

## **Role of Perceived Self-efficacy and Spousal Support in Psychological Well-being of Female Entrepreneurs**

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The present study was attempted to investigate the role of perceived self-efficacy and spousal support in psychological well-being of female entrepreneurs. It was also intended to determine the moderating effect of spousal support in the relationship between perceived self-efficacy and psychological well-being. The sample comprised of 405 female entrepreneurs with age range from 22-49 years. Generalized Self-Efficacy Scale (Rehman & Rehman, 2004), Spousal Support Inventory for Workers (Malik & Khan, 2001), and Affectometer-2 (Naheed, 1997) were used to assess major constructs of the study. Results showed that perceived self-efficacy was positively associated with spousal support and psychological well-being. Similarly, spousal support was positively linked with psychological well-being. Moreover, spousal support significantly moderated the relationship between perceived self-efficacy and psychological well-being. Differences on educational groups and type of entrepreneurship reflected differential levels of perceived self-efficacy, spousal support, and psychological well-being. Future implications of the study were also discussed.

*Keywords.* Perceived self-efficacy, spousal support, psychological well-being, female entrepreneurs

Female entrepreneurship has been sufficiently highlighted in academic research; however, the focus primarily centered on varying factors such as choice to start up the business (Sarri & Trihopoulou, 2005), business environmental obstacles (Wolf & Frese, 2018), parental encouragement, and to stable their work and family life (Wolf & Frese, 2018). On the other hand, the role of personal strengths such as self-efficacy and availability of social support mostly by spouses and family (Khandelwal & Sehgal, 2018) has been so far unobserved

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in academic research. In addition, recent investigations (Grøtan, Sund, & Bjerkeset, 2019; Hsu, 2019) have identified the need that social, environmental, and economical outcomes have been adequately explored among women entrepreneurs; however, the psychological aspect of mental wellness in terms of psychological well-being and adjustment as an outcome of entrepreneurship associated with the occupational hazards has been rarely examined among this strata. Therefore, the present study was attempted to determine the role of self-efficacy and spousal support in psychological well-being of female entrepreneurs.

Bandura (2014) described perceived self-efficacy as people's judgments of their capabilities to organize and execute courses of actions required to attain designated types of performance. It also encompasses a person's belief in their ability to accomplish some specific goal or task (Snyder & Lopez, 2017; Welsh, Memili, & Kaciak, 2016), and generally, corresponds to the level of competence an individual has. Competence can vary from one situation to another, for instance, a person might feel quite capable competing in a particular sport but may not feel competent speaking in front of a group (Shir, Nikolaev, & Wincent, 2018). Poggesi, Mari, and De-Vita (2017) asserted that perceived self-efficacy more accurately explains the individual's general feelings of competence across a variety of situations or tasks as it is one's perceptions about the accomplished sense of confidence and capabilities. Similarly, Pajares and Kranzler (2006) further added that perceived sense of self-efficacy is exceptionally effective in enhanced feelings of competence, proficiencies, and skills.

Another construct that has been catered in the present study as a precursor of psychological well-being is spousal supports which is generally considered as the direct and indirect encouragement received from a spouse or partner (Balmforth & Gardner, 2006; Poggesi et al., 2017). Spousal support could be the help, advice, and understanding that spouses provide to one another. Davidson and Burke (as cited in Wolf & Frese, 2018) identified two forms of spousal support; that is, emotional support, which includes empathetic understanding and listening, affirmation of affection; advice, and genuine concern for the welfare of the partner. On the other hand, instrumental support is tangible help from the partner in household chores, childcare, and actual assistance or facilitation in task accomplishment (e.g., providing financial assistance).

Ryff and Carol (as cited in Lee, Lin, Chien, Fang, & Wang, 2018) defined psychological well-being as engaging in and rising to the challenges of life. Psychological well-being accounts for growth and

change which takes place during the course of a life time, and usually conceptualized as a combination of positive affective states such as happiness and functioning with optimal effectiveness in individual and social life (Deci & Ryan, 2008). Goktan and Gupta (2015) articulated that psychological well-being is more than the mere absence of illness or pathology with subjective (self-assessed) and objective (ascribed) dimensions. Snyder and Lopez (2017) deliberated that psychological well-being is reflected in a comprehensive sense of intrinsic satisfaction, inner feelings of contentment, and subjective happiness. Diener (2010) further added that psychological well-being can be measured at the level of individuals or society and it accounts for elements of life satisfaction that are not primarily influenced by economic growth.

Personal strengths in terms of efficacy and hardiness have been focus of empirical investigations specifically in relation to workers (Balmforth & Gardner, 2006) and entrepreneurs (Goktan & Gupta, 2015) in determining large array of cognitive, affective, and behavioral outcomes. However, later studies (Bhuiyan & Ivlevs, 2018; Hsu, 2019) have pointed out the role of perceived self-efficacy as the major determinant in shaping work related behaviors and have shown that it helps in the attainment of desirable psychological outcomes. Bandura (2014) also asserted that efficacy is considered as a triggering factor which may strengthen the attainment of personal accomplishments and reducing the collateral impact of personal barriers. Nevertheless, relatively recent inferences (Grøtan et al., 2019) have shown that perceptions of efficacy are likely to be explored among the nonconventional and informal occupational groups (such as people who are self-employed or working as entrepreneurs) rather in specific formalized jobs. This notion is further endorsed by Abreu, Oner, Brouwer, and van Leeuwen (2018) declaring that perceived sense of self-efficacy, usefulness and self-assurance are those personal strengths which are more relatable and meaningfully associated in influencing the decisions regarding self employment. In addition, self-efficacy is more specifically surveyed in relation to mental health (Burch-Feldman, Brondolo, Ben-Dayana, & Schwartz, 2012), job performance (Morris, Miyasaki, Watters, & Coombes, 2006), employee-supervisor relations and personal satisfaction (Llor-Esteban, Sánchez-Muñoz, Ruiz-Hernández, & Jiménez-Barbero, 2017). Conversely, Jurado, Pérez-Fuentes, Atria, Ruiz, and Linares (2019) inferred on the basis of meta-analysis that there is dearth of empirical search for the possible influencing role of perceived self-efficacy, personal vigor, and individual robustness in relation to subjective happiness, psychological well-being, and

internal sense of satisfaction among individuals involved in private enterprises and entrepreneurship.

Several studies have explored the interplay of perceived self-efficacy, sources of support, and emotional wellness of the female entrepreneurs. For example, Shir et al. (2018) examined psychological well-being in working women (both full-time & part-time jobs) and reported that women with full time jobs displayed positive attitude about job, higher efficacy, and better psychological well-being than their counterparts. Sahu and Rath (2003) also found positive association between self-efficacy and well-being and added that marriage, employment, and parenthood are associated with good mental and physical health among employed women. Domeisen (2003) and Fu, Liang, An, and Zhao (2018) concluded that self-employed women exhibited augmented levels of confidence, optimism, and happiness than their counterparts. Conversely, Budig (2006) and Jamali (2009) presented the other side of the picture by declaring that the life of female entrepreneurs has been viewed as problematic period of one's life as compared to non-entrepreneur females. However, personal strengths (such as sense of endurance, resilience, & hardiness) paved the way for these entrepreneur women to acquire better emotional, social, and health outcomes (Hashmi, Khurshid, & Hassan, 2007; Lee et al., 2018).

Additional set of studies (Dzisi, 2008; Matzek Gudmunson, & Danes, 2010) have shown that the feeling of being supported in employed women has more positive impact than any actual support; while, emotional sustenance from family members is important for job satisfaction among employed women. Aycan and Eskin (2005) asserted that entrepreneurs' time commitment to work is influenced primarily by work-domain characteristics and role pressures (i.e., schedule inflexibility & work-role overload). On the other hand, time commitment to family is influenced largely by parental demands and instrumental support provided by the spouse. In addition, Mahmood (2011) concluded that Pakistani women entrepreneurs have shown sustainable and progressive approach and positive psychological perceptions regarding their professions.

The overview of the literature suggests that the role of social support (family & friends) has a significant influence on the mental and emotional well-being of the working women. However, there is lack of consensus on the findings on psychological well-being as some researchers (Anderson, Jack, & Dodd, 2015; Sahu & Rath, 2003) inferred that psychological well-being is better in self-employed woman; while others (Auken & Werbel, 2006; Iri, Fakhri, &

Hasanzadeh, 2018; Mattis, 2004) hold different view by highlighting the role of risk factors (such as locus of control and distress tolerance) as well as protective factors (such as availability of social support) which play pivotal role in determining the psychological security, comfort, and health of working women. Conversely, Matzek et al. (2010) observed that resources of support (particularly spousal support) have a buffering impact in terms of shielding against the repercussions of personal and occupational stress on enhancing subjective sense of happiness and inner satisfaction of the women entrepreneurs. Similarly, Farooqi and Murray (2007) found that American and Saudi female entrepreneurs are happy with the level of support they received from their marital partners and regarded spousal support as the key reason for their entrepreneurial success. According to Willigen and Drentea (2004), stress can be prevented through social resources that female entrepreneur received from her spouse and women are less likely to experience strain and subsequent work-family conflict who receive cognitive guidance, tangible resources, and emotional sustenance from their spouses in essential times of need. Auken and Werbel (2006) also suggested that the need to ask for and receive support from spouse helps to disperse resultant negative issues among women entrepreneurs. In addition, Dzisi (2008) declared that spouses who are provide financial support, assist in the household chores, and engage in child care activities in the family help in decreasing work-family conflict among female entrepreneurs (Anderson et al., 2015). Getting a spousal support reduces the negative spillover effect from family to work among self-employed women (Budig, 2006); and their efforts on the enterprising front is contingent upon the support of the spouse, family, friends, and other important people in their lives, while deciding for entrepreneurship (Itani, Sidani, & Baalbaki, 2004).

Entrepreneurship as an occupation is one of the most important factors which brings a lot of changes in the lives of women. However, the entrepreneur obligations also bring along many expectations, pressures, time demands, and commitments which may affect the mental health of women entrepreneurs (Malinen & Savolainen, 2016; Shir et al., 2018). In our society, working women are not much appreciated and encouraged; while this attitude becomes intense in case of self-employed women (Rehman & Roomi, 2012). On the other hand, an increasing number of Pakistani women are becoming active entrepreneurs; however, indigenous explorations (Fatima, Sharif, & Khalid, 2018; Hashmi, Khurshid, & Hassan, 2007) reported different reasons of Pakistani women on becoming entrepreneurs among diverse income groups, such as, recognition of personal

accomplishment and self-fulfillment (in upper income group); the desire to raise the standard of living (in middle income group), and contribution to family resources, self sufficiency, to generate revenue and share family expenses (in lower income group).

### **Rationale of the Present Study**

In Pakistan, the concept of entrepreneurship is still an under developed notion and entrepreneurs are specifically seen as more of people who are involved in earning money on the basis of their hobbies; while, female entrepreneurs are considered at the verge of minor contributors both in domestic and national front. However, in recent times, female entrepreneurs are gaining attention of social scientists and their emotional needs and sufferings have been the focus of investigation. For instance, native studies (Hashmi et al., 2007; Mehmood, 2011; Naz, 2001; Rehman & Roomi, 2012) have highlighted the prevalence, nature of work and logistic support available to women entrepreneurs getting for the work to be done. These studies have also pointed out the prevalence of female entrepreneurs more visible in the private enterprises and business of beauty salons, boutiques, coaching centers, and school canteens. Similarly, it has been found that mostly women preferred to work from their homes, especially those living in nuclear family setups. A relatively recent study (Fatima et al., 2018) showed that marital duration also plays an important role for the approval and support of the family to start business. Conversely, these studies are quite silent on the possible interplay of socio-psychological composition of personal strengths and role of various kinds of support that would help them in maintaining psychological happiness, wellness, and interests of these women.

On a global front, later empirical explorations pointed out certain inconsistencies and gaps in the existing literature in relation to study variables which paved the way for identifying objectives of the present study. Firstly, Hsu (2019) and Shir et al. (2018) asserted that availability of spousal support for the female entrepreneurs is contingent on the level of involvement and finances invested in the joint work. Moreover, it is further influenced by the gender of spouse, where female spouses are more willing to offer help, while, male spouses are less enthusiastic to provide various sorts of assistance. Secondly, Wolf and Frese (2018) observed that hardiness and power of endurance of women entrepreneurs is contingent on the likelihood of spousal support in agriculture and manufacturing industries (which are considered as more productive) but women working in their homes

are rarely being the target of thorough investigations. Thirdly, additional set of studies (Abreu et al., 2018; Poggesi et al., 2017) declared that perceived and actual efficacy of people's decision to initiate the possibilities of self-employment played a decisive role in influencing their emotional and psychological wellness that bears differential connotations in developed and underdeveloped countries. Finally, particularly in the industrial organizational literature (Fu et al., 2018; Itani et al., 2011; Jurado et al., 2019) there is a consensus that socio-emotional requisites of the free enterprising world is entirely different from the structured and more formalized configurations of the corporate business and hence, it carries diverse amalgamation of personal dispositions, socio-affective consequences, and whole network of social assistances. In addition, variables of family social support that are quite limited in their representation of a content domain must be redefined in terms of specific relations such as spousal, parental, and siblings support. Hence, the aforementioned explanations provide reasonable grounds to outline the major objectives of the present study that is, to determine the relationship of perceived self-efficacy and spousal support with psychological well-being of female entrepreneurs. It was also intended to examine the moderating role of spousal support in predicting psychological well-being. Furthermore, group differences were examined along education and type of entrepreneurship.

## **Hypotheses**

For the present study following hypotheses were formed based on the literature review.

1. Perceived self-efficacy is positively related with spousal support and psychological well-being of female entrepreneurs.
2. Spousal support is positively associated with psychological well-being of female entrepreneurs.
3. Spousal support moderates the relationship between perceived self-efficacy and psychological well-being of female entrepreneurs.
4. Female entrepreneurs with higher level of education would reflect elevated levels of self-efficacy, spousal support, and psychological well-being as compared to those with lesser education.

## Method

### Sample

A convenient sample comprised of female entrepreneurs ( $N = 405$ ) with age range of 22-49 years ( $M = 33.96$ ,  $SD = 8.50$ ) was acquired. Educational level of the participants ranged from matric to post-graduation; while spousal (husband's) education ranged from intermediate to post-graduation. Respondents had four types of entrepreneurship including beauty salons ( $n = 110$ ), boutiques ( $n = 102$ ), coaching centers ( $n = 113$ ), and school canteens ( $n = 80$ ); while, duration of entrepreneurship varied from 1-15 years ( $M = 7.8$ ,  $SD = 7.96$ ). Inclusion criteria was based on incorporating female entrepreneurs with marital duration of minimum one year, age of the youngest child was at least one year, living in nuclear family setups, doing businesses at their homes; and belonged to dual earner families with average monthly income PKR. 35,000/-.

### Instruments

Following instruments were used to assess the study constructs.

**Generalized Self-Efficacy Scale.** Urdu Translated version of Generalized Self-Efficacy Scale (Rehman & Rehman, 2004) which was originally developed by (Schwarzer & Jerusalem, 1995) was used as a self-report scale. It consisted of 10 positively phrased items to be responded on 4-point Likert scale. Response options ranged from *not at all true* (1) to *exactly true* (4) with possible score range of 10 to 40 and high score indicated higher self efficacy. High reliability, stability, and construct validity of the scale has been reported by the authors ( $\alpha = .89$ , Rehman & Rehman, 2004); while in the present study alpha coefficient of .84 was achieved.

**Spousal Support Inventory for Workers.** Urdu version of Spousal Support Inventory (Malik & Khan, 2001 originally developed by King, Mattimore, King, & Adams, 1995) comprising of 44 items was used to assess perceived spousal support. The extent of agreement with each item was rated on a 5-point Likert scale ranging from *strongly disagree* (1) to *strongly agree* (5), with possible score range of 44 to 220 and high score indicated more availability of spousal support. The internal consistency of the scale was found to be .83 (Aycan & Eskin, 2005), while, in the present study alpha coefficient of .79 was acquired for the total scale.

**Affectometer-2.** Urdu version of Affectometer-2 (Naheed, 1997) originally developed by Kammann and Flett (1983) consisted of 19 self-descriptive statements to assess well-being in terms of general happiness. It was 5-point rating scale with response options ranging from *not at all* (1) to *all the time* (5); while, possible score ranged from 19 to 95 and higher score indicates better psychological well-being. Previous studies reported alpha coefficients of .78 (Murid, 2003) and .85 (Naz, 2001), whereas alpha coefficient of .81 was achieved for the present sample.

### **Procedure**

The data was drawn from female entrepreneurs in their homes where they are running their businesses. Respondents were approached individually and briefed about the purpose of the study. Later, informed consent was acquired and was assured about the confidentiality of personal information. Written as well as verbal instructions were narrated about filling the demographic sheet and responding to questionnaires. However, respondents additionally share some critical problems which they face in the practical execution of their business. At the end, respondents were compassionately thanked and appreciated for the provision of valuable information. Authors are greatly obliged to these amazing and incredible ladies for their valiant endeavors.

### **Results**

Hypotheses based analyses have been conducted to establish the inferences of the postulated assumptions. Correlations were determined through Person Product Moment Correlation to gauge direction and strength of relationships among study variables. Hierarchical regression analysis was performed to examine the moderating role of spousal support. Finally, group differences were computed through independent sample *ANOVA* and Tukey's *post hoc* was also computed to determine the actual mean group differences on education and type of entrepreneurship.

Pearson Product Moment Correlation was conducted to determine the relationship among study variables. Results indicated that perceived self-efficacy is significantly positively related with spousal support ( $r = .24, p < .01$ ) and psychological well-being ( $r = .44, p < .00$ ); thus, providing substantial support for first hypothesis. Moreover, spousal support is also significantly positively aligned with and psychological well-being ( $r = .32, p < .00$ ); thereby strengthening empirical support for second hypothesis.

Multiple regression analysis was performed to determine the moderating role of spousal support in predicting psychological well-being.

Table 1

*Moderating Role of Spousal Support in Predicting the Relationship between Perceived Self-Efficacy and Psychological Well-being (N = 405)*

Predictor	$\beta$	SE	t	P
Constant	303.20	3.40	90.89	.00
Perceived Self-Efficacy	.23	.01	5.80	.00
Spousal Support	2.28	.33	6.82	.00
Perceived Self-Efficacy x Spousal Support	.08	.02	2.50	.01
$R^2$	.44			
F	40.04 <sup>***</sup>			

Table 1 demonstrates the moderating role of spousal support in explaining the relationship between perceived self-efficacy and psychological well-being. It has been shown that spousal support positively enhances the relationship between psychological well-being and perceived self-efficacy by explaining 44% variance. These findings provide substantial support for third hypothesis. In addition, it has been found that spousal support facilitates and accelerates the expression of efficacy in determining augmented levels of psychological well-being among female entrepreneurs.

One-way ANOVA was applied to determine differences on constructs of the study along varying levels of education of the women entrepreneurs.

Table 2

*Differences Along Educational Level of Female Entrepreneurs on All Study Variables (N = 405)*

Variables	12 Years of Education (n = 177)		14 years of Education (n = 181)		16 Years of Education (n = 47)		F	Tukey's Post Hoc
	M	SD	M	SD	M	SD		
Self-Efficacy	29.39	5.55	30.97	7.18	34.11	5.59	10.17	3>1,2; 2>1
Spousal Support	157.13	15.95	160.39	16.63	163.67	13.63	4.66	3>1,2; 2>1
PWB	60.50	8.42	64.10	9.94	66.23	9.17	5.28	3>1,2; 2>1

Note. PWB = Psychological Well Being.

Results show that female entrepreneurs with highest level of education reflect enhanced self-efficacy, more availability of spousal support, and better psychological well-being as compared to those with lesser education. These findings presented significant support for fourth hypothesis.

Although, specific assumption regarding differences on type of entrepreneurship has not been formulated, nevertheless, it would be interesting to examine the pattern of group differences on this parameter.

Table 3

*Mean Differences Along Occupational Groups of Female Entrepreneurs on Study Variables (N = 405)*

Variables	Beauty Saloon (n=110)		Canteen (n = 80)		Boutique (n = 102)		Coaching Centers (n = 113)		F	Tukey's Post Hoc
	M	SD	M	SD	M	SD	M	SD		
PSE	20.34	6.01	24.77	5.66	26.91	6.82	28.58	5.00	4.67	4>1,2,3
SS	148.22	115.95	152.57	16.63	156.38	14.07	159.74	16.51	6.38	4>1,2,3
PWB	55.50	10.01	58.59	11.55	61.26	10.45	65.88	11.09	7.81	4>1,2,3

*Note.* PSE = Perceived Self Efficacy; SS = Spousal Support; PWB = Psychological Well Being.

Table 3 shows significant differences on all the variables among female entrepreneurs based on type of occupation. It has been found that women managing coaching centers reflect highest perceived self-efficacy, spousal support, and psychological well-being and the pattern is preceded by those managing boutiques and school canteens. However, female entrepreneurs managing beauty salons reflect lowest levels of perceived self-efficacy, lesser availability of spousal support, and psychological well-being.

## Discussion

Findings indicated that perceived self-efficacy is positively associated with spousal support and psychological well-being. These trends receive substantial support from the earlier studies; thereby, indicating that self-efficacy is positively linked with job performance and happiness at work (Bhuiyan & Ivlevs, 2018). Lyubomirsky (2006) further added that efficacious people reported better mental health, psychological adjustment, and well-being. Abreu et al. (2018) explained that efficacy and confidence of employees helps them to acquire greater social and emotional support from others, which in

turn, enhances better psychological and emotional well-being of the workers. It has also been found that generalized self-efficacy is in linear relationship with social competence, subjective well-being, environmental mastery, and personal growth (Fu et al., 2018). Iri et al. (2018) asserted that internal locus of control and spousal support are significant determinants of general well-being among working women; while negatively associated with work-family conflict. Additional set of studies suggested that self-efficacy improves behavioral regulation (Grøtan et al., 2019) and self-awareness (Goktan & Gupta, 2015), which leads to the increased sense of happiness and psychological security. In relation to native context, handful indigenous studies (Fatima et al., 2018; Mehmood, 2011) inferred that women with augmented perceptions of endurance, self assurance, and personal confidence reported elevated levels of subjective well-being and sense of empowerment.

Findings of the present study also revealed that spousal support is positively linked with the psychological well-being among female entrepreneurs. This inference is also supported in the derivations of previous studies, for instance, Lee et al. (2018) reported positive correlation between family, social, and spousal support with psychological well-being and physical health. Similarly, spousal support is positively related to psychological well-being and marital satisfaction among women (Jurado et al., 2019) because spousal support facilitates adaptive psychological functioning that increases the subjective well-being and happiness (Poggesi et al., 2017). With reference to indigenous perspective, these findings can be reasonably explained through cultural connotations of spousal (specifically husband's) approval, help, and unconditional assistance that play a facilitative role in enhancing mental health and psychological adjustment of the working women (Rehman & Roomi, 2012). On similar grounds, Nadgrodkiewicz (2011) reported that Pakistani working women expressed heightened manifestation of self-confidence, inner satisfaction and comfortable adjustment of work schedules contingent on the approval of their husbands and emotional and social backup provided by their husbands.

Evidences acquired from the present study further showed that spousal support moderates the relationship between perceived self-efficacy and psychological well-being. This enhancing role of spousal support is optimally explained by Malinen and Savolainen (2016) stating that perceived self-efficacy and hardiness (dispositional traits) of individuals coupled with the availability of social support (including parents, spouses, and friends) results in desirable cognitive (better problem solving skills, decision making), affective (subjective

and emotional wellbeing), and behavioral (psychological adjustment, interpersonal skills) outcomes. Matzek et al. (2010) and Dzisi (2008) also asserted that relationship between generalized self-efficacy and subjective well-being is moderated by optimism, resilience, and family support in working women. Likewise, Anderson et al. (2015) presented an inference based on larger samples that all types of perceived social support (including family, friends, & peers) buffers the relationship of general life stressors with psychological well-being and happiness. Welsh et al. (2016) and Jurado et al. (2019) jointly concluded that enhancing and accelerating role of spousal support can be meaningfully relatable as it acts as a catalyst for the expression of personal strengths (in terms of endurance and efficacy) and bears positive repercussions at social, cognitive, and behavioral domains. Specifically with reference to native scenarios, Fatima et al. (2018) elaborated that personal skills and abilities of Pakistani women entrepreneurs undoubtedly serve as the initial requisite to look for the opportunities and prospects of self employment; however, provision of support from the male members of their families (e.g., husbands, fathers, and brothers) immensely assist in transforming those opportunities into materialized goals and accomplished chance.

Results further showed that female entrepreneurs with higher levels of education reflected enhanced self-efficacy, spousal support, and psychological well-being than their counterparts. Inferences drawn from meta-analysis (Wolf & Frese, 2018) concluded that formal education and training influences entrepreneurial career success, self-esteem, and emotional well-being with explicit interactions among work, support, and family variables (e.g., job involvement, family involvement). Similarly, Shir et al. (2018) also asserted that academic skills play a pivotal role in overcoming barriers to entrepreneurial potential and career. Matzek et al. (2010) suggested that acquired skills such as formal schooling and training helps people to develop sense of efficacy and attaining better mental and emotional health. Moreover, Khandelwal and Sehgal (2018) inferred that goal-oriented learning and education facilitates in enhancing self esteem, efficacy, resilience, and interpersonal skills among working women which help them to develop enduring relationships in work life. In terms of local context, Jamali (2009) and Hashmi et al. (2007) also asserted that working women with better educational skills were able to display enhanced job performance and lesser technical skills in their occupational settings. In addition, entrepreneur women equipped with educational and technical knowhow were able to make more precise monetary and logistic investments, which in turn, maximize their chances of enterprenual success.

Finally, group difference on the type of entrepreneurship indicated that entrepreneurs from coaching centers displayed higher perceived self-efficacy and psychological well-being and more availability of spousal support. These observations are more pertinent in the backdrop of Pakistani perspective. In recent years, Pakistan witnesses a gradual growth of support initiatives and activities to promote women's entrepreneurship. Coaching centers contributed to give people education, skills, and training which consequently enhance the person's own self-efficacy and also play a great role in country's progress. Therefore, managing coaching center is considered as more prestigious from religious and cultural perspectives and it also ensures the provision of more social support including spousal support (Mahmood, 2011). Conversely, running boutiques and school canteens is also relatively dignified businesses; while women running salons have not much importance or value for their work in accordance to our cultural and social norms, their work is neither appreciated by the society, nor by the family members (including low spousal support) which may lead to pessimism and less emotional wellness (Rehman & Roomi, 2012). Similarly, Khan (2006) also reported that women in Pakistan generally showed more preferences for the occupations of teaching, medical, culinary skills, and fashion designing; while, less opted for the engineering, operational posts, and health/beauty salons.

### **Limitations and Suggestions**

There are some potential drawbacks of the present study. Firstly, present sample of the study lacks diversity in the reflection of entrepreneurships; thereby, restricting the generalizability of the findings. The future studies can expand the variability of the sample by including different types of businesses of both urban and rural areas. Secondly, only self-report measures were used in this study, which may obstruct the response variation. Therefore, the use of qualitative techniques would assist in grasping covert perceptions of entrepreneurs. Thirdly, future endeavors may also include other related constructs (such as personality traits, hardiness, creativity, & resilience) which helps in capturing the comprehensive understanding of the phenomenon.

### **Implications**

Findings of the present research offered various implications of pragmatic nature. Firstly, industrial psychologists might design

training modules and interventions which foster the efficacious and resilient skills of the women workers that help them in exploring the ultimate thresholds of their business abilities. Secondly, awareness campaign through electronic and print media would highlight the influential, yet, cooperative role of spousal support within the cultural and societal paradigm of Pakistan to make it more effective. Thirdly, a major implication lies in the field of business training and education as well as small business consulting. Thus, these programs should consider including spouses as part of entrepreneurial trainings to enhance tangible support crucial for women empowerment to actually make final decisions about entering the entrepreneurial path.

## Conclusion

The basic premises of the current study focused on the perceived self-efficacy and availability of spousal support in determining psychological well-being of female entrepreneurs. Findings of the current study highlighted direct and positive linear relationship between perceived self-efficacy and psychological well-being. In addition, it has been found that availability of spousal support further strengthens this relationship and played the role of enhancer in experiencing psychological well-being among female entrepreneurs.

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