegating routine jobs to trusted employees, usually a family member. Their perceived job flexibility on work is a key factor in finding work-life harmony since they own the business and this is located near their residence.

In addition, the magnitude of spouse support for married entrepreneurs or the extent of support of the family members for non-business work responsibilities and activities has a crucial impact on the degree to which EntrePinays experience conflict between work and home. This is similar to the significant findings in the Malaysian society that the spouse, on his/her part, must share the burden of household chores and must provide the necessary support (physical and/or mental) required in handling any problem in the work and non-work domains (Md-Sidin et al., 2010).

The Filipina entrepreneurs experienced minimal conflict where home demands intrude into work life and vice versa. This can be attributed to their egalitarian attitude and intra-couple similarity in problem-solving practices (Hayden, Schiller, Dickstein, Sameroff, & Miller, 1998 as cited in Bakker & Demerouti, 2008) as well as the Filipino culture of helping the family members in need and the changing role of husbands in attending more to the domestic needs of the family. The study can also conclude from the findings that regardless of their work and life circumstances, the EntrePinays feel that they have the right balance between work and home responsibilities and that there is more positive spillover effects of their work to their personal/family life.

The boundary line between work and home really exists because in their minds and hearts, the family is still the main priority and their

focus in on “working to live for their family and themselves, not living to work.” The EntrePinays have decided for themselves what they value and what trade-offs they are willing to make. They have learned not to work long hours and to bring into the bedroom work-related concerns. The EntrePinays just want to spend their time in meaningful and relaxing ways, no matter where they are, after working for their business. This pattern is again similar to the findings of Md-Sidin et al. (2010) where Malaysians as individuals must make deliberate attempt to unwind by taking personal time and engaging in their hobbies and leisure.

The current study has some limitations that deserve mention. This study has entirely relied on case study data. To enhance the research on this significant phenomenon, a bigger sample should be covered since the sample cases only included nine participants from Davao and Cavite, two provinces from the entire Philippines. Even though these provinces have many women entrepreneurs, the study can be made comprehensive by including other provinces in the Philippines. Longitudinal research is also needed to confirm and discuss in more detail the findings presented here. Also, more detailed research that investigates what the notion of work-life harmony means to various groups of women entrepreneurs, especially younger people and those without “traditional family responsibilities”, will be especially important in the development of theory about work and non-work harmony.

It is suggested that cross sectional and longitudinal designs in future research to confirm causal inferences not only for women entrepreneurs but also for Filipinas who are employed in private corporations. The current study primarily relied on unstructured type of questions to generate the responses of the research participants in the study. The future studies can generate more structured questions based on the findings of this study to confirm causal inferences that affect the work-life harmony of working women.

Harmonizing work-life demands is always a challenge for working people, especially for women who has a family. In order to meet the demands of both sides, the following strategies are recommended to be adopted:

1. **Stress management.** This can take many forms of relaxation activities such as take regular vacations, watch TV/movie, listen to music, engage in a hobby, have regular breaks during a normal workday, exercise, have a massage, and take short naps in the afternoon. Dealing with stress can also take the form of adopting a healthy lifestyle centered on eating balanced diet, regular medical check-up, psychological counseling and tailor-fit fitness program. Always include prayer as part of one's habit.
2. **Time management.** The day before or at the beginning of each day, list the things to be done. Identify the important and urgent tasks that must be performed, and those unimportant and not urgent activities, which can be delegated or postponed. Learn to prioritize, delegate, and decline other non-essential activities.
3. **Support from spouse and family.** Develop and maintain support of the family members, especially the spouse for married women. Family support is a must. Support, especially from a spouse, is very important in terms of taking care of the children or offering business and emotional support. Spouses must understand that there may be some changes in roles and expectations, as well as giving encouragement to their wives to raise their confidence (Nel, Maritz, & Thongprovati, 2010). The spouse, on his part, must share the burden of household chores and must provide the necessary support (physical and/or mental) required in handling any problem in the work and non-work domains (Md-Sidin et al., 2010).

Family members like the mother, father, or siblings are also very valuable during times of crisis, or even just on stressful days, being sources of strength to go on. The children can be very useful in helping in the business especially during the peak season or when the mother is indisposed.

4. **Social networks.** Having a social network and peer support builds a stronger community between women to share ideas and information like lesson learned on developing knowledge and skills required to start up, and on maintaining the businesses, as well as marketing the products without expenses (Parlapiano & Cobe, 2007). The friends gained in social networking can also be a source of emotional strength.
5. **Work structure.** Properly design the job and the schedules in the firm to ensure that there is some flexibility. The women entrepreneur should make her company strive to foster a culture that reinforces a healthy mix of work and non-work activities. She should also keep her workloads reasonable.
6. **Assertive communication.** Keep an open and constant communication with family members. Update them on what is happening to the business and to you. Tell them what you need from them, as for feedback in return, and celebrate your successes with them.
7. **Introduce "family-friendly" work policies.** Include workplace child-care center, personal days, flexible workplace (telecommuting), career paths without transfer, part-time and job-sharing, compressed work week and longer paid maternity and paternity leaves (Md-Sidin et al., 2010).

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