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Abstract: Today's women are contributing to family and nation's economy. This study proposed a new conceptual framework that incorporates the importance of the worklife balance and implication on health for women entrepreneurs in Small Medium Enterprises (SMESs). Survey questionnaire was used to gather information on variables that are pertinent to the development of the model. The survey questionnaires were analyzed using multiple regression. The samples for this study consisted of 278 women entrepreneurs. The findings revealed that work-life balance women entrepreneurs model (WLBWE model) is suitable for women entrepreneurs to enhance their life well – being and gain profit in their business. Finally, the alert of health affected only significant in the contribution between work demands and family demands to enhance profit in organization and maintain with happy life with family and doesn't give a direct impact to personal and annual turnover performance. The study is beneficial for policy makers and Human Capital Development units in organizations to embed essential concepts in their organizations' strategic planning.

Keywords: Work-life balance model, Well-being, Women challenges, Women entrepreneurs

I. INTRODUCTION

Different definitions of labor – life adjust exist in writing. Lockwood (2003) unveiled that numerous definitions of work/life adjust may cover and many proceed to advance. The definitions grasp Work/family, a standard term utilized in past a long time. Work/family makes a difference to realize the sensitivity of each diverse between family, specialists and bosses. distinctive angles are work/family strife, a term that needs obligations of each other; Work/life adjust from workers' perspective: extreme to adjust dual-functions in various scenarios;

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Work/life adjust from employers' perspective: to fortify win

— win circumstance between managers and employees.

Additionally. work —

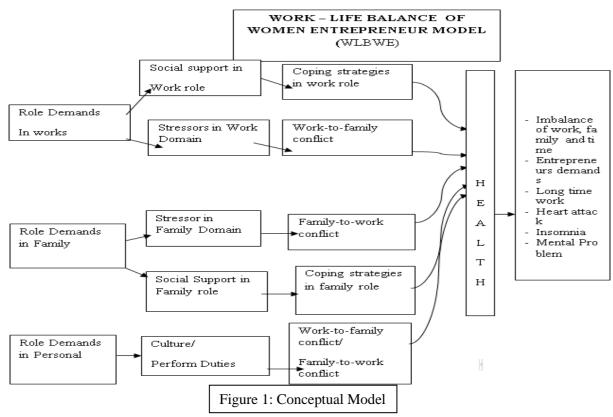
life adjust alludes to relate degree presence of palatable upke ep of each distinctive that can offer positive affect for keeps, family and work, thus hindering struggle with one another (Clark 2000). Work – life adjust conjointly alludes to the sensitivity between families and bosses to urge picks up locked in employment and prosperity in life (Grzywacz and Carlson 2007). Work - life adjust is an significance issue, centering on working environment characteristics that contribute to well – being for ladies. Over-burden work, unsupportive boss, badly arranged social traits may cause work struggle and troubles on family requests (Reddy et al. 2010). Alam et al., (2011) and Muley S. S. (2006), expressed that most researchers center on women's work and the critical affect on their trade travel. Subsequently, work - life adjust hone is given which is able lead to expanded fulfillment, self-confidence and efficiency, driving toward agreement in their family realms. Thus, by joining the hypothetical thoughts and dialogs prior, this ponder adjusted a modern conceptual system that joins the significance of work-life adjust and suggestion on wellbeing for ladies business people Hobfoll (1989) expressed that a hypothetical System of Discussion of Assets (COR) is utilized to get it individual domains in either proficient or non-professional setting. In expansion, push is included on this hypothesis which proposes a motivational show to decide the presence and nonattendance of stressors. According to Preservation Assets (COR) hypothesis, single moms are more powerless to unfavorable work-to-family encounters (Robinson, Magee, and Caputi 2016). This think about explored work and family duties to upgrade mental and physical well-being for business people. This ponder adjusted Ling & Powell's (2001) system and the Preservation Assets (COR) hypothesis of Hobfoll (1989) to create a modern conceptual system of work life adjust show of ladies business people (WLBWE show) in Malaysia centering on the SME domains. The most reason for centering on ladies business visionaries is to address sex value (Sayed Sameer Ali Al-shami, Majid, and Rashid 2014), which plays a major part in socio-economic advancement (Samer et al. 2015), particularly in family welfare (Sayed Samer Ali Al-shami, Muhammad, and Rashid 2018). In brief, work – life adjust of ladies business people show was adjusted from the Preservation Assets (COR) demonstrate (Hofoll, 1989) and demonstrate of work family struggle in modern China (Ling and Powell, 2001) to upgrade the efficiency among ladies business people in work environment and in their family life.



Material and Methods

This study utilized quantitative method. The samples for this study consisted of 278 (79.4%) women entrepreneurs. The samples were chosen based on the stratified random sampling. This number is acceptable when the number of population was 1000 (Krejcie and Morgan, 1970). Questionnaires were distributed to 1000 women entrepreneurs. There were 350 completed survey returned,

yielding a 35% response rate. Out of these, 278 surveys (27.8%) were found usable for this study. The respondents were grouped into micro, small, medium and large companies based on the classification by the SME Corporation Malaysia (2016b). This paper presented an analysis of women entrepreneurs of the SMEs in Malaysia in order to ascertain the feasibility of the WLBWE model. The conceptual model is illustrated in Figure 1



This ponder centered on how to oversee work – life adjust and the impact of wellbeing among ladies' business people of SMEs in Malaysia. Danes and Morgan (2004) attested that spouses who connect the family trade require need in work than family needs and at the same time stretch is put higher on the trade – claimed couples. In any case, a handful who possess a commerce will have moo struggle level in the event that they spend time together, cherish each other and submerge themselves with the family needs. In the event that commerce couples are greatly difficult working and confront conflict with each other, interview is perfect way">the most perfect way to overcome their issues. Shelton (2006) expressed that in arrange to reduce work – family strife, ladies' business people ought to spend times to appreciate their life and work. In any case, work family obstructions do not as it were affected on wellbeing and well-being among guardians -laborers but too on efficiency (Magee et al., 2012). Undoubtedly, work requests or control and Work Family Obstructions (WFI) in utilized guardians have solid impact within the well-being of both representatives and organizations (Magee et al., 2012). In specific, WFI such as work requests or control contributes to the decrease of wellbeing compared with the Work Family Enhancement (WFE) (Magee et al., 2012). Other than, wellbeing is more imperative in ladies' entrepreneurs' life. Consequently, the adjustment of work – life adjust of ladies' entrepreneurs' show will improve a win – win circumstance where well - being and efficiency level will increment and

stretch and proficiency for work work request, family request and individual request will diminish. A relationship between COR theory and well-being is to extend the execution level in working environment and domestic.

Results and Discussion

This section covers the results and discussion on the hypotheses analysed. The hypotheses included the comparison between Annual profit and Health; relationship between work life balance (work demands) and health, relationship between work – life balance (family demands) and health and relationship between work - life balance (personal demands) and health. Firstly, the comparison of annual profit performance with health performance of SMEs' women entrepreneurs in Malaysia was conducted. The analysis was to identify the relationship between health performance and annual profit of the Small and Medium Enterprises (SMEs) in services sector, Malaysia. This study demonstrated that a knowledge gap existed in linking work - life balance practices in work, family and personal demands with health contribution among women entrepreneurs of SMEs, Malaysia. The important results in this study indicated the elements of work - life balance practices to SMEs women entrepreneurs in Malaysia and relationship work - life balance through work demands,

family demands and personal demands will increase profit in



business when health remain in the relationship. Hence, hypothesis was formed as follows:-

•••••

Comparison between Annual Profit and i. Health

Hypothesis 1

Ho1 There is no significant difference between Annual Profit and Health

Ha1 There is significant difference between Annual Profit and Health.

One Way ANOVA

HEALTH

			95% Confidence Interval					
					for	Mean		
			Std.	Std.	Lower			
	N	Mean	Deviation	Error	Bound	Upper Bound	Minimum	Maximum
Less than RM250,000	241	4.3422	1.10793	.07137	4.2016	4.4828	2.00	7.00
Between RM250,00								
and less than RM10	24	3.9423	.90257	.18424	3.5612	4.3234	2.38	7.00
million								
Between RM10 million	13	3.9290	.87844	.24364	3.3982	4.4598	2.92	6.46
and RM25 million	15	3.9290	.0/044	.24304	3.3982	4.4398	2.92	0.40
Total	278	4.2883	1.08792	.06525	4.1599	4.4168	2.00	7.00
		T	able 1: One V	Vav ANOV	A TEST			

HEALTH					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	5.251	2	2.625	2.238	.109
Within Groups	322.598	275	1.173		
Total	327.848	277			

The results from table 1 is one-way ANOVA test found that the value of F (df = 2,275, p> .05) = 2.24 was not significant. ANOVA test results showed that there was no significant difference in the impact of three annual turnovers on health. The results of post hoc multiple comparisons also showed that there was no significant difference between the 3 annual turnover groups. ANOVA test results and post hoc tests showed that annual turnover did not affect the health so the Null hypothesis was accepted. Table 2: shows the Multiple Comparisons of the Post Hoc Test.

Table 2: Multiple Comparisons Post Hoc Test Table Dependent Variable: HEALTH

Tukey HSD

		Mean			95% Confide	ence Interval	
	Difference (I-						
(I) Annual_Turnover	(J) Annual_Turnover	J)	Std. Error	Sig.	Lower Bound	Upper Bound	
Less than RM250,000	Between RM250,00 and	.39986	.23183	.198	1464	.9462	
	less than RM10 million	.39980 .23183		.170	1404	.9402	
	Between RM10 million	.41317	.30839	.374	3135	1.1399	
	and RM25 million	.41317	.30639	.374	3133	1.1399	
Between RM250,00 and	Less than RM250,000	39986	.23183	.198	9462	.1464	
less than RM10 million	Between RM10 million	.01331	.37298	.999	8656	.8922	
	and RM25 million	.01331	.37290	.999	0030	.0922	
Between RM10 million	Less than RM250,000	41317	.30839	.374	-1.1399	.3135	
and RM25 million	Between RM250,00 and	01331	.37298	.999	8922	.8656	
	less than RM10 million	01331	.37298	.999	0922	.8030	

Table 3: Results of overall Correlation Test between independent and dependent Variables

		HEALTH	WD	FD	PD
HEALTH	Pearson Correlation	1	.250**	.253**	.125*
	Sig. (2-tailed)		.000	.000	.036
	N	278	278	278	278
WD	Pearson Correlation	.250**	1	.445**	.125*
	Sig. (2-tailed)	.000		.000	.038
	N	278	278	278	278
FD	Pearson Correlation	.253**	.445**	1_	.610**

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	Sig. (2-tailed)	.000	.000		.000
	N	278	278	278	278
PD	Pearson Correlation	.125*	.125*	.610**	1
	Sig. (2-tailed)	.036	.038	.000	
	N	278	278	278	278

^{**.} Correlation is significant at the 0.01 level (2-tailed).

The table 3 above shows the relationship between a dependent variable: health and independent variables namely Work Demands, Family Demands and Personal Demands. The results are as follows:

ii. Relationship between Role Demands in Work and Health

Hypothesis Testing 2

Hypothesis O2: There is no significant relationship between Role Demands of Work and

Hypothesis A2: There is significant relationship between Role Demands of Work and Health

Table 4: Result Pearson Correlation Analysis Relationship between Role Demands of Work and Health

Keiationsinp between Kole Den	ianus of vvolk and Health
Correlation Coefficient	p Value
0.250	0.000

Based on the Pearson Correlation analysis in table 4, the variable pair of Role Demands of Work and Health had a slight relationship which was between 0.250 to 0.290, (r = 0.250, p < 0.05) and the significant level of p =0.000. This proves that the Role Demands of Work and Health had a positive correlation of 0.250 and the variance value was 6.3%, hence, the null hypothesis was rejected. Table 5 shows the correlation coefficient

Table 5: Correlation Coefficient Values

r= .10 to.29	atau r=10 to29	Small
r= .30 to.49	atau r=30 to49	Moderate
r = .50 to 1.0	atau $r =50$ to -1.0	Higher

(Cohen 1998) Statistical Power Analysis for the Behavioral Sciences. New York, NY: Routledge Academic iii. Relationship between Role Demands of Family and Health

Hypothesis O3: There is no significant relationship between Role Demands of family and Health

Hypothesis A3: There is significant relationship between Role Demands of family and Health

Hypothesis Testing 3

Table 6: Pearson Correlation Analysis

Relationship between Role De	emands of Family and Health
Correlation Coefficient	p Value
0.253	0.000
Based on table 6, the Pearson Correlation analysis, the	iv. Relationship between Role Demands of Per

relationship between the Role Demands of family with Health showed a slight relationship between 0.253 to 0.290, r = 0.253, p < 0.05 and significant level of p = 0.000. Hence, the Role Demands of family and Health had a positive correlation of 0.253 and 6.4% variance value of the variable. Thus, the null hypothesis was rejected.

ersonal and Health

Hypothesis Testing

Hypothesis O4: There is no significant relationship between Role Demands of Personal and Health

Hypothesis A4: There is significant relationship between Role Demands of Personal and Health

Table 7: Pearson Correlation Analysis

Relationship Between Role Demands of Personal and Health

Correlation Coefficient	P value
0.125	0.000

Based on table 7, the Pearson correlation analysis, the variable pair of Role Demands of Personal and Health showed a slight correlation; between 0.125 to 0.290, r = 0.125, p < 0.05 and significant level of p = 0.000. Hence, the Role Demands of Personal and Health had a positive correlation of 0.125 and 1.6% variance value Hyphrthethis Audit There is significant interaction effect of health on independent hypothesis was rejected.

v. The effect of interaction between Health and non-standard

Variables

Hypothesis Testing 5

Hypothesis O5: There is no significant interaction effect of health on independent variables ie Work Demands, Family Demands And Personal Demands.

variables ie Work Demands, Family Demands And Personal Demands.



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^{*.} Correlation is significant at the 0.05 level (2-tailed).

Table 8: The Model Summary `of variables related to independent variables

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate				
1	.253 ^a	.064	.060	1.05452				
2	.296 ^b	.088	.081	1.04297				
a. Predictors: (C	Constant), FD							
b. Predictors: (C	b. Predictors: (Constant), FD, WD							

Table 9 below shows the ANOVA test results. The findings showed that out of three independent variables, two multiple regression models which were formed by the criteria and predictor variables were significant.

Table 9: ANOVA Table

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	20.935	1	20.935	18.826	.000 ^b
	Residual	306.913	276	1.112		
	Total	327.848	277			
2	Regression	28.704	2	14.352	13.194	$.000^{c}$
	Residual	299.144	275	1.088		
	Total	327.848	277			

a. Dependent Variable: HEALTHb. Predictors: (Constant), FDc. Predictors: (Constant), FD, WD

c. Dependent Variable: HEALTH

Furthermore, Table 10 shows the Analysis of Coefficients between the independent variables (work demands, family demands) and health. This regression

model showed that there significant contribution of two items between the independent and dependent variables.

Table 10: Coefficients Analysis

				Standardized				
Model		Unstandardi	zed Coefficients	Coefficients	T	Sig.	Collinearity Statistics	
		В	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.415	.436		5.535	.000		
	FD	.472	.109	.253	4.339	.000	1.000	1.000
2	(Constant)	1.930	.468		4.122	.000		
	FD	.329	.120	.176	2.738	.007	.802	1.247
	WD	.271	.101	.172	2.673	.008	.802	1.247

a. Dependent Variable: HEALTH

The results of the data analysis showed in table 10 that two of the three predictor variables were family demands (β = 0.18, p <.05) and (Work demands (β = 0.17, p <.05) contributing about 8.8 per cent (r = .30) variance change in health [F (2,275) = 13.194, p <0.5]. The results of the analysis also showed that significantly, family demands (β = .25, p <.05) accounted for 6.4 percent (r = .25) variance change in health [F (1,276) = 18.826, p <0.5]. The results of the multiple regression analysis above showed that work-life balance relationship between family demands and work demands is a factor for health.

Consequently, based on the statistical results shown above, the regression equation is as follows:

work life balance relationship between health y = 1.930 + 0.329x1 + 0.271x2

x1 = Role Demands in family

x2 = Role Demands in Work

This analysis shows that independent variables consisting of Role Demands of family and Role Demands of Work with health have contribution only. However, based

on multiple regression analysis, Personal Role Demands does not have any contribution toward health. The result showed that WLB in two items (work and family demands) only contribute to this adaption model, it may increase business performance and well – being life.

Normality Test Results

The results of the study in Figure 2 indicated that the dotted-point spots approached the heognal line. Therefore, it can be concluded that residual in this research model was normally distributed. If outliers had been produced, then these plots would have identified outlying cases with standard deviations greater than three (mohd rafi Yaacob 2013). However, in this study a sample of more than 100 is desirable if there is a slight point of isolation. This analysis found that (diagram 4.4.1) 3 items were supposed to be dropped because Mahalanobis test showed the 3 items as outliers but when testing of outliers for normality (boxplot) were done, the result showed that there were no extreme outliers. Hence, these 3 items (work demands, family demands and personal demands) remained.



Table 11: Outliers: Observations farthest from the centroid (Mahalanobis distance)

Observation number	Mahalanobis	d-squared	P1-P2
226	18.39296	.00036	1.00
228	23.04726	.00004	1.00
271	23.04726	.00004	1.00

Figure 2 showed the numbers for outliers were below than 3, indicating that no outliers had been detected.

Normal P-P Plot of Regression Standardized Residual

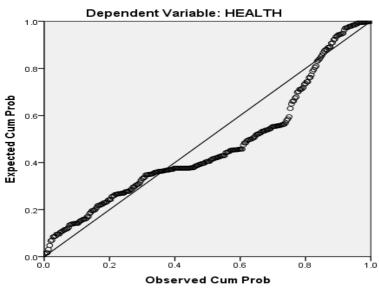


Figure 2: P-P Plot Regression

Normality test results showed that the data were normally distributed and surfaced, hence, they were in the normal state.

Model Modification

After conducting both analyses, the results indicated that the proposed model needed modification. The statistical results

indicated a model modification was necessary due to the adjustment in the constructs for independent variable where work – life balance on personal demands only must be dropped as work demands and family demands have contribution in work – life balance concept. Figure 3 shows the modified model.

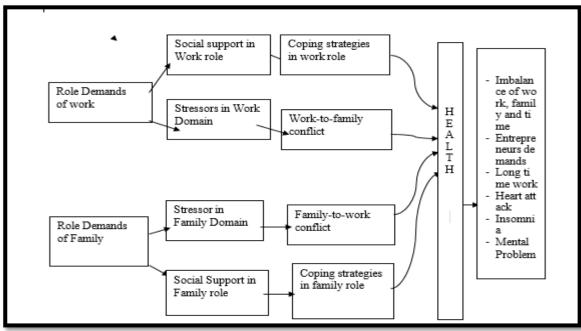


Figure 3: Modified model

The model has been modified by retaining two independent variables only namely work demands and family demand. Health is retained as a dependent variable. However, health does not have any influence on turnover in business profit. **Conclusion**

In conclusion, work – life balance women entrepreneurs model (WLBWE model) have retained two items (work demands and family demands) and dropped personal

demands because personal role demands do not contribute to health.



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Clearly, this model is stand to adaption on 2 variables only which is work life balance in work and family between It is important for women entrepreneurs to understand and apply work - life balance women entrepreneurs model (WLBWE model) to gain success in business and family demands for a win - win situation. The study is beneficial for policy makers and Human Capital Development units in organizations to embed essential concepts in their organizations' strategic planning.

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