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Work-Life Balance and Entrepreneurial Performance of Female Owned SMEs in Anambra State

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ABSTRACT: The study examined the effect of work-life balance on entrepreneurial performance women-owned SMEs in Anambra State. The objective of the study was to: Ascertain the effect of flexible scheduling on entrepreneurial performance in women-owned SMEs, Evaluate the effect of employee assistance on entrepreneurial performance in women-owned SMEs , Evaluate the effect of work environment on entrepreneurial performance in women-owned SMEs. The study adopted a survey research design, using structured questionnaires to collect primary data from owners and managers of SMEs in major commercial centers, including Nnewi, Onitsha, and Awka. The sources of data for this research were mainly primary data. The population of the study consists of four thousand, six hundred and ninety-nine (4,629), while the sample size of eight hundred and ninety (890) was derived using the Taro Yamane formular, however eight hundred and seventy-three (873) was returned for the analysis. Percentage table and analysis of variance were used in this study. Statistical package for social sciences (SPSS) was employed in the analysis of data. Flexible schduling have significant positive effect on entrepreneurial performance in women-owned SMEs in Anambra State (t=, 4.311, p=,..028). Employee assistance have significant positive effect on entrepreneurial performance in women-owned SMEs in Anambra State (t=, 3.326, p=,.000). Work environment have significant positive effect on entrepreneurial performance in women-owned SMEs in Anambra State (t=, 3.841, p=,..000). The study concludes that effective work-life balance practices contribute significantly to entrepreneurial performance among women-owned SMEs in Anambra State Women entrepreneurs should consider flexible working hours, shift adjustments and reasonable scheduling of preferred days off where business operations permit. Business owners should provide appropriate support to employees experiencing personal, family or work-related difficulties.

Keywords: Work-life balance, entrepreneurial performance, women-owned SMEs, Work environment, Employee assistance

INTRODUCTION

In recent decades, the role of women in entrepreneurship has gained increasing attention globally and particularly in Nigeria, where women-owned businesses contribute significantly to economic growth, job creation, and poverty reduction (Abubakar, Oluwade & Ibrahim, 2022). In Anambra State, women entrepreneurs are actively

involved in small and medium-scale enterprises (SMEs), contributing to local economic development through innovation and income generation. However, despite their contributions, women entrepreneurs continue to face structural, socio-cultural, and family-related challenges that may affect their business performance (Oludayo & Omonijo, 2020).

Entrepreneurship has increasingly become a critical driver of economic growth, employment generation, and poverty reduction, particularly in developing economies such as Nigeria (Ezeokafor Oguejiofor and Manafa, 2025). In recent years, the participation of women in entrepreneurial activities has significantly increased, contributing to household income, community development, and national economic advancement (Peter & Kavitha, 2020). In states like Anambra, women entrepreneurs are actively engaged in small and medium-scale enterprises, ranging from trading and manufacturing to service-oriented businesses. However, despite their growing economic relevance, women entrepreneurs face unique challenges, particularly in balancing work responsibilities with family obligations (Manafa, Okeke, & Anah (2026).

Work–family balance refers to the ability of individuals to effectively manage the demands of their work roles alongside their family and personal responsibilities. For women entrepreneurs, this balance is often more complex due to traditional gender roles that assign them primary responsibility for childcare, household management, and family care (Manafa, Okeke, & Atueyi 2022). These dual roles can create conflicts that affect their productivity, decision-making and overall business performance (Kesri, 2021). Work life balance is about creating and maintaining supportive and healthy work environments, which will enable employees to have balance between work and family responsibilities and thus strengthen employee's loyalty and productivity. Work-life balance has become an important concept for both employers and employees of most organizations all over the world. The employees are not willing to work in such organization where the prevailing culture is not supportive and many even quit the job; retention happens to be critical then (Orogbu, Onyeizugbe & Chukwuemeke, 2020).

Work-life balance primarily deals with employees' ability to properly prioritize between their work and family life. Where there is appropriate balance between work and personal life, employees give their best shots at work, because their families are contented (Ayam & Darlane, 2020). Thus, demand for work-life balance practices have made it compulsory for organizations to look outside human resource interventions. Schemes such as flexible working hours, alternative work plans, and compressed working hours, leave plans, family care responsibilities, employee assistance programs have become an important part of organization benefit programs and reward packages especially in developed economies (Okeya, Ajayi, Olamide & Owoniyi, 2020).

Entrepreneurial performance, on the other hand, reflects the success level of a business in terms of profitability, growth, market share, and sustainability. It is influenced by several factors, including managerial skills, access to resources, innovation, and personal well-being. Studies have shown that the ability of women entrepreneurs to effectively balance work and family responsibilities plays a crucial role in determining their level of business success. For instance, research indicates that work–life balance significantly influences business growth and service delivery among women entrepreneurs in Nigeria, as effective management of work and

family roles enhances productivity and organizational outcomes (Onuoha & Eke, 2020).

Furthermore, empirical evidence suggests that women entrepreneurs who experience better work–family balance tend to demonstrate higher performance levels due to reduced stress, improved focus, and increased motivation. Conversely, poor balance can lead to burnout, reduced efficiency, and lower business growth. The pressure to simultaneously fulfill family expectations and business demands often limits the time, energy, and resources women can dedicate to their enterprises, thereby affecting their overall performance (Odeloye, 2020).

Despite the growing body of literature on work–family balance and entrepreneurial performance, there is limited focus on women entrepreneurs in specific regional contexts such as Anambra State. Socio-cultural norms, economic conditions, and support systems in Anambra may uniquely shape how women manage their dual roles and how this, in turn, affects their business outcomes. It is against this backdrop that this study seeks to examine the effect of work–family balance on the entrepreneurial performance of women entrepreneurs in Anambra State.

The study aims to provide insights into how women can effectively manage competing demands and enhance their business performance, while also contributing to policy formulation and academic discourse in this area.

Objectives of the Study

The broad objective of this study is to examine the effect of work-life balance on entrepreneurial performance women-owned SMEs in Anambra State: specifically, the study intended to

i. ascertain the effect of flexible scheduling on entrepreneurial performance in women-owned SMEs in Anambra State
ii. evaluate the effect of employee assistance on entrepreneurial performance in women-owned SMEs in Anambra State
iii. evaluate the effect of work environment on entrepreneurial performance in women-owned SMEs in Anambra State

LITERATURE REVIEW

2.1 Conceptual Framework

2.1.1 Work-life-balance

The origin of work-life balance practices spans from work-life conflict experienced by an employee. Work-Life Conflict is the inter-role conflict that results when roles of employees are incompatible with one other especially in areas such as being a spouse, parent or religious and leisure activities (Ifechukwu-Jacobs, Arinze, & Nwangwu, & Atueyi, 2025). The concept of Work-Life Conflict postulated recognizes that most individuals have multiple roles. Work-life balance practices help minimize the amount of Work-Life Conflict and also target the antecedents; some of which include massive job requests and job burdens. Work-life balance is concerned with people having a measure of control over when, where and how they work.

Work-life-balance (WLB) refers to as changing the working habits to allow workers to integrate work with their other duties, such as caring for children or elderly relatives. WLB does not mean an equal balance. WLB is a mixture of interactions between various areas of one's life, the benefits and drawbacks associated with that equilibrium or imbalance may affect multiple levels of society (Kulothungan, 2021). And Work Life Balance is about creating a comfortable work environment that can support workers in dividing between work responsibilities and personal responsibilities so as to increase loyalty and productivity (Meenakshi, Subrahmanyam & Ravichandran, 2023).

Nwangwu, Arinze, & Nwangwu, (2025) defined it as the accomplishment of role-related expectations that are negotiated and shared between an individual and his/her role partners in the work and family domains.

2.2 Theoretical Framework

Work-Family Border Theory

The Work-Family Border Theory, developed by Clark (2000), is particularly suitable for this study. The theory explains how individuals manage the boundaries between their work and family domains and how conditions in one domain can influence outcomes in the other.

The theory proposes that work and family are two distinct but interconnected domains. Individuals move between these domains on a daily basis and attempt to maintain a satisfactory balance between their work responsibilities and family responsibilities. According to the theory, the extent to which individuals are able to create flexible and manageable boundaries between work and family determines their level of satisfaction and effectiveness in both domains.

This theory is highly relevant to women-owned SMEs because women entrepreneurs often have to manage business responsibilities alongside family and household responsibilities. A woman who owns and manages a small or medium-sized enterprise may simultaneously be responsible for business planning, employee supervision, customer relations, financial management and business growth, while also attending to childcare, household activities and other family obligations. When the demands of these domains become excessive or incompatible, the entrepreneur may experience stress, exhaustion and difficulty allocating adequate time and attention to her business.

From the perspective of the theory, a good work-life balance should enable women entrepreneurs to effectively manage both business and family responsibilities. Adequate flexibility, time management, family support and control over work schedules can reduce conflict between the two domains and allow the entrepreneur to devote sufficient attention to business activities. This can subsequently improve entrepreneurial performance through increased productivity, better decision-making, improved customer service and greater commitment to business development.

Conversely, poor work-life balance may occur when business demands consume excessive time and energy, leaving inadequate resources for family responsibilities, or when family demands interfere with business activities. Such imbalance may reduce concentration, productivity and decision-making ability and may ultimately negatively affect entrepreneurial performance.

Relevance of Work-Family Border Theory to the Study

The Work-Family Border Theory is considered the most appropriate because it directly explains the relationship between work-life balance and performance. The theory provides a framework for understanding how women entrepreneurs manage the boundaries between their business activities and personal/family responsibilities.

In the context of women-owned SMEs in Anambra State, the theory suggests that entrepreneurial performance is likely to improve when women entrepreneurs have sufficient control over their work schedules, adequate family support, manageable workloads and flexibility in combining business and family responsibilities. Conversely, excessive business demands, inadequate family support and inflexible work

arrangements may create work-family conflict and reduce entrepreneurial effectiveness.

2.4 Empirical Studies

Ungwa and Jande, (2026) examined joint influence of work-life balance and job satisfaction on employee performance among academic staff in selected tertiary institutions in Benue State, Nigeria. The researchers employed a cross-sectional design, recruiting academic staff from selected tertiary institutions in Benue State, Nigeria. The population consisted of 1,494 employees, with a sample size of 306 determined using Taro Yamane's formula. Three validated instruments were used: Work Life Balance Scale (WLBS), Job Satisfaction Scale (JSS), and Employee Performance Scale (EPS). The result reveal that Work-life balance contributes significantly to employee performance ($\beta = 0.319$, $t = 4.915$; $P < 0.01$), Job satisfaction contributes significantly to employee performance ($\beta = 0.180$, $t = 2.774$; $P < 0.05$) and Joint contribution of work-life balance and job satisfaction accounts for 19.6% of the total variance in employee performance. The report of the study suggested that employees with a better work-life balance and higher job satisfaction tend to act better". Demographic variables: gender, age, educational qualification, and income also imitate in forming employee performance.

Effiong, et al., (2026) examined work-life balance initiatives to enhance job satisfaction among working mothers in the Nigerian banking sector. It aimed to critically explore employees' perspectives on these initiatives to develop an effective policy framework for their implementation. The study was anchored in work-life border theory and adopted an interpretivist paradigm with a phenomenological strategy. Using a cross-sectional design, primary data were collected from 14 working mothers through semi-structured interviews, employing purposive and snowball sampling techniques. Data were analysed thematically using Braun and Clarke's reflexive thematic analysis framework. Findings indicated that perceptions of work-life balance practices were shaped by four subthemes: limited formal policies, inconsistent managerial discretion, and absence of institutional childcare support, and workload and leave constraints.

Maternity leave emerged as the most valued initiative, alongside health and family benefits, flexible scheduling, and supervisory empathy. Key barriers to effective implementation included excessive workload and performance pressures, rigid leave approval processes, long and unsociable working hours, outdated policy frameworks, and lack of childcare provision. The study contributes to knowledge by providing both theoretical insights into work-life border dynamics and empirical evidence on practical barriers and enablers of work-life balance in the Nigerian banking sector.

Oguh and Adamu, (2025) investigated the relationship between work-family life balance (WFLB) and employee job satisfaction (EJS) among employees of Nigerian National Petroleum Corporation (NNPC) E&P Limited. A quantitative research approach was adopted, and data were collected from 250 employees using a structured questionnaire. The results revealed a significant positive relationship between WFLB and EJS, indicating that employees who achieved a better balance between their work and family responsibilities tended to experience higher levels of job satisfaction. The study also found that employees who experienced work-family conflict (WFC) and family-work conflict (FWC) tended to experience lower levels of job satisfaction. The findings of this study suggest that NNPC

E&P Limited should prioritize policies and programs that support employees' WFLB, such as flexible work arrangements, employee wellness programs, and dependent care support.

Shuaibu, et al. (2025) investigated the mediating role of flexible working time on the relationship between family-time balance and job performance of business educators in degree-awarding institutions in North-East Nigeria. In Nigeria's tertiary education, lecturers face increasing pressure from teaching, research, and administrative tasks while struggling to maintain family responsibilities. Family-time balance, the ability to equitably distribute time between work and family, is essential for job effectiveness. When this balance is distorted, performance outcomes may suffer. This study adopted a cross sectional survey design using a sample of 131 business educators from nine degree awarding institutions across the region. A structured and validated questionnaire was used for data collection. Pearson Product-Moment Correlation and Process Regression Method were applied to test the hypotheses. The results revealed that, the direct relationship between family-time balance and job performance is significant. Additionally, the flexible working time significantly and partially mediate this relationship.

Nwaojei, (2025) examined the Influence of Work–Life Balance on the Performance of Employees in Manufacturing Firms in North Central Nigeria. The study adopted the survey research design of which questionnaires were administered to a sample of (195) employee of manufacturing firms in North Central, Nigeria. The responses were analyzed using the smart PLS-SEM. It was found that family time have a positive and significant effect on performance while job demand revealed a negative and significant effect on employee performance. It was recommended that that organization should enhance family-friendly policies with flexible scheduling and generous leave, focusing on implementing work-life balance programs and refine well-being and maximize performance. Also, they should optimize workload management, emphasizing on task prioritization and flexible hours. Provide stress management training and conduct workload assessments to mitigate negative impacts on performance.;

METHODOLOGY

3.1. Research Design

The research design used in this study were survey design, the researcher used it to seek clarifications and convenience on the part of the respondent given schedules.

3.2. Source of Data

Primary Sources of data

Primary data refers to the first hand data gathered by the researcher himself. Primary data sources include surveys, observations, experiments, and questionnaire.

3.3: Population of the Study.

This describes number of staff in selected female owned business in Anambra, which will constitute the universe of this study. The population of interest therefore will consist of all female business owners in Anambra State. Thus, the study population for this research comprises of owners of the selected female owned SMEs in Anambra State, Nigeria.

s/n	Bank	Population
1	Trading & Retail	1188

2	Agribusiness and processing	1,846
3	Services and hospitality	1595
	Total	4,629

Sources: Business Association of Anambra State

3.4: Determination of Sample Size

The sample size for this study are determined by using the Borg & Gall formular of (1973).

Statistically, the Borg & Gall (1973) formular for sample size is given by:

$n = (Zx)^2(e)\,[N]$

$(Zx)^2 = 1.960$
e = Error margin (0.05)
N = Population of Interest =
X = Significance Level

3.5 Sample size determination

Given the nature of this study, it will be difficult to cover the entire population of (4629), so a fair representative sample of the population therefore was imperative.

Accordingly, the sample size for the study was determined by using the Borg & Gall (1973) formular for calculating sample size as follows:

$n = (1.960)^2\,(0.05)\,[4629]$
$n = (1.960)^2\,(0.05)\,[4629]$
$n = (3.8461)\,(231.45)$
$= 890.171945 \Longrightarrow 890$
$n = 890$

3.5.1 Sample Frame

The sample frame was determined by the use of proportional stratified random sampling.
The fraction is S/N = 890/4,629 = 0.19226614

The sample size approximately was 890. The proportionate distribution of the sample by small and medium scale business is shown in the table below:

Table 3.2: Proportional Distribution of Sample based on SMEs

s/n	Bank	(Number of Employees) * (Fraction)	Sample size
1	Trading & Retail	1188 x 0.19226614	228
3	Agribusiness and processing	1846 x 0.19226614	355
5	Services and	1595 x 0.19226614	307

	hospitality		
	Total	4629	890

Source: Field Survey, (2026).

Sampling Technique

The research adopted two sampling techniques namely stratified sampling. Purposive sampling enables the researcher to choose the respondents that were of interest to the study while the stratified random sampling permits each of the different respondents in the selected business to be chosen without bias.

3.6: Method of Data Collection.

Data collection is the process of gathering and measuring data, information or any variables of interest in a standardized and established manner that enables the collector to answer or test hypothesis and evaluate outcomes of the particular collection. In this study the method use for data collection are structured questionnaire

3.7: Method of Data Analysis.

Statistics such as frequency count and percentages are put to use in the analysis of research questions while hypotheses are tested using correlation analysis and simple regression analysis. The hypotheses were tested at 0.05 level of significance. Analysis were carried out with the aid of Statistical Package for Social Sciences (SPSS).

Decision rule: we accepted Ho, if p-value is greater than 5% level of significance, otherwise we will reject Ho, to accept Hi

PRESENTATION ANALYSIS AND INTERPRETATION OF DATA

4.1 Analysis of Data

Question 1: How does Flexible scheduling affect entrepreneurial performance?

Tables 4.1.1: Flexible scheduling and entrepreneurial performance

S/N	Item Description	SA	A	SD	D	U	Total
5	Rigid scheduling of preferred day-offs has a negative effect on quality of job done	308 (35.3%)	271 (31.0%)	105 (12.0%)	125 (14.3%)	64 (7.3%)	**873 (100%)**
6	Schedule conflict between social and work events has a positive relationship with delay in task completion	297 (34.0%)	282 (32.3%)	108 (12.4%)	121 (13.9%)	65 (7.4%)	**873 (100%)**
7	Long office hours positively influence organization‘s ability to meet set targets	183 (21.0%)	206 (23.6%)	191 (21.9%)	226 (25.9%)	67 (7.7%)	**873 (100%)**
8	Employee has frequently experienced mental distraction at work due to unfulfilled social responsibilities	319 (36.5%)	278 (31.8%)	101 (11.6%)	112 (12.8%)	63 (7.2%)	**873 (100%)**

Sources: Field Survey 2026

The results indicate that flexible scheduling has an important relationship with entrepreneurial performance. The majority of respondents agreed that rigid scheduling, conflicts between social and work events, and unfulfilled social responsibilities can negatively affect work quality, task completion and concentration.The strongest agreement was recorded for mental distraction arising from unfulfilled social responsibilities (68.4%), followed by rigid scheduling affecting quality of work (66.3%) and schedule conflicts causing delays in task completion (66.3%).

However, the response to long office hours was different, with only 44.6% agreeing that long office hours improve the ability to meet organizational targets, compared with 47.8% who disagreed or strongly disagreed. This suggests that longer working hours alone may not guarantee improved performance. Instead, flexibility, effective scheduling and the ability to balance work with social responsibilities may be more important for achieving sustainable entrepreneurial performance. For women-owned SMEs in Anambra State, the findings therefore suggest that entrepreneurs should provide reasonable flexibility in work schedules, accommodate legitimate social responsibilities and avoid excessive reliance on long working hours as a strategy for improving performance.

Question 2: At what degree does employee assistance affect entrepreneurial performance?
Tables 4.2.2: Flexible scheduling and entrepreneurial performance

S/N	Item Description	SA	A	SD	D	U	Total
9	Relationship between employee participation levels in decision making and general job perception is positive	327 (37.5%)	286 (32.8%)	96 (11.0%)	105 (12.0%)	59 (6.8%)	**873 (100%)**
10	Relationship between available help from organization in times of trouble and job anxiety is positive	289 (33.1%)	301 (34.5%)	101 (11.6%)	119 (13.6%)	63 (7.2%)	**873 (100%)**
11	Relationship between extended resources from organization to family emergencies and job attitude is positive	318 (36.4%)	294 (33.7%)	94 (10.8%)	109 (12.5%)	58 (6.6%)	**873 (100%)**
12	Relationship between employee recognition level and job security is positive	334 (38.3%)	281 (32.2%)	91 (10.4%)	108 (12.4%)	59 (6.8%)	**873 (100%)**

Sources: Field Survey 2026

Overall, the findings suggest that women-owned SMEs can improve their work environment and entrepreneurial performance by involving employees in decision-making, providing support during difficult circumstances, assisting employees during family emergencies, and recognizing employee contributions. These forms of assistance can promote positive job attitudes, reduce work-related anxiety and strengthen

employees' commitment to the enterprise. For women-owned SMEs in Anambra State, the results emphasize that employee assistance should form an important part of work-life balance practices, because employees who feel supported are more likely to remain motivated, committed and productive, thereby contributing to improved entrepreneurial performance.

Question 3: How does work environment affect entrepreneurial performance?
Tables 4.2.3: Flexible scheduling and entrepreneurial performance

S/N	Item Description	SA	A	SD	D	U	
13	Inadequate infrastructures affect profit of your banks	326 (37.3%)	291 (33.3%)	94 (10.8%)	106 (12.1%)	56 (6.4%)	**873 (100%)**
14	A better work environment (spacious office, enough lighting etc.) will make me perform better at my job.	361 (41.4%)	298 (34.1%)	76 (8.7%)	86 (9.9%)	52 (6.0%)	**873 (100%)**
15	My workplace provides an undisturbed environment without any noise that gives me alone time to perform my duties	278 (31.8%)	309 (35.4%)	103 (11.8%)	119 (13.6%)	64 (7.3%)	**873 (100%)**
16	My furniture is comfortable enough to enable me perform my jobs without getting tired	294 (33.7%)	287 (32.9%)	104 (11.9%)	123 (14.1%)	65 (7.4%)	**873 (100%)**
17	Environmental factors has affected the development of small and medium scale enterprises	315 (36.1%)	286 (32.8%)	98 (11.2%)	111 (12.7%)	63 (7.2%)	**873 (100%)**

Sources: Field Survey 2026

Overall, the results indicate that the work environment has a substantial influence on entrepreneurial performance. Across the five items, agreement ranges from 66.6% to 75.5%, showing that a clear majority of respondents perceive workplace conditions as important to performance. The strongest response was recorded for the statement that a better work environment improves job performance (75.5%). This was followed by the view that inadequate infrastructure affects business profit (70.7%), while environmental factors affecting SME development recorded 68.8% agreement.

The findings suggest that women-owned SMEs in Anambra State can improve entrepreneurial performance by providing adequate infrastructure, sufficient workspace, appropriate lighting, quiet working conditions and comfortable furniture. A supportive physical environment can reduce fatigue and distractions, improve concentration and increase productivity. Therefore, the findings support the view that work environment is an

important component of work-life balance and can contribute to improved entrepreneurial performance and sustainable growth of women-owned SMEs in Anambra State.

4.3 Multiple Regression Analysis

Multiple regression result was employed to test the effect of independent or explanatory variables on the dependent variables. The result of the multiple regression analysis is presented in the tables below.

Table 4.3.1 Summary of the Regression Result

The result of the multiple regressions formulated in chapter three is presented in the tables below.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.801[a]	.642	.636	1.09691	.642	110.363	6	370	.000	1.618

a. Predictors: (Constant), FXS, EPA, WKE

b. Dependent Variable: ETP

The R-value of 0.801 indicates a strong positive relationship between the independent variables—flexible scheduling, employee assistance and work environment—and entrepreneurial performance. This means that improvements in these work-life balance practices are generally associated with improvements in the entrepreneurial performance of women-owned SMEs in Anambra State.

The R-square value of 0.642 indicates that 64.2% of the variation in entrepreneurial performance is jointly explained by flexible scheduling, employee assistance and work environment. This is a substantial explanatory power, suggesting that work-life balance practices play an important role in determining entrepreneurial performance. The remaining 35.8% of the variation in entrepreneurial performance is explained by other factors not included in the model. Such factors may include access to finance, entrepreneurial skills, business experience, market conditions, government policies, technological adoption, competition and managerial competence.

The Adjusted R-square of 0.636 indicates that after adjusting for the number of predictors in the model, approximately 63.6% of the variation in entrepreneurial performance is explained by the four independent variables. The relatively small difference between the R-square (64.2%) and Adjusted R-square (63.6%) suggests that the model has a reasonably good fit and that the predictors collectively contribute meaningfully to explaining entrepreneurial performance.

The F-statistic of 110.363 with a probability value of 0.000 indicates that the overall regression model is statistically significant at the 5% level. Since $p < 0.05$, the null hypothesis that flexible scheduling, employee assistance and work environment have no joint significant effect on entrepreneurial performance is rejected. Therefore, the four work-life balance variables jointly have a significant effect on entrepreneurial

performance of women-owned SMEs in Anambra State. The Durbin-Watson statistic of 1.618 is reasonably close to the benchmark value of 2. This suggests that there is no serious evidence of problematic autocorrelation in the residuals of the model.

The result demonstrates that work-life balance is an important determinant of entrepreneurial performance among women-owned SMEs in Anambra State. Specifically, leave policy, flexible scheduling, employee assistance and work environment collectively explain 64.2% of the changes in entrepreneurial performance, while the overall regression model is statistically significant. Thus, the finding provides empirical support for the argument that creating an environment in which women entrepreneurs and their employees can effectively balance work and personal responsibilities can contribute substantially to improved business performance, productivity and sustainability.

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	796.734	4	132.789	110.363	.000[b]
	Residual	445.186	869	1.203		
	Total	1241.920	873			

a. Dependent Variable: ETP

b. Predictors: (Constant), FXS, EPA, WKE

The F-statistic of 110.363 is very large, with a corresponding significance value of 0.000. Since the significance value is less than the 5% level of significance (0.000 < 0.05), the regression model is statistically significant. Therefore, the null hypothesis that flexible scheduling, employee assistance and work environment have no significant joint effect on entrepreneurial performance is rejected. The study therefore concludes that these three dimensions of work-life balance jointly have a statistically significant effect on entrepreneurial performance of women-owned SMEs in Anambra State.

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	0.584	.225		11.506	.000	2.143	3.026
	FXS	.280	.065	.279	4.311	.000	.152	.408
	EPA	.021	.065	.018	3.326	.005	.106	.148
	WKE	.192	.050	.184	3.841	.000	.290	.094

a. Dependent Variable: ETP

Flexible scheduling also has a positive and significant effect on entrepreneurial

performance. The coefficient of 0.280 implies that a one-unit improvement in flexible scheduling is associated with a 0.280-unit increase in entrepreneurial performance, all other factors being constant. The t-value of 4.311 and p-value of 0.000 confirm that the relationship is statistically significant.

Therefore, flexible scheduling significantly influences entrepreneurial performance.

The findings reveal that employee assistance has a positive and significant effect on entrepreneurial performance. The coefficient of 0.021 indicates a positive relationship, while the p-value of 0.005 is below the 5% significance level. The t-value of 3.326 further confirms the statistical significance of the relationship. Therefore, employee assistance significantly affects entrepreneurial performance.

The result indicates that work environment has a positive and significant effect on entrepreneurial performance. The coefficient of 0.192 means that a one-unit improvement in the work environment is associated with a 0.192-unit increase in entrepreneurial performance, holding the other variables constant. The t-value of 3.841 and p-value of 0.000 demonstrate that the relationship is statistically significant at the 5% level. Therefore, work environment significantly influences entrepreneurial performance.

4.4. Test of Hypotheses

Here, the hypotheses formulated in chapter one was tested using t-statistics and significance value of the individual variables in the regression result. The essence of this is to ascertain how significant are the effect of individual independent or explanatory variables on the dependent variables.

4.4.1 Test of Hypothesis One

Ho1: Flexible scheduling does not have significant positive effect on entrepreneurial performance in women-owned SMEs in Anambra State.

In testing this hypothesis, the t-statistics and probability value in table above is used. Flexible scheduling has a t-statistics of 4.311 and a probability value of 0.000 which is statistically significant. Therefore, we reject the null hypothesis and accept the alternative hypotheses which state that Flexible scheduling have significant positive effect on entrepreneurial performance in women-owned SMEs in Anambra State.

4.4.2 Test of Hypothesis Two

Ho2: Employee assistance does not have significant positive effect on entrepreneurial performance in women-owned SMEs in Anambra State

Employee assistance has a t-statistics of 3.326 and a probability value of .000 which is statistically significant. Therefore, we reject the null hypothesis and accept the alternative hypotheses which state that Employee assistance have significant positive effect on entrepreneurial performance in women-owned SMEs in Anambra State.

4.4.3Test of Hypothesis Three

Ho4: Work environment does not have significant positive effect on entrepreneurial performance in women-owned SMEs in Anambra State

Work environment has a t-statistics of 3.841 and a probability value of .000 which is statistically significant. Therefore, we reject the null hypothesis and accept the alternative hypotheses and conclude that Work environment have significant positive effect on entrepreneurial performance in women-owned SMEs in Anambra State.

Summary of Findings

This study critically assessed the effect of work-life balance on entrepreneurial performance women-owned SMEs in

Anambra State. The researcher used multiple regressions with the aid of Statistical Package for Social Sciences (SPSS) to ascertain the extent to which organizational development variables (leave policy, flexible scheduling, employee assistance, work environment) can affect or influence performance women-owned SMEs in Anambra State in line with the objectives of the study, research questions and testing of the hypotheses. The findings of this study can be summarized thus:

1. Flexible scheduling have significant positive effect on entrepreneurial performance in women-owned SMEs in Anambra State (t=, 4.311, p=,..028)
2. Employee assistance have significant positive effect on entrepreneurial performance in women-owned SMEs in Anambra State (t=, 3.326, p=,.000)
3. Work environment have significant positive effect on entrepreneurial performance in women-owned SMEs in Anambra State (t=, 3.841, p=,..000)

CONCLUSION

The study concludes that effective work-life balance practices contribute significantly to entrepreneurial performance among women-owned SMEs in Anambra State. Creating an environment where work responsibilities can be effectively balanced with personal and family responsibilities can improve employee commitment, productivity and well-being and, consequently, enhance the performance and sustainability of women-owned SMEs. Therefore, work-life balance should be regarded as a strategic management practice rather than merely an employee welfare issue.

Recommendations

Based on the findings and conclusions of the study, the following recommendations are made:

1. Women entrepreneurs should consider flexible working hours, shift adjustments and reasonable scheduling of preferred days off where business operations permit. Such flexibility can help employees manage family and social responsibilities without significantly disrupting business activities.
2. Business owners should provide appropriate support to employees experiencing personal, family or work-related difficulties. Assistance during family emergencies, participation in decision-making, recognition of employee contributions and supportive communication should be encouraged to improve employee morale and commitment.
3. Adequate infrastructure, sufficient lighting, comfortable furniture, proper ventilation, adequate workspace and reduced workplace distractions should be provided. A comfortable and supportive work environment can reduce fatigue, improve concentration and enhance employee productivity.

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