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Mulu Hundera, Geert Duysters, Wim Naudé, Josette Dijkhuizen,

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How do female entrepreneurs in developing countries cope with role conflict?

Role conflict

Mulu Hundera and Geert Duysters

*Tilburg School of Economics and Management, Tilburg University,
Tilburg, The Netherlands*

Wim Naudé

*Maastricht University, MSM, The Netherlands and
RWTH Aachen University, Germany, and*

Josette Dijkhuizen

Maastricht School of Management, Maastricht, Limburg, The Netherlands

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Abstract

Purpose – Female entrepreneurs often face significant conflicts in allocating time and resources to the various roles demanded of them by their communities. This has been identified as a potential obstacle to their performance as entrepreneurs. This paper aims to examine the question: How do women cope with role conflict?

Design/methodology/approach – The authors tackled the question by conducting a survey that involved 307 female business owners in Ethiopia. The survey result was supported by 20 in-depth interviews.

Findings – The commonest coping strategies identified were negotiation, committing to the entrepreneurial role, committing to social roles, pleasing all, seeking social support and hiring outside support. A multivariate analysis of variance revealed that these coping strategies differed across the various stages of business growth. Meanwhile, structural equation modeling established that female business owners with high levels of personal resources (such as optimism, self-efficacy and resilience) committed more to their entrepreneurial roles than to their social roles.

Originality/value – This research contributes knowledge on coping strategies among female entrepreneurs in sub-Saharan Africa, where family structure and orientation, the economy and social development differ from those in developed countries. The research also integrates the lines of empirical research on coping strategies with the process-based view of entrepreneurship.

Keywords Entrepreneurship, Women, Personal resources, Strategies for coping with role conflict

Paper type Research paper

1. Introduction

Role conflict arises in a situation where dealing with an issue that has multiple options means that compliance with one makes compliance with other options difficult (Kahn *et al.*, 1964).

Work flexibility is considered a key motive for self-employment (DeMartino and Barbato, 2003; Brush, 2006; Annink and den Dulk, 2012). However, role conflict has been identified as a major concern for female entrepreneurs who seek to grow and expand their business (Rehman and Azam Roomi, 2012; Clark *et al.*, 2014). Loscocco and Leicht (1993) suggest that female entrepreneurs tend to use their flexible schedule to balance multiple roles rather than investing in their ventures. Besides, in cultures such as in Ethiopia, where family responsibilities are the preserve of women, the impact of time allocation to business affairs is tremendous. A report by Adema *et al.* (2014) indicates that women frequently divide their time between work and care



activities and as a result, their businesses remain smaller and limited in operational range. [Cabrera \(2007\)](#); and [Patterson and Mavin \(2009\)](#) also find that female entrepreneurs who operate in the informal, private sector of the economy compared to women in formal sector jobs tend to face greater role conflict. Some of the reasons offered for this include organizational infrastructure which tends to be more structured in the formal sector ([Patterson and Mavin, 2009](#)); the nature of efforts, which is collective for formal sector but individual for the private ([Brodsky \(1993\)](#)); level of time commitment, which tends to be unlimited for private sector work ([Lee Siew Kim and Seow Ling, 2001](#)); and the multiplicity of roles straddled, which increases the propensity for conflict ([König and Cesinger, 2015](#); [Perrons, 2003](#)).

Women in sub-Saharan Africa (SSA), whether they are entrepreneurs, are expected to perform various roles in the home, workplace and community ([Gudeta and van Engen, 2017](#)). In each of these domains, they are also expected to behave according to “a standard norm” in their society ([Rehman and Azam Roomi, 2012](#); [Hundera et al., 2019](#)). These roles and expectations sometimes conflict. As noted by [Hundera et al. \(2019\)](#) female business owners in the context of SSA, experience role conflicts between their roles as business owners, family members and members of society. This compels female entrepreneurs to adopt coping strategies to manage the demands of these multiple roles and social expectations ([Clark et al., 2014](#)).

As [Drnovsek et al. \(2010, p. 194\)](#) explain, a:

Coping strategy is the process of managing taxing circumstances, expending efforts to solve personal and interpersonal problems, seeking to master, minimize, reduce or tolerate stress induced by unpleasant and stressful situations.

Several studies in this area examine strategies for coping with stress but with little attention to those relating to role conflict ([Eby et al., 2005](#); [Thompson et al., 2007](#); [Clark et al., 2014](#)). For instance, [Eby et al. \(2005\)](#) found that less than one percent of all studies examined strategies for coping with work and family conflict. There are some studies such as [Jennings and McDougald \(2007\)](#) and [Shelton \(2006\)](#) which examine the coping strategies of female entrepreneurs in developed countries. However, they do not include the applicability of models emanating from developed countries to developing countries ([Adisa et al., 2016](#)), thus warranting our investigation.

Several reasons have been advanced to warrant an applicability research. For instance, [Thompson et al. \(2007, p. 106\)](#) states:

In developing countries with collectivistic values and traditional role expectations, role salience, perceptions of controllability, and the fit between personal characteristics and adequacy of available resources may be a whole different [nature].

Others such as [Annor \(2015\)](#) cites the individualistic cultures of Western countries; [Adisa et al. \(2016\)](#), [Amao-Kehinde and Amao-Kehinde \(2010\)](#), [Mokomane \(2013b\)](#) and [Muasya \(2014\)](#) point to family structure and social orientation as enabling the management of multiple roles. Yet, others such as [Thompson et al. \(2007\)](#) point to the treatment of strategies as strategic in a dynamic environment; [Hundera et al.](#) look at the stages of business, and [Han and Moen \(1999\)](#) look at the multiple interfaces of work and family; [Akanji \(2012\)](#), [Grzywacz and Marks \(2000\)](#), [Ruderman et al. \(2002\)](#), [Xanthopoulou et al. \(2007\)](#), [Van den Heuvel et al. \(2010\)](#), [Avey et al. \(2008\)](#) and [Rabenu and Yaniv \(2017\)](#) address the individual differences in personal resources, perceptions and attitudes. Furthermore, [Wodon and Blackden \(2006\)](#) and [Shaffer et al. \(2011\)](#) point to gender discrimination in the exercise of the triple roles of women in community development; women play simultaneous roles while men play them sequentially. Above all, [GEM \(2018\)](#), reveal that in terms of economic activities, SSA

countries have the least supportive conditions for entrepreneurial activities. By extension, these factors complicate the coping capacity of female entrepreneurs.

In this study, we argue that strategies for coping with role conflict differ based on the stage of the business. We also contend that the relationship between role conflict and coping can be influenced by personal resources. Our three research questions are:

RQ1. What strategies do female entrepreneurs adopt for coping with role conflict?

RQ2. Does the choice of strategies differ depending on the stage of the business?

RQ3. Do personal resources moderate the relationship between the stage of the business and coping strategies? Our study is focused on Ethiopia.

2. Theoretical framework

2.1 Coping strategies

Two major theories on coping strategies were developed by Lazarus and Folkman (1984); and Hall's (1972). Earlier studies which focused on coping with stress adopted Lazarus and Folkman's typology: problem-focused and emotion-focused coping (Örtqvist *et al.*, 2007). Problem-focused coping is active and involves putting effort into controlling and resolving a stressful situation, whereas emotion-focused coping is passive and involves adapting one's emotions to a stressful situation. Later studies, however, show that the predictive power of Lazarus and Folkman's typology of coping was somewhat limited with regard to role conflict; hence, there evolved coping styles in relation to role conflict (Clark *et al.*, 2014; Somech and Drach-Zahavy, 2012; Thompson *et al.*, 2007). Researchers such as Somech and Drach-Zahavy (2007, 2012) adopted Hall's (1972) model of coping in the context of role conflict, which identifies three specific types.

The first is structural role redefinition (Type I), which involves negotiating with role senders to set new expectations and minimize role conflict. For example, by negotiating with clients, business partners, family members and members of their social networks, entrepreneurs can alter imposed role expectations (Lang and Markowitz, 1986; Örtqvist *et al.*, 2007). An example being, negotiating with a client over the time of delivery for an order or about the expected quality of a good or service. The second is personal role redefinition (Type II), involving altering one's attitudes and perceptions of role expectations rather than trying to alter the role senders' expectations. In this form of coping, entrepreneurs can change the priorities of various role demands, dismiss planned activities and refuse additional responsibilities (Lang and Markowitz, 1986; Örtqvist *et al.*, 2007). For example, entrepreneurs might decline additional business orders from clients. The third is reactive role behavior (Type III), which deals with the meeting of role expectations. In this type of coping, entrepreneurs work harder and longer to meet all the role expectations imposed on them (Lang and Markowitz, 1986; Örtqvist *et al.*, 2007). To do this, entrepreneurs need to plan, schedule and organize tasks efficiently so they can finish in a timely manner. Örtqvist *et al.* (2007) added a passive role behavior coping mechanism to Hall's (1972) model. Passive role behavior involves diverting attention when meeting role demands, when either structural or personal role redefinition or reactive role behavior becomes impossible (Lang and Markowitz, 1986; Örtqvist *et al.*, 2007). For example, when entrepreneurs take a vacation the degree of role conflict becomes overwhelming.

Given the uniqueness of SSA in terms of family structure and in a socioeconomic context, some researchers have questioned the applicability of using coping strategy models from

developed countries (Adisa *et al.*, 2016). Unlike the culture in developed countries, invoking the assistance of one's extended family and hiring help for childcare and household chores are the primary coping strategies for working mothers in SSA (Adisa *et al.*, 2016; Amao-Kehinde and Amao-Kehinde, 2010; Muasya, 2014). Moreover, Mokomane (2011) argues that the coping strategies used by women in SSA have an impact on gender inequality. He cites examples such as female workers in SSA taking their kids to work, which can hamper their productivity in the workplace, or families removing an older sibling, especially girls, from school to do household chores which will have a negative impact on girls' education. These together with others such as the preference for home-based care model (Heymann *et al.*, 2007) with implications for women as primary caregivers and its attendant impacts for female entrepreneurs. Our paper focuses on the extent of the applicability of Western-driven analytical models using Ethiopia as a case.

2.2 Coping strategies and stage of business

Strategies for coping with role conflict cannot be dealt with in isolation but must be embedded in a particular context (Drnovsek *et al.*, 2010). The factors influencing such strategies have been discussed in the literature. These include the availability of support from family (Carr and Hmieleski, 2015); communication within the family group (Clark, 2000); family responsibilities (Jennings and McDougald, 2007; Winn, 2004); gender (Jennings and McDougald, 2007); level of work flexibility (Ashforth *et al.*, 2000); capital (Drnovsek *et al.* 2010); experience (Uy *et al.*, 2013); and role salience (Akanji, 2012; Kreiner, 2006; Wincnet and Örtqvist, 2009). These studies tend to treat coping strategies as static when the literature shows that entrepreneurship is a dynamic process (Fuller and Warren, 2006; Steyaert, 2007). The stage of the business can influence entrepreneurs' responses toward role conflict.

Scholars have identified between two and five distinct stages of entrepreneurship (Pretorius *et al.* 2005). Pretorius *et al.* (2005) identify two stages as opportunity identification and resource acquisition. Gruber (2002) identifies three stages:

- (1) a pre-founding stage, involving opportunity identification and evaluation;
- (2) a founding stage, involving the writing of a business plan, resource gathering, incorporation, and market entry; and
- (3) an early development stage, involving the building of the company and market penetration.

The Global Entrepreneurship Monitor (GEM) classifies entrepreneurs into three types: nascent, new entrepreneurs, and established business owners. Similarly, Wasdani and Mathew (2014) use time-oriented sequences to classify entrepreneurship into three stages: planning stage, early stage (less than three years) and late stage (more than three years). For Hisrich and Peters (2002), the entrepreneurial process consists of four stages: identification and evaluation of opportunities; business plan development; determining resources; and managing the venture. Others such as Brockner *et al.* (2004), DeTienne (2010) and Minniti and Naude (2010) have defined the entrepreneurial process as a series of actions or operations conducted from the conception of a business idea to the exit from the marketplace. Minniti and Naude (2010) identify five stages: conception and gestation, infancy (start-up), maturity (growth), firm exit and habitual entrepreneurship. Similarly, DeTienne (2010), following Cardon *et al.* (2005), examined the entrepreneurial exit model and classified the stages of a business into conception and gestation, infancy, adolescence and maturity.

In our study, we use the GEM model of entrepreneurial stages to examine strategies for coping with role conflict across various stages of business development because of its convenience for measuring purposes and applicability. We adopted its three key elements: novice (nascent), new business owners and established business owners.

Nascent entrepreneurs need to be committed and passionate, alert to opportunities and able to work in the face of uncertainty and risk (Cardon *et al.*, 2005; Minniti and Naude, 2010). Such entrepreneurs must therefore invest large amounts of time and energy in securing better business opportunities. In SSA where multiple roles and to “behave as per social norms” (Bekele and Jacobs, 2008) is expected, female entrepreneurs may experience high levels of role conflict (strain) as they identify business opportunities at this stage. As Sullivan and Meek (2012) propose, when opportunity-seeking roles conflict with family and or other social roles, nascent female entrepreneurs opt for the latter. Besides, Minniti and Naude (2010) point out that women in developing countries face high opportunity cost when they turn away from family and social obligations to take up business opportunities. In addition, nascent entrepreneurs may be transitioning from a paid job to self-employment (Arenius, 2008), which has its own anxieties. They may or may not turn into new, fully-fledged business owners (Bergmann and Stephan, 2013) and may therefore not receive the necessary support to cope with role conflict.

New business owners tend to invest attention and effort in hiring suitable employees, conducting preliminary marketing research, looking for financial resources, and establishing business networks (Leaptrott, 2009). However, at the same time, they face pressures from their competitors, especially when they function in dynamic, emerging markets (Gruber, 2002). Yet, Sang-Suk and Denslow (2004) found that female entrepreneurs tend to be reluctant to delegate responsibility during the early stages of their business. Moreover, new business owners may not have the proven track record needed to attract support and may be less competent at managing multiple roles. For instance, Gruber (2002) has indicated that new businesses often lack access, links, reputation, experience, and legitimacy required to establish trust and credibility. Similarly, Harvey and Evans (1994, p. 339) find that “outsiders do not ‘trust’ new organizations and make requirements of the business that create stress in its fragile condition.”

Established businesses eventually become more independent (Cardon *et al.*, 2005), with owners tending to delegate some of their responsibilities (Leaptrott, 2009). As a result, established business owners may have more flexible schedules, along with greater experience, resources and the capacity needed to manage multiple roles. The challenges at this stage are related to stakeholder concerns about the future of the business and the management of success (Harvey and Evans, 1994).

In general, the three groups of entrepreneurs differ in terms of resources, experience and the status of their businesses. For instance, owners of established businesses are more experienced and in a better position in terms of financial, human and social capital than nascent and new business owners. As Cardon *et al.* (2005) have stated, unlike new businesses, which need to raise requisite resources from other parties, established businesses may already possess most of the resources required for their entrepreneurial activities. Similarly, Gruber (2002, p. 193) points out that:

Compared to managing established organizations, new ventures pose a special challenge for founders, as they have to deal with the usual day-to-day business operations and while building a viable organization. In the process, many firms never become established entities.

These differences can influence the strategies chosen to cope with role conflict. We, therefore, hypothesize that:

H1. Nascent, new and established business owners differ in terms of their response toward role conflict (strategies for coping with role conflict).

2.3. Moderating role of personal resources

Although novice, startups and established business owners could differ in terms of their coping strategies based on the stage of their business, these differences may not only be attributed to the business stage. For example, the work context is vital but not sufficient for explaining coping strategies (Byron, 2005; Ford *et al.*, 2007; Xanthopoulou *et al.*, 2007). Individual differences such as personal resources can also influence people's response to role conflict.

Van den Heuvel *et al.* (2010, p. 129) defines personal resources as a:

Lower-order, cognitive-affective aspect of personality; developable system[s] of positive beliefs about one's self (e.g., self-esteem, self-efficacy, mastery) and the world (e.g., optimism, faith) which motivate and facilitate goal attainment, even in the face of adversity or challenge.

It also enables a person to more easily cope with dynamic and demanding life conditions (Hobfoll, 2002). For Van den Heuvel and associates, researchers tend to use the concepts "personal resources", "psychological capital", "personal coping" and "general resistance resources" interchangeably. However, in this paper, we use the term "personal resources" due to its ability to facilitate goal attainment in the face of adversity (Van den Heuvel *et al.*, 2010). For us, personal resources refer to "aspects of the self that is generally linked to resiliency and refer to individuals' sense of their ability to control and impact their environment successfully" (Xanthopoulou *et al.*, 2007, p. 124).

Van den Heuvel *et al.* (2010) identify six forms of personal resources: optimism, hope, resilience, self-efficacy, meaning making and self-regulatory focus. However, for this paper, we limit ourselves to the three typical personal resources considered by Hobfoll (2002) and Xanthopoulou *et al.* (2007) as fundamental to individual adaptability. These are resilience, optimism and self-efficacy. Resilience enables a person to recover from difficulty; it is derived from a high sense of self-efficacy and a propensity to assess stressful circumstances as challenging but not threatening (Boudrias *et al.*, 2014). Optimism refers to the tendency of being optimistic about outcomes in life, which enhances the likelihood of taking action and dealing with damaging circumstances (Xanthopoulou *et al.*, 2007). Self-efficacy refers to judgments regarding one's own ability to perform in different situations or the tendency to view oneself as competent to fulfill job demands in a broad array of areas (Chen *et al.*, 2001).

Personal resources are vital in dealing with demanding situations such as coping with role conflict (Hobfoll, 2002; Lent, 2004; Van den Heuvel *et al.*, 2010). For instance, Hobfoll (2002) indicates that individuals seek to acquire and maintain resources and then use them in stressful situations, such as role conflict. Braunstein-Bercovitz *et al.* (2012) say that personal resources can help a person manage work-family conflict. Boudrias *et al.* (2014) also show that personal resources enable individuals to use active coping strategies and behave in manners that positively control their day-to-day circumstances. Additionally, Van den Heuvel *et al.* (2010) state that individuals with a higher level of optimism tend to seek out social support. Moreover, Lent (2004) indicates that personal dispositions also influence how people assess work demands and available support, choice of coping strategy and the possible consequences. Houle *et al.* (2012) also find that self-efficacy significantly affects work and family conflict. To date, personal resources have been considered as a predictor variable (Xanthopoulou *et al.*, 2007), moderator between environment and work outcomes (Luthans *et al.*, 2006; Mäkikangas *et al.*, 2013; Xanthopoulou *et al.*, 2007), and/or mediator variable (Van den Heuvel *et al.*, 2010). In this analysis, we assume that the differences

between novice, startup and established business owners in terms of their strategies to cope with role conflict can differ for different levels of personal resources. Therefore, we hypothesize that:

H2. Personal resources moderate the differences between novice, startups and established business owners in terms of their coping strategies.

Accordingly, conceptual model of the study is shown in [Figure 1](#).

4. Methodology

4.1 Data sources

Information about female entrepreneurs was obtained from local business associations, such as the Organization for Women in Self-Employment (WISE), Ethiopian Chapter of the African Women Entrepreneurship Program (AWEP) and the Ethiopian Fashion Designers Association (EFDA), as well as the Chamber of Commerce. The list obtained was divided into three groups following GEM's definitions of entrepreneurship phase (or stage): novice (nascent) (0-3 months), owners of new businesses (3-42 months) and owners of established businesses (more than 42 months). The data were collected in two phases: The first was a collection of demographic and coping strategy data from February to May 2017 and personal resources data from July to August 2017. The data were collected using a questionnaire.

4.2 Procedure

First, we met with the leaders of the women's business associations and shared our intention and sought permission. This enabled us to participate in different workshops, meetings, and trade shows, where we were able to meet with individual female entrepreneurs, explain our research objective and seek their consent. In almost all cases, the female entrepreneurs were willing to participate in the study. Most of the respondents filled out their questionnaire during tea breaks in the presence of the principal investigator and the research assistants. Some took the questionnaires away and returned them completed. A few took the questionnaires away and returned them by email.

For the first survey (February to May 2017), a total of 650 questionnaires were distributed, and 500 completed questionnaires were collected. Due to the relationship struck with their associations, we were able to obtain a response rate of 77 per cent completed questionnaires returned. For the second survey (from beginning of July to end of August 2017), we contacted 390 of the 500 respondents who had filled out the first survey and who were willing to participate in the second survey. We also hired and trained additional enumerators for better access to the selected female entrepreneurs. Furthermore, we called

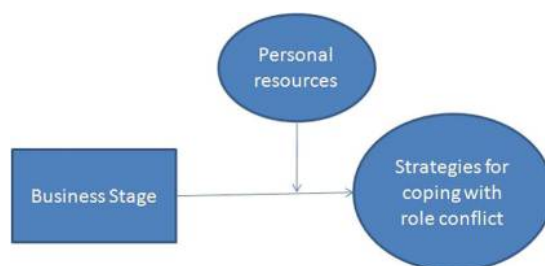


Figure 1.
Conceptual model of the study

and sent follow-up emails about the questionnaires after they had been emailed. Using all possible strategies at our disposal to increase the response rate, we managed to collect 350 completed questionnaires in the second survey with a response rate of 89 per cent. Out of the 350 questionnaires filled out in that second survey, 43 were missing a substantial amount of data and thus were dropped from the analysis, resulting in 307 participants who submitted properly completed questionnaires.

4.3 Measures

4.3.1 Coping strategies. Studies to date have conceptualized coping strategies using a model of coping with role conflict developed from a developed-country perspective, which may not apply to SSA female entrepreneurs. For this study, we created dimensions of coping that were applicable to female entrepreneurs in SSA. We used the procedures outlined below to develop new items for this study.

4.3.1.1 Step 1: Item generation. We used an inductive approach to develop scale items for coping with role conflict. The aim was to capture the strategies used by female entrepreneurs in SSA. This started with a review of the literature from a general perspective (Adisa *et al.*, 2016; Aryee, 2005; Hall, 1972; Jennings and McDougald, 2007; Mokomane, 2013a; Somech and Drach-Zahavy, 2007; Whitehead and Kotze, 2003). In addition, in-depth interviews were conducted with 20 formally registered female business owners in Addis Ababa, Ethiopia. The average age of the interviewees was 37 (SD = 4); 25 per cent of them had owned their business for 6 months on average; 25 per cent had owned it for 32 months on average; 25 per cent from 3 to 20 years; and 25 per cent for 21 or more years.

The content analysis of the interviews produced 51 statements on coping with conflict in relation to business roles, family roles and social roles, as well as personal factors. The 51 items were grouped into nine overall coping strategies. The process entailed the categorization of the statements into the best-fitting coping strategy by the principal investigator and three other invited researchers. The items were then sorted by four female entrepreneurs, all graduates of management and business who had not been involved in the interviewing process. We believe that these female entrepreneurs had the capacity to read each coping statement and make content-adequacy judgments as to whether it represented the predetermined coping categories. The principal investigator facilitated this process and the four female entrepreneurs sorting the coping statements individually into the best-fitting coping strategy of the nine. These judgments produced a total of 36 items:

- four items on commitment to entrepreneurial role;
- four on commitment to social roles;
- four on seek social support;
- three on hire outside supports;
- five on negotiation;
- four on integrate roles;
- four on react to all roles;
- three on plan and organize; and
- five on act passively.

Detailed descriptions on the content of each coping strategy are as follows:

- *Commitment to entrepreneurial roles*: Here, the focus was on prioritizing one's entrepreneurial role by postponing social role expectations (e.g. a woman's responsibilities in the family and community), including making sacrifices on family and community roles to accommodate business demands.
- *Commitment to social roles*: This includes prioritizing social role expectations and behavior by postponing entrepreneurial role demands and making sacrifices in one's entrepreneurial role to accommodate family and community roles (e.g. canceling a business meeting to socialize with neighbors, friends and extended family).
- *Seeking social support*: This includes seeking emotional and instrumental support from one's spouse, extended family, friends and neighbors to manage multiple role demands and reduce role conflict.
- *Negotiation*: This includes negotiating with role senders to alter their role expectations and reduce role conflict. Role expectations emanating from the members of one's personal networks (e.g. family and friends), from business networks (e.g. customers and suppliers) and from community members (e.g. religious groups). For example, female entrepreneurs might negotiate with their spouse about their domestic role in light of their responsibilities as a businessperson to alter expectations at the family level.
- *Hiring outside help*: This includes employing household help or hiring employees and delegating responsibilities to them in one or more domains.
- *Integrate roles*: This includes combining roles in the different statuses of their lives (e.g. female entrepreneurs responding to business deals while they are at home).
- *React to all roles*: This includes involves making an effort to fulfill role demands. For instance, female entrepreneurs work longer hours to meet the expectations at home and at their workplace.
- *Plan and organize*: This includes creating schedules for all roles and trying to fulfill their role expectations (e.g. female entrepreneurs allocate time for each of their roles in the family, in the community and business owner roles and then trying to meet all the role expectations as per their schedule).
- *Act passively*: This includes making no conscious effort to meet role expectations or to manage role conflicts.

4.3.1.2 Step 2: Scale construction and psychometric test. As the coping scales used in this study were not well-validated, psychometrically established measures, we conducted an exploratory factor analysis (EFA) for factor structuring and confirmatory factor analysis (CFA) for model fit. These analyses were conducted using data collected from 307 participants. Nine factors were expected based on the item identification stage, but the EFA result (Table I) made it evident that "react to all roles," "plan and organize," and "integrate roles" should be considered together as a single factor. This factor was named as "pleasing all." In addition, "act passively" was removed from the final analysis list as all of the items had low factor loadings.

The items selected for each coping category are provided in Table II. The final items for each type of coping strategy were determined based on the highest standardized factor loadings from the results of the initial CFA. Examples of items and the category to which they were assigned included: "I receive physical and emotional support from my husband", and this would be Seeking Social Support; "I hire household help", would be categorized as

| No. | Items | Factor Matrix ^a | | | | | | |
|-----|---|----------------------------|-------|-------|-------|---------|---|-------|
| | | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 1 | I discuss my roles with my family members to redefine role expectations | 0.88793 | | | | | | |
| 2 | I negotiate with people in my business networks (clients, suppliers, and colleagues) to redefine role expectations | 0.88343 | | | | | | |
| 3 | I negotiate with people in my social networks (friends, neighbors, and extended family) to redefine role expectations | 0.8287 | | | | | | |
| 4 | I challenge social role expectations on women | 0.4087 | | | | 0.21134 | | |
| 5 | I explain my challenges | 0.3256 | | | | 0.12334 | | |
| 6 | I am physically and psychologically disconnected from my home when I am at work | | 0.720 | | | | | |
| 7 | I choose to respond to my business role | | 0.632 | | | | | |
| 8 | I do not bother myself about social issues | | 0.729 | | | | | |
| 9 | I choose to behave as a business person in all situations | | 0.790 | | | | | |
| 10 | I combine work role and family role | | | 0.244 | | 0.123 | | |
| 11 | I combine work role and community role | | | 0.364 | | | | 0.123 |
| 12 | I respond to business-related issues when I am at home | | | 0.787 | | | | |
| 13 | I respond to family-related issues when I am at work | | | 0.857 | | | | |
| 14 | I socialize when I am in my business owner role | | | 0.790 | | | | |
| 15 | Tried to meet all demands by doing everything expected of me | | | 0.779 | | | | |
| 16 | Worked harder and longer than the usual | | | 0.780 | | | | |
| 17 | Devote more time and energy so you can do everything expected of you | | | 0.240 | 0.190 | | | |
| 18 | I follow my plan | | | 0.409 | 0.158 | | | |
| 19 | Plan, schedule, and organize carefully | | | 0.708 | | | | |
| 20 | Rotated my attention among several things depending on which was most pressing | | | 0.220 | | 0.134 | | |
| 21 | Gave up or stopped trying | | | 0.340 | 0.180 | | | |
| 22 | Let problem solve itself or let time take care of it | | | | 0.170 | | | |
| 23 | Took a break or took time off | | | | 0.110 | | | |
| 24 | Became involved with diversions (watched TV, etc.) | | | | 0.090 | 0.320 | | |
| 25 | Withdrew physically from the situation | | | | 0.160 | | | |
| 26 | I receive physical and emotional support from my spouse | | | | | 0.899 | | |
| 27 | Chores are divided among family members | | | | | 0.636 | | |
| 28 | I receive physical and emotional support from extended family (mother, aunt, other relatives) | | | | | 0.728 | | |
| 29 | I am physically and psychologically disconnected from my work when I am at home | | | | | 0.789 | | |
| 30 | I am physically and psychologically disconnected from my work when I am at home | | | | | | | 0.839 |
| 31 | I put my family first | | | | | | | 0.898 |
| 32 | I choose to socialize when the need arises | | | | | | | 0.732 |
| 33 | I choose to behave as per the social expectations | | | | | | | 0.780 |
| 34 | I hire home help | | | | | | | 0.64 |
| 35 | I hire and delegate business roles (for example, train an employee to manage venture) | | | | | | | 0.86 |
| 36 | I delegate community roles (for example, hire a day worker for community work) | | | | | | | 0.64 |

Table I.
Exploratory factor analysis: factor matrix^a

Extraction Method: Maximum Likelihood.
7 factors extracted

Notes: Items under 4, 5, 10, 11, 17, 18, 20, and 21 were removed because of cross loading while items under no. 21, 22, 23, and 25 were removed because of low loading

| Items | M | SD | Factor loading | Cronbach alpha | Role conflict |
|---|------|-------|----------------|----------------|---------------|
| Pleasing all | | | | 0.86 | |
| Worked harder and longer than usual to meet all roles demands | 3.77 | 0.684 | 0.789 | | |
| Planned, scheduled, and devoted more time | 3.55 | 0.71 | 0.876 | | |
| I respond to business-related issues when I am at home | 3.46 | 0.652 | 0.768 | | |
| I respond to family-related issues when I am at work | 3.65 | 0.576 | 0.783 | | |
| I socialize when I am in my business owner role | 3.65 | 0.58 | 0.78 | | |
| Commitment to entrepreneurial role | | | | 0.94 | |
| I am physically and psychologically disconnected from my home when I am at work | 2.04 | 0.69 | 0.73 | | |
| I choose to respond to my business role | 2.03 | 0.71 | 0.95 | | |
| I do not bother myself about social issues | 2.04 | 0.71 | 0.95 | | |
| I choose to behave like a business person in all situations | 2.09 | 0.76 | 0.94 | | |
| Commitment to social role | | | | 0.84 | |
| I am physically and psychologically disconnected from my work when I am at home | 3.1 | 0.77 | 0.84 | | |
| I put my family first | 3.48 | 0.62 | 0.89 | | |
| I choose to socialize when the need arises | 2.91 | 0.68 | 0.73 | | |
| I choose to behave as per the social expectations | 3.07 | 0.72 | 0.78 | | |
| Negotiation | | | | 0.96 | |
| I discuss my roles with my family members to redefine role expectations | 3.19 | 1.29 | 0.89 | | |
| I negotiate with people in my business networks (clients, suppliers, and colleagues) to redefine role expectations | 3.16 | 1.31 | 0.99 | | |
| I negotiate with people in my social networks (friends, neighbors, and extended family) to redefine role expectations | 2.93 | 1.27 | 0.97 | | |
| Seek Social Support | | | | | |
| I receive physical and emotional support from my spouse | 3.24 | 0.88 | 0.89 | 0.84 | |
| Chores are divided among family members | 3.12 | 0.76 | 0.63 | | |
| I receive physical and emotional support from extended family (mother, aunt, other relatives) | 3.21 | 0.75 | 0.73 | | |
| I receive physical and emotional support from friends and neighbors | 3.07 | 0.54 | 0.79 | | |
| Hire outside support | | | | 0.88 | |
| I hire home help | 3.79 | 0.83 | 0.64 | | |
| I hire and delegate business roles (for example, train an employee to manage venture) | 2.97 | 0.78 | 0.86 | | |
| I delegate community roles (for example, hire a day worker for community work) | 3.06 | 1.08 | 0.64 | | |

Table II.
Items, means, standard deviations, factor loadings and Cronbach's alphas (N1 = 307)

Hire Outside Support; "I negotiate with clients", would be Negotiation; "I choose to behave like a business person in all contexts", would be Commitment to Entrepreneurial Role; "I put my family first in all the contexts", would be Commitment to Social Roles; "I react to all the roles by doing everything expected of me", would be pleasing all. The Cronbach alpha scores for the categories in this study were 0.84, 0.88, 0.96, 0.94, 0.84 and 0.86 for seeking

social support, hiring outside support, negotiation, commitment to entrepreneurial role, commitment to social roles and pleasing all, respectively.

The fit of the categories under each coping strategy was confirmed through CFA. Although the chi-square was significant [$\chi^2(211) = 297, p < 0.01$], other fit indices indicated that the items had good fit (CFI = 0.983, TLI = 0.980, RMSEA = 0.036). As indicated in Table III, there are no validity concerns. Following Hair *et al.* (2010), the thresholds for reliability were achieved: composite reliability (CR) was less than 0.7; for convergent validity (CV), the average variance extracted (AVE) value was less than 0.5; and for discriminant validity (DV), maximum shared variance (MSV) was less than AVE, average shared variance (ASV) was less than AVE, and the square root of AVE was greater than inter-construct correlations.

After the initial CFA model was found to fit the data, a series of additional CFAs were conducted to compare the hypothesized model to alternative competing models. Four models were examined:

- the hypothesized (correlated) model consisting of six latent coping strategies;
- a second-order model in which one factor affects the six latent coping strategies;
- a unidimensional model in which all the coping strategy items are loaded onto a single factor; and
- a bi-factor model in which two sets of latent factors (a general factor and specific types of coping) affect each coping strategy item.

As our models vary in terms of the number of latent factors and are not structurally nested, the Akaike information criterion (AIC) index was used to compare the CFA models (Brown, 2014). The AIC scores were as follows: Model 1 = 773.78; Model 2 = 1,234.217; Model 3 = 1,520.9; Model 4 = 866.8. Brown (2014) states that the model with the lowest AIC value is the best fit for the data. Accordingly, the coping strategies hypothesized model (the correlated model, or Model 1) fit the data best.

4.3.2 Personal resources. Three types of personal resources were considered in the current study: optimism, resilience, and self-efficacy. We measured optimism using six items from Scheier *et al.* (1994), further validated by Trottier *et al.* (2008). The six categories consist of three items that are positively phrased and three items that are negatively phrased. Following Xanthopoulou *et al.* (2007), all the negatively phrased sentences were adjusted so that higher scores represent a higher level of optimism, an example being, "Overall, I expect more good things to happen to me than bad." Items were measured on a five-point Likert scale ranging from "strongly disagree" (1) to "strongly agree" (5). Resilience was also measured using six indicators, according to the brief resilience scale (BRS) from

| | CR | AVE | MSV | MaxR(H) | HOS | Nego | CER | CSR | PA | SSS |
|------|-------|-------|-------|---------|--------|--------|--------|--------|--------|-------|
| HOS | 0.752 | 0.509 | 0.368 | 0.805 | 0.713 | | | | | |
| DWRS | 0.965 | 0.901 | 0.516 | 0.993 | 0.607 | 0.949 | | | | |
| SMER | 0.942 | 0.805 | 0.312 | 0.994 | 0.434 | 0.559 | 0.897 | | | |
| SMSE | 0.885 | 0.66 | 0.516 | 0.995 | -0.542 | -0.718 | -0.547 | 0.812 | | |
| RAR | 0.768 | 0.5 | 0.334 | 0.995 | -0.448 | -0.578 | -0.454 | 0.562 | 0.696 | |
| SSS | 0.847 | 0.584 | 0.018 | 0.995 | 0.103 | 0.078 | -0.045 | -0.049 | -0.133 | 0.764 |

Table III.
Discriminant and convergent validity test

Notes: CER: Commitment to Entrepreneurial Role; CSR: Commitment to Social Roles; PA: Pleasing All; Nego: Negotiation; SSS: Seeking Social Support; HOS: Hire Outside Support

Smith *et al.* (2008). An example is, "I tend to bounce back quickly after hard times." Items were similarly measured on a five-point Likert scale ranging from "strongly disagree" (1) to "strongly agree" (5). Finally, self-efficacy was measured using the new general self-efficacy scale validated by Chen *et al.* (2001). An example in this category would be, "In general, I think that I can obtain outcomes that are important to me." Responses were measured on a five-point Likert scale ranging from "strongly disagree" (1) to "strongly agree" (5). The Cronbach's alpha scores for optimism, resilience, and self-efficacy were 0.84, 0.81, and 0.95, respectively.

CFA was conducted to test the representativeness of optimism, resilience, and self-efficacy as indicators of a single factor, personal resources. First, CFAs were performed for a three-factor model consisting of optimism, resilience and self-efficacy. The fit indices for this model were $\chi^2(163) = 481, p < 0.01, CMIN/DF = 3, CFI = 90, GFI = 0.86$ and $RMSEA = 0.08$. Then, a second-order CFA model consisting of optimism, resilience and self-efficacy as indicators of personal resources was conducted. The fit indices for the second-order CFA model were $\chi^2(112) = 276, p < 0.01, CMIN/DF = 2.5, CFI = 0.95, GFI = 0.92, RMSEA = 0.07$. The fit indices show that the second-order CFA model fit the data best. Xanthopoulou *et al.* (2007) similarly examined self-efficacy, organizational-based self-esteem and optimism as indicators of the single factor personal resources.

4.3.3 Business stages. A business stage was measured by taking the age of the enterprise into account, following GEM's definition. Accordingly, owners of a business that was less than 3 months old were categorized as novices (process stage); owners of a business between 3 and 42 months old were categorized as new business owners (start-up stage); and owners of a business older than 42 months were categorized as established business owners (growth and maturity stages). The new and established business owners considered in this study were not habitual or serial entrepreneurs (that is, people who never exit businesses and constantly restart them).

4.3.4 Control variables. Household income, age, and education formed the control variables. Households with a high-income level may have better options for coping with role conflict. For instance, they can afford to buy labor-saving devices for the home, freeing up time for the women of the house to devote to their business and social roles. Household income can thus influence a woman's choice of coping strategies. Respondents were asked to designate their household income level as one of four categories: very low ("1"), low ("2"), medium ("3") or high ("4"). Regarding age, Heiman (2004), for instance, found that older respondents tend to be more apt to use problem-focused coping than younger respondents. Respondents were asked to indicate their age to the nearest year and then grouped into one of five categories: "2" (26-30 years); "3" (31-35 years); "4" (36-45 years); "5" (46-50 years); or "6" (over 50). Furthermore, we also expected that the entrepreneurs' level of education might influence their use of coping strategies.

4.4 Common methods bias

Data from self-reporting may result in common method bias, which can threaten the validity of the research outcomes (Podsakoff *et al.*, 2003). Thus, we took various measures to minimize common method bias. First, we obtained measures for the main independent, mediating and outcome variables from two sources. Accordingly, data on the business stage were obtained from archival sources such as the business associations and the Chamber of Commerce, whereas information on personal resources and coping strategies was self-reported. Second, we obtained measures of personal resources and coping strategies at two points in time. First, data on coping strategies were collected; then, after two months, data on personal resources were collected from the same participants. Third, we conducted a

multicollinearity test for the moderating and outcome variables that were self-reported but collected at different points in time. According to Kock (2015), a full collinearity test can successfully identify common method bias; and a variance inflation factor (VIF) equal to or lower than 3.3 shows that the model is free of common method bias. In this study, the VIFs for the three personal resources variables of optimism, resilience and self-efficacy (which together predict coping strategies) were between 1.25 and 1.33.

5. Analysis

Pearson correlations were conducted to assess the general relationship among the study variables. We used multivariate analysis of variance (MANOVA) to test *H1*. MANOVA is a method for examining the effect of a single categorical independent variable on several dependent variables (Field, 2013). In this study, it was used to examine the coping strategies chosen by female entrepreneurs across three stages of business. Following Field's (2013) suggestion, we performed a step-down analysis. First, we performed overall (or omnibus) tests on the six sub-categories of coping strategy proposed in this study and on the business stages. As we had significant omnibus *F* in all the tests in the first step, we performed a series of post hoc tests. First, we conducted a series of one-way ANOVA on each dependent variable. Then, we used a Bonferroni post hoc test. To test *H2* (moderation effect of personal resources), we used moderation analysis with structural equation modeling (MSEM).

6. Results

Table IV presents the correlations between the study variables. The results in general show low (.09 per cent) to moderate (62 per cent) correlations among the main study variables. The collinearity diagnostics results show no evidence of multicollinearity.

The results of the MANOVA for the overall tests on the six types of coping strategy variables and business stages show that the combined coping strategy variables differ significantly across the business stages [Pillai's Trace = 0.996, $F(12,600) = 65.35$, $p = 0.000$, $p < 0.01$ and effect size is 0.567]. Except for Seeking Social Support, the main effect of the business stage on the type of coping strategy was significant, with the following values: negotiation [$F(2,304) = 780$, $p = 0.000$, $p < 0.01$ and effect size of 0.837], pleasing all [$F(2,304) = 81.896$, $p = 0.000$, $p < 0.01$ and effect size of 0.350], commitment to entrepreneurial role [$F(2,304) = 118.45$, $p = 0.000$, $p < 0.01$ and effect size of 0.438], commitment to social roles [$F(2,304) = 166$, $p = 0.000$, $p < 0.01$ and effect size of 0.522] and hire outside support [$F(2,304) = 62$, $p = 0.000$, $p < 0.01$ and effect size of 0.291].

Bonferroni's multiple comparison (see Table V) indicates differences in the use of negotiation, hiring support and commitment to social roles between novice and new business owners, between novice and established business owners and between new and established business owners ($p < 0.01$). The use of the strategies of Committing to entrepreneurial roles and Pleasing All was found to be different between novice and established business owners and between new and established business owners ($p < 0.01$), but differences were not found between novice and new business owners. No significant differences were found among the three groups in terms of seeking social support. Therefore, *H1* is confirmed for five out of the six strategies for coping with role conflict.

MSEM analysis was conducted to test the moderating influence of personal resources (*H2*). A model consisted of five exogenous (Business stage including Novice, Start-ups, Established, personal resources, and their interaction) and six endogenous (Negotiation, Commitment to Entrepreneurial Role, Commitment to Social Roles, Pleasing All, Hire Outside Support, and Seek Social Support) latent factors. Business stages, measured by three types of business owners (novice, start-ups and established), were categorical

| | M | SD | OP | SE | RS | BS | Nego | SSS | HOS | CER | CSR | PA |
|------|------|-------|----------|----------|----------|----------|----------|---------|----------|----------|---------|--------|
| OP | 3.40 | 0.676 | (0.86) | | | | | | | | | |
| SE | 3.51 | 0.760 | 0.408** | (0.85) | | | | | | | | |
| RS | 3.61 | 0.664 | 0.555** | 0.597** | (0.90) | | | | | | | |
| BS | 1.99 | 0.812 | 0.534** | 0.752** | 0.383** | | | | | | | |
| Nego | 3.1 | 1.2 | 0.492** | 0.766** | 0.387** | 0.713** | (0.96) | | | | | |
| SSS | 3.21 | 0.793 | 0.098 | 0.022 | 0.042 | 0.027 | 0.245** | (0.84) | | | | |
| HOS | 3 | 0.55 | 0.342** | 0.345** | 0.208** | 0.538** | 0.476** | -0.028 | (0.88) | | | |
| CER | 2.1 | 0.67 | 0.320** | 0.443** | 0.280** | 0.610** | 0.545** | -0.051 | 0.317** | (0.94) | | |
| CSR | 3.2 | 0.81 | -0.338** | -0.559** | -0.210** | -0.698** | -0.628** | 0.243** | -0.398** | -0.463** | (0.84) | |
| PA | 3.6 | 0.5 | -0.188** | -0.345** | -0.107 | -0.508** | -0.444** | -0.095 | -0.298** | -0.361** | 0.430** | (0.86) |

Notes: CER: Commitment to Entrepreneurial Role; CSR: Commitment to Social Roles; PA: Pleasing All Nego: Negotiation; SSS: Seeking Social Support; HOS: Hire Outside Support; ** Correlation is significant at the 0.01 level (2-tailed)

Table IV.
Means (M), standard deviations (SD), internal consistencies (Cronbach's alpha on the diagonal) and correlations among the variables (N = 307)

Role conflict

| Dependent Variable | | | Bonferroni | | | 95% Confidence Interval | |
|--------------------|-------------|-------------|-----------------------|----------------|--------------|-------------------------|-------------|
| | | | Mean Difference (I-J) | Standard error | Significance | Lower Bound | Upper Bound |
| Nego | Novice | Start-up | -1.549580* | 0.0702271 | 0.000 | -1.718638 | -1.380522 |
| | | Established | -2.803072* | 0.0710870 | 0.000 | -2.974200 | -2.631944 |
| | Start-up | Novice | 1.549580* | 0.0702271 | 0.000 | 1.380522 | 1.718638 |
| | | Established | -1.253492* | 0.0705824 | 0.000 | -1.423405 | -1.083579 |
| | Established | Novice | 2.803072* | 0.0710870 | 0.000 | 2.631944 | 2.974200 |
| | | Start-up | 1.253492* | 0.0705824 | 0.000 | 1.083579 | 1.423405 |
| SSS | Novice | Start-up | -0.10 | 0.111 | 1.000 | -0.37 | 0.17 |
| | | Established | -0.05 | 0.112 | 1.000 | -0.32 | 0.22 |
| | Start-up | Novice | 0.10 | 0.111 | 1.000 | -0.17 | 0.37 |
| | | Established | 0.05 | 0.111 | 1.000 | -0.22 | 0.31 |
| | Established | Novice | 0.05 | 0.112 | 1.000 | -0.22 | 0.32 |
| | | Start-up | -0.05 | 0.111 | 1.000 | -0.31 | 0.22 |
| HOS | Novice | Start-up | -0.312885* | 0.0640640 | 0.000 | -0.467107 | -0.158664 |
| | | Established | -0.722092* | 0.0648484 | 0.000 | -0.878201 | -0.565982 |
| | Start-up | Novice | 0.312885* | 0.0640640 | 0.000 | 0.158664 | 0.467107 |
| | | Established | -0.409206* | 0.0643881 | 0.000 | -0.564208 | -0.254205 |
| | Established | Novice | 0.722092* | 0.0648484 | 0.000 | 0.565982 | 0.878201 |
| | | Start-up | 0.409206* | 0.0643881 | 0.000 | 0.254205 | 0.564208 |
| CER | Novice | Start-up | -0.14 | 0.070 | 0.128 | -0.31 | 0.03 |
| | | Established | -1.01* | 0.071 | 0.000 | -1.18 | -0.84 |
| | Start-up | Novice | 0.14 | 0.070 | 0.128 | -0.03 | 0.31 |
| | | Established | -0.87* | 0.071 | 0.000 | -1.04 | -0.70 |
| | Established | Novice | 1.01* | 0.071 | 0.000 | 0.84 | 1.18 |
| | | Start-up | 0.87* | 0.071 | 0.000 | 0.70 | 1.04 |
| CSR | Novice | Start-up | 0.37* | 0.078 | 0.000 | 0.19 | 0.56 |
| | | Established | 1.39* | 0.079 | 0.000 | 1.20 | 1.57 |
| | Start-up | Novice | -0.37* | 0.078 | 0.000 | -0.56 | -0.19 |
| | | Established | 1.01* | 0.078 | 0.000 | 0.82 | 1.20 |
| | Established | Novice | -1.39* | 0.079 | 0.000 | -1.57 | -1.20 |
| | | Start-up | -1.01* | 0.078 | 0.000 | -1.20 | -0.82 |
| PA | Novice | Start-up | 0.00 | 0.056 | 1.000 | -0.14 | 0.13 |
| | | Established | 0.62* | 0.057 | 0.000 | 0.49 | 0.76 |
| | Start-up | Novice | 0.00 | 0.056 | 1.000 | -0.13 | 0.14 |
| | | Established | 0.63* | 0.056 | 0.000 | 0.49 | 0.76 |
| | Established | Novice | -0.62* | 0.057 | 0.000 | -0.76 | -0.49 |
| | | Start-up | -0.63* | 0.056 | 0.000 | -0.76 | -0.49 |

Based on observed means. The error term is Mean Square (Error) = 0.161

Table V.
Multiple
comparisons

Notes: CER: Commitment to Entrepreneurial Role; CSR: Commitment to Social Roles; PA: Pleasing All Nego: Negotiation; SSS: Seeking Social Support; HOS: Hire Outside Support; *The mean difference is significant at the 0.05 level

variables. Hence, a set of dummy variables was created to represent the categories. The dummy variable for established business owners was used as reference group and thus not included in the model (Table VI). The standardized factor score obtained after the respective factor analysis was used as an indicator of each latent factor. For example, the indicator for personal resources was the factor score for all the personal resource scales, including Optimism, Self-efficacy and Resilience. Similarly, the indicator for negotiation was the factor score for the four scale measures of negotiation while the indicator for the interaction factor

Role conflict

| Relationship | Beta estimate | S.E. | C.R. | P |
|------------------|---------------|--------|---------|-------|
| Nego←Novice | -0.418 | 0.034 | -12.312 | *** |
| CER←Novice | -0.509 | 0.028 | -18.178 | *** |
| CSR←Novice | 0.228 | 0.032 | 7.134 | *** |
| PA←Novice | 0.414 | 0.04 | 10.351 | *** |
| HOS←Novice | -0.203 | 0.0321 | -6.343 | *** |
| SSS←Novice | 0.067 | 0.084 | 0.799 | 0.154 |
| Nego←start-up | -0.212 | 0.032 | -6.651 | *** |
| CER←start-up | -0.144 | 0.028 | -5.178 | *** |
| CSR←start-up | 0.213 | 0.024 | 8.634 | *** |
| PA←start-up | 0.323 | 0.025 | 12.523 | *** |
| HOS←start-up | -0.221 | 0.0125 | -17.617 | *** |
| SSS←start-up | 0.034 | 0.051 | 0.667 | 0.164 |
| Nego←Novice*PR | -0.130 | 0.0265 | -4.99 | *** |
| CER←Novice*PR | -0.117 | 0.0307 | -3.814 | *** |
| Nego←start-up*PR | -0.086 | 0.0302 | -2.841 | *** |
| CER←start-up*PR | -0.066 | 0.0264 | -2.514 | *** |
| Nego←PR | 0.452 | 0.0288 | 15.678 | *** |
| CER←PR | 0.31 | 0.0312 | 10.463 | *** |
| CSR←PR | -0.074 | 0.079 | 0.931 | 0.352 |
| PA←PR | 0.242 | 0.0267 | 10.12 | *** |
| HOS←PR | 0.008 | 0.094 | 0.081 | 0.935 |
| SSS←PR | 0.166 | 0.111 | 1.487 | 0.137 |

Table VI.
MSEM analysis
results

Notes: ***Significant at $P < 0.01$; CER: Commitment to Entrepreneurial Role; CSR: Commitment to Social Roles; PA: Pleasing All Nego: Negotiation; SSS: Seeking Social Support; HOS: Hire Outside Support

was the multiplicative result of the dummy variables including novice, startups and established business owners with the factor score for the personal resources. The model included direct paths from business stage (i.e. novice and startups), personal resources and their interaction with the six strategies for coping with role conflict. Business stages (novice and startups) and personal resources were correlated while correlations between business stages, personal resources, and their interaction term were expected to be zero. The results of the MSEM analysis showed that the model fit the data well [$\chi^2(15) = 19$, GFI = 0.986, RMSEA = 0.030, LO90 = 0.00, HI90 = 0.063, CFI = 0.997, IFI = 0.997, NFI = 0.986]. A moderation effect exists when the coefficient of a path from the interaction factor to the endogenous factor is statistically significant. In this study, only the path coefficients from two of the interaction terms to two of the coping strategies were significant (Table VI and Figure 2). These were Negotiation*Novice [$\beta = -0.13$, $p = 0.00$] and CER*Novice [$\beta = -0.12$, $p = 0.00$]; Negotiation*startups [$\beta = -0.086$, $p = 0.00$] and CER*startups [$\beta = -0.066$, $p = 0.00$]. Also (Table V), novice entrepreneurs were 42 per cent less likely to negotiate with role senders in coping with role conflict compared to established business owners. With personal resources, novice entrepreneurs were 13 per cent less likely to negotiate compared to established business owners. In addition, compared to established business owners, novice entrepreneurs were 51 per cent less likely to commit to entrepreneurial roles when these roles conflict with non-entrepreneurial roles. With personal resources, this figure was reduced to 12 per cent. Similarly, startups were 21 per cent less likely negotiate with role senders compared to established business owners. With personal resources, startups were 8.6 per cent less likely to negotiate compared to established business owners. Moreover, compared to established business owners, startups were 14 per cent less likely to be

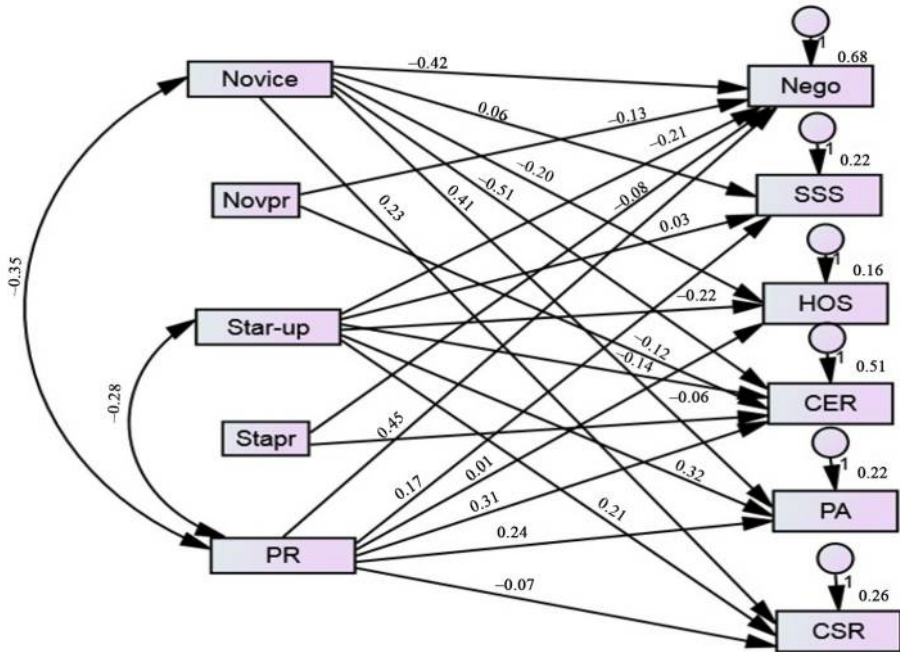


Figure 2.
AMOS graphics
result for MSEM

Notes: Moderating influence of personal resources standardized path coefficients result; CER: commitment to entrepreneurial role; CSR: commitment to social roles; PA: pleasing all; Nego: negotiation; SSS: seeking social support; HOS: hire outside support; PR: personal resources; Novpr: Novice*personal resources; Stapr: startups*personal resources

committed to entrepreneurial roles when these roles conflict with non-entrepreneurial roles. With personal resources, this figure reduced to 6.6 per cent. The results also show that personal resources significantly and positively influence Negotiation, Commitment to Entrepreneurial role demands and Pleasing All. Therefore, *H2* is confirmed for three out of the six strategies for coping with role conflict.

7. Discussion

For this paper on how female entrepreneurs cope with role conflict, three questions were explored: What are the strategies for coping with role conflict among female entrepreneurs in the SSA? Does the choice of strategy differ at different stages of a business? Do the personal resources of a female entrepreneur moderate the relationship between the stage of her business and the coping strategy used? The CFA results on the strategies for coping with role conflict yielded six factors with acceptable levels of convergent and discriminant validity. These were for Negotiation, Commitment to Entrepreneurial Role and Commitment to Social Roles, Pleasing All, Seeking Social Support and Hiring outside Support.

The two most prevalent types of coping strategies at all business stages were pleasing all and seeking social support (Table VII). In the context of this study, the importance of the Pleasing All coping strategy can be attributed to the difficulty in

| Coping Strategy | Stage of Business | M | SD | Role conflict |
|-----------------|-------------------|------|-------|---------------|
| Nego | Novice | 1.65 | 0.44 | <hr/> |
| | Start-up | 3.20 | 0.57 | |
| | Established | 4.46 | 0.48 | |
| SSS | Novice | 3.16 | 0.81 | |
| | Start-up | 3.26 | 0.78 | |
| | Established | 3.21 | 0.80 | |
| HOS | Novice | 2.60 | 0.56 | |
| | Start-up | 2.92 | 0.40 | |
| | Established | 3.33 | 0.40 | |
| CER | Novice | 1.66 | 0.517 | |
| | Start-up | 1.80 | 0.447 | |
| | Established | 2.67 | 0.551 | |
| CSR | Novice | 3.74 | 0.506 | |
| | Start-up | 3.36 | 0.539 | |
| | Established | 2.35 | 0.626 | |
| PA | Novice | 3.83 | 0.375 | |
| | Start-up | 3.84 | 0.395 | |
| | Established | 3.21 | 0.433 | |

Notes: Nego: Negotiation; CER: Commitment to Entrepreneurial Role; CSR: Commitment to Social Roles; PA: Pleasing All; SSS: Seek Social Support; HOS: Hire Outside Support

Table VII.
Descriptive statistics

drawing boundaries between roles, as argued by [Shaffer et al. \(2011\)](#). Women are compelled to combine all their various roles. Regardless of what roles women might assume outside the home, the patriarchal culture dictates that they also discharge the household responsibilities as found by [Adisa et al. \(2016\)](#) and [Adisa et al. \(2014\)](#). Hence, female entrepreneurs must necessarily assume multiple roles. Consistent with the findings of [Jennings and Brush \(2013\)](#), female entrepreneurs have difficulty separating their business from their personal lives.

Unlike previous studies that treated coping strategies as static ([Thompson et al., 2007](#)), this study examined the dynamics nature of coping strategies across stages of business. It focused on how the strategies for coping with role conflict vary according to the stage of a business. The results show that the tendency to use a particular strategy differs significantly across business stages, except for the use of Seeking Social Support. For instance, established business owners often negotiate with role senders such as clients and are more apt to commit unreservedly to their entrepreneurial role than novice and new business owners (see [Table VII](#)). The importance of Seeking Social Support at all stages of a business (see [Tables VII and V](#)) has been attributed to their strong social ties, such as the extended family, which they draw on to manage their multiple roles ([Adisa et al., 2016](#); [Amao-Kehinde and Amao-Kehinde, 2010](#); [Muasya, 2014](#)).

Our empirical evidence also shows that female business owners with abundant personal resources (i.e. optimism, self-efficacy and resilience) tend to avoid their social roles while responding strongly to their entrepreneurial roles as they move up from one stage of the business to the next. These results may be explained by [Mäkikangas and Kinnunen's \(2003\)](#) finding that individuals with low personal resources base their actions on social expectations. Similarly, [Juhdi et al. \(2015\)](#) found that personal resources positively relate to entrepreneurial work engagement. Unlike previous research, our study showed the importance of personal resources in female business owners' decisions regarding their entrepreneurial role demands and social role expectations.

As already noted, the results show that female entrepreneurs with a high level of personal resources tend to negotiate with role senders such as clients and family members, and respond actively to all their role demands as part of their strategy for coping with role conflict. Individuals with higher levels of personal resources expect positive outcomes (Xanthopoulou *et al.*, 2007), are confident (Luthans *et al.*, 2006; Mäkikangas and Kinnunen, 2003), and are enduring when facing challenges (Culbertson *et al.*, 2010; Lerner, 2009). These attributes may be motivating the female entrepreneurs in our sample to negotiate with others to reduce role expectations while giving them the endurance to react (respond) to multiple role demands.

8. Conclusion

The analysis above shows that negotiation, commitment to entrepreneurial role, commitment to social roles, pleasing all, seeking social support and hiring outside support are relevant strategies for coping with role conflict among female entrepreneurs in SSA. However, the extent to which female entrepreneurs use each coping strategy differs across business stages. In addition, when entrepreneurial roles compete with social role expectations, female entrepreneurs with abundant personal resources respond more to their entrepreneurial roles as they move up from one stage of a business to the next. Accordingly, this research contributes knowledge on coping strategies among female entrepreneurs in SSA, where family structure and orientation, the economy and social development differ from those in developed countries (Mokomane, 2013b; Muasya, 2014). The research also contributes to the existing literature on coping strategies by examining the effect of personal resources on a person's tendency to use a particular type of strategy. Furthermore, it contributes to the existing body of knowledge on female entrepreneurship and coping strategies by integrating the lines of empirical research on coping strategies with the process-based view of entrepreneurship. Hence, interventions that aim to develop female entrepreneurs' capacity to cope with challenges such as role conflict need to consider the stage of business in which they are active. Moreover, the findings have shown that if female business owners have a high level of personal resources, they tend to focus more on their entrepreneurial role and less on social role expectations. According to Ramadani *et al.* (2013, p. 118), "persistence, perseverance, [and] self-confidence are important characteristics for successful development of business." Personal resources can be developed through capacity building and enlightenment (Luthans *et al.*, 2006; Van den Heuvel *et al.*, 2010). Thus, it is imperative to develop and execute support programs that promote and strengthen the personal resources of female entrepreneurs rather than focusing solely on typical business development services.

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About the authors

Mulu Hundera is an Assistant Professor at the Haramaya University (HU), Ethiopia. Currently, she is a PhD Researcher at the Tilburg University's Organization and Strategy Specialization, The Netherlands. Mulu Hundera is the corresponding author and can be contacted at: Boga3k@yahoo.com

Dr Geert Duysters is a Full Professor at Tilburg University, School of Economics and Management, Department of Management. His areas of expertise are entrepreneurship, strategic alliances, innovation strategies, China/India, corporate venturing and data science.

Wim Naudé is the Dean of Maastricht School of Management. He also holds the special Chair in Business and Entrepreneurship in Emerging Markets at the Maastricht University School of Economics and Business, Maastricht, The Netherlands. His academic work is concerned with the allocation of entrepreneurial talent and occupational choice in the development process, including how entrepreneurial decisions relate to trade, structural change, industrialization and regional development.

Dr Josette Dijkhuizen is an Honorary Professor in Entrepreneurship Development at Maastricht School of Management. She is an entrepreneur (ship) consultant par excellence. She combines science with practice in her activities. This led to writing not only books, such as *The Entrepreneurial Gene*, but also inspiring columns and presentations. In 2013, she was UN Women's Representative and in the same year, she started her social enterprise "ENPower" to assist vulnerable women from shelter homes, refugee and human trafficking, with the start-up of an enterprise. She received different awards for her activities.

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