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Measuring work-life balance among female owners of community pharmacies in Nigeria

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Abstract

Traditionally, men are associated with entrepreneurship in Nigeria. However, with the increase in civilization, educational pursuits by women and business skills and talent shown by women a lot of women entrepreneurs have emerged including women community pharmacy owners. The main objective of this study was to examine the impact of work-life balance (WLB) on Female community pharmacy owners in Nigeria. To achieve this objective data was collected through questionnaire from 123 community pharmacy owners. The data gathered was analyzed using the SPSS software. The five Likert points 39 statements consisted of five areas. Overall WLB of Female pharmacy owners was generally below average. Role overload and Dependent care issues are major challenges faced by these female pharmacy owners. Time management, effective human resource management, and a strong support network can help female pharmacy owners improve on their WLB rating. This research study will be of great use to female owners of community pharmacy, academicians, researchers, Government agencies, and human resources practitioners, to understand and help to address the WLB issues confronting Nigerian women entrepreneurs.

Keywords: Women pharmacists, work-life balance, entrepreneurship, women entrepreneurship

1. Introduction

Nigeria among other African traditional societies believes women are only relevant in domestic affairs and management, while African Men are expected to be the income earners. For a long time, the African culture has restricted the activities of women to a place and positioning in the home (Kayode-Adedeji, Ige, & Ekanem, 2016) ^[36]. This notion is changing today, as many more women are going into entrepreneurship (Uzuegbunam, 2106) ^[54]. Traditional roles played by women are changing as a result of changes in family configuration. This has given women the opportunity to take more practical and functional roles in the society (Mordi, Simpson, Singh & Okafor, 2010) ^[40]. From the late 20th Century, Nigeria women intensified their participation in entrepreneurial activities. This came as a result of economic downturn, the high cost of living, low per capita income, desire to support the family *et al.* (Uzuegbunam, 2106) ^[54]. Women entrepreneurs face a lot of life challenges. These include child care, household duties. Besides this, women entrepreneurs have to contend with business challenges. Therefore, an average woman entrepreneur has to find the right balance between personal life and business life (Ionescu & Ionescu, 2015) ^[35]. In many societies, men are considered to be breadwinners while women are expected to be responsible for family duties (Brush, 1992) ^[11]. Women can only take up business opportunities after they have taken care of responsibilities relating to household, children upbringing and education (Costin, 2012) ^[16].

Work-life balance is perceived to be more of women concern as a result of the traditional mindset, where an average woman is seen to be primarily responsible for the running the daily affairs of the home irrespective of what her job entails. Therefore, managing home affairs and career is understood to be more difficult for women than men (Sigroha, 2014) ^[48]. The multidimensional roles played by women at home and workplace coupled with frustration and stress lead to work-life imbalance. WLB is the effective combination of professional life with personal obligations with perfect harmony (Tomazevic, Kozjek & Stare, 2014). It also means lack of conflict between personal and professional life (Tomazevic, Kozjek & Stare, 2014) ^[52].

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The result of work-life imbalance may be stress (work and family), depression, burnout, strains, lack of job satisfaction, etc. (Allen, 2000; Hutcheson, 2012)^[8,32].

2. Review of Literature

The work life Balance, empirical research papers on Nigerian developing and underdeveloped countries women, are not many. Most literature on LWB are from developed countries. Hence, the reason for this empirical research on a work-life balance among women entrepreneurs of retail pharmacy in Nigeria. As a result of the identified gap, the purpose of this study was to consider the WLB problems that confront women entrepreneurs of retail pharmacy in Nigeria.

2.1. Objectives of the Study

This study is majorly on how women entrepreneurs, especially in community pharmacy, balance their professional and personal life. The objectives are shown below:

- a. To identify and analyze the professional and personal related factors confronting the WLB among women entrepreneurs in retail pharmacies.
- b. To identify and analyze the professional and personal enhancers relating to WLB among women entrepreneurs in Retail Pharmacies.

2.2. Entrepreneurship

Entrepreneurs are different from small business owners. While small business owners are majorly concerned with obtaining income to solve immediate problems, the entrepreneurs are pre-occupied about innovation. Entrepreneurs have the tendency to higher achievement in motivation and ability to take a greater risk while at the same time providing employment to others (Matthew & Panachanatham, 2011). Entrepreneurship has come up as a global concept and contribute to the economic development of a country. Career women go through the problem of WLB. To surmount these WLB problems, there is need to resolve work and personal life issues. Women through their entrepreneurial activities contribute to the economic development of their nation through innovation, and job creation (Agarwal, & Lenka, 2015)^[4]. Entrepreneurs put together Labour, Materials, and land to start a venture. The term "entrepreneur" was first mentioned by Richard Cantillon (1680-1734, as cited by Landstrom, 1999)^[38]. He defined entrepreneur "as a person who identifies opportunities and takes risks to maximize firm's monetary returns."

2.3. Women Entrepreneurship

The term women entrepreneurship was first mentioned in literature in the 1960's and 1970's but has since gained ground in the 1980's and 1990s (Uzuegbunam, 2016)^[54]. The research about women entrepreneurship became popular from the 1980s (Sumitha, & Souza, 2016)^[49]. Women entrepreneurship started even before the amalgamation of the North and South in 1914 by Lord Lugard (Adekola, Olawole-Isaac, Ajibola & Salau, 2015)^[2]. The role of women includes that of a wife, mother, daughter, managing home activities serve the society, take a risk by starting and running a business. Women are also expected to take care of their parents and other dependant relatives. All these responsibilities women are saddled with,

lead to work-life balance issues (imbalance). (Uddin, & Chowdhury, 2015)^[53]. According to International Labour Organization (ILO, 2006)^[33], "A woman entrepreneur is defined as a woman who has started or inherited a business alone or with one or more partners and is willing to bear financial, administrative and social risks and responsibilities, and involve herself in the day to day management affairs of the business". Women who delve into the realm of entrepreneurship must be determined and motivated to implement a creative personal idea (Matthew & Panachanatham, 2011). Garba, 2011^[25] noted that women are seen as main custodians of the home and family.

According to Abimbola *et al.* (2007), research carried out in 2003 showed that women had a higher unemployment rate of 12.1% compared to 7.8% for men. Also, Omoh (2012)^[44], showed that the rate of unemployment for women is 16.7% for women and 7.07% for men. Women help their husbands fight against poverty in the home and assist in providing the basic needs at home (Garba, 2011)^[25]. Brush *et al.*; 2009;^[11] Imhonopi & Urim, 2011 observed that businesses owned by women entrepreneurs are growing faster than that of their male counterparts all over the world study leave); dependent care assistance (creche & child care arrangements); and general services (Employment assistant programs)

Modern women entrepreneurs have come up as strong economic contributors in world's prosperity and growth (Davis, 2012)^[17]. Push and pull factors are important in women entrepreneurship. The pull factors include becoming own boss, earn more money, recognition, self-esteem, and becoming independent, while push factors include improvement in family finance, widowhood. Childcare, family sickness, job dissatisfaction, etc. (Brush, 1992)^[11]. The number of women entrepreneurs has increased over time. These women entrepreneurs are competent to have creative and innovative ideas, not afraid of challenges and are ready to project a positive image in the society (Caudron, 2001)^[14]. The greater involvement of women in entrepreneurship activities has led to WLB issues. The effect of this includes poor mental health, stress, poor WLB and adverse behavioral changes in women (Agarwal, & Lenka, 2015)^[4]. One of the numerous reasons why women go into entrepreneurship is to maintain WLB; women introduce flexibility into their work schedule. This has particularly helped women in child care. According to Agarwal and Lenka (2015)^[4] the following suggestions are useful for WLB among women entrepreneurs: time management, delegation of duties, effective communication with subordinates, staff training, involvement of family members, no office work at home and vice-versa, create time for vacation with family, avoid procrastination, and self-development (improvement in social and professional skills). Women go into entrepreneurship in Nigeria as a result of lack of employment in formal labor market, poverty, and flexibility to manage their families. Also, women in Nigeria go into entrepreneurship to supplement their family income, loss of job by their husbands and to supplement family income as a result of high cost of living. In the case of Nigeria, women entrepreneurs as described by (Uzuegbunam, 2106)^[54] are "skilled, courageous, creative, resourceful, innovative and determine to embark on taking the risks of starting and owning a commercial enterprise usually on a medium and small-scale level." Federal Government of Nigeria has instituted various programmes

to support women entrepreneurs in Nigeria. These programmes include Better life for rural women, Family Economic Advancement Program (FEAP), Family Support Program (FSP). These are targeted at supporting women entrepreneurs (Adekola, *et al.*, 2015)^[2]. Furthermore, Banks in Nigeria including Bank of industry has gender-based lending to help women entrepreneurs. Some socio-cultural issues have limited the entrepreneurial drive of an average women entrepreneur (Adekola, *et al.*, 2015 & Otunaiya, *et al.*, 2013)^[2].

2.4. Women Pharmacists

The ownership of community pharmacy started in Nigeria in 1887 by Mr. Richard Bailey. Subsequently, a lot of successful entrepreneurs have emerged in community pharmacy. Community pharmacy accounts for a large proportion of pharmacists in Nigeria (Asieba & Nmadu, 2018)^[5]. Owners of community pharmacies in Nigeria register their private pharmaceutical premises with pharmacists council of Nigeria (Avong *et al.*, 2018)^[6] Pharmacy is a profession that attracts women because women believe they can combine the profession with a family. In Canada as of 2009, female community pharmacists accounted for 69.1% of staff pharmacy positions (Canadian Institute for Health Information (CIHI), 2010). Also, women are more than men in pharmacy profession in Canada (Hawthorne, & Anderson, 2009)^[29], though women are underrepresented in pharmacy management positions in Canada ((CIHI, 2010)^[12]. An international study consisting of 10 countries carried out in the 1990s revealed that in Belgium, France, Sweden, US, New Zealand, UK, Germany, Italy, Portugal and Canada that women consist of nearly half or over half of pharmacy workers with the exception of the US (Hassell, & Symonds, (2001)^[28]. Many illnesses can be linked to work-related stress. This includes cardiovascular disease (Fishta & Backe, 2015)^[20], Disorder of the muscle especially back pain (Feyer *et al.*, 2000)^[19]; depression and anxiety (Harvey *et al.*, 2017)^[17]; Fatigue (Rahman, Abdul-Mumin & Niang, 2016)^[43]; alcohol abuse (Colell *et al.*, 2014)^[15] and insomnia (Kompier, Taris & Van Veldhoven, 2012)^[37]. One of the reasons that cause work-related stress among community pharmacists is family issues (Balayssac, *et al.*, 2017)^[9]. Studies by Jacobs *et al.*, 2014^[22]; and Johnson *et al.*; 2014^[23] revealed that community pharmacists experience more workplace stress than other health workers and the working population.

2.5. Work-Life Balance

WLB was first mentioned in the 1970s (Agarwal, & Lenka, 2015)^[4]. WLB is one of the highly discussed gender literature issues (Seenivasan, 2014)^[46]. There are many literatures on WLB in developed countries, but there is a dearth of research on this topic in developing countries including Nigeria (Mordi, Mmieh & Ojo, 2012). There may be a need for adaptation for some of the WLB solutions initiated by developed countries in Nigeria as a result of Cultural and institutional differences (Mordi, Mmieh & Ojo, 2012). Women constantly contend with more domestic and family responsibilities (Huang, Hammer, Meal & Perrin, 2004; Jurik 1998; Milkie & Peltola, 1999; Moen & Yu, 2000; Rothbard, 2001)^[30, 24, 39, 41, 45], despite working outside the home because of expectations that women are primarily home tenders. (Seenivasan, 2014)^[46]. These domestic and

family responsibilities reduce the time that a woman has to attend to her career. The effect of this is conflict at home, stress, low mental health (Seenivasan, 2014)^[46].

WLB is a serious issue in today's world (Uddin, & Chowdhury, 2015)^[53]. Work-life balance is becoming increasingly difficult for women. WLB is important for working women to have a good quality of life. The traditional belief in Nigeria is that women are not supposed to start and run a business but maintain their home and family. Though this beliefs about women not starting and running a business are changing especially in the Southern part of Nigeria. It is very Challenging for women entrepreneurs to maintain both their homes and businesses at the same time (Uddin, & Chowdhury, 2015)^[53].

Women face the challenge of how to balance the demands of family (Julka, & Mathur, 2017)^[21]. According to Ionescu & Ionescu, (2015)^[35] the following can have significant effect on the WLB of a woman entrepreneur: Marital status, dependants, emotional requirements household responsibilities, family support, autonomy, flexibility. WLB is the ability to experience a sense of control and to be still productive and remain competitive at work, while remaining happy, live a healthy home life with sufficient leisure (Bharathi & Mala, 2016)^[7]. It is essential to know how women balance their domestic and professional life (Bharathi & Mala, 2016)^[7]. Many women chose to be an entrepreneur to combine both domestic and business life so that they can make a living and manage their family responsibilities (Talreja, 2017)^[50].

Clark (2000)^[13] defined balance as "satisfaction and good functioning at work and home with a minimum of role conflict." The domestic life and career life of a woman can be likened to two sides of a coin (Talreja, 2017)^[50]. Age of children and number of children affect WLB. The number of children a woman has a significant impact on work-life balance (Ionescu & Ionescu, 2015; Sigroha, 2014)^[35, 48]. Some of the other issues that affect WLB among women are flexibility in working hours, family cooperation, responsibilities, demands of work, etc. (Sigroha, 2014)^[48]. Cultural differences play a big role in WLB among women in developed and developing countries Abubaker, & Bagley, 2016)^[1].

According to (Doress-Wortes, 1994)^[18] multiple role-playing among women has both positive and negative effects on professional women. In some cases, women that are multi-tasking reported better physical and psychological health than women that are less multi-tasked. On the hand, multi-tasking has also been discovered to lead to some adverse effects on women's physical and mental health. This adverse effect includes back pains, insomnia, loss of appetite, etc. (Hughes, & Glinsky, 1994)^[31]. According to Tasmin, Hassain & Enam (2017)^[51], reasons why a female worker face WLB includes: Childcare responsibilities, discrimination and bias at work, scarce family support, long working hours, job overload and rigidity. Women also play different roles in the society; therefore, it is harder for them to keep work life balance (Tasnim, Hossain & Enam 2017)^[51]. Valcour, 2007^[55] observed that WLB does not mean an equal balance but instead assist in scheduling work activities and family commitments in a realistic and rewarding way for the two important needs. Guest, 2002 mentioned three factors that can aid WLB. The first are factors that relate to work-life imbalance. These are pressure working long hours and excessive workload. The second is social influence,

families, friends and dependent responsibilities. The third factors include awareness about the methods and ways to manage the work-life imbalance.

3. Research Methodology

One hundred and twenty-three (123) questionnaires were returned out of 150 self-administered questionnaires distributed to female community pharmacy owners in Lagos. The questionnaire that had 39 questions was based on a Likert scale ranging from Strongly Agree (5), to

Strongly Disagree (1). The questionnaire was used to provide information on the work-life balance among female owners of community pharmacy in Nigeria.

4. Results

One hundred and twenty-three (123) female owners of retail pharmacies responded to questionnaires that were distributed. The questionnaire was formulated using a Likert scale ranging from Strongly Agree (5) to Strongly Disagree (1) to provide information on the Work-Life Balance (WLB) of women owners in retail pharmacy.

Table 1: Characteristics of Entrepreneurs –A

Characteristic	Frequency	Percentage
Age of Business		
Under 1yr	0	
1-3 years	5	4.1%
4-6 years	20	16.3%
≥7 years	98	79.7%
Total	123	100%
Type of Business		
Sole proprietor	70	56.9%
Limited	53	43.1%
Education		
BSc	54	43.9%
MSc	10	8.1%
Doctorate	59	48%

The table above shows the characteristics of the entrepreneurs who participated in the survey. The majority (79.7%) of the entrepreneurs had been in business for seven years and over while 16.3% had been in business for 3-6 years and 4.1% in business for 1-3 years; none of the entrepreneurs had been in business for less than a year. A 43.1% of these female pharmacists were operating Limited companies, 56.1% were sole proprietors. Regarding educational background, 48% had a doctoral degree, 43.9%

with Bachelor's degree and 8.1% with Master's degree (MSc).

Work life balance (wlb) of female pharmacists

The pharmacists answered questions relating to WLB. These questions were grouped into five parameters, namely: Role Overload, Entrepreneurial Related Health Issues, Support Network, Dependent Care Issues and Long Hours of Work. Their answers were scored from “5” for Strongly Agree to “1” for Strongly Disagree.

Table 2: Work-Life Balance (WLB) Variables - Role Overload

S/N	Variable	Mean	STD Deviation
1	I have to perform many roles in a given time	3.94	1.203
2	My family life seldom suffers due to my entrepreneurial role	3.95	1.039
3	As I am burdened with business and family roles, I find it difficult to attend social/community activities	3.98	0.891
4	As my employees look after all the business roles, I am quite contented in my life	1.98	0.854
5	As a result of performing multiple roles in the family, I could not succeed in the entrepreneurial domain	4.15	0.840
6	I am too fatigued to look after my business due to my workload in the family	3.93	0.856
7	By sacrificing many of my family roles I have become a successful entrepreneur	3.85 0.955 8	4.06 0.890
9	The role conflicts in the business and family life gives me a lot of stress	3.88	0.896
10	I feel angry with my employees and family members as I am not able to balance my work and family issues	3.88	0.845

The respondents were asked to rank their level of agreement to statements relating to Role Overload as it impacts their Work-Life Balance (WLB). Results from analysis of their responses showed means ranging from 1.98 to 4.15 with a standard deviation between 0.840 and 1.203. The statement

"As I have to do multiple roles in the family, I could not succeed in the entrepreneurial domain" had the highest mean (4.15) with standard deviation of 0.840; while the statement "As my employees look after all the business roles I am quite contented in my life" had the least mean (1.98).

Table 3: WLB Variables – Entrepreneurial Related Health Issues

S/N	Variable	Mean	Std Deviation
1	As my business drains away my energy and time, I feel sick at home	3.99	0.854
2	Being satisfied in the entrepreneurial and family domains, I feel relaxed and sleep well	1.98	0.878
3	After becoming an entrepreneur, I frequently visit my physician for health issues	3.94	0.899
4	My health problem is related to the long and continuous work schedule	3.91	0.950

The respondents were asked to rank their level of agreement to statements relating to Entrepreneurial Related Health Issues as it impacts their Work-Life Balance (WLB). Results from analysis of their responses showed means ranging from 1.98 to 3.99 with a standard deviation between

0.854 and 0.950. The statement "As my business drains away my energy and time, I feel sick at home" had the highest mean (3.99) while the statement "Being satisfied in the entrepreneurial and family domains, I feel relaxed and sleep well" had the least mean (1.98).

Table 4: WLB Variables – Dependent Care Issues

S/N	Variable	Mean	STD Deviation
1	I feel free and enjoy my profession as I have no dependent care issues	1.96	0.891
2	My kid (s) are looked after by me	4.29	0.875
3	I can't concentrate on my business due to dependent care problems	3.98	0.741
4	My spouse demands greater attention from me	4.26	0.734
5	I am taking care of my aged parent (s)/ in law(s)	3.98	0.859
6	I find it more difficult to manage the elder care issues	3.78	0.864
7	I find it more difficult to manage the child care needs	3.83	0.938
8	I find it difficult to manage my business and dependent care issues at home simultaneously	3.39	1.068
9	My pre-occupation with business does not allow me to provide dependent care needs at home, leading to conflicts	4.38	0.845

The respondents were asked to rank their level of agreement to statements relating to Dependent Care Issues as it impacts their Work-Life Balance (WLB). Results from analysis of their responses showed means ranging from 1.96 to 4.38 with a standard deviation between 0.734 and 1.068. The

statement "My pre-occupation with business does not allow me to provide dependent care needs at home, leading to conflicts" had the highest mean (4.38) while the statement "I feel free and enjoy my profession as I have no dependent care issues" had the least mean (1.96).

Table 5: WLB Variables – Long Hours of Work

S/N	Variable	Mean	STD Deviation
1	I often came from the office very late in the evening	4.38	0.845
2	I have enough time to spend on family duties and societal roles	1.89	0.832
3	The long hours of work make me stressed and short tempered	4.14	0.852
4	I have to leave home early in the morning to engage in my entrepreneurial activity	3.91	0.830
5	My entrepreneurial activity does not give me time to perform family/social duties	3.91	0.958
6	I remain engaged in my business related work for more than 10 hours per day	3.98	0.927
7	Due to the business needs, I find it difficult to spend the evenings and weekends with my family	3.99	0.848
8	My time resources are equally distributed between the business and home	1.93	0.866

The respondents were asked to rank their level of agreement to statements relating to Long Hours of Work as it impacts their Work-Life Balance (WLB). Results from analysis of their responses showed means ranging from 1.89 to 4.38 with a standard deviation between 0.830 and 0.958. The

statement "I often came from the office very late in the evening" had the highest mean (4.38) while the statement "I have enough time to spend on family duties and societal roles" had the least mean (1.89).

Table 6: WLB Variables – Support Network

S/N	Variables	Mean	Std Deviation
1	I could have concentrated more in the entrepreneurial activity if the social support network was available to me	4.10	0.872
23	My social support network is very helpful in dealing with the dependent care issues	1.95	0.808
24	Being an entrepreneur, I am respected and helped by the society	1.85	0.830
25	My family provides me with the strength and support to face the challenges of business	2.04	0.978
26	My family members are overstretched to make me a successful entrepreneur	2.11	0.861
27	My family members are not willing to listen to my work-related/personal problems	1.81	0.833
28	My spouse understands and accommodates my pre-occupation as an entrepreneur	1.93	0.851

The respondents were asked to rank their level of agreement to statements relating to Support Network as it impacts their Work-Life Balance (WLB). Results from analysis of their responses showed means ranging from 1.81 to 4.10 with a

standard deviation between 0.808 and 0.978. The statement "I could have concentrated more in the entrepreneurial activity if the social support network was available to me" had the highest mean (4.10) while the statement "My family

members are not willing to listen to my work-related/personal problems" had the least mean (1.81).

Table 7: Impact of WLB Variables

S/N	WLB Variables	Mean	STD Deviation
29	Role overload is not a factor determining WLB	1.94	0.782
30	Long hours of work of an entrepreneur and WLB are not related to each other	1.99	0.864
31	The support network does not play any role in the WLB	1.94	0.862
32	Entrepreneurship related health care issues have no place in WLB	2.05	0.974
33	There is no relation between dependent care issues and WLB	2.36	1.117

The table above shows the level of agreement of the entrepreneurs with how Role Overload, Long Hours of Work, Support Network, Entrepreneurial Related Health issues and Dependent Care Issues impact Work-Life Balance of female owners in pharmacy. The result of the analysis showed negative means ranging from 1.94 to 2.36 and standard deviation between 0.782 and 1.117. The statement "There is no relation between dependent care issues and WLB" had the highest mean (2.36) while the statements: "Role overload is not a factor determining WLB" and "The support network does not play any role in the WLB" had the least mean (1.94).

Table 8: Overall role overload

Variable	Frequency	Percentage
Low	0	0%
Average	14	11.4%
High	109	88.6%
Total	123	100%

The total score is reflecting the agreement of the participants on Role Overload as it impacts their WLB was ranked to show the general view of the pharmacists. The result of the analysis showed that majority (88.6%) of the pharmacists experienced a high level of Role Overload.

Table 9: Overall entrepreneurial health related issues

Variable	Frequency	Percentage
Low	0	0%
Average	79	64.2%
High	44	35.8%
Total	123	100%

The total score is reflecting the agreement of the participants on Entrepreneurial Related Health Issues as it impacts their WLB was ranked to show the general view of the pharmacists. The result of the analysis showed that majority (64.2%) of the pharmacists experienced average level of health issues due to their entrepreneurial activities while 35.8% experienced a high level of health issues.

Table 10: Overall dependent care issues

Variable	Frequency	Percentage
Low	0	0%
Average	24	19.5%
High	99	80.5%
Total	123	100%

The total score was reflecting the agreement of the participants on Dependent Care Issues as it impacts their WLB was ranked to show the general view of the pharmacists. The result of the analysis showed that majority (80.5%) of the pharmacists experienced a high level of Dependent Care Issues while 24% experience average level of dependent care issues.

Table 11: Overall long hours of work

Variable	Frequency	Percentage
Low	0	0%
Average	56	45.5%
High	67	54.5%
Total	123	100%

The total score was reflecting the agreement of the participants on Long Hours of Work as it impacts their WLB was ranked to show the general view of the pharmacists. The result of the analysis showed that more than half of the pharmacists (54.5%) highly experienced Long Hours of Work.

Table 12: Overall support network

Variable	Frequency	Percentage
Poor	0	0%
Average	120	97.6%
Good	3	2.4%
Total	123	100%

The overall Work-Life balance of the respondents total score reflecting the agreement of the participants on Support Network as it impacts their WLB was ranked to show the general view of the pharmacists. The result of the analysis showed that majority (97.6%) of the pharmacists had an averagely okay support network while a minority (2.4%) had a good support network. None of the respondents reported poor support network.

Table 13: Overall work-life balance

Variable	Frequency	Percentage
Excellent	0	0%
Average	39	31.7%
Poor	84	68.3%
Total	123	100%

The total Work-Life Balance of the female pharmacists was scored and ranked from excellent to poor. The results show that none of the respondents experience excellent WLB. Less than half (31.7%) of the pharmacists experienced averagely good WLB while the WLB rating of the majority of the respondents (68.3%) was poor.

5. Discussion

The characteristics of the female pharmacists showed that they are most experienced professionals as most of them had been running their pharmacies for seven years and above; a large percentage had a doctoral degree and were operating limited companies.

The Work-Life Balance (WLB) statements were grouped into five variables (Role Overload, Entrepreneurial Related Health Issues, Dependent Care Issues, Long Hours of Work

and Support Network) to provide clarity on the kind of issues impacting the WLB of these female professionals.

5.1. Role Overload

Most of the pharmacists agreed to experience role overload with the statement "As I have to do multiple roles in the family, I could not succeed in the entrepreneurial domain" being predominantly agreed to. This is a challenge typical of female professionals in this part of the world as a woman is expected to fulfill and prioritize certain family roles. The result also showed gaps in the human resource/employee management system of these entrepreneurs as the statement "As my employees look after all the business roles, I am quite contented in my life" was least agreed to. Capable employee and strategic delegation can help reduce the pressure of role overload amongst female owners in pharmacy. In general, Role Overload is a challenge amongst these female professionals.

5.2. Entrepreneurial Related Health Issues

Majority of the pharmacists agreed to experience entrepreneurial related health issues. Most of them agreed to their business draining their energy and time.

5.3. Dependent Care Issues

Dependent Care Issues seemed to be a major challenge amongst the respondents. They majorly agreed that their "pre-occupation with business does not allow them to provide dependent care needs at home, leading to conflicts." Majority of the women also agreed that "their kids are looked after by them." Only a minority agreed to not experiencing dependent care issues. This issue can also be classified as a role overload challenge common among female entrepreneurs.

5.4. Long Hours Of Work

Most of the respondents agreed to experience long hours of work. A few, however, agreed to the being able to distribute their time equally between work and home; this might be as a result of variation of roles and responsibilities amongst the respondents.

5.5. Support Network

The respondents mostly agreed to the positive impact a good support network can have on their businesses if it is made available to them. However, even though the majority did not have an excellent support network, the statement "my family members are not willing to listen to my work-related/personal problems" was mostly disagreed with. This could imply that although the family network can provide emotional support in terms of listening, they might not have the capacity to provide adequate support for their businesses. In general, most of the entrepreneurs experienced averagely okay support network.

6. Conclusion

Overall Work-Life Balance (WLB) of the female pharmacy owners was generally below average. Role Overload and Dependent care Issues are significant challenges faced by these professionals. The negative means shown from their level of agreement with each of the factors (Role Overload, Entrepreneurial Related Health Issues, Dependent Care Issues, Long Hours of Work and Support Network) not

relating to WLB showed that they majorly agreed that all these factors impact WLB.

To attain WLB, every female worker should set objectives to excel both in family and career life. Every woman, should plan, organize and set boundaries that can be used at both workplace and in the family. Both career and family needs should be attained (Sudha, & Karthikeyan, 2014) ^[47]. Entrepreneurship is vital in the Global setting. It contributes to the Gross Domestic Product of a nation. Women are becoming more and more important in entrepreneurship world. Some factors inhibit women entrepreneurs in achieving WLB. These include gender bias, lack of collateral in obtaining loans, (because women do not have their properties), improper guidance, lack of capacity building, poor network, lack of family support, Ability to multitask, planning, delegation; organizing and effective communication helps women entrepreneurs to achieve their goals. Time management, effective human resource/employee management, and a strong support network can also help female owners in pharmacy improve on their WLB rating.

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