

Stress and Personality Type of Women Entrepreneurs in the Philippines

Dr. Elizabeth Furio Perez^{1*}, Dr. Kristine Yumul Oplencia², Givens Pratiwi Marpaung³

¹*Indonesia International Institute for Life Science*

²*Rizal Technological University, Philippines*

³*Indonesia International Institute for Life Science*

ABSTRACT

Workplace stress has become a great concern, and this does not exclude the entrepreneurial stress, especially among women. This paper on entrepreneurial stress and personality type of women entrepreneurs in the Philippines used the descriptive method of research to identify the personality type and assess the level of entrepreneurial stress in terms of work environment, inner-self and interpersonal relationship of the 265 women entrepreneurs in selected cities in the Philippines. A personal data sheet was used to assess the entrepreneur's profile. While the validated instrument conceived by Meyer Friedman was used to identify the personality type of women entrepreneurs. In order to determine the level of stress of women entrepreneurs, a validated researcher-made instrument conceived by Newstrom, and Davis was utilized through the assessment of their work environment, inner - self and interpersonal relationship. The individual differences among women entrepreneurs may cause to respond to the sources of stress and in effect, may be constructive or destructive in the entrepreneurial undertakings and personal consequences. Its effects depend on the type of personality of a woman entrepreneur categorized as Type A or Type B. Based on the theories gathered from the review of the several related literature and studies, the IPO (Input-Process-Output) model was used as guide in this study. The input variables include the profiles of the women diplomats in terms of age, civil status, highest educational attainment, number of employees under supervision, number of years as entrepreneurs, average number of actual hours spent at work/business, number of business enterprise implementing flexible time, and number of women entrepreneurs in sports or recreation. Other input variables are levels of stress of women entrepreneurs in the aspects of work environment, inner-self and interpersonal relationship. The processes involved in this study were data gathering, analysis and interpretation. The input variables and the processes concerned in the conceptual framework contributed to the output or proposed policy recommendations on coping mechanisms strategy. Some suggestions for future research and implications are also discussed and presented in this paper. Awareness of such stressors and relating these to personality types of individuals will enable enterprises to take steps to reduce the likelihood of experiencing the negative effects of stress.

KEYWORDS: women entrepreneurs, entrepreneurial stress, work environment, inner-self, interpersonal relationship, personality type

I. INTRODUCTION

There is no exemption. Stress affects people from all walks of life. It affects, students, professionals, politicians, celebrities, religious regardless of age, gender, and civil status. Stress is everywhere – home, workplace, school, and it affects decision-makers, businessmen and women, drivers, housekeepers, street sweepers, jobless, children.

No one is free from stress regardless of their status in the society. The COVID 19 Pandemic proved that stress caused by anxiety is something major issue not to be ignored.

Stress is a threat to physical and mental health and certainly affects work organizations or businesses. But the good news is that stress is also something that can be managed and can be useful to boost

productivity if addressed properly (Perez & Shah, 2022).

Though stress is experienced by all genders, records show that more women across cultures are affected by it due to the fact that women in general are busier, especially, working women who juggle between work and mother or wife roles.

The issue of work-life balance is becoming more and more popular, particularly with working women across the globe.

More than half of the 100 million population in the Philippines are women who have a very significant role to play in the socio-cultural and economic sectors of society. Particularly, women entrepreneurs, make a substantial contribution to the national economies through start-up MSMEs. Filipinas are no longer customers or consumers; they are becoming entrepreneurs and industry leaders. The increasing flexibility intrinsic in running own business allows women to provide income to their families, while performing their duties as mother and wife (Edralin, 2015).

1.2 Scope and Limitation

This study was participated by 265 women entrepreneurs of selected major cities in Metro Manila specifically, Makati, Pasig and Mandaluyong. This paper assessed the personality type and the level of entrepreneurial stress involving the work environment, inner-self and interpersonal relationships using descriptive research methods.

The women entrepreneurs in this study were assessed according to their age, civil status, highest educational attainment, number of years in entrepreneurship, level of entrepreneurial management, number of employees under direct supervision, average number of actual hours spent in entrepreneurial activities, flexible time in performing the role as entrepreneurial manager in the company, and in terms of engagement in sports or recreational activities.

2. LITERATURE REVIEW

This section is the compilation of the local and foreign literature and studies that were reviewed by the researchers and provides discussion and synthesis which were used to support or oppose the findings of this paper.

2.1 Entrepreneurial stress

Entrepreneurship is considered one of the most stressful occupations worldwide (Cardon and Patel, 2015). Entrepreneurs not only face unpredictable work environments and competitive pressures, but also typically work long hours and have access to limited resources (Baron *et al.*, 2016). The long hours at work and consistent challenges imposed to self to prove something, sleepless nights, negativities, fear of losing and facing challenges in business usually cause entrepreneurial stress. This is the common lifestyle or way of life of an entrepreneur while chasing their own dreams and success (Kangur 2020).

Stress can hurt productivity and mental well-being; thus, it is important to be managed. People may experience stress right from their workplace due to unorganized and messy physical condition, bullying or harassment at workplace, work overload and bad environment (caused by noise, air quality, bad temperature), lack of communication, long work hours and unfulfilling work (Perez & Shah 2022).

One of the studies revealed that executives and employees believe that positive workplace culture is essential to business success and the working environment meant to promote employee well-being, productivity, and growth (Deloitte 2012; Perez & Shah 2022).

Entrepreneurial stress is the stimulus in an entrepreneurial context as well as the personal stress experienced by entrepreneurs (Wei *et al.*, 2015). Entrepreneurial stressors include work overload, loneliness, the need for accomplishment, work and non-work conflict, role conflict, role ambiguity and role overload (Tahar, 2012).

Generally, entrepreneurs emotionally connect to their ventures, and hence, any results that are contrary to their expectations create entrepreneurial stress. Entrepreneurs show a desire for high achievement, and when their ambitious goals are unfulfilled, it can create perceived entrepreneurial stress.

2.2 Women Entrepreneurship

In recent years, the study of women entrepreneurship has experienced great growth, gaining a broad consensus among academics, and contributing above all to understanding all those factors that explain the difficulty of women in undertaking an entrepreneurial career. This document tries to contribute to the field of study, thanks to a systematic analysis through the publications present in the topic. For this purpose, 2,848 peer-reviewed articles were analyzed, published between 1950 and 2019, using the Scopus database (SCImago Research Group).

Through the use of a series of bibliometric indicators it was possible to define the current state of research on the international scene. The analysis revealed that it is a multidisciplinary field of study and that has started to expand further since 2006, culminating in 2019, which makes it become a current and valid object of study. The analysis of the clusters allowed to isolate 6 different lines of research in which emerged, on the one hand, the importance of entrepreneurial education, social entrepreneurship and the socio-cultural context of reference (e.g., culture, family, and institutional support) as tools to overcome the gender gap, on the other, the importance that women entrepreneurship assumes in the economic growth of the country (especially in developing economies), promoting social inclusion and combating poverty and discrimination. The study presents an important contribution to reflect on current policies and to outline future lines of investigation.

Female entrepreneurs represent the fastest growing category of entrepreneurship worldwide and have received, especially in recent years, the attention of many academics. According to the emerging literature, women can make a significant contribution to entrepreneurial activity (Noguera

et al., 2013) and economic development (Kelley et al., 2017; Hechevarría et al., 2019) in terms of creating new jobs and increasing the gross domestic product (GDP) (Bahmani-Oskooee et al., 2013; Ayogu and Agu, 2015), with positive impacts on reducing poverty and social exclusion (Langowitz and Minniti, 2007; Rae, 2015). The percentage of women who decide to pursue an entrepreneurial career is, however, lower than that of men (Elam et al., 2019), and this difference is greater as the level of development of the country increases (Coduras and Autio, 2013).

The social construction of the entrepreneur as an independent and stereotyped man calls into question a second theme of analysis that can be limiting for women, namely the responsibility that women seem to have on the family/work issue (Jennings and Brush, 2013; Neneh, 2018). Boz et al. (2016) discovered that women who care most about the family have negative behaviors at work, consequently, the balance between family and work is more difficult for women entrepreneurs, which represents a fundamental obstacle to the growth of their businesses.

Other empirical evidence has shown the opposite. According to Thébaud (2015), work-family conflict can be an important factor that motivates women to start a business. For example, business creation can offer women considerable flexibility in terms of work hours (for example, work only a few hours a week or work at home) allowing them to find a balance between work and family commitments (Kirkwood and Tootell, 2008).

In this sense, the study by Rembulan et al. (2016), which analyzed differences in the work-family conflict between women who work as employees (98 employees) and those who work as entrepreneurs (91 entrepreneurs), showed that most female entrepreneurs have very low conflict in all aspects: time, tension, and behavior; unlike women who work as employees who tend to have higher conflict. One possible explanation may be in the gap of the annual income received.

2.2 Women Entrepreneurs

Although all entrepreneurs, defined as individuals who engage in the process of organizing,

managing and assuming the risks of a business or enterprise significant stress as a result of their work, women entrepreneurs operating informal-sector micro-businesses in developing countries report higher levels of stress than the general population due to the “triple disadvantages” they face (Azmat and Samaratunge, 2013). *First*, the overwhelming majority of them are “necessity-entrepreneurs” as opposed to “opportunity-entrepreneurs”. Opportunity-entrepreneurs start ventures with the aim of pursuing personal aspirations, growth, and profit (Amorós *et al.*, 2019). In contrast, necessity-entrepreneurs enter entrepreneurship as a means of providing for their families (Williams *et al.*, 2016; Xheneti *et al.*, 2019), given that alternative employment options are either lacking or insufficient for them (Angulo-Guerrero *et al.*, 2017). Necessity-entrepreneurship is often associated with informal activities and poverty (Amorós *et al.*, 2019).

Given these factors, research suggests that necessity-entrepreneurs operating micro-businesses tend to be less satisfied with their work than opportunity-entrepreneurs and therefore face greater stress (Kautonen and Palmroos, 2010). *Second*, given that women entrepreneurs in the informal sector usually operate micro-businesses, they tend to remain at subsistence levels, often “hidden” from formal institutional structures and ignored by the government (Muñoz and Dimov, 2014; Williams *et al.*, 2016, 2017). They are therefore unable to rely on government support for their businesses and find it difficult to source adequate financing and other forms of material support, which exacerbates the stress they face in their work. *Third*, in addition to the difficulties posed by normal entrepreneurial activities, women micro-entrepreneurs in developing countries have to play a marginal role in highly patriarchal societies (De Vita *et al.*, 2014), experience gender discrimination (Panda, 2018) and have to deal with social expectations concerning their role within the family (De Arruda and Levrini, 2015; García and Welter, 2013; Hutchings *et al.*, 2016). They are expected to care for children and other family members while running their businesses (Panda, 2018).

2.3 Type A Personality

A person with a type A personality is the hardworking type, ambitious and shows characteristics such as aggression, determination, and impatience. A workaholic person may most likely have a Type A personality. Type A personalities are good in multi-tasking and can accept extra work or responsibilities. They are mostly achievers, successful, goal-oriented and work toward meeting deadlines at a fast pace, aggressive in nature, confident, easily irritated or intolerant, good sense of urgency, controlling, stubborn or having fixed opinions.

Type A people may easily feel frustration and anger and may be more vulnerable to stress (Sissons 2022).

2.4 Type B personality

A type B personality is the opposite in many ways of a type A personality. People with a type B personality tend to be easy going and more laid-back in nature, peaceful, relaxed, easy-going, less prone to stress if not prone to stress, likes procrastinating, lack of conflict with others, stable, even-tempered, flexible, and adaptable, adjusting to change easily, less competitive, approach activities with slower pace.

People with a type B personality may work steadily toward a goal without the sense of urgency a type A personality may show and do not feel the need to prove their abilities to others. People with a type B personality usually have low levels of competitiveness and do not become frustrated easily; they may be friendly and get along easily with others (Sissons 2022).

2.5 Work Environment

A work environment refers to the elements that comprise the setting in which employees work and impact workers. While some items that comprise it are obvious, such as the wall treatment or the number of indoor plants, others are more obtuse, such as company politics or a coworker whose personality traits do not suit the company culture. Professionals working in both full-time and part-time positions are significantly impacted by their office environment because they have to perform

their duties inside it. Usually, workers are required to adapt to this workplace feature. For example, the walls of your office are painted pale green, which is a color you dislike. This wall treatment is a part of the work environment. In this scenario, you can avoid looking at them when you're taking a short break from your computer screen. Similarly, the company to which you're applying may have a policy of using group interviews to reduce recruitment costs. This policy is a part of the work environment, but you dislike it. In this scenario, you will have to complete the group interview if you want the job (Glassdoor Team 2021).

2.6 Inner self

Rani (2016) mentioned in her article that if the inner self is not aligned with identities, there will be a conflict between who you really are who you are expected to be. It is important to live in alignment as best as you can with your inner self in each situation. For example, she said, when she was working in a company, her inner self was passionate about helping others to grow through conscious living. However, her identity as an employee required her to maximize the business of skincare brands that she was handling. And this required her to do marketing strategies to make more sales. In her opinion the frameworks of the beauty industry are having low consciousness which is something against her inner self. There was a conflict between her identity as an employee and her inner self. She decided to live in alignment with her inner self as best as she could while working in her capacity as employee and while kicking off plans to pursue her passion in the long term. When she could not change the nature of her work, she focused on establishing strong relationships with the colleagues and tried to raise their consciousness through every interaction and meeting they had. This resulted to a closed gap with her inner self and made her more congruent as a person. She concluded that finding one's inner self, then start living in alignment with it, that's when one starts to live a conscious life.

2.7 Interpersonal Relationship

An interpersonal relationship is a social connection or affiliation between two or more people. Interpersonal relationships can include your partner, loved ones, close friends, acquaintances, co-workers, and many others who make up the social connections in your life. Research has found that interpersonal relationships can have a number of important benefits for physical and psychological health, such as, combating loneliness, increasing resilience to stress, decreasing the risk of depression and suicide, lowering the risk of cardiovascular disease, improving longevity. Moreover, people who participate more in social relationships are also more like to eat a healthy diet, exercise regularly, and avoid smoking. Being able to maintain strong interpersonal relationships plays a critical role in both your physical and emotional well-being. Think about the qualities that you value the most in your relationships—such as trust, respect, friendship, kindness, and honesty—and work on showing others those same virtues.

While it can be easy to get caught up in the busyness of everyday life, make it a habit to spend time cultivating and protecting your relationships with the people who matter the most. A little time, attention, and effort can ensure that you are giving people the support they need and that you get the same support in return.

3. Theoretical Framework

Figure 1 (Appendix 2.1) illustrates the paradigm that individual differences among women entrepreneurs may cause to respond to the entrepreneurial stressors such as work environment, inner self, and interpersonal relationship. These sources of stress, in effect, may be constructive or destructive in the organizational and personal consequences. Its effects depend on the type of personality of a woman diplomat categorized as Type A or Type B (*Perez & Shah 2022*).

Based on the foregoing theories gathered from the review of the several related literature and studies,

the research paradigm that provided as guide to the study is the **Input**

– **Process – Output (IPO)** figure as drawn and shown in the paradigm, *Figure 2 (Appendix 2.2)*.

The input variables include the profiles of the women entrepreneurs in terms of *age, civil status, highest educational attainment, number of employees under supervision, number of years as entrepreneurs, average number of actual hours spent at work/business, number of enterprises implementing flexible time, and number of women entrepreneurs in sports or recreation*.

Other input variables are levels of stress of women entrepreneurs in the aspects of *work environment, inner-self and interpersonal relationship*. The processes involved in this study were data gathering, analysis and interpretation. The *input* variables and the *processes* concerned in the conceptual framework, contributed to the *output* or proposed policy recommendations on coping mechanisms strategy.

4.0 RESEARCH METHODOLOGY

4.1 Statistical Treatment

The following statistical tools were use in the study:

- a. One – Way Analysis of Variance was used to test the significant differences in the assessment of women entrepreneurs in their level of entrepreneurial stress when they are grouped according to their personality type and profile.
- b. Frequency and Percentage Distribution is a measure of standardizing by calculating the proportion of the respondents with the same view regarding the sources of stress for women entrepreneurs from the population of the respondents.
- c) Weighted Mean - is a type of measurement for central tendency, which is like the arithmetic mean, except that each value has a specific significance or “weight” aside from its real value. The weighted mean was used to

determine the type of personality of the women diplomats and their stressors.

5.0 ANALYSIS OF FINDINGS

5.1 Profile of Women Entrepreneurs in the Philippines

The following data described the profile of respondents:

Two hundred forty-two (242) or 91.32% of the respondents belong to the **20-25 age bracket**, followed by 3.4% in the 41 and above age range, 2.64% belongs to 26-30 years old; 1.51% belongs to 31-35 y.o. and 1.13% respondents are of 31 to 35 years old. The data shows that the majority of the respondents are Millennials who continue to grow and make an impact in the business world in various industries such as, chain restaurants, online retail, fashion and even diamonds and jewelry business.

In terms of **civil status**, 96.6% of the respondents are single, 2.26% are married, and less than 1 percent are widows, separated or divorced. This supports a study that says that single women are less influenced by society’s gender roles and are drawn to the idea of being their own boss. The friendly environment of entrepreneurial community is one key driver for single women entrepreneurs, among other factors (*Mitchell 2016*).

For **educational attainment**, majority of the women entrepreneurs hold Bachelor’s degree with 50.19% and followed closely with those holding the Master’s degree at 49.43%. Only 1% of the respondents hold a Doctorate degree. The high percentage of educated women entrepreneurs supports the critical review on female entrepreneurship done in Asia by (Franzke et. al, 2022) reporting that in developing Asian countries, female entrepreneurs often have a low level of education and work in the informal sector, driven by economic necessity, whereas many female entrepreneurs in transitioning/developed Asian countries are highly educated and work in high growth industries.

This paper also revealed that the majority of the respondents have less than a year of

entrepreneurial engagement with 58.11%; 36.23% has 1-5 years of engagement; 3.77% has 6-10%; 1.13% with 11-15% and less than 1% with 16 years and above engagement. The majority of age range in this study explains the short entrepreneurial engagement of the respondents.

Most of the respondents, 75.09% perform a junior managerial level; 15.09% with senior level and 9.81% with middle level. Again, the young millennials who are mostly just graduated from their Bachelor (if not fresh graduates) are the one most interested in the entrepreneurial endeavors, which explains this result, in terms of *level of managerial role* in entrepreneurial engagement.

Regarding *the number of employees under direct supervision*, majority of the women entrepreneurs are supervising 1 – 5 (89.81) employees, followed by 6-10 or (6.69%); with more than 15 employees at 2.64% and less than 1% with 11-15 employees being supervised. This result supports the less than a year data stated *above in terms of number of years* in the entrepreneurial engagement of the respondents.

One hundred and ninety-seven or (74.34%) of women entrepreneurs have been *in the business as entrepreneurs or owners* for less than a year (22.26%), between 1- 3years; 7.92% for 4-6 years; and 1.59% for 7-9 years and 3.4% less than one year.

Seventy-four and thirty four percent (74.34%) of the women entrepreneurs are mostly *spending 8 hours or less in business*; 20.38% for 8-12 hours and 5.28% for more than 12 hours. There is an ease of performing the entrepreneurial duties due to the *flexible time* exercised in the engagements which is shown at 83.40% of the respondents.

Out of 265 women entrepreneurs, only 37.36% are *into sports* and 7.77% *in recreational activities*. The majority of them (54.72%) are *not into sports* and less than 1% are *not into recreational activities*. Mattioli, et. al (2020) found out that several evidence have demonstrated that physical activity can be effective in improving the mental well-being and prevent symptoms of mental health disorder such as depression and anxiety, hence, the importance of sports and recreational activities.

5.2 Personality type and behavior patterns of women entrepreneurs in the Philippines

The study revealed that **89.43%** of women entrepreneurs belong to the *Type-A personality*, which is described in this study as the hardworking type, ambitious and shows characteristics such as aggression, determination, and impatience. A workaholic person may most likely have a Type A personality. Type A personalities are good in multi-tasking and can accept extra work or responsibilities. They are mostly achievers, successful, goal-oriented and work toward meeting deadlines at a fast pace, aggressive in nature, confident, easily irritated, or intolerant, good sense of urgency, controlling, stubborn or having fixed opinions (Sissons2022)

The rest of the women respondents or **10%** of them belong to *Type-B*, the type which is characterized as being more relaxed, less hurried and less inclined to compete (Perez and Shah 2022,).

5.3 Level of Work Environment stressors

With regard to Work Environment stressors, the following reveals that Type A women entrepreneurs have *high level* of stress at 3.6 mean score and **3.26 average** for the Type B women entrepreneurs. *Motivated performance* factor has the highest score for both types, where Type A has 4.30 (High) and Type B has 3.82 (High). Other factors considered in this type of stressor like, *work enthusiasm, encouragement, monetary reward, status, decision-making, tough supervision, workload, prestige, effective supervision, expectation, performance standard, imagination/ingenuity, limited perspective, human nature* show *High* for Type A, and *Average* for Type B personality. The results support the findings of (Yuliani 2021) that says, women entrepreneurs are women who can formulate production resources to produce high-value goods and services so that jobs are available for themselves and others. It is important to identify which motivation, internal and external, is most dominant for women entrepreneurs because motivation is a strong driving factor for women to become entrepreneurs.

5.4 Level of Inner self stressors

Among the 13 factors of inner self stressors, **relaxation guilt** is the highest for both types with mean score of 3.72 (High) for Type A and 3.25 (Average) for Type B personality. Type A is *High in perpetual motion, polyphasic activity, and numbers and Average in vocal explosiveness, impatience, singular interest, environmental observation, time urgency, aggressiveness, gestures, and self-sufficiency.* Type B personality women entrepreneurs have *Average level in all these stress factors.* Women entrepreneurs with both Type A and Type B personality have **Average** level of inner self stressors. The average scores for both types imply that regardless of the personality traits you identify with, it is possible to adopt healthy and effective stress-coping strategies.

5.5 Level of Interpersonal relationship stressors

Regarding the *interpersonal relationship stressors*, the women entrepreneurs recorded **high level** with 3.77 mean score for Type A and 3.55 for Type B personality. Except for the *work choice* factor which recorded **average** level at 3.34, Type A, got **high level in communication ability, freedom, uniform procedure, problem solving, group effort, work tolerance, work pacing, conflict resolution, freedom of action, authoritative, increased productivity, task assignment, changes, work schedule, explanation of action, persuasiveness, and planning factors. Type B women in this study have **average level** of stress on factors like *communication ability, work pacing, work choice, conflict resolution, freedom of action, authoritative, explanation of action, persuasiveness and recorded high level with the rest of the interpersonal relationship stressors.* This finding with the **average level** of interpersonal relationship stress factors of the Type B personality women entrepreneurs supports the result depicted in the study of (Manorahan, et.al. 2021) stating that the relationship between interpersonal and level of work stress among female health care staff are**

experiencing moderate interpersonal relationship and moderate level of work stress. The higher the interpersonal relationship, the lower the stress level among female health care staff or vice versa.

6.0 CONCLUSIONS AND RECOMMENDATIONS

6.1 CONCLUSION

In conclusions, the demographic profile of the respondents reveals the following results: majority of the women entrepreneurs in the selected cities of Metro Manila are millennials who belong to age 20-24 age bracket and the least belong to 36-40 years old, single, either holding bachelor degree or master's degree, having only less than one-year entrepreneurial experience, almost fresh graduates from bachelor's degree, supervise 1 to 5 employees, have been owners of business for less than a year, spending 8 hours or less in their entrepreneurial engagement, not being into sports or any recreation activity.

In terms of personality type and behavior patterns of women entrepreneurs in the Philippines, majority belongs to the Type A personality with high level of work environment stress and the most stressful factor is the performance factor, which is true to both Type A and Type B personality of women entrepreneurs.

Also, *relaxation guilt factor* among the inner self stressors has the highest score for both types, though Type A still has the *High level* and Type B has the *Average level.* Both types are on Average level of inner self stressor.

Type A and Type B women entrepreneurs have *High level* in interpersonal relationship stressors.

6.2 RECOMMENDATION

As women entrepreneurs are continuously increasing in the Philippines and undoubtedly playing significant roles in creating employment and mobilizing economy, it is important to pay attention and address the stress-related issues that come along in their entrepreneurial engagement.

Based on the findings and conclusions in this study, the researchers are recommending that significant policies on training should be designed by the government and private entities to address the gap in entrepreneurial skill and knowledge of the young women entrepreneurs. Given that short-term entrepreneurial experiences of the respondents, it is understandable that the skill and knowledge gaps can give rise to entrepreneurial stress. The *high* level of stress in *interpersonal relationship stressors* should be addressed by determining the causes that affect the work environment. Provision of professional counseling by the government, NGOs or private counseling centers addressing stress issues will also be helpful.

Apart from the entrepreneurial training to fill the skills and knowledge gap, it is also not to forget to address the pressing issues of entrepreneurial stress. Again, companies should strengthen their policies on stress management training, workshop and seminar which should be provided to these women who are majority in the Type A behavioral pattern. Despite the fact that the stress level in inner self factors of the Type A women is at Average level, it is also important to make the seminars and workshops on gender and development program be a part of the entrepreneurial strategic planning in order to increase the awareness of the disparity between genders on the sources of stress.

Further study on entrepreneurial stress of men entrepreneurs can be measured to ensure the work life quality of both women and men entrepreneurs.

Acknowledgement:

We thank Maria Sabino Buenavista, PhD in Bioinformatics and Structural Biology for processing the statistical data of this study, [linkedin.com/in/maria-teresa-sabino-buenavista](https://www.linkedin.com/in/maria-teresa-sabino-buenavista)

ABOUT THE AUTHORS:

Elizabeth Furio Perez holds a degree in Doctor in Business Administration and is currently the Vice-Dean for Indonesia International Institute for Life Science (i3L) School of Business in

Jakarta, Indonesia. She taught various business subjects in different universities in the Philippines, Vietnam, UAE Myanmar, and Indonesia. This material is a further investigation of the previous study she has made involving women in the Philippines, Vietnam, Myanmar, Indonesia, and UAE.

Kristine Yumul Opulencia is a Doctor in Business Administration and holds position as Professorial Lecturer and Director in the University Center for International Linkages and External Affairs of Rizal Technological University in the Philippines. This study is one of her collaborative research projects relating to entrepreneurship in the Philippines.

Givens Pratiwi Marpaung works as Head of the Research and Community Service Office of Indonesia Institute for Life Science (i3L)

REFERENCES:

- [1] Ayogu, D. U., and Agu, E. O. (2015). Assessment of the contribution of women entrepreneur towards entrepreneurship development in Nigeria. *Intern. J. Curr. Res. Acad. Rev.* 3, 190–207.
- [2] Bahmani-Oskooee, M., Kutun, M. A., and Xi, D. (2013). The impact of economic and monetary uncertainty on the demand for money in emerging economies. *Appl. Econ.* 45, 3278–3287. doi: 10.1080/00036846.2012.705430
- [3] Baron, R.A.; Franklin, R.J.; Hmieleski, K.M. Why entrepreneurs often experience low, not high, levels of stress: The joint effects of selection and psychological capital. *J. Manag.* 2016, 42, 742–768.
- [4] Boz, M., Martínez-Corts, I., and Munduate, L. (2016). Types of combined family-to-work conflict and enrichment and subjective health in Spain: a gender perspective. *Sex Roles* 74, 136–153. doi: 10.1007/s11199-015-0461-5
- [5] Cardon, M.S.; Patel, P.C. Is Stress Worth it? Stress-related Health and Wealth Trade-offs for Entrepreneurs. *Appl. Psychol.* 2015, 64, 379–420.

- [6] Coduras, A., and Autio, E. (2013). Comparing subjective and objective indicators to describe the national entrepreneurial context: the global entrepreneurship monitors and the global competitiveness index contributions. *Investig. Regionales* 26, 47–74. Available online at: <http://hdl.handle.net/10017/26972>
- [7] Elam, A. B., Brush, C. G., Greene, P. G., Baumer, B., Dean, M., and Heavlow, R. (2019). *Global Entrepreneurship Monitor 2018/2019 Women's Entrepreneurship Report*. Babson College: Smith College and the Global Entrepreneurship Research Association.
- [8] Franzke, S., Wu, J., Froese, F.J. et al. Female entrepreneurship in Asia: a critical review and future directions. *Asian Bus Manage* 21, 343–372 (2022). <https://doi.org/10.1057/s41291-022-00186-2>
- [9] Glassdoor team (2021). The work environment: Definition, key features, and types. Retrieved from <<https://www.glassdoor.com/blog/guide/work-environment/>>
- [10] Goldman, R. (2021). How to maintain interpersonal relationships. Retrieved from <<https://www.verywellmind.com/how-to-maintain-interpersonal-relationships-5204856>>
- [11] Hechevarría, D., Bullough, A., Brush, C., and Edelman, L. (2019). High-growth women's entrepreneurship: fueling social and economic development. *J. Small Business Managem.* 57, 5–13. doi: 10.1111/jsbm.12503
- [12] Jennings, J. E., and Brush, C. G. (2013). Research on women entrepreneurs: challenges to (and from) the broader entrepreneurship literature? *Acad. Manag. Ann.* 7, 663–715. doi: 10.1080/19416520.2013.782190
- [13] Kelley, D. J., Baumer, B. S., Brush, C., Green, P. G., Mahdavi, M., Majbourni, M., et al. (2017). *Global Entrepreneurship Monitor 2018/2017 Report on Women's Entrepreneurship*. Babson College: Smith College and the Global Entrepreneurship Research Association.
- [14] Kirkwood, J., and Tootell, B. (2008). Is entrepreneurship the answer to achieving work-family balance? *J. Managem. Organization* 14, 285–302. doi: 10.5172/jmo.837.14.3.285
- [15] Langowitz, N., and Minniti, M. (2007). The entrepreneurial propensity of women. *Entrepreneurship* 31, 341–364. doi: 10.1111/j.1540-6520.2007.00177.x
- [16] Mattioli AV, Sciomer S, Maffei S, Gallina S. Lifestyle and Stress Management in Women During COVID-19 Pandemic: Impact on Cardiovascular Risk Burden. *American Journal of Lifestyle Medicine*. 2021;15(3):356-359. doi:10.1177/1559827620981014
- [17] Mitchell, E. (2021). Single ladies are crushing the entrepreneurial game (and you can too).
- [18] Nazario, B. (2021). Focus your inner self to boost your mood. Retrieved from <<https://www.webmd.com/depression/guide/depression-healing-practices>>
- [19] Neneh, N. B. (2018). Family-work conflict and performance of women-owned enterprises: the role of social capital in developing countries-implications for South Africa and beyond. *J. Intern. Women's Studies* 19, 326–343. Available online at: <https://vc.bridgew.edu/jiws/vol19/iss6/21>
- [20] Noguera, M., Álvarez, C., and Urbano, D. (2013). Socio-cultural factors and female entrepreneurship. *Intern. Entrepreneurship Managem. J.* 9, 183–198. doi: 10.1007/s11365-013-0251-x
- [21] Panda, S. (2018). Constraints faced by women entrepreneurs in developing countries: review and Ranking. *Gender Managem.* 33:4. doi: 10.1108/GM-01-2017-0003
- [22] Patrick, C, et. al (2016). Where are all the self-employed women? Push and pull factors influencing female labor market decisions. *Small Business Economics*. Vol 46 pages 365-390.
- [23] Perez, E. F & Shah, K (2022). Entrepreneurial stress of women entrepreneurs of the Indian community in Dubai, UAE. *Journal of Positive School Psychology*, Vol. 6,6260-6276

- [24] Rae, D. (2015). *Opportunity-Centred Entrepreneurship*. New York, NY: Palgrave MacMillan.
- [25] Rani, U. (2016). Inner self- knowing about yourself. Retrieved from <<https://www.linkedin.com/pulse/inner-self-knowing-yourself-usha-rani/>>
- [26] Rembulan, C., Rahmawati, K., and Indudewi, F. (2016). Work-family conflict of women entrepreneurs and women employees. *ANIMA Indonesian Psychol. J.* 31, 111–123. doi: 10.24123/aipj.v31i3.570
- [27] Sisson, B. (2022). What is the difference between Type A and Type B personalities. Retrieved from: <https://www.medicalnewstoday.com/articles/type-a-vs-type-b>
- [28] Solvoglobal (2020). Retrieved from: <https://solvoglobal.com/2020/04/13/how-to-fix-7-causes-of-stressful-work-environments/>
- [29] Thébaud, S. (2015). Business as Plan B: institutional foundations of gender inequality in entrepreneurship across 24 industrialized countries. *Adm. Sci. Q* 60, 671–711. doi: 10.1177/0001839215591627
- [30] Wei J., & Liu Y. (2015). Government support and firm innovation performance. *Chinese Management Studies*, 9(1), 38.

APPENDICES

Appendix 1 – Entrepreneurial Stressors and Personality Types

Table 1 Frequency and Percentage Distributions of Women Entrepreneurs in Terms of Age

Age	Value	Frequency	Percent	Valid Percent	Cum Percent
20-25	1	242	91.32	91.32	91.32
26-30	2	7	2.64	2.64	93.96
31-35	3	4	1.51	1.51	95.47
36-40	4	3	1.13	1.13	96.60
41 and above	5	9	3.40	3.40	100
Total		265	100	100	

Table 2 Frequency and Percentage Distributions of Women Entrepreneurs in Terms of Civil Status

Civil Status	Value	Frequency	Percent	Valid Percent	Cum Percent
Single	1	256	96.60	96.60	96.60
Married	2	6	2.26	2.26	98.87
Widow	3	1	.38	.38	99.25
Separated/Divorced	4	2	.75	.75	100
Total		265	100	100	

Table 3 Frequency and Percentage Distributions of Women Entrepreneurs in Terms of Educational Attainment

Education Attainment	Value	Frequency	Percent	Valid	Cum
				Percent	
Bachelor's degree holder	1	133	50.19	50.19	50.19
Master's degree holder	2	131	49.43	49.43	50.57
Doctoral degree	3	1	.38	.38	100
With master's units	4	0	0	0	
With doctoral units	5	0	0	0	
Total		265			

Table 4 Frequency and Percentage Distributions of Women Entrepreneurs in terms of numbers of entrepreneurial engagement

No. of years in business	Value	Frequency	Percent	Valid Percent	Cum Percent
Less than one year	1	154	58.11	58.11	58.11
1-5 years	2	96	36.23	36.23	94.34
6-10 years	3	10	3.77	3.77	98.11
11-15 years	4	3	1.13	1.13	99.25
16 years and above	5	2	.75	.75	100
Total		265	100.0	100.0	

Table 5 Frequency and Percentage Distributions of Women Entrepreneurs in terms of level as manager role in Entrepreneurial engagement

Level as manager	Value	Frequency	Percent	Valid Percent	Cum Percent
Senior manager	1	40	15.09	15.09	15.09
Middle Manager	2	26	9.81	9.81	24.91
Junior manager	3	199	75.09	75.09	100.0
Total		265	100.0	100.0	

Table 6 Frequency and Percentage Distributions of Women Entrepreneurs in terms of number of employees under supervision

No. of employees under supervision	Value	Frequency	Percent	Valid Percent	Cum Percent
1-5	1	238	89.81		
6-10	2	18	6.69	6.69	96.60
11-15	3	2	.75	.75	97.36
More than 15	4	7	2.64	2.64	100.0
Total		265	100.0	100.0	

Table 7 Frequency and Percentage Distributions of Women Entrepreneurs in term of number of years as entrepreneur/owner

No. of years as manager/owner	Value	Frequency	Percent	Valid Percent	Cum Percent
Less than one year	1	172	64.91	64.91	64.91
1-3 years	2	59	22.26	22.26	87.17
4-6 years	3	21	7.92	7.92	95.09

7-9 years	4	4	1.51	1.51	96.60
10 years or more	5	9	3.40	3.40	100.0
Total		265	100.0	100.0	

Table 8 Frequency and Percentage Distributions of Women Entrepreneurs in terms of number of hours spent in business.

No. of hours spent in business	Value	Frequency	Percent	Valid Percent	Cum Percent
8 hours or less	1	197	74.34	74.34	74.34
8-12 hours	2	54	20.38	20.38	94.72
More than 12 hours	3	14	5.28	5.28	100.0
Total		265	100.0	100.0	

Table 9 Frequency and Percentage Distributions of Women Entrepreneurs in terms of engagement in sports and recreation

Sports and Recreation	Value	Frequency	Percent	Valid Percent	Cum Percent
Into sports	1	99	37.36	37.50	37.50
Not into sports	2	145	54.72	54.92	92.42
Into recreational activities	3	20	7.55	7.58	100.0
Not into recreational activities	4	1	.38	Missing	
Total		265	100.0	100.0	

Table 10 Frequency and Percentage Distributions of Women Entrepreneurs in terms of flexibility in performing the entrepreneurial role.

Flexibility in performing the entrepreneurial role	Value	Frequency	Percent	Valid Percent	Cum Percent
With flexible time	1	221	83.40	83.71	83.71
No flexible time	2	43	16.23	16.29	100.0
	3	1	.38	missing	
	.				
Total			100.0	100.0	

Table 11 Frequency and Percentage Distributions of Women Entrepreneurs in terms of personality type

Personality type	Value	Frequency	Percent	Valid Percent	Cum Percent
Type A	1.00	237	89.43	89.43	89.43
Type B	2.00	28	10.57	10.57	100.00
Total			100.0	100.0	

**Table 13 Level of Entrepreneurial Stress of Women Entrepreneurs in terms of Work Environment
N= 265**

Legend: 4.50 – 5.00 = Very High

*Significant Difference at $\alpha = .05$ (Critical Level)

3.50 – 4.49 = High

2.50 – 3.39 = Average

1.50 – 2.49 = Low

1.00 – 1.49 = Very Low

WORK ENVIRONMENT	Mean	Standard Deviation	Verbal Interpretation
1. Motivated Performance			
Type A	4.30	.83	High
Type B	3.82	.94	High
2. Work Enthusiasm			
Type A	3.73	.83	High
Type B	3.00	.67	Average
3. Encouragement			
Type A	3.72	.91	High
Type B	3.18	.82	Average
4. Monetary Reward			
Type A	3.74	.91	High
Type B	3.36	.82	Average
5. Status			
Type A	3.74	.84	High
Type B	3.32	.72	Average
6. Decision-making			
Type A	3.71	.82	High
Type B	3.29	.85	Average
7. Tough Supervision			
Type A	3.38	.90	Average
Type B	3.21	.74	Average
8. Workload			
Type A	3.36	.97	Average
Type B	3.07	.86	Average
9. Prestige			
Type A	3.53	.87	High
Type B	2.93	.72	Average
10. Effective Supervision			
Type A	3.76	.84	High
Type B	3.36	.68	Average

11. Expectation			
Type A	3.68	.85	High
Type B	3.39	.74	Average
12. Performance Standard			
Type A	3.57	.85	High
Type B	3.21	.88	Average
13. Imagination/Ingenuity			
Type A	3.51	.86	High
Type B	3.11	.88	Average
14. Limited Perspective			
Type A	3.54	.83	High
Type B	3.25	.75	Average
15. Human Nature			
Type A	3.54	.91	High
Type B	3.39	.57	Average
Over-all Weighted Mean*			
Type A	3.6		High
Type B	3.26		Average

Table 14 Level of Entrepreneurial Stress of Women Managers in terms of Inner Self (N=265)

Inner Self	Mean	Standard Deviation	Verbal interpretation
1. Vocal Explosiveness			
Type A	3.39	.85	Average
Type B	2.75	.75	Average
2. Perpetual Motion			
Type A	3.52	.90	High
Type B	3.00	1.05	Average
3. Impatience			
Type A	3.31	.92	Average
Type B	2.89	1.03	Average
4. Polyphasic Activity			
Type A	3.49	.83	High
Type B	3.21	.79	Average
5. Singular interest			
Type A	3.33	.86	Average
Type B	3.00	.77	Average
6. Relaxation Guilt			
Type A	3.72	.98	High
Type B	3.25	.97	Average
7. Environmental Observation			
Type A	3.41	.92	Average
Type B	3.21	.92	Average
8. Materialism			
Type A	3.32	.85	Average
Type B	3.00	.67	
9. Time Urgency			
Type A	3.37	.92	Average
Type B	2.86	.71	Average
10. Aggressiveness			

Type A	3.17	.97	Average
Type B	2.54	.79	Average
11. Gestures			
Type A	2.95	1.09	Average
Type B	2.50	1.14	Average
12. Self-sufficiency			
Type A	3.35	.99	Average
Type B	2.75	1.00	Average
13. Numbers			
Type A	3.50	.81	High3.72
Type B	2.96	.84	Average
Over-All Weighted Mean			
Type A	3.37	3.373.722	Average
Type B	2.92		Average

Table 15 Level of Entrepreneurial I Stress of Women Entrepreneurs in terms of Interpersonal Relationship (N = 265)

INTERPERSONAL RELATIONSHIP	Mean	Standard Deviation	Verbal Interpretation
1. Communication Ability			
Type A	3.58	1.01	High
Type B	3.21	1.10	Average
2. Freedom			
Type A	3.99	.84	High
Type B	3.75	.89	High
3. Uniform Procedure			
Type A	3.909	.90	High
Type B	3.93	.81	High
4. Problem Solving			
Type A	3.92	.88	High
Type B	3.79	.74	High
5. Group Effort			
Type A	3.99	.90	High
Type B	4.00	.98	High
6. Work Tolerance			
Type A	3.98	.88	High
Type B	3.96	.88	High
7. Work Pacing			
Type A	3.67	.77	High
Type B	3.32	.82	Average
8. Work Choice			
Type A	3.34	.96	Average
Type B	2.79	.79	Average
9. Conflict Resolution			
Type A	3.81	.86	High
Type B	3.36	.73	Average
10. Freedom of Action			

Type A	3.55	.97	High
Type B	3.43	.79	Average
11. Authoritativeness			
Type A	3.55	.88	High
Type B	3.29	.76	Average
12. Increased Productivity			
Type A	3.85	.87	High
Type B	3.54	.58	High
13. Task Assignment			
Type A	4.01	.86	High
Type B	3.82	.77	High
14. Changes			
Type A	4.03	.92	High
Type B	3.86	.80	High
15. Work Schedule			
Type A	4.08	.88	High
Type B	3.79	.74	High
16. Explanation of Action			
Type A	3.07	1.1	Average
Type B	2.79	.96	Average
17. Persuasiveness			
Type A	3.49	.96	High
Type B	3.29	.94	Average
18. Planning			
Type A	4.04	.95	High
Type B	4.04	.84	High
Overall- weighted mean*			
Type A	3.77		High
Type B	3.55		High

Appendix 2. Entrepreneurial Stressors (Figure 1)

Source: Adapted from Organizational Behavior: Human Behavioral Work by Newstrom and Keith Davis (2002); Perez & Shah (2022)

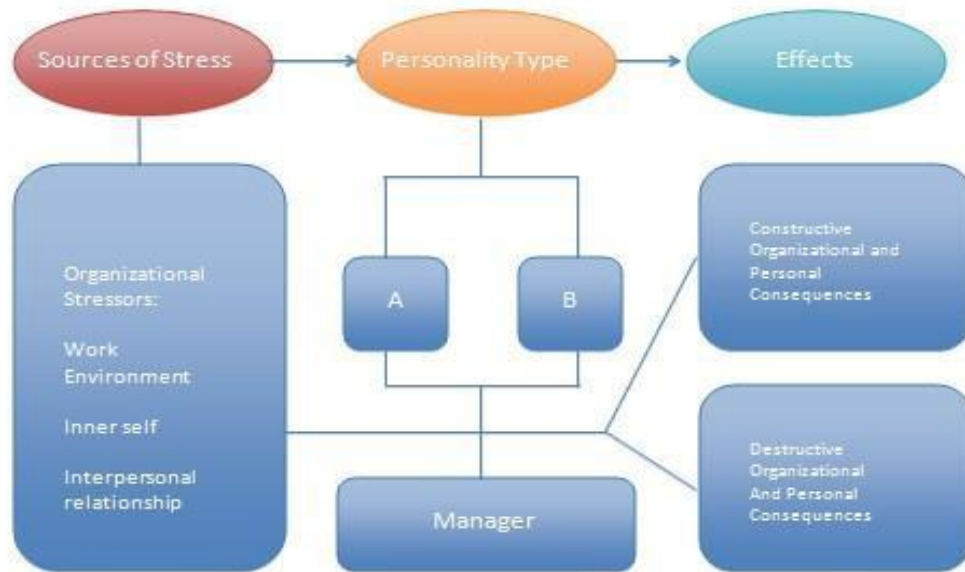


Figure A: Stress and Personality Model
 Source: Adapted from Organizational Behaviour, Human Behavioural Work by John Newstrom and Keith Davis

Figure 2 Conceptual Framework

