

When discrimination is worse, autonomy is key: How women entrepreneurs leverage job autonomy resources to find work–life balance

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When discrimination is worse, autonomy is key: How women entrepreneurs leverage job autonomy resources to find work–life balance

Abstract

This article examines the relationship between women entrepreneurs' job autonomy and work–life balance, with a particular focus on how this relationship might be augmented by environments that discriminate against women, whether socio-economically, institutionally, or culturally. Multisource data pertaining to 5,334 women entrepreneurs from 37 countries indicate that their sense of job autonomy increases the likelihood that they feel satisfied with their ability to balance the needs of their work with those of their personal life. This process is particularly prominent when they operate in countries characterized by discriminatory socio-economic and institutional conditions, though a mitigating instead of invigorating effect arises in culturally discriminatory settings. For business ethics scholars and practitioners, these findings indicate how the extent to which women entrepreneurs, seeking to combine professional and private responsibilities, derive benefits from initiatives aimed at enhancing their job-related freedom critically depends on whether they operate in adverse external environments.

Keywords: women entrepreneurship; work–life balance; job autonomy; gender discrimination; macro-level environment; conservation of resources theory; emancipation theory

Introduction

Extant business ethics research acknowledges that an important goal of women is to find an adequate balance between the demands of their work and private lives (O’Neil et al. 2008; Phipps and Prieto 2016), an issue that is especially pressing for women *entrepreneurs* (Forson 2013; Singh et al. 2010; Ufuk and Ozgen 2001). Achieving adequate work–life balance can add to women entrepreneurs’ work motivation, job satisfaction, and the performance of their business endeavors (Beutell 2007; Rey-Martí et al. 2015; Shelton 2006; Welsh et al. 2017). Yet effectively dividing time across professional and private activities remains difficult, for entrepreneurs in general but even more so for women entrepreneurs (Agarwal and Lenka 2015; Prottas and Thompson 2006). Being in charge of their own company instead of working for someone else may provide women with added flexibility, in terms of how they divide their time (Eddleston and Powell 2012; Kirkwood and Tootell 2008; Longstreth et al. 1987). But it also might increase demands on them, such that they have little time remaining for family or other responsibilities (Ezzedeen and Zikic 2017; Ufuk and Ozgen 2001). In light of this challenge, we need new insights into why some women entrepreneurs might be more likely to achieve a healthy balance between their work and private lives (Annink et al. 2016; Shastri et al. 2019).

To increase work–life balance, a key determinant might be a sense of job autonomy (Yukongdi and Lopa 2017), defined as the degree to which people enjoy independence, discretion, and freedom in their day-to-day work (Hackman and Oldham 1980). We propose that this job resource in particular grants women entrepreneurs better options for reconciling their professional and personal responsibilities (Parasuraman and Simmers 2001; Sarri and Trihopoulou 2015). According to organizational behavior research, employees’ job autonomy leads to various positive outcomes, such as enhanced career satisfaction (Yavas et al. 2013),

career adaptability (Zacher 2016), work engagement, and work–life balance (Halliday et al. 2018). To the best of our knowledge though, prior research has not explicitly examined how women entrepreneurs’ job autonomy might spur their work–life balance, nor addressed external environmental factors that likely influence this relationship. This oversight is important; it prevents a complete understanding of how the experience of job-related freedom may help women entrepreneurs overcome the time-related hardships that arise from running their own businesses (Agarwal and Lenka 2015; Eddleston and Powell 2012). Accordingly, the primary objective of this study is to detail *how* and *when* employees’ job autonomy might increase their work–life balance.

This prediction rests on the notion that when people have autonomy in their job functioning, it provides them with a critical source of discretionary energy, which they then can exploit to satisfy both work and private life demands (Halliday et al. 2018; Quinn et al. 2012). This reasoning aligns with conservation of resources (COR) theory, which argues that people apply discretionary energy resources primarily toward outcomes that promise to generate additional resource gains (Hobfoll 1989; Hobfoll et al. 2018). This theory also predicts that the goal of generating additional gains is particularly salient when people experience *adverse* circumstances that threaten them with future resource losses (Hobfoll and Shirom 2000). We similarly posit that women entrepreneurs’ job autonomy may spur their work–life balance to a greater extent when they face gender-discriminatory, macro-level environments that threaten their professional or personal activities. By adopting such a macro-level view, we seek to complement extant business ethics literature that addresses women’s *individual* experiences of gender discrimination in contexts related to their performance appraisals (Maas and Torres-Gonzalez 2011), access to bank lending (Cozarencu and Szafarz 2018), or career advancement

(Lane and Piercy 2003), for example. That is, we examine how the relationship between women entrepreneurs' job autonomy and work–life balance might depend on the broader context in which they operate and thereby respond to calls for an ethical *situationist* perspective on women's work–life balance (Phipps and Prieto 2016). Even if male entrepreneurs also face challenges when seeking to balance conflicting work and life demands, our focus on *women* entrepreneurs aligns with the need to apply gendered perspectives to understand how entrepreneurs find such balance, as informed by persistent macro-level conditions that assume women's primary responsibility for most household responsibilities (Agarwal and Lenka 2015; Brush et al. 2019; Eddleston and Powell 2012).

In particular, we draw from emancipation theory (Brieger et al. 2019b; Welzel 2013) to predict the strengthening or invigorating effects of three pertinent sources of macro-level discrimination—socio-economic, institutional, and cultural—on the positive relationship between women entrepreneurs' job autonomy and work–life balance. The positive link that we predict between a sense of job-related freedom and balance across work and private lives might be stronger to the extent that (1) gender gaps limit women's access to material, education-, and health-related resources; (2) institutional arrangements are discriminatory and deprive women of appropriate protection or access to justice; and (3) societal values undermine universal rights, in terms of gender equality and reproductive autonomy. A common denominator binds all three sources of adversity: Each imposes substantial hardships on women entrepreneurs in terms of their propensity to succeed in their business or personal endeavors (Welzel 2013). According to emancipation theory, these aspects also reflect *complementary* manifestations of a lack of female empowerment, along three dimensions: limited existential empowerment due to the unavailability of valuable resources, diminished institutional empowerment due to unprotective

arrangements that decrease civic entitlement, and low psychological empowerment due to cultural values that deny women's equality in private and public spheres (Brieger et al. 2019b; Welzel 2013). In essence, the first aspect captures the limited capability of women to enjoy freedom from discrimination, the second aspect prevents formal assurances of this freedom, and the third aspect undermines any motivation to make use of the freedom (Alexander and Welzel 2011; Brieger et al. 2019b; Inglehart and Norris 2003; Welzel 2013). Together then, they offer a consistent, comprehensive perspective on how negative elements in the broader context can increase the relative value of job autonomy for achieving an adequate balance between work and home.

We seek to contribute to research at the nexus of business ethics and entrepreneurship by examining job autonomy as an unexplored driver of women entrepreneurs' ability to achieve work-life balance, as well as detailing *when* this job resource is most likely to generate this positive outcome. It also could be valuable to examine how job autonomy may mitigate the harmful effects of macro-level discriminatory conditions on the experience of work-life balance, but our focus herein is on the beneficial *direct* effect of job autonomy, which might be more prevalent in ethically challenging socio-economic, institutional, and cultural contexts. This perspective follows the logic that women entrepreneurs who reside in a particular country are exposed to the same level of macro-level factors. Thus, two pertinent questions that arise are (1) how changes in job autonomy, a factor that varies across women entrepreneurs *within* a particular country, are associated with changes in their work-life balance, and (2) how this association in turn differs according to the specific profile of their country with respect to gender discrimination. Notably, the consideration of these invigorating roles of macro-level adversity for the incremental value of individual-level job autonomy is in line with *and* broadens the scope

of COR theory, as applied in extant organizational behavior literature, which relies on a similar logic to predict that *individual* perceptions of adverse work environments increase the beneficial impact of employees' self-efficacy (De Clercq et al. 2018) or tenacity (De Clercq and Belausteguigoitia 2017), for example.

Moreover, most prior research that addresses women entrepreneurs' work–life balance centers only on the role of such *individual-level* factors—such as access to flexible work practices (Kirkwood and Tootell 2008) or enjoyment of work–family synergies (Eddleston and Powell 2012)—instead of theorizing about multilevel dynamics that connect the individual level with the macro level. But empirical research that focuses on a specific level of analysis can offer only a partial view of the processes that enable entrepreneurs to thrive in their business endeavors (De Clercq et al. 2013; Naguib and Jamali 2015; Terjesen et al. 2016b). By examining how macro-level, gender-discriminatory conditions may *trigger* the positive influence of individual-level job autonomy on women's ability to achieve work–life balance, we expand beyond this limited view. Finally, we integrate COR theory with emancipation theory, which postulates that the three focal macro-level conditions under study (socio-economic, institutional, and cultural discrimination) may have various externalities, particularly for women (Welzel 2013). Emancipation theory has not specifically examined how these externalities may manifest though, so to address this gap, we integrate COR theory, with its insightful focus on the incremental value that energy-enhancing job resources may offer in the presence of discriminatory environments (Hobfoll 2001).

Theoretical background and hypotheses

The choice to pursue an entrepreneurial career has both positive and negative implications for people's ability to devote adequate time to work and home. On the one hand, the

absence of a formal employment situation provides entrepreneurs with enhanced opportunities to combine their professional and private duties in flexible ways, resulting in higher levels of job and life satisfaction (Fritsch et al. 2019; Jennings and McDougald 2007). On the other hand, running a business can reinforce the *conflict* that often exists between pressures evoked by work and private life responsibilities (Bunk et al. 2012; Ezzedeen and Zikic 2017). This conflict is particularly salient among women entrepreneurs. Despite global trends toward increased equality between men and women, in terms of domestic responsibilities, a common expectation persists that women should do more at home than men, which leaves them more preoccupied with and actually involved in household duties (Eddleston and Powell 2012; Jennings and McDougald 2007; Wood and Eagly 2010).

Thus, women entrepreneurs may need additional job resources to obtain work–life balance, and we propose that a sense of job autonomy is one such critical resource (Yukongdi and Lopa 2017). A desire for control and independence tends to be an important goal among people who start their own businesses (Holmén et al. 2011; Parasuraman and Simmers 2001), though if they also confront excessive workloads, this goal may become difficult to realize (Bunk et al. 2012; Prottas and Thompson 2006). As mentioned, organizational behavior studies conceive of employees’ job autonomy as a vital source of job-related energy that they can leverage to achieve work–life balance (Halliday et al. 2018). We similarly propose that the residual energy that women entrepreneurs gain from a sense of control over work—that is, the extra energy that they have at their disposal because they do not feel constrained by others’ opinions about how and when they should do their job tasks—can generate important resource gains, which they can apply to enhance their ability to combine work and private life obligations (Haar 2013; Hobfoll 2001). Similar to prior research, we use the term *work–life* balance, instead

of work–family balance, to underscore the wide range of private life obligations entrepreneurs must meet, related to family, friends, leisure, and community, for example (Agarwal and Lenka 2015; Annink et al. 2016).

In turn, we combine COR theory with emancipation theory (Welzel 2013) to propose catalytic or invigorating roles of three women-unfriendly, resource-depleting contingency factors in this translation of job autonomy into enhanced work–life balance. With this contingency approach, we respond to calls for investigations of how women entrepreneurs’ embeddedness in a broader context may influence their work outcomes (Mozumdar et al. 2019; Roos 2019), and particularly how this embeddedness may interfere with their propensity to exploit valuable resources (Brieger and De Clercq 2019; De Clercq et al. 2013). Emancipation theory offers a parsimonious framework for studying pertinent contingencies. It predicts that empowerment varies along three important dimensions: (1) socio-economic development, which ensures people have the means and capabilities to express themselves; (2) civic entitlements that offer institutional protection to people when they exercise self-expression; and (3) cultural values of equality, autonomy, and tolerance that motivate and encourage people to express themselves (Brieger et al. 2019b; Welzel 2013).

For this study, we accordingly distinguish three parallel dimensions of macro-level *adversity*: socio-economic, institutional, and cultural (gender) discrimination. Socio-economic discrimination captures the extent to which women have limited access to the material, knowledge, or physical resources needed to deal with challenging situations (Klasen and Schüler 2011); institutional discrimination implies that they lack adequate access to institutional protection (Sundström et al. 2017); and cultural discrimination refers to the extent to which patriarchal values prevail with respect to gender equality and sexual reproduction (Welzel

2013).¹ With the proposed theoretical framework in Figure 1, we explicate how these three gender-discriminatory conditions may strengthen the positive relationship between women entrepreneurs' job autonomy and work–life balance. Its constitutive hypotheses are detailed next.

Insert Figure 1 about here

Hypotheses

Job autonomy and work–life balance

High levels of work autonomy mean that people can freely choose their tasks, work schedule, and pace (Hackman and Oldham 1980; Sarri and Trihopoulou 2015). This sense of freedom in turn should offer a critical source of job-related *energy* that women entrepreneurs can allocate to the effective management of their time, across work and private life obligations (Halliday et al. 2018; Quinn et al. 2012). Even if their job-related freedom could be leveraged into other outcomes too—such as investing additional time in their business or making growth plans for their venture, for example—the energy that arises with job autonomy may stimulate dedicated efforts to attain better work–life balance, because the entrepreneurs are better able to apply their time flexibly over different domains, as they see fit (Hobfoll 2001; Stock 2016). In particular, these application efforts reflect the personal advantages that women entrepreneurs are able to achieve from resolving conflicts between their work and private lives (Agarwal and Lenka 2015; Kirkwood and Tootell 2008). Prior research similarly notes that *employees* who enjoy more job autonomy draw from their expanded energy resource bases to engage successfully in both in-role and extra-role behaviors (Park 2016; Piccolo et al. 2010). In contrast,

¹ Even if this third aspect is to some extent captured by Hofstede and colleagues' (2010) cultural value of masculinity, we focus on the cultural discrimination dimension, as conceptualized by Welzel (2013), because it specifically addresses how women experience discrimination in their professional and personal lives, due to adverse macro-level influences. A country's masculinity instead is more general in nature and captures the extent to which its culture embraces competition, achievement, and success, instead of caring for others and quality of life (Hofstede et al. 2010). Masculinity does not reflect the degree to which a society appreciates or supports gender equality.

women entrepreneurs who experience limited job-related freedom should be less well positioned to meet work or private life demands (Halliday et al. 2018). Without sufficient job autonomy, they lack the energy required to engage in effective time management activities (Quinn et al. 2012), which then has harmful consequences for their ability to combine their work and home responsibilities successfully.

Hypothesis 1: There is a positive relationship between women entrepreneurs' sense of job autonomy and their experience of work–life balance.

Moderating role of socio-economic discrimination

The positive relationship between women entrepreneurs' job autonomy and work–life balance may be reinforced by socio-economic discrimination in their external environments. This type of discrimination results when significant gender gaps exist with respect to living standards, educational accomplishments, and health (Dorius and Firebaugh 2010; Klasen 2020; Permanyer 2013). In this unfavorable situation, women entrepreneurs suffer a disadvantage when it comes to managing their companies, because they lack the necessary resources to support their endeavors (Estrin and Mickiewicz 2011; Field et al. 2010). Larger gender gaps also create significant stress in women entrepreneurs' personal lives and make it difficult for them to deal with the challenge of conflicting work–life obligations (Estrin and Mickiewicz 2011; Raghuvanshi et al. 2017). These adverse conditions accordingly may increase the *relative* usefulness of job autonomy, as an energy-enhancing job resource, in helping women entrepreneurs deal effectively with the stresses created by incompatible work and private life demands (De Clercq et al. 2010; Hobfoll and Shirom 2000). That is, the diminished resources available to women entrepreneurs in countries marked by high levels of gender-related socio-economic inequality should increase their motivation to do something useful with their job

autonomy, such as developing strategies to enable a healthy balance between their work and private lives (Agarwal and Lenka 2015; Jennings and McDougald 2007).

Similarly, the presence of socio-economic discrimination against women diminishes the control that women have over their professional and personal lives (Inglehart and Norris 2003), such that the incremental value of control over their jobs should be even higher (Halliday et al. 2018). For example, gender gaps in standards of living imply that women entrepreneurs would not have the material means to facilitate work and home activities (e.g., hire help) (De Clercq et al. 2019); education gaps make it more likely that women entrepreneurs lack some skills or competencies needed to deal with difficult situations at this interface (Raghuvanshi et al. 2017); and gender gaps with respect to health may deprive women entrepreneurs of the physical stamina required to juggle work and life demands successfully (Jennings and McDougald 2007). Consistent with COR theory (Hobfoll and Shirom 2000), these adverse, resource-draining factors should reinforce the positive relationship of job autonomy and work–life imbalance, because the resource gains anticipated from directing residual job-related energy toward a better balance should be particularly high in this scenario.

Hypothesis 2: The positive relationship between women entrepreneurs’ sense of job autonomy and their experience of work–life balance is moderated by socio-economic discrimination against women in their country, such that the relationship is stronger at higher levels of socio-economic discrimination.

Moderating role of institutional discrimination

Institutional discrimination prevents women from attaining pertinent civil liberties, due to limited judicial protection for private property, forced labor, or domestic movements (Welzel 2013). Such women-unfriendly institutional conditions should prompt women entrepreneurs’ greater motivation to *exploit* their job autonomy and use it to find ways to combine their work and private life demands successfully. This source of environmental adversity makes it difficult

for women entrepreneurs to speak up about the hardships they may encounter in their work and private life domains (Brieger et al. 2019b; Sundström et al. 2017). For instance, it denies women entrepreneurs the right to protest against or appeal regulatory impediments to their professional and personal well-being, such that they may become more strongly motivated to *counter* the associated hardships with something that they do have control over, namely, their job autonomy (Hobfoll and Shirom 2000). Related research reveals a similar invigorating role of unfavorable regulatory institutions in the relative value of social capital resources for people's decisions to start their own businesses (De Clercq et al. 2010).

In our study context, institutional discrimination may serve as a *catalyst* for women entrepreneurs' uses of discretionary job-related energy, stemming from their job autonomy, to enhance their work–life balance and thereby facilitate and protect this outcome (Mashal et al. 2020; Welzel 2013). For example, if they lack adequate private property protections, women entrepreneurs might have to devote significant time to defending their ideas against infringements, which necessitates some job-related freedom to perform and still attend to home-related responsibilities (Brieger et al. 2019a; De Clercq et al. 2019). In other words, job autonomy and the associated freedom to spend their time as they see fit becomes particularly important for ensuring a healthy balance in the presence of institutional discrimination (Hobfoll and Shirom 2000). Conversely, if women entrepreneurs already enjoy adequate institutional protections for their professional and private endeavors, the incremental value of discretionary job-related energy, stemming from experienced autonomy, may be lower, leading to a weaker relationship between job autonomy and work–life balance in such contexts. We accordingly hypothesize:

Hypothesis 3: The positive relationship between women entrepreneurs' sense of job autonomy and their experience of work–life balance is moderated by institutional

discrimination against women in their country, such that the relationship is stronger at higher levels of institutional discrimination.

Moderating role of cultural discrimination

The cultural dimension of gender discrimination captures the extent to which societal values oppose gender equality, with respect to business success, as well as private matters such as reproductive autonomy (Welzel 2013). Countries that score high on this dimension have unfavorable views on powerful women who succeed in their jobs at the expense of their home responsibilities (Brieger et al. 2019a). This unfavorable condition may catalyze women entrepreneurs to leverage their job autonomy toward the goal of a healthy balance between work and private life, as a means to protect themselves against negative preconceptions that it would not be possible to combine business success with a satisfactory home life (Hobfoll 2001). In particular, when a country's cultural values show little respect for gender equality, women entrepreneurs have more to gain from using their sense of job autonomy to find effective time management tactics that immunize them from the discrimination (Halliday et al. 2018; Holmén et al. 2011). The utility of job autonomy thus should be greater for women entrepreneurs who operate in discriminatory cultural environments. In contrast, if the culture is more supportive of gender equality, women entrepreneurs experience more psychological support for challenges in their professional or personal lives (Rehman and Roomi 2012; Welzel 2013), and this positive condition makes their sense of job autonomy less instrumental for spurring their work–life balance (Agarwal and Lenka 2015).

In countries in which cultural values reject gender equality, women entrepreneurs also may hesitate to *share* their worries about work–life balance, for fear of being misunderstood or judged negatively (Singh et al. 2010; Welzel 2013), such that they become isolated in their efforts to manage time-related challenges. A sense of job autonomy can help counter a sense of

isolation, encouraging them to be more proactive in finding effective ways to reach a healthy work–life balance (Chen et al. 2017). Thus, if exposure to cultural adversity generates a belief among women entrepreneurs that they are on their own, it becomes particularly useful to leverage job autonomy to achieve a balance between work and home (Hobfoll and Shirom 2000). Finally, in a culturally discriminatory setting, women entrepreneurs may *enjoy* the challenge of finding effective ways to combine their work and life demands, with the help of their job autonomy (Beutell 2007). That is, cultural discrimination might increase the potency with which women entrepreneurs’ job autonomy fuels their work–life balance, because they achieve resource gains, in the form of a sense of personal accomplishment, when they can achieve this positive outcome, despite the cultural resistance (Hobfoll et al. 2018).

Hypothesis 4: The positive relationship between women entrepreneurs’ sense of job autonomy and their experience of work–life balance is moderated by cultural discrimination against women in their country, such that the relationship is stronger at higher levels of cultural discrimination.

Methodology

Data collection

To test our hypotheses, we combine individual and country-level data from the Global Entrepreneurship Monitor’s (GEM) Adult Population Survey database, United Nations Development Programme (UNDP 2016), Varieties of Democracy (V-Dem) Project, World Values Surveys, and World Bank. The GEM survey is administered to representative samples of adults in countries around the world, providing standardized information about people’s entrepreneurial attitudes, perceptions, intentions, and activities (Sternberg and Wennekers 2005). In 2013, GEM included questions related to people’s job autonomy and work–life balance. From this database, we selected female respondents who reported that they either ran or were in the process of starting their own business on a full-time or half-time basis, without having additional

employment on the side. To assess countries' levels of socio-economic, institutional, and cultural discrimination, we used data from the UNDP, V-Dem Project, and World Values Surveys, respectively. We also drew from the GEM, V-Dem, and World Bank databases to gather various control variables. Our final sample includes 5,334 female entrepreneurs aged between 18 and 64 years, from the 37 countries listed in Table A1 in the Appendix.

Measures

Work-life balance. The dependent variable, which captures the extent to which female entrepreneurs can balance the needs of their work and personal lives, is measured with a three-item scale (De Clercq et al. 2019; Haar 2013), using five-point Likert anchors (1 = "strongly disagree," 5 = "strongly agree"). The items are: "I am satisfied with my ability to balance the needs of my work with those of my personal or family life," "I am satisfied with the way my time is divided between work and private life," and "I am satisfied with the opportunity to perform well at work and to substantially contribute to home-related responsibilities at the same time." The Cronbach's alpha was .84.

Job autonomy. The independent variable, which captures women entrepreneurs' perceived autonomy when doing their jobs, was assessed with one item, on a five-point Likert scale (1 = "strongly disagree," 5 = "strongly agree"). Although multi-item measures are generally preferred, single-item measures are acceptable when they are specific and concrete (Bergkvist and Rossiter 2007; Rohland et al. 2004). The item asked whether "I can decide on my own how I go about doing my work."

Socio-economic discrimination. This variable is measured by the gender inequality index, which reflects gender gaps in three domains: (1) labor market, as measured by labor force participation; (2) empowerment, measured as education and political representation; and (3)

health, which includes the maternal mortality ratio and adolescent birth rate. Figure 2 clarifies how this index is calculated. The data come from the UNDP, pertaining to the year 2013.

Insert Figure 2 about here

Institutional discrimination. We assess institutional discrimination with three liberty components from the V-Dem database (Sundström et al. 2017): (1) women’s right to private property, (2) women’s access to justice, and (3) women’s freedom from forced labor. The right to property captures women’s right to acquire, possess, inherit, and sell private property, including land. Women’s access to justice specifies whether “women can bring cases before the courts without risk to their personal safety, trials are fair, and women have effective ability to seek redress if public authorities violate their rights, including the rights to counsel, defense, and appeal” (Coppedge et al. 2017, p. 232). Women’s freedom from forced labor measures whether women are free from involuntary servitude and can quit a job they want to leave. This variable also takes the existence of labor camps into account, though not civic obligations, such as conscription or employment in command economies (Coppedge et al. 2017). The country-level scores range from 0 to 1. We reverse-coded the variable, so greater scores indicate higher institutional discrimination. We then calculated the arithmetic mean over the three indices for each country, resulting in a reliable index that varies between 0 and 1 (Cronbach’s alpha is .88 at the country level). The data, from version 10 of the V-Dem database, refer to the year 2013.

Cultural discrimination. To measure the presence of cultural discrimination, we use a short version of Welzel’s (2013) emancipative values index, which captures a country’s emphasis on gender equality (i.e., support of women’s equal access to education, jobs, and power) and sexual reproductive autonomy (i.e., acceptance of divorce, abortion, and homosexuality). According to Welzel (2014), this short version captures two critical components

of the overall emancipative values index that cluster most coherently together. Individual-level scores are normally distributed around the mean in each national sample. The Cronbach's alpha equals .87 at the country level. We reversed the scale, which ranges from 0 to 1, so that higher values indicate higher levels of cultural discrimination. For each country, we used the most recent data, collected in 2013 or before, but if the data were not collected before 2013, we used more recent data, proximal to 2013 (Table 1).

Insert Table 1 about here

Control variables. In accordance with prior research (Brieger et al. 2019c; Brieger et al. 2020; Hessels et al. 2018; Lange 2012), we include several individual- and country-level control variables. At the individual level, we control for women's age (linear and squared terms), household size (six categories, from 1 for single household to 6 if more than five members live in the household), education (five categories: none, some secondary, secondary degree, post-secondary, and graduate), household income (three categories: lower 33%, middle 33%, and upper 33%), start-up skills ("Do you have the knowledge, skill and experience required to start a new business?" 1 = yes, 0 = no), and knowledge of another entrepreneur ("Do you know someone who started a business in the past two years?" 1 = yes, 0 = no). Women who are older and have a larger household likely have more family responsibilities; if they are more educated, can draw from greater financial means, are more confident about their ability to run a business, or have access to entrepreneurial colleagues, they may be better positioned to balance work and life demands.

At the country level, we control for gross domestic product (GDP) per capita, GDP growth, political stability (which measures perceptions of the likelihood of political instability and/or politically motivated violence, including terrorism), tax rate (amount of taxes and

mandatory contributions payable by businesses, after accounting for allowable deductions and exemptions as a share of commercial profit), and uncertainty avoidance (degree to which people in a society accept uncertainty, risks, and unpredictable situations). The first three country factors (GDP per capita, GDP growth, and political stability) arguably diminish external sources of work stress, such that they may increase the experience of work–life balance. These variables also are relevant for entrepreneurial activity in general (Dutta et al. 2013; Fereidouni and Masron 2012; Noorderhaven et al. 2004; Terjesen et al. 2016a; Van Stel et al. 2005). The latter two country factors (tax rate and uncertainty avoidance) instead may impose financial and cultural burdens, respectively, on women entrepreneurs’ business undertakings (Chowdhury et al. 2015; Djankov et al. 2010), with negative consequences for their experienced work–life balance. For uncertainty avoidance specifically, the general tendency of people to shy away from, instead of embrace, risk may spill over into how women entrepreneurs suffer individually from the challenge to combine conflicting work and life demands (Mueller and Thomas 2001). Table A2 in the Appendix lists all the variables, with descriptions of their meaning and sources.²

Data analysis

We employed a linear, multilevel regression modeling approach, because the data have a hierarchical structure, such that individual data (level 1) are nested within countries (level 2). Specifically, we employed two-level random intercept models for the regression models without interactions, and we specified multilevel linear regressions with a random intercept and random slope for the job autonomy variable in the regression models that included interactions (Heisig and Schaeffer 2019). The linear multilevel regressions were fitted using the “mixed” command in Stata 15, which relies on maximum likelihood estimation. To check if multilevel modeling is

² Following Becker and colleagues (2016), we performed a robustness check by rerunning the focal analyses without the insignificant control variables. The results were completely consistent with those that we obtained when the control variables were included in the models. The results are available as an online supplement.

necessary and appropriate, we estimated an intercept-only model for work–life balance and calculated the intraclass correlation coefficient (ICC). It reveals that 11.63% of the variation in work–life balance can be attributed to countries, which represents a medium to large ICC (Hox 2010). We thus confirm the appropriateness of using multilevel modeling.³

Results

Tables 2 and 3 contain the descriptive statistics and bivariate correlations. The results of the correlation analysis reveal preliminary support for the positive relationship between job autonomy and work–life balance ($r = .38, p < .01$). We also find significant, negative, bivariate relationships of work–life balance with institutional discrimination ($r = -.10, p < .01$) and cultural discrimination ($r = -.09, p < .01$). Moreover, we find significant, negative bivariate relationships between job autonomy and socio-economic ($r = -.14, p < .01$), institutional ($r = -.17, p < .01$), and cultural ($r = -.18, p < .01$) discrimination; women entrepreneurs enjoy more job autonomy in less discriminatory environments.

Insert Tables 2 and 3 about here

Table 4 contains the empirical results of the multilevel regressions. Model 1 includes the control variables, Model 2 adds job autonomy and the main effects of the three gender discrimination dimensions, and Model 3 adds the job autonomy \times socio-economic discrimination, job autonomy \times institutional discrimination, and job autonomy \times cultural discrimination interaction terms. The results of Model 1 reveal a U-shaped association between age and work–life balance (age: $b = -.014, p = .071$; age squared: $b = .020, p = .029$), as well as

³ Because the number of women entrepreneurs is not equally distributed across countries in the data set, we performed a robustness check with a weighting variable that captures the number of women entrepreneurs per country relative to the total number of women entrepreneurs in the sample, thereby giving equal weight to each country. The results of this analysis are consistent with those we obtained without any weighting; they are available as an online supplement.

positive relationships of middle ($b = .087, p = .005$) and upper household income ($b = .128, p = 0.000$), start-up skills ($b = .085, p = .004$), and knowing an entrepreneur ($b = .049, p = .061$) with work–life balance; post-secondary education shows a negative association ($b = -.102, p = .022$). Further, uncertainty avoidance is negatively related to work–life balance ($b = -.005, p = .042$).

The results of Model 2 offer strong support for Hypothesis 1, by revealing a positive relationship between job autonomy and work–life balance ($b = .325, p = .000$). The results also indicate the lack of any significant main effects of the three macro-level conditions (socio-economic discrimination: $b = 1.716, p = .152$; institutional discrimination: $b = -.250, p = .452$; cultural discrimination: $b = -.065, p = .888$), which aligns with our theorizing about their indirect roles in influencing the effect of women entrepreneurs' proximate experience of job-related freedom on their work–life balance, rather than shaping the balance directly.

Model 3 indicates positive moderating effects of socio-economic discrimination ($b = .735, p = .005$) and institutional discrimination ($b = .337, p = .000$) on the relationship between job autonomy and work–life balance. The positive signs of both interaction terms indicate that women entrepreneurs' work–life balance benefits more from job autonomy in environments in which they confront socio-economic and institutional discrimination. The interaction plots in Figures 3a and 3b depict these moderating effects. A marginal effect analysis also indicates increasing effect sizes at higher levels of these moderators (e.g., from $b = .223$ at one *SD* below the mean, to $b = .289$ at the mean, to $b = .355$ at one *SD* above the mean for socio-economic discrimination; from $b = .181$ at one *SD* below the mean, to $b = .272$ at the mean, to $b = .363$ at one *SD* above the mean for institutional discrimination). Thus, we find support for Hypotheses 2 and 3. In contrast, the results of Model 3 reveal a negative instead of positive moderation effect of cultural discrimination on the relationship between job autonomy and work–life balance ($b = -$

.950, $p = .000$), so Hypothesis 4 is not supported. In the marginal effect analysis, we find decreasing effect sizes at higher levels of cultural discrimination, from $b = .521$ at one *SD* below the mean, to $b = .398$ at the mean, to $b = .274$ at one *SD* above the mean, as depicted in Figure 3c.

Finally, we performed a post hoc analysis of three-way interaction effects—assessed in separate equations to avoid a masking of true interaction effects—to assess the combined roles of job autonomy and different *pairs* of the macro-level discrimination dimensions. The results indicate substitutive roles of the macro-level dimensions, such that the invigorating roles of socio-economic discrimination and institutional discrimination are subdued at higher levels of cultural discrimination ($b = -3.693$, $p = .063$; $b = -1.698$, $p = .001$, respectively). A similar substitutive effect arises for the combined effects of socio-economic discrimination and institutional discrimination on the relationship between job autonomy and work–life balance ($b = -2.744$, $p = .026$). We also ran a model with a four-way interaction term, but this interaction term was not significant ($b = 14.128$, $p = .196$).⁴

Insert Table 4 and Figures 3a–c about here

Discussion

Theoretical implications

This study contributes to extant business ethics research by applying a macro-level, instead of individual-level, approach to examine unethical gender discrimination against women entrepreneurs, as well as how they might use their job autonomy to spur their work–life balance in the presence of adverse, discriminatory conditions (Inglehart and Norris 2003; Welzel 2013). The focus on job autonomy is highly relevant in an entrepreneurship context, in light of the general recognition that achieving some job-related freedom is a critical driver of people’s

⁴ The detailed regression results are available as an online supplement.

desires to start their own businesses (Rauch and Frese 2007; Yukongdi and Lopa 2017). Yet the role of this job resource in determining women entrepreneurs' work–life balance has not been specified previously. Therefore, we have drawn from COR theory to propose that discretionary job-related energy, stemming from job autonomy, encourages efforts to attain better work–life balance, because of the anticipated resource gains that come with this energy allocation (Hobfoll and Shirom 2000). We further have theorized, seemingly counterintuitively though consistent with the COR logic (Hobfoll and Shirom 2000), that this beneficial effect of job autonomy is more pronounced when women entrepreneurs operate in discriminatory, resource-draining external environments that reinforce the incremental value of this job resource. The empirical findings largely confirm these theoretical predictions, except that we find a negative moderating effect for cultural discrimination.

Successfully meeting both work and private life demands is an important goal for women entrepreneurs, and it often informs their personal satisfaction and performance levels. But it also is challenging, especially if excessive work pressures spill over into their private lives (Agarwal and Lenka 2015; Greenhaus and Parasuraman 1999). An important theoretical insight that arises from this study is that this challenge is subdued to the extent that women entrepreneurs can make job-related decisions autonomously and manage their time according to their own professional and personal needs (Halliday et al. 2018). In line with COR theory, women entrepreneurs who enjoy more freedom in performing their job tasks are more likely to leverage the associated, discretionary energy in ways that ensure a healthy balance between work and home, in pursuit of the resource gains they expect from this process (Hobfoll 2001). This finding complements prior research that pinpoints other pertinent factors, such as work–life flexibilities or synergies

(Eddleston and Powell 2012; Kirkwood and Tootell 2008), that diminish women entrepreneurs' experience of incompatible demands between work and home.

As a potentially even more important theoretical implication, we demonstrate that the benefits of job autonomy are especially prominent when women entrepreneurs operate in macro-level environments that impose significant constraints on their well-being (Welzel 2013). They exploit their job autonomy in efforts to enhance their work–life balance, due to their strong motivation to *counteract* the threat of resource losses imposed by environmental adversity (Hobfoll 2001; Hobfoll et al. 2018). The invigorating roles of a country's socio-economic and institutional discrimination that we find complement prior findings of *direct* negative outcomes that women entrepreneurs experience in the presence of unfavorable conditions with respect to obtaining financing and government support (Iakovleva et al. 2013; Sequeira et al. 2016).

Notably though, we also find that job autonomy enhances work–life balance to a greater extent when cultural discrimination is low instead of high. To explain this notable finding, we posit that when cultural values are more supportive of women's rights, women entrepreneurs may find it particularly *worthwhile* to leverage their job autonomy in efforts that support a balance between work and life, because these efforts are perceived as socially acceptable. When cultural values instead oppose gender equality, they could influence women entrepreneurs' mindsets to such an extent that they feel discouraged from doing anything useful with their job-related freedom. In light of this contrary finding—and even if masculinity as a cultural value does not speak directly to the notion of gender discrimination—we performed a post hoc analysis with cultural masculinity as a moderator. The results indicate an invigorating effect ($b = .221, p = .019$), such that job autonomy is more strongly and positively associated with work–life balance in countries where masculine values such as achievement and personal success prevail,

perhaps because women entrepreneurs in these countries believe they have the *right* to leverage their job autonomy in this way. These interpretations are speculative though; it would be useful to assess how women entrepreneurs' *individual* perceptions of their external environment, including its cultural values, might determine their motivation to leverage their job autonomy in efforts to enhance their work–life balance.

With these insights, this study adds to extant business ethics research by explicating *when* job autonomy is more likely to increase the likelihood that women entrepreneurs achieve a healthy balance between work and home—namely, when they feel motivated to protect themselves against discriminating, resource-draining environmental conditions that compromise the quality of their professional and personal lives. In so doing, this study moves beyond the *direct* harmful effects of adverse external circumstances on women entrepreneurs' well-being (Iakovleva et al. 2013; Raghuvanshi et al. 2017) and underscores their roles in *triggering* the application of a pertinent source of job-related energy. When women entrepreneurs suffer from socio-economic inequality or institutional discrimination, the incremental value of their job autonomy for enhancing their work–life balance is significant. This dynamic is consistent with COR theory: The anticipated benefits of exploiting job-related energy resources in resource-enhancing work outcomes are greater when unfavorable socio-economic and institutional conditions necessitate this exploitation (Hobfoll and Shirom 2000). This dynamic works in the opposite direction for the cultural dimension though: Women entrepreneurs seemingly are more motivated to exploit their job-related freedom toward achieving work–life balance when that balance is in line with cultural support for women's equality in the private and public spheres.

Practical implications

Our examination of the interplay of job autonomy with different sources of environmental adversity, to predict women entrepreneurs' work–life balance, has great practical relevance. Job autonomy reflects a critical source of energy for women entrepreneurs, which they can leverage to meet their work and home demands (Agarwal and Lenka 2015). In particular, women entrepreneurs seeking to enjoy a healthy balance can benefit if they organize their jobs in such a way that they feel in control of their work agenda. To this end, it may be useful to surround themselves with diverse, skillful team members who support and complement their own work endeavors (Godwin et al. 2006), which would reduce their work burdens and enable them to take more control of the time they must devote to their work.

The evidence that highlights the invigorating roles of the socio-economic and institutional dimensions of gender discrimination certainly should *not* be taken to suggest that policymakers are relieved of their duty to create macro-level conditions that support women. On the contrary, it is essential that women entrepreneurs have access to pertinent material, educational, and health-related resources to facilitate their professional and private achievements; they also benefit from formal institutional arrangements that protect their business and personal undertakings (Inglehart and Norris 2003; Welzel 2013). Yet the positive interaction effects of job autonomy with socio-economic and institutional discrimination reveal some conditions in which enhancing job autonomy becomes particularly useful. To the extent that women entrepreneurs are exposed to adverse, but possibly unavoidable, macro-level conditions, specific training initiatives that teach them how to apply their residual job-related energy in ways that enhance their work–life balance would be especially beneficial. From a more general perspective, relevant stakeholders—such as universities, professional organizations, or

policymakers—that cannot eliminate unfavorable conditions in the macro-level environment instead could work to help women entrepreneurs combine their work and home responsibilities successfully, by encouraging work conditions that facilitate a sense of autonomy.

Limitations

This study has some shortcomings. First, caution is needed with respect to the possibility of reverse causality, in light of the cross-sectional design. That is, women entrepreneurs who enjoy a healthy balance between work and private life may feel more in control of their jobs and perceive higher levels of job autonomy. The theoretical arguments advanced herein are in line with the established COR framework—according to which the residual energy that comes with favorable job situations spills over into the private life domain (Hobfoll 2001)—as well as with research that finds similar effects in employee–employer relationships (Halliway et al. 2018). In a similar vein, we have argued that the positive link between job autonomy and work–life balance is driven by women entrepreneurs’ propensity to do something useful with the freedom they enjoy at work, such as pursuing resource gains from a satisfactory work–life balance. Yet a notable weakness of this study is that we did not measure the specific nature of these resource gains.

Our focus on three specific, macro-level contingency factors aligns with the three dimensions proposed in emancipation theory (Brieger et al. 2019b; Welzel 2013) and offers an encompassing view of how pertinent socio-economic, institutional, and cultural aspects may influence women entrepreneurs’ reactions to a sense of job autonomy. Other adverse elements could have moderating roles too, such as inadequate educational support for female entrepreneurship (Kyro and Hyrsky 2008), negative portrayals of women entrepreneurs in the

media (Byrne et al. 2019), or a country's business support infrastructure for female entrepreneurs (Hechavarría and Ingram 2019).

Future research directions

Given the study's limitations, we highlight some avenues for further research. First, considering the cross-sectional design, longitudinal studies could measure the focal constructs at different points in time to estimate cross-lagged effects and formally establish causality. Second, future research could explicitly measure the mechanisms through which job autonomy affects work-life balance, particularly in terms of how women entrepreneurs can achieve resource gains from their sense of job control. We did not formally measure what these resource gains might entail. This issue could be addressed by investigating the role of women entrepreneurs' improved time management skills, locus of control, self-efficacy, self-esteem, or cognitive appraisal, for example. Third, continued research could complement this study by investigating the moderating roles of individual-level characteristics, such as a women entrepreneur's personal values, attitudes, and coping behaviors. Similarly, the type of entrepreneurship (e.g., social, environmental, or commercial) can also play a role in the relationship between job autonomy and work-life balance.

Conclusion

With this research, we contribute to extant research by investigating job autonomy as an unexplored antecedent of women entrepreneurs' work-life balance, as well as the external conditions in which it proves most useful. The propensity for women entrepreneurs to leverage their experienced job autonomy in efforts to achieve work-life balance increases when significant socio-economic and institutional adversity marks the surrounding macro-level context, as well as when cultural adversity is low. We call for continued investigations to build

on our findings and identify other ways in which women entrepreneurs can increase their ability to combine work and private life obligations in effective ways, according to pertinent job and environmental factors.

Compliance with ethical standards

Conflict of interest: The authors declare that they have no conflict of interest.

Ethical approval: All procedures performed in studies involving human participants were in accordance with the ethical standards of the institutional and/or national research committee and with the 1964 Helsinki declaration and its later amendments or comparable ethical standards.

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Figure 1. Conceptual framework

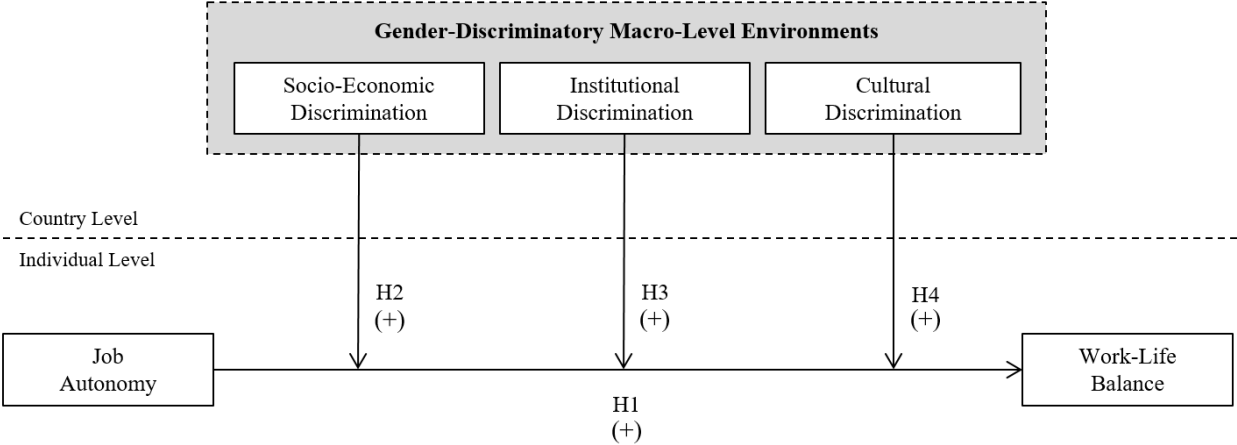


Figure 2. Gender inequality index. *Source:* United Nations Development Programme (2019)

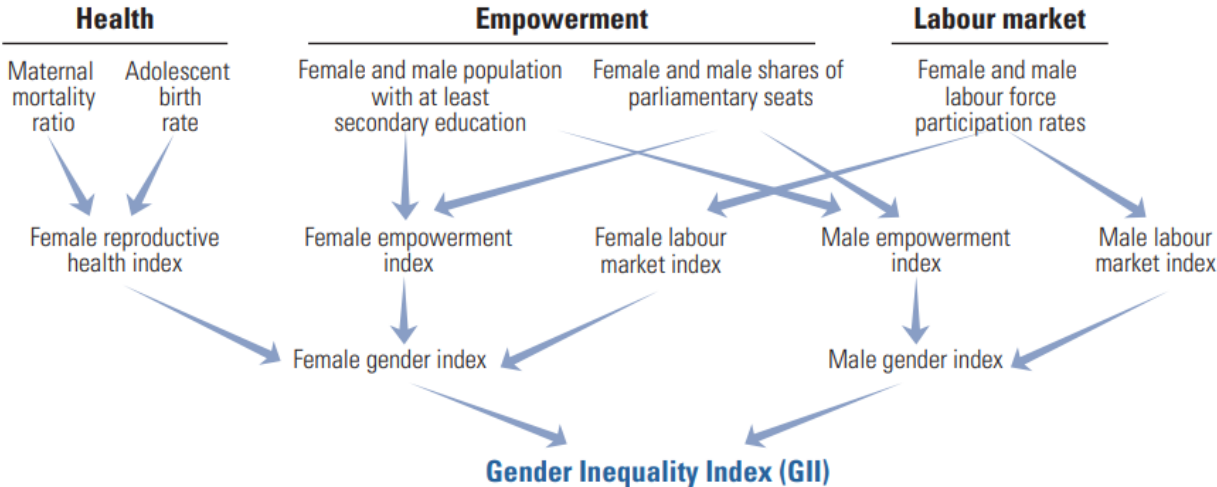
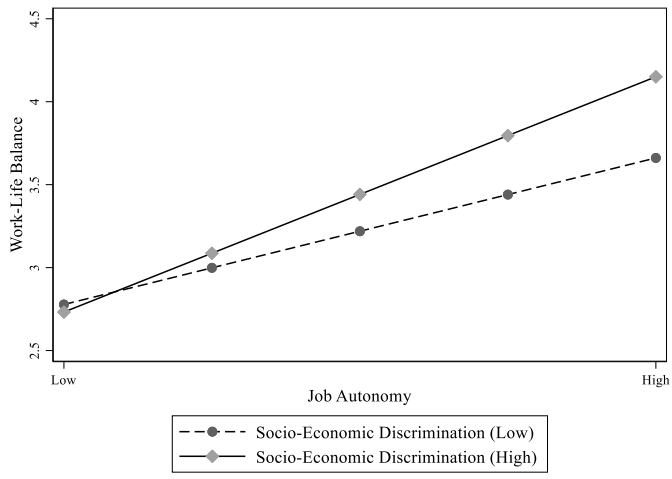
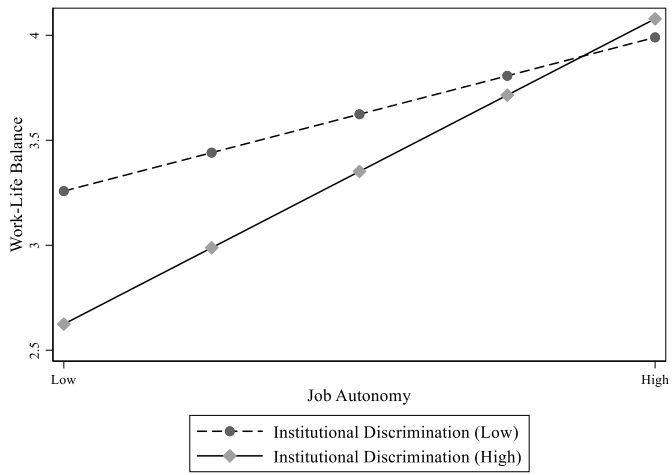


Figure 3. Moderating effects on the relationship between job autonomy and work–life balance

a. Socio-economic discrimination



b. Institutional discrimination



c. Cultural discrimination

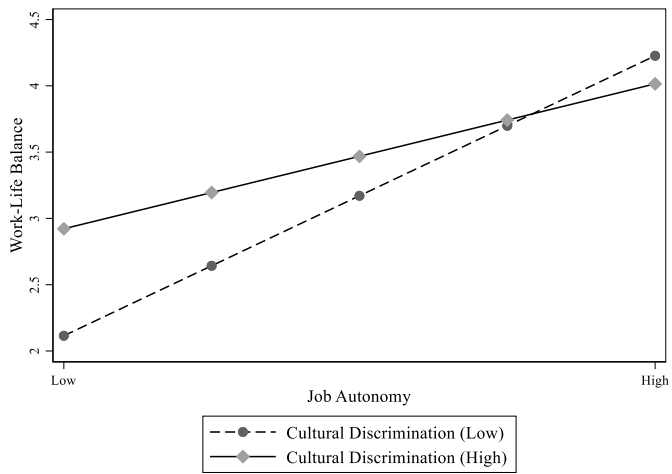


Table 1: Emancipative values index

Single items	Sub-index	Overall index
Disagree that education is more important for boys than girls	Gender equality over patriarchy	Emancipative values (short version)
Disagree that men have more right to a job		
Disagree that men are better political leaders than women		
Agree that abortion is justifiable	Reproductive choice over restrictions	
Agree that divorce is justifiable		
Agree that homosexuality is justifiable		
Each item = 0 for the least emancipative position and 1 for the most emancipative position	Scale item scores added, then divided by 3 for each sub-index (multi-point 0–1 scale)	Scale sub-index scores added, then divided by 2 (multi-point 0–1 scale)

Source: Adapted from Welzel, 2013, p. 71.

Table 2. Descriptive statistics

Variable	<i>N</i>	Mean	SD	Min	Max
Work–life balance	5,334	3.84	0.93	1	5
Job autonomy	5,334	4.23	0.97	1	5
Age	5,334	40.33	11.15	18	64
Household size	5,334	3.87	1.34	1	6
Education	5,334	1.90	1.07	0	4
Household income	5,334	0.99	0.83	0	2
Start-up skills	5,334	0.74	0.44	0	1
Knows entrepreneur	5,334	0.56	0.50	0	1
GDP per capita	37	9.98	0.60	8.53	10.94
GDP per capita growth	37	0.02	0.02	-0.03	0.07
Political stability	37	53.20	26.97	10.43	97.16
Tax rate	37	43.36	13.82	19.30	76.10
Uncertainty avoidance	37	69.35	23.46	29.00	112.00
Socio-economic discrimination	37	0.14	0.09	0.04	0.41
Institutional discrimination	37	0.45	0.27	0.00	0.97
Cultural discrimination	37	0.51	0.13	0.18	0.75

Table 3. Correlation matrix

Variables	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1. Work–life balance	(.84)															
2. Job autonomy	0.38															
3. Age	0.04	0.07														
4. Household size	0.03	-0.04	-0.13													
5. Education	-0.01	0.06	-0.13	-0.14												
6. Household income	0.03	0.07	0.00	0.01	0.34											
7. Start-up skills	0.06	0.09	0.00	0.00	0.10	0.11										
8. Knows entrepreneur	0.03	0.01	-0.09	0.02	0.05	0.11	0.20									
9. GDP per capita	0.01	0.16	0.10	-0.19	0.25	0.08	-0.03	-0.11								
10. GDP per capita growth	-0.06	-0.11	-0.01	0.06	-0.10	0.01	0.01	0.04	-0.47							
11. Political stability	0.08	0.13	0.15	-0.12	0.14	0.05	-0.04	0.01	0.45	-0.26						
12. Tax rate	-0.12	-0.12	-0.05	-0.01	0.03	0.02	-0.06	-0.11	-0.17	0.12	-0.36					
13. Uncertainty avoidance	-0.01	0.15	0.05	-0.09	0.16	0.02	0.00	-0.19	0.61	-0.46	0.04	-0.08				
14. Socio-economic discrimination	0.00	-0.14	-0.15	0.16	-0.25	-0.08	0.04	0.13	-0.87	0.34	-0.58	0.09	-0.59			
15. Institutional discrimination	-0.10	-0.17	-0.17	0.11	-0.16	-0.01	-0.02	0.03	-0.51	0.35	-0.80	0.36	-0.34	0.68	(.88)	
16. Cultural discrimination	-0.09	-0.18	-0.15	0.10	-0.18	-0.06	-0.03	0.09	-0.54	0.38	-0.62	0.01	-0.40	0.73	0.77	(.87)

Notes: Correlations in bold are significant at 1% level; Cronbach's alpha values are in parentheses on the diagonal. $N = 5,334$.

Table 4. Multilevel regression results

	Model 1		Model 2		Model 3	
<i>Individual-level controls</i>						
Age	-0.014*	(0.01)	-0.016**	(0.01)	-0.017**	(0.01)
Age squared	0.020**	(0.01)	0.021**	(0.01)	0.022***	(0.01)
Household size	0.003	(0.01)	0.010	(0.01)	0.008	(0.01)
Education (ref is none)						
Some secondary	-0.042	(0.05)	-0.038	(0.04)	-0.029	(0.04)
Secondary degree	-0.022	(0.04)	-0.019	(0.04)	-0.022	(0.04)
Post-secondary	-0.102**	(0.04)	-0.081*	(0.04)	-0.077*	(0.04)
Graduate experience	-0.122	(0.07)	-0.121*	(0.07)	-0.126*	(0.07)
Household income (ref is low)						
Middle	0.087***	(0.03)	0.048	(0.03)	0.050*	(0.03)
High	0.128***	(0.03)	0.082***	(0.03)	0.088***	(0.03)
Start-up skills	0.085***	(0.03)	0.040	(0.03)	0.042	(0.03)
Know entrepreneur	0.049*	(0.03)	0.026	(0.02)	0.026	(0.02)
<i>Country-level controls</i>						
GDP per capita	-0.002	(0.12)	0.128	(0.15)	0.215	(0.18)
GDP per capita growth	-0.264	(2.39)	0.062	(1.83)	-0.701	(2.16)
Political stability	0.001	(0.00)	-0.001	(0.00)	0.000	(0.00)
Tax rate	-0.006	(0.00)	-0.004	(0.00)	-0.002	(0.00)
Uncertainty avoidance	-0.005**	(0.00)	-0.004*	(0.00)	-0.003	(0.00)
<i>Independent variable</i>						
Job autonomy			0.325***	(0.01)	0.528***	(0.08)
<i>Moderating variables</i>						
Socio-economic discrimination			1.716	(1.20)	-0.986	(1.76)
Institutional discrimination			-0.250	(0.33)	-1.518***	(0.47)
Cultural discrimination			-0.065	(0.46)	3.961***	(0.90)
<i>Cross-level effects</i>						
Job autonomy						
× Socio-economic discrimination					0.735***	(0.26)
× Institutional discrimination					0.337***	(0.09)
× Cultural discrimination					-0.950***	(0.19)
Constant	4.493***	(1.14)	1.749	(1.76)	-0.298	(2.07)
ICC	0.084		0.055		0.055	
Country-level variance	0.083***	(0.02)	0.040***	(0.01)	0.039***	(0.00)
Individual-level variance	0.775***	(0.02)	0.690***	(0.01)	0.681***	(0.01)
Random slope (job autonomy)					0.001***	(0.00)
Akaike information criterion	13897.9		13271.1		13224.3	
Log-likelihood	-6930.0		-6612.5		-6585.1	

Notes: Number of individual-level observations = 5,334; number of countries = 37. Dependent variable is work–life balance. Standard errors are reported in parentheses.

* $p < .10$; ** $p < .05$; *** $p < .01$.

Appendix

Table A1. Countries

Belgium	Hungary	Netherlands	Spain
Canada	India	Peru	Sweden
Chile	Indonesia	Philippines	Trinidad and Tobago
China	Iran	Portugal	Turkey
Colombia	Israel	Romania	United Kingdom
Croatia	Italy	Russia	Uruguay
Estonia	Japan	Slovakia	Vietnam
Finland	Luxembourg	Slovenia	
France	Malaysia	South Africa	
Greece	Mexico	South Korea	

Table A2. Variables

Variable	Description
<i>Individual-level variables</i>	(for each female entrepreneur) Source: GEM
Work–life balance	Agreement on five-point Likert scale with three items: “I am satisfied with my ability to balance the needs of my work with those of my personal or family life,” “I am satisfied with the way my time is divided between work and private life,” and “I am satisfied with the opportunity to perform well at work and to substantially contribute to home-related responsibilities at the same time.” Scores ranged from lowest balance (1) to highest balance (5) and averaged over three items.
Job autonomy	Agreement on five-point Likert scale with “I can decide on my own how I go about doing my work.”
Age	Respondent’s age in years (linear and squared; age squared was divided by 100).
Household size	Range from one household member (=1) to five or more household members (=5).
Education	No educational background (=0), some secondary education (=1), secondary education (=2), post-secondary education (=3), or graduate experience (=4).
Household income	Lowest third (=0), middle third (=1), or upper third (=2) household income distribution in the country of living.
Start-up skills	Has knowledge, skill, and experience to start a business (=1, 0=otherwise).
Knows entrepreneur	Knows someone who started a business in the past two years (=1, 0=otherwise).
<i>Country-level variables</i>	
GDP per capita	Gross domestic product per capita. Source: V-Dem.
GDP growth per capita	Gross domestic product growth per capita (annual %). Source: V-Dem.
Political stability	Perceptions of the likelihood of political instability and/or politically motivated violence, including terrorism. Country scores are reported as percentile ranks, with higher values (up to a maximum of 100) indicating greater stability. The measure is constructed out of 16 variables, ranging from government stability to social unrest and armed conflicts. ⁵ Source: World Bank.
Tax rate	Amount of taxes and mandatory contributions payable after accounting for allowable deductions and exemptions as a share of commercial profits. Source: World Bank.
Uncertainty avoidance	How people react to uncertainty, risks and unpredictable situations. Source: Hofstede et al. (2010).
Socio-economic discrimination	Gender inequality index, based on women’s development in three dimensions: (1) empowerment, (2) labor market, and (3) health, which specifies gender gaps in these dimensions. Source: United Nations Development Program (2019).
Institutional discrimination	Based on V-Dem’s liberty components: women’s (1) right to private property, (2) access to justice, and (3) freedom from forced labor. In the inverse scale, higher values indicate a stronger level of institutional discrimination. Source: V-Dem.
Cultural discrimination	Short version of Welzel’s (2013) emancipative values index based on two domains: (1) gender equality and (2) reproductive choice. In the inverse scale, higher values indicate a stronger patriarchal culture. Source: WVS.

⁵ For further information, we refer to info.worldbank.org/governance/wgi/Home/downloadFile?fileName=pv.pdf