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# It's Always a Women's Problem! Micro-Entrepreneurs, Work-Family Balance and Economic Crisis

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Received: 8 October 2018; Accepted: 13 November 2018; Published: 24 November 2018



**Abstract:** Gender inequality in the division of family work is vastly corroborated and work–family balance is an important topic in the female entrepreneurship field of research. Even if work–family balance should be a necessity indiscriminately perceived by all women and men who have a paid job, it is a particularly pertinent issue for women, called to find equilibrium between work and family. This study analyses the situation of men and women entrepreneurs in order to investigate how the economic crisis affected the work–family balance. A survey was conducted on a sample of 218 men and women sole-proprietors. Findings show that the work–family balance of women entrepreneurs does not seem to have been particularly affected by the crisis. However, some differences between men and women remain. Concerning balance, as expected, only women stated that they personally take care of the house and family. Different perceptions of the crisis between men and women also emerged, as a consequence of gender stereotypes. Women entrepreneurs have greater difficulty in having an internal psychological balance of the double role than men, who are more involved in the implementation of external balance and focus on corporate and social provisions.

**Keywords:** work–family balance; female entrepreneurship; gender stereotypes; economic crisis; Italy

## 1. Introduction

Work–family balance is an interrole phenomenon (Marks and MacDermid 1996) as it refers to as “the extent to which an individual is equally engaged in—and equally satisfied with—his or her work role and family role” (Greenhaus et al. 2003, p. 513). Work–family balance is an issue for many men and women who have a paid work and have to deal with stressors related to work (time pressure, and work responsibilities) and family characteristics (childcare, household duties and family obligations) (Kim and Ling 2001). However, the issue of work–family balance mainly concerns women, despite the important changes that have occurred both in the family and in the labour market (Poggesi et al. 2017). In recent years, women’s participation in the workforce has increased significantly in many countries (ILO 2017), the implication being important changes in family composition and organization. Available data show that women are having fewer children and later in life (Eurostat<sup>1</sup>). Moreover, the “male-breadwinner” model is gradually declining, due to a greater involvement of men with family duties and responsibilities. Nonetheless despite these changes, gendered role stereotypes are still very common, and the role of women within the family has only partially changed.

The recent economic crisis has apparently made the situation even worse by exacerbating conflicts between work and family. Such conflicts, in fact, occur when the same person holds two roles, and the

<sup>1</sup> Data available at <https://ec.europa.eu/eurostat/data/database>.

responsibilities and obligations of one role are incompatible with those of the other role. Previous studies on work–family conflicts show that, for women entrepreneurs, they can be related to job–parent conflicts, job–homemaker conflicts and job–spouse conflicts (Kim and Ling 2001). In such situations during the recent economic crisis:

- (1) work–family conflicts (work demands that are in contrast with family responsibilities) may have worsened because the crisis may have placed an increased pressure on women entrepreneurs with regard to the survival of their business, relating to a desire to self-insure. This may have forced women entrepreneurs to devote more time to their businesses (Kirkwood and Tootell 2008), to try to avoid failure, thus reducing time and energies available for the family and the household. Moreover, the crisis may have created more psychological stress that has spilled over into other dimensions of life (Cardon and Patel 2015; Kollmann et al. 2018) and women entrepreneurs' sense of guilt may have increased, as they feel they have neglected their role as mothers and wives (McGowan et al. 2012;)
- (2) family–work conflicts (family responsibilities that interfere with work) may have worsened because the crisis have reduced family income. Therefore, families may have had problems in bearing costs for family and domestic services and the burden of taking on such services have fallen mostly on women. On the other hand, the crisis may have reduced the supply of such services, or increased their cost, given the difficulty of national governments to maintain the same levels of welfare.

Italy is a country already known for its poor consideration for family support. However public services for children and family have recently undergone substantial cuts due to the economic recession. According to Eurostat data, in 2013, Italy spent only 1% of GDP for the family, in contrast to a European average of 1.7%. In the EU ranking, led by Denmark with 5% of GDP, Italy is the 22nd<sup>2</sup>.

With such premises, this study analyses the situation of men and women entrepreneurs in order to investigate how the crisis affected the work–family balance. The study is structured as follows. The next section presents a literature review on what work–family balance means, what the relationship between work–family balance and women entrepreneurs is and why it is credible to speculate that the crisis has affected the work–family balance. In the following section, the research methodology is described and then the main results are presented. Finally, the conclusions, the limitations and the implications of the study are presented.

## 2. Work–Family Balance, Entrepreneurship and Economic Crisis

### 2.1. Women Entrepreneurs between Work and Family

The term work–family balance implies the ability to find equilibrium between the commitment, the time and the energy dedicated to remunerated work and the care of family members and the house. Principally, due to the unbalanced division of family responsibilities between men and women, work–family balance is one of the central issues in gender studies. Gender inequality in the division of family work is vastly corroborated (Shelton 1992; Milkie and Peltola 1999; Ocse 2013). This unbalance in the division of family work implies greater barriers in career progress and professional achievements for many women (Cross and Linehan 2006) and partially explains their lower employment rates, their prevalent involvement in under-paid and/or part-time jobs and their quasi-absence in senior management roles. As observed by Rehman and Roomi (2012), the trade-off between family and professional roles has been extensively analysed in literature, mostly to reveal the difficulties that working women particularly encounter if they aspire to a management career. Studies referring to

<sup>2</sup> Data available at <http://www.confartigianato.it/2015/11/donne-impresa-occupazione-femminile-penalizzata-da-bassa-spesa-pubblica-per-la-famiglia-solo-1-del-pil/>.

women entrepreneurs and the way they face problems connected to the work–family balance are less numerous (Parasuraman et al. 1996; Kim and Ling 2001; Shelton 2006; Jennings and McDougald 2007; Kirkwood and Tootell 2008; Walker et al. 2008; Rehman and Roomi 2012; Poggesi et al. 2017). From both the managerial and entrepreneurship perspectives, researchers have explained and described the interdependences between work and family differently, up to the definition of two opposing perspectives: the conflict perspective and the enrichment perspective (Greenhaus and Powell 2006; Shelton 2006; Jennings and McDougald 2007).

The conflict perspective is the dominant one and is based on the assumption that individual resources (time, energy, attention, etc.) are scarce and unrepeatable, so that anyone willing to undertake multiple roles at the same time has to face a conflict situation that will exacerbate the quality of his/her life (Greenhaus and Powell 2006). Work and family are the two incompatible spheres par excellence because the first subtracts resources from the second and vice versa. The conflict is harsher when the requirements of one role are not compatible with the needs of the other (Greenhaus and Beutell 1985). Therefore, balancing work and family is perceived as a complex and difficult problem to solve, which causes anxiety, dissatisfaction, stress and lower performances (Higgins and Duxbury 1992; Martins et al. 2002). In particular, three conflict types have been identified (Greenhaus and Beutell 1985): (1) the time conflict, the necessity to dedicate oneself to both work and family (husband, children, aging parents, and house) with a limited amount of hours in a day; (2) the anxiety conflict, when stress generated within the family negatively affects the professional sphere and vice versa; (3) the behavioural conflict, when behaviours required in one sphere are not compatible with those suitable in the other. Moreover, some studies affirm that the work–family conflict tends to be “bi-directional” for men and “uni-directional” for women (Posig and Kickul 2004). In fact, a man living in a trade-off situation between the two spheres usually manages to “adjust one sphere to compensate for the other” more easily and indifferently, while for a woman, it is more difficult because her commitment to the family is inflexible and is often considered independent from her work commitment (Posig and Kickul 2004). In other words, in any case, a working woman must take care of the family, so the work sphere must conform to family needs, while the opposite is a very rare occurrence.

The theory of work–family enrichment (Greenhaus and Powell 2006) is less known and is based on the assumption that time and energy can be shared, integrated and extended between these different life spheres (Shelton 2006). From this perspective, adopting different roles can generate positive consequences. In particular, emotions, experiences and behaviours that enrich the person and improve professional contribution can arise from the alliance between family and work. Within this theory, the concept of work–family balance merges with the concept of work–family enrichment, which occurs when the experience in one role improves the quality of life in other roles. In particular, work-to-family enrichment occurs when the work experience improves the quality of family life, while the family-to-work enrichment occurs when the experience in the family context improves the quality of life at work (Greenhaus and Powell 2006). The supporters of this theory, based on the results of many studies on this subject, also affirm that the adoption of multiple roles generates positive effects on the person because: (1) the double participation in work and family can be a source of physical and psychological wellness; (2) the family can help relieve tension and stress accumulated at work and vice versa; (3) the experience in one role can positively influence the other. For example, the flexibility and organizational skills developed in the family role to manage the needs of all family members can be successfully employed in the professional activity to carry out managing tasks more efficiently. In turn, such positive mutual influence between different roles and settings derive from the possibility to activate essential resources, such as individual capabilities (for example, multitasking), psychological and physical resources (for example, self-esteem, optimism, and health), flexibility (intended as the opportunity to define, at least in part, the time, pace and location of the different roles), and material resources (mainly economic) (Greenhaus and Powell 2006).

In the literature dedicated to women entrepreneurship, work–family balance issues have gained increasing attention from scholars. As highlighted by Ahl (2006), some researchers (in agreement

with the theory of conflict) affirm that family can be an obstacle for a woman willing to start and manage a business, while others (aligned with the work–family enrichment theory) affirm that family is an inspirational source for women entrepreneurs, because it is precisely in the family environment that they develop their peculiar skills of democratic leadership, networking and relational marketing. As a matter of fact, many studies demonstrate that, for many women (more frequently than for men), the decision to start a business comes from the need to find a balance between their desire to have a job that satisfies their self-realisation and their ambition for independence and the will and/or the necessity to take care of the family (Boden 1999; DeMartino and Barbato 2003; Heilman and Chen 2003; Hughes 2003; Marlow 1997; Walker and Webster 2006; Walker et al. 2008; Kirkwood and Tootell 2008). However, if self-entrepreneurship implies a greater flexibility in work organization, compared to being an employee, it also implies the assumption of responsibilities and commitments that continuously increase with business size and complexity. Some studies (Parasuraman et al. 1996; Kim and Ling 2001; Walker et al. 2008; Rehman and Roomi 2012) demonstrate that the work–family conflict is far from being resolved for women entrepreneurs, but it is rather the opposite. In general, a woman entrepreneur works more hours and has more responsibilities with respect to an employee, and the more time she devotes to the business, the less she will be available for the family (Kim and Ling 2001; DeMartino et al. 2006). Therefore, self-entrepreneurship favours women’s work–family balance as it provides greater flexibility for work time and organisation, provided that the business does not take over. In fact, statistical and empirical data demonstrate that women entrepreneurs very often start micro or small businesses; these business run by women entrepreneurs prefer to stay small and obtain lower financial performances than businesses managed by men (Hisrich and Brush 1984; Fischer et al. 1993; Cliff 1998; Bates 2002; Watson and Robinson 2003; Collins-Dodd et al. 2004; Fairlie and Robb 2009). For some scholars, these results are due to the fact that women: (1) have less capital for start-ups (Fairlie and Robb 2009) and are discriminated against when requesting credit (Alesina et al. 2013); (2) have less entrepreneurial experience (Hisrich and Brush 1984; Boden and Nucci 2000); (3) have limited managerial training and fewer managerial competences (Hisrich and Brush 1984; Boden and Nucci 2000; Kickul et al. 2007; Carter et al. 2015); (4) are less risk and innovation-oriented; and (5) have a lower social capital, formal and informal, than men (Kickul et al. 2007). However, research on this topic often shows contradictory results and does not unequivocally explain the reasons behind size differences between businesses owned by women and men.

Other scholars maintain that the smaller size and lower performances of female businesses can also be explained as a result of work–family balance, which is the compromise women are forced to make in order to have a satisfying work life and not to subtract too much time and energy from the family (Jennings and McDougald 2007). In other words, some women entrepreneurs choose to “limit” the size of their business, preferring a size that is easier to manage and that allows them to better manage their work–family balance (Shelton 2006; Cliff 1998). In this way, factors that initially guide women towards entrepreneurship are then the same that restrict profitability, growth and the development of their businesses (Walker et al. 2008). Furthermore, several scholars have shown that the profitability of female small businesses is negatively influenced by the role of women entrepreneurs in their family (Loscocco et al. 1991), and the time women entrepreneurs spend taking care of their children significantly reduces the business’s life span (Williams 2004). It is further demonstrated that high conflict levels between work and family have a negative impact on business performance, because the work–family balance issues reduce women entrepreneurs’ well-being and quality of life, and as a consequence, impede their work (Shelton 2006).

Finally, some scholars focus on the gender differences by comparing the work–family balance of men and women entrepreneurs. Eddleston and Powell (2012) analysed the gender relationship, family-to-business enrichment, family-to-business support and satisfaction in relation to the personal work–family balance. Their results highlight that, while the work–family balance satisfaction for women entrepreneurs is mainly fostered by family-to-business enrichment, for men, it is family support that makes a difference. Women entrepreneurs tend to adopt a holistic approach toward work and

family, creating and capitalising synergies among the different roles that enrich their entrepreneurial experience and increase their satisfaction with respect to work–family balance. Entrepreneur men, on the other hand, prefer the segmentation approach, that is, they tend to separate their work role from their family, and they obtain their satisfaction with respect to work–family balance from family support, in particular, emotional support and alleviation from family responsibilities. Instead, [Johansson Sevä and Öun \(2015\)](#) analysed self-employment as a strategy for the improvement of work–family balance and demonstrate that this is the best choice only for autonomous working women without employees, who appear to have less work–family balance problems than male colleagues. Such a difference, however, vanishes by increasing the number of collaborators.

## 2.2. Subjective Work–Family Balance as a Psychological Challenge

Research that emphasises psychological aspects that characterise the work–family balance of both men and women are more and more numerous. The need to balance family and work is a challenge, first of all for the person, and then for the company and the production system as a whole. It is a challenge that, above all, reveals the strong competition between women’s participation in the labour market and their maternal role. Women’s double workload is often disputed, as they are forced to divide their time and dedication between their home and their business. For centuries, the traditional social organization has entrusted women with the task of caring for and raising children, so much so that the dual role was only conceived for working women. It is a stereotype that is far from over, considering that the studies continue to show that family and domestic activities remain a prerogative of women. Indeed, the increase in female participation in the labour market did not correspond to male participation in domestic activities. Furthermore, maternity continues to be perceived as a strong limitation on career opportunities for women, as it is considered irreconcilable with a qualified and professional work ([Girelli and Mapelli 2016](#)).

Stereotypes are subtle psychological structures that transversely affect both stigmatised and stigmatizing individuals. They influence the behaviours and attitudes of bosses and colleagues of the working women in a double direction. On the one hand, working mothers are considered less competent and less attached to work ([Bornstein et al. 2012](#)), and, on the other hand, those who work with a strong mental and time commitment are portrayed as cold, false and a careerist ([Heilman 2001](#)). The experience of becoming mothers and fathers reveals that a mental balance must be developed before an organizational and logistic one; it is not simply a matter of allocating time or negotiating spaces. The work–family balance is a slow process that, in keeping the parties together, has to deal with the alternation of conflicting effects to be able to compose often-antithetical affective and professional aspirations. Corporate tools can be crucial to effectively manage the work–family balance. However, the mere availability of organizational measures will not guarantee its use by those in difficulty ([Girelli and Mapelli 2016](#)). A good external, practical and operational work–family balance will only be achieved by starting with an internal, subjective and personal equilibrium. Indeed, [Eisler \(2015\)](#) argues that work–family balance is not a “universal formula” but an “individual model” developed by each worker.

A few qualitative studies have compared men and women to understand how they perceive the intersection of work and home and family life, paying attention to psychological issues. [Loscocco \(1997\)](#) study of small business owners in the USA found that men perceive the flexibility of work hours as a symbol of control over their life and work, and women use flexibility as a key resource in trying to achieve a work–family balance. If women accommodate work to family life, men will continue to put their business first. The lack of work–family balance is a problem for men as well as for women, overall in relation with the presence of children in the household. These difficulties take more complicated forms for women, as they perceive themselves as responsible for maintaining, at a minimum, the transitions between home and work life. Men who say that they “work to live” or “live to work” maintain a more traditional version of masculinity. On the contrary, women construct

a range of femininities through their different narratives, emphasising their close family ties or underscoring their independence from partners (Emslie and Hunt 2009).

### 2.3. Work–Family Balance and Economic Crisis

The recent economic crisis appears to have per se further complicated an already problematic and complex picture, reducing access to external services, both because of reduced family incomes and the cuts to family support services. Istat data highlight that, during the crisis period, accessibility to childhood services (Istat 2014a) decreased (after years of constant growth), and the number of working women with young children that denounced difficulties in balancing work and family increased (from 38.6% in 2005 to 42.7% in 2012) (Istat 2014b). At the same time, the number of beds in the social-assistance districts decreased (from 7.1% in 2009 to 6.5% in 2011), while the needs for Integrated Home Assistance remained constant at four beneficiaries for every 100 elderly (Istat 2014a). In this context, families, and women, in particular, continue to have “a principal role, in many cases unique, as social regulators” (Macchioni 2012), which often impedes the participation of women in the country’s economy. It is no coincidence that, in the Global Gender Report 2015 (WEF 2015), Italy ranks 111th (out of a total of 145 world countries) concerning the participation of women in the labour market. Considering the European situation, ahead of us are all the Northern European countries (also known to have both a high birth rate and a high women employment rate), including countries like Greece (ranking 87th), Croatia (78th), Spain (67th), France (56th) and Germany (38th).

In conclusion, work–family balance seems to have worsened during the crisis. Due to the above-mentioned reasons, women entrepreneurs could have been affected more than their male colleagues. In this context, the aim of this study is to answer the following research questions:

1. How did entrepreneurs’ ability to balance work and family change during the economic crisis?
2. Did these changes affect men and women entrepreneurs in the same way?

In addition to our contribution to the literature on work–family balance and women entrepreneurs, the in-depth analysis of these aspects can be useful to highlight whether gender differences persist and have been accentuated by the crisis. Such analysis can further provide useful indications for the policy makers that, for various purposes, deal with gender equality and policies to support the work–family balance of men and women entrepreneurs.

### 3. Methodology

In order to answer our research questions, a survey was carried out among a sample of Italian sole-proprietors, owners of micro-enterprises located in the Marche region, in Central Italy. The survey aims to compare men and women’s work–family balance during the economic crisis and identify possible similarities or differences.

The Marche region has one of the highest concentrations of micro and small enterprises in Italy. The impact of the economic crisis has been particularly harsh. For instance, in 2009, the regional GDP declined by 5.4% (Istat 2014b), the joint-stock companies’ mortality rate was the highest in Italy and between 2008 and 2012, the number of artisan enterprises decreased by 5.1%. With respect to entrepreneurs’ gender, the regional feminisation rate (22.9%) is slightly higher than the national percentage of women-owned businesses (21.6%) (Unioncamere 2016). However, despite this encouraging data, the Marche region is characterised by a cultural background based on a traditional division of roles between men and women, who have historical origins, and continues to show its effects (Farina 2012; Cesaroni and Sentuti 2014), often still affecting the sharing of family responsibilities and obligations between men and women. For all these reasons, the Marche region is ideally suited to such a study.

The decision to involve only sole-proprietors in the survey was motivated by two main reasons. First, despite the presence of many female companies and partnerships, in Italy, sole proprietorships represent a very high percentage of the total number of women-owned businesses (65% in 2014,

according to data from [Girelli and Mapelli \(2016\)](#)). Second, the decision to limit the analysis to sole proprietorships resolves the problem of the correct identification of the person who runs the business. A micro-entrepreneur is directly involved in all business functions and activities, without regard to gender.

A non-proportional stratified sample, with the same number of men and women, was selected using the list of members in one of the main regional business associations. The purpose of the survey was to understand how the onset of the crisis changed men and women micro-entrepreneurs' work–family balance. For this reason, businesses set up after autumn 2008 were excluded. In fact, changes in their usual work–family balance could have been caused by the establishment of a new business and not necessarily by the economic crisis. This also means that the sample clearly has an element of survivor bias, as we were only able to analyze businesses that were present before the crisis and did not close due to pressures caused by difficulties connected to the crisis, including work–family balance issues. Starting from a list of 1627 sole-proprietors (429 women and 1198 men), a sample of 300 sole-proprietors (150 men and 150 women) was randomly extracted. Entrepreneurs selected this way took part in a telephone questionnaire in October and November 2013 and were asked questions regarding their personal and familiar situation (age, marital status, family composition, and age of children), their work–family balance and if/how it was affected by the economic crisis. In particular, efforts were made to figure out:

- Whether the interviewee's ability to balance work and family changed during the economic crisis and, if so, how (improved or worsened);
- What the reasons for any possible change were. In particular, those who said they noticed an improvement in their work–family balance were asked to describe the reasons, and those who said it worsened were given a list of eight possible reasons, asking them to give a point according to the Likert 5 point scale, in which 1 = Absolutely irrelevant and 5 = Extremely important;
- How the costs related to keeping a work–family balance changed; that is, whether the costs incurred by the interviewee for schools, domestic help, caregivers, nannies and other services in support of the family and household increased, decreased or remained stable during the crisis.

Questions refer to the previous 5 years. The survey enabled us to obtain 218 fully completed questionnaires. Women compiled 110 and men provided 108 questionnaires. The response rate was particularly high, standing at 73% and substantially similar for entrepreneurs of both genders (men: 72%; women: 73.3%). With regard to the features of the sample, most of entrepreneurs (67.4%) are middle-aged (36–55 years), and 19.7% are in a medium-high range (56–65 years), while the younger and the older entrepreneurs are very few (only 7.3% of entrepreneurs are under 35 and 5.5% are over sixty). A greater representation of women emerged in the lower age bracket (26–35 years), where no men at this age range were included. Regarding marital status, the percentage of married entrepreneurs is dominant (66.5% of the sample), 8.7% of the interviewees are life partners, while singles represent 13.8% of the sample and the remaining 11% are separated/divorced or widowed. No noteworthy differences between women and men emerged. Finally, concerning family composition, the largest proportion of the sample has only one child (43.6%) and this condition prevails among women (53.6% versus 33.3% of men). About a quarter of entrepreneurs (25.2%) are parents of two or more children, while 31.2% of the sample has no children. Only 16% of parents have at least one child less than or equal to 10 years old, while 84% have one or more children over 10 years old. Results from the empirical survey are presented and discussed in the following sections.

## 4. Results

### 4.1. How the Economic Crisis Affected the Work-Family Balance

The crisis does not seem to have had a disruptive effect on the entrepreneurs' work–family balance (Table 1).

**Table 1.** With regard to the last 5 years, has the capacity to balance family and work domains changed?

	Whole Sample		Men		Women	
	N°	%	N°	%	N°	%
Yes, it has improved	23	10.6	7	6.5	16	14.5
Yes, it got worse	16	7.3	5	4.6	11	10.0
No, it has unchanged	179	82.1	96	88.9	83	75.5
<b>Total</b>	<b>218</b>	<b>100</b>	<b>108</b>	<b>100</b>	<b>110</b>	<b>100</b>

In fact, 82.1% of the interviewees stated that, despite the recession, their ability to balance work activities and family commitments has not changed. However, this does not mean that the respondents were not confronted with any work–family balance problems. Rather, it means that during the crisis, they did not experience substantial changes in their ability to manage their work–family balance. In some cases, the stability is due to the fact that, as we will see later, respondents fall into the categories that experienced less problems related to work–family balance (for example, singles and those who do not have children). In other cases, it is possible to hypothesise that no changes related to the entrepreneur’s life cycle or the family ménage occurred, such as the modification of the work–family balance. Mostly men asserted that they did not notice significant changes in their work–family balance (88.9% versus 75.5% of women). Therefore, women perceived a (positive or negative) change in their ability to balance work and family obligations more than men, confirming their greater responsiveness to issues related to work–family balance. It was also found that 17.9% of the whole sample stated that the management of work–family balance changed in the period 2008–2013, and 10.6% claimed it improved, while the remaining 7.3% said it worsened.

Women claimed that their work–family balance improved more than men during the crisis (14.5% versus 6.5%). However, more women referred a worsening of their ability to achieve balance than men (10% versus 4.6% of men). These who noticed a change are quite few in number and thus percentages are highly sensitive even in very small differences in absolute value. Therefore, the analysis is limited to descriptive statistics and results cannot be considered statistically generalizable. However, data highlight some interesting trends, and it seems useful to analyse the three sub-samples (improved, worsened, and unchanged work–family balance) with regard to some variables that, emerging from the literature review, can influence the management of work–family balance: marital status, number of children and presence of children aged 10 years or younger.

An improvement in work–family balance was experienced by interviewees who have a less complex family situation. In fact, in the group of these who refer to an improvement in their work–family balance, the percentages of entrepreneurs with only one child (60.9%) or with children over the age of 10 (86.4%) (Table 2) are higher than in the other groups, and especially with respect to the “worsened work–life balance” group. Accordingly in this group, the percentages of those who have two or more children, with at least one under the age of 10, achieved relatively low rates (34.8% and 13.6%, respectively).

**Table 2.** Improved work–family balance: classification of the sub-sample by marital status, number and age of children.

	Whole Sample		Men		Women	
	N°	%	N°	%	N°	%
<b>Marital status</b>						
Married	20	87.0	6	85.7	14	87.5
Life partners	1	4.3	1	14.3	0	-
Single	0	-	0	-	0	-
Divorced/Separated	2	8.7	0	-	2	12.5
Widower/Widow	0	-	0	-	0	-
<b>Total</b>	<b>23</b>	<b>100</b>	<b>7</b>	<b>100</b>	<b>16</b>	<b>100</b>



Table 2. Cont.

	Whole Sample		Men		Women	
<b>Number of children</b>						
No one	1	4.3	0	-	1	6.3
1 child	14	60.9	4	57.1	10	62.5
2 or more children	8	34.8	3	42.9	5	31.3
<b>Total</b>	<b>23</b>	<b>100</b>	<b>7</b>	<b>100</b>	<b>16</b>	<b>100</b>
<b>Age of children</b>						
At least one child aged less than or equal to 10 years	3	13.6	1	14.3	2	13.3
Children aged more than 10 years	19	86.4	6	85.7	13	86.7
<b>Total</b>	<b>22</b>	<b>100</b>	<b>7</b>	<b>100</b>	<b>15</b>	<b>100</b>

Based on analysis of the motivations of these who refer to an improvement in their work–family balance, results show that for almost all women (81.3%), this change was determined by the age of their children. On the contrary, male entrepreneurs never mentioned this factor (Table 3). For them, in fact, the improvement was mainly due to the reduction of work due to the recession and the consequent increase in free time (85.7%). Therefore, the economic crisis seems to have had a positive impact on male entrepreneurs' work–family balance, while for female entrepreneurs, no influence emerged as the improvement of their work–family balance was mainly linked to the age of their children, an aspect that is obviously not conditioned by the recession.

Table 3. If your work–family balance has improved, can you tell us why?

	Whole Sample		Men		Women	
	N°	%	N°	%	N°	%
Children have grown up	13	56.5	0	-	13	81.3
Less work, more free time	7	30.4	6	85.7	1	6.3
Separation	1	4.3	0	-	1	6.3
Other reasons	1	4.3	1	14.3	0	-
No response	1	4.3	0	-	1	6.3
<b>Total</b>	<b>23</b>	<b>100</b>	<b>7</b>	<b>100</b>	<b>16</b>	<b>100</b>

Those who stated that their work–family balance worsened live with a partner and have one or more children (87.5%). Although they are not necessarily very young (42.9%), they have at least one child aged 10 years or younger, while the remaining 57.1% have children older than 10 (Table 4). By distinguishing the results according to gender, we observed that all men who expressed a deterioration in balancing work and family are married (100%), while women are divided into married (81.8%) and life partner (18.2%). Among women entrepreneurs, 18.2% (versus 0% of men) complained a deterioration despite having no children, while 66.7% (against 40% of men) of them have children over ten years old. On the one hand, therefore, children certainly increase the family obligations, but, on the other hand, it is not the only factor affecting women's work–family balance.

With regard to the factors indicated as the cause of the work–family balance worsening, the following prevail: (1) for women, the increase in commitment required by the entrepreneurial activity (82%) and the rise of family obligations and responsibilities (55%) (for instance, after getting married, beginning cohabitation, having sick parents, etc.); (2) for men, the same reasons emerging, but with a lower percentage (40%).

**Table 4.** Worsened work–family balance: classification of the sub-sample by marital status, number and age of children.

	Whole Sample		Men		Women	
	N°	%	N°	%	N°	%
<b>Marital status</b>						
Married	14	87.5	5	100	9	81.8
Life partners	2	12.5	0	-	2	18.2
Single	0	-	0	-	0	-
Divorced/Separated	0	-	0	-	0	-
Widower/Widow	0	-	0	-	0	-
<b>Total</b>	<b>16</b>	<b>100</b>	<b>5</b>	<b>100</b>	<b>11</b>	<b>100</b>
<b>Number of children</b>						
No one	2	12.50	0	-	2	18.2
1 child	9	56.25	3	60	6	54.5
2 or more children	5	31.25	2	40	3	27.3
<b>Total</b>	<b>16</b>	<b>100</b>	<b>5</b>	<b>100</b>	<b>11</b>	<b>100</b>
<b>Age of children</b>						
At least one child aged less than or equal to 10 years	6	42.9	3	60	3	33.3
Children aged more than 10 years	8	57.1	2	40	6	66.7
<b>Total</b>	<b>14</b>	<b>100</b>	<b>5</b>	<b>100</b>	<b>9</b>	<b>100</b>

The sub-sample of entrepreneurs who have not observed changes in their work–family balance is, as anticipated, the most numerous and articulated (Table 5). With regard to marital status, the percentage of married entrepreneurs is lower than that of the other groups (62%), as there is a fair percentage of single (16.8%). Limited is the presence of divorced/separated entrepreneurs (6.7%) or widows/widowers (5.6%, the percentage rising to 9.6% for women). Considering the number of children, the proportion of these with no child is higher than that of the other groups: 36.3% against 4.3% in the “improved work–family balance” sub-sample and 12.5% in the “worsened work–family balance” sub-sample. Compared to the latter group, the presence of interviewees with children over the age of 10 years also greatly increases: 86.8% of the parent-entrepreneurs belong to this sub-sample (the rate is similar to that of the “improved work–family balance”, equal to 86.4%), compared to 57.1% for the “worsened work–family balance” sub-sample.

**Table 5.** Unchanged work–family balance: classification of the sub-sample by marital status, number and age of children.

	Whole Sample		Men		Women	
	N°	%	N°	%	N°	%
<b>Marital status</b>						
Married	111	62.0	63	65.6	48	57.8
Life partners	16	8.9	5	5.2	11	13.3
Single	30	16.8	18	18.8	12	14.5
Divorced/Separated	12	6.7	8	8.3	4	4.8
Widower/Widow	10	5.6	2	2.1	8	9.6
<b>Total</b>	<b>179</b>	<b>100</b>	<b>96</b>	<b>100</b>	<b>83</b>	<b>100</b>
<b>Number of children</b>						
No one	65	36.3	39	40.6	26	31.3
1 child	72	40.2	29	30.2	43	51.8
2 or more children	42	23.5	28	29.2	14	16.9
<b>Total</b>	<b>179</b>	<b>100</b>	<b>96</b>	<b>100</b>	<b>83</b>	<b>100</b>
<b>Age of children</b>						
At least one child aged less than or equal to 10 years	15	13.2	8	14.0	7	12.3
Children aged more than 10 years	99	86.8	49	86.0	50	87.7
<b>Total</b>	<b>114</b>	<b>100</b>	<b>57</b>	<b>100</b>	<b>57</b>	<b>100</b>

#### 4.2. The Cost of Services to Support a Work–Family Balance during the Crisis

In regard to the costs of services used to support the family and household, most of sample (about 85% without gender differences) declared that, despite the crisis, the spending remained stable (Table 6). The cost did not greatly increase or decrease for anyone, and only a small percentage stated that it decreased (9.63%) or increased (5%).

**Table 6.** With regard to the last 5 years, how have the costs for your family changed for schools, domestic help, caregivers, nannies and other services in support of family?

	Whole Sample		Men		Women	
	N°	%	N°	%	N°	%
Much increased	0	-	0	-	0	-
Increased	11	5.05	7	6.5	4	3.6
Stable	186	85.32	92	85.2	94	85.5
Decreased	21	9.63	9	8.3	12	10.9
Much decreased	0	-	0	-	0	-
<b>Total</b>	<b>218</b>	<b>100</b>	<b>108</b>	<b>100</b>	<b>110</b>	<b>100</b>

An open-ended question also allowed us to gather the reasons that explain the trend of spending devoted to these kinds of services (Table 7). Half of the whole sample (68.35%) stated that the costs did not increase because they do not use these kinds of services. In particular, more men (75%) than women (61.8%) stated that they do not have such costs. In this case, those who are single were also included (97%) in the sample. Seventeen percentage of sample, on the other hand, supports these kinds of costs but declared that the spending as a whole remained unchanged. In this case, the percentage of women (23.6%) exceeds that of the men (10.2%). The reasons for the increase in incurred costs, on the other hand, are generally attributable to the increase in family care needs. They are determined by the need to enrol children in nursery school or hire babysitters, or by need to hire a caregiver for their parents who are no longer self-sufficient. Only two entrepreneurs (0.98%) stated that spending increased due to the increase in the cost of services. In parallel, the drop of spending is due, in large part, to the reduction of family needs and in primis to the growth of children. Only three women entrepreneurs (1.38%) stated that the reduction of income was determined by the crisis and forced them to renounce the external help. Finally, the reasons for those who said they do not support any kind of cost to access external services were investigated (Table 8).

**Table 7.** Reasons to explain the trend of costs for family support services.

	Whole Sample		Men		Women	
	N°	%	N°	%	N°	%
I haven't this kind of expense	149	68.35	81	75.0	68	61.8
Costs remained unchanged	37	16.97	11	10.2	26	23.6
Children have grown up	14	6.42	8	7.4	6	5.5
I eliminated the services because of decreased income	3	1.38	0	-	3	2.7
I have no longer nannies or maid because my partner no longer works	2	0.92	0	-	2	1.8
Needs have diminished because the family situation has changed	1	0.46	1	0.9	0	-
I fired the maid because I don't work anymore	1	0.46	0	-	1	0.9
I added the costs for the nursery school	4	1.83	2	1.9	2	1.8
I hired a caregiver	3	1.38	3	2.8	0	-
Costs for services have increased	2	0.92	0	-	2	1.8
I added a nanny because the partner has begun to work	1	0.46	1	0.9	0	-
No answer	1	0.46	1	0.9	0	-
<b>Total</b>	<b>218</b>	<b>100</b>	<b>108</b>	<b>100</b>	<b>110</b>	<b>100</b>

**Table 8.** Why do you not support this kind of cost?

	Whole Sample		Men		Women	
	N°	%	N°	%	N°	%
We don't need this services	120	80.54	70	86.4	50	73.5
My partner takes care of it	9	6.04	9	11.1	0	-
I'll take care of it	16	10.74	0	-	16	23.5
Parents and relatives help me	4	2.68	2	2.5	2	2.9
<b>Total</b>	<b>149</b>	<b>100</b>	<b>81</b>	<b>100</b>	<b>68</b>	<b>100</b>

It was found that 80.5% of the sample (more men, 86.4%, than women 73.5%) did not have this kind of cost because they stated that they did not need these services (they did not have little children or parents that are not self-sufficient). On the other hand, 19.5% of the sample specified that they did not need external services because there was already someone taking care of the house and family. Moreover, 6.4% stated that their partner takes care of the house and family, while 10.7% declared that they take care of the house and family themselves.

The interesting as well as predictable aspect is that only men answered: "My partner takes care of it", while only women said: "I take care of it". It is a little, but meaningful, sign, without statistical relevance, that there is a clear division of roles in force in our society between men and women in the family environment. The rest—2.7%—refers to parents or other relatives who supported them in managing the house and/or family.

## 5. Conclusions

Our research findings show that the work–family balance of women entrepreneurs does not seem to have been particularly affected by the crisis. However, some differences between men and women remain, regardless of the recession. For some men entrepreneurs, the crisis indicated an improvement in the work–family balance, due to a diminishing of work and an increase in available free time, while for women entrepreneurs, the improvement of work–family balance was confirmed mainly due to the age of the children. Only a few declared a deterioration, while most of the sample stated that work–family balance remained stable during the crisis, as well as the spending devoted to services that support the balance between family and work. Concerning balance, a difference between men and women entrepreneurs emerged. As expected, only women stated that they personally take care of the house and family.

Our findings allowed us to observe the psychological implications of work–family balance, confirming some data that have emerged in recent researches. Basically, they are:

- different perceptions of the crisis between men and women, which remain as a consequence of gender stereotypes: women have to bear the burden of household work and needs, while men think more about work commitments. Women experienced difficulties in coordinating different areas of their lives, and in particular, family influenced some conflicting demands (children and other responsibilities). On the contrary, men perceived a better balance between work and family (Emslie and Hunt 2009);
- different perceptions of the work–family balance during times of crisis, revealing greater female difficulty in having an internal psychological balance of the double role than men, who were more involved in the implementation of external balance and focused on corporate and social provisions (Girelli and Mapelli 2016). Women perceive recent or current problems as demanding sources. For men, their role as father was associated with attending key family events and was not a problem; this can explain why men perceive conflicts as an individual problem for their family to solve.

Difficulties in managing relations between firm and family are confirmed as more structural, that is, mostly related to the person's family condition and the disparity of roles between men and

women in the family context, than conjunctural, that is, determined by the reduction in services due to the recession. However, this result should not be interpreted as something that does not require services to support the family. Rather, it seems to suggest, mainly to policy makers who deal with gender equality and supporting policies of work–family balance, the opportunity to manage the question considering two aspects: gender culture and services offered. The provision of services is a necessary but perhaps insufficient condition to support women entrepreneurs and female workers, especially if it is not accompanied by actions that can facilitate gender equality. On the one hand, indeed, it is true that some aspects cannot be separated from women, i.e., maternity; on the other hand, it is equally certain that a different work organization, a fair distribution of tasks in the family and the presence of services and means to support the family can relieve women from numerous tasks and considerably simplify her work–family balance. For such changes to occur, a cultural change is necessary, which modifies the common way of thinking about the division of roles between men and women within the family and, more generally, in society. In part, these changes are already taking place, but this process can be accelerated thanks to appropriate measures promoted by policy makers, such as the mandatory parental leave for fathers.

This study has the merit to thoroughly examine the issue of work–family balance of women entrepreneurs during economic recession. However, our research presents some important limitations. Among them, the composition of the sample seems to be the most relevant. Having defined a statistically representative sample of the population of the reference companies, on the one hand, and needing to exclude newly established companies, on the other hand, caused an underrepresentation of categories which may have experienced balance problems. Indeed, within the sample, the percentage of subjects under the age of 35 with at least one child under 10 years old is low. Therefore, our data referred to rather low numbers, permitted only a simple descriptive analysis and obtained results that are not statistically generalisable. Further quantitative analysis can be done on a wider and more targeted sample. In order to obtain more insight into changes in work–family balance caused by the crisis, further research should also consider questions about particular aspects of work–family balance (e.g., hours worked, times family events missed, etc.), in order to triangulate them against the overall question about work–family balance.

**Author Contributions:** All the Authors equally contributed to this article. They have been equally involved in the phases of conceptualization, data analysis, drafting, writing and critical revision of the manuscript. Finally, all authors approved the final content manuscript.

**Funding:** This research received no external funding.

**Conflicts of Interest:** The authors declare no conflicts of interest.

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