

The Impact of Work-Family Conflict and Job Stress on the Performance Effectiveness of Mompreneur MSMEs

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Abstract

The dual role of women as homemakers and entrepreneurs introduces unique socio-psychological barriers that directly influence corporate productivity. This research objectives are to examine the synchronous and partial implications of work-family conflict and job stress on the operational performance of female-led small businesses. Using a quantitative framework, data were compiled from 100 mompreneurs operating within the Bogor region through structured indicator sets. The research methods applied structural equation modeling to analyze outer measurement structures and inner path relations. The research findings demonstrate that both domain interference and psychological strain simultaneously act as major impediments to structural efficiency. Partially, family-to-work conflict hinders execution speed and standard focus due to acute time limitations. Concurrently, heightened job stress exercises a severe negative impact on daily output levels by impairing decision-making capabilities. The implications emphasize the necessity for disciplined time boundaries and familial support distribution to preserve micro-enterprise sustainability.

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1. Introduction

The MSME sector in Indonesia has grown rapidly along with structural changes in the economy and increasing challenges in the formal job market. The phenomenon of structural unemployment and skill mismatches in large industries forces many people to find independent ways to survive economically. Yani et al. (2025) explain that this condition places job seekers in a vulnerable position because their competencies no longer match formal market demands. This situation encourages a massive shift toward entrepreneurship, making Micro, Small, and Medium Enterprises (MSMEs) the main cushion for economic survival. Yulianti et al. (2023)

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found that MSMEs have strong flexibility and resilience because they can adapt quickly to market changes. To maintain a competitive edge, these enterprises must optimize their internal management to create better value-add.

The massive contribution of MSMEs makes them a critical pillar of the national economy. Recent data shows that MSMEs account for the vast majority of business entities and absorb almost the entire national workforce, contributing significantly to the Gross Domestic Product (GDP). Interestingly, this growth is accompanied by a major socio-cultural shift where women entrepreneurs now dominate micro-business leadership. The active involvement of women drives financial independence and maintains economic stability at the household and grassroots levels. Moreover, research indicates that fostering an entrepreneurial culture and promoting specific entrepreneurial behaviors among women are pivotal factors that significantly boost overall business performance (Qamariah et al., 2024). In rural and developing contexts, the development of women entrepreneurship has also been recognized as a core driver for sustainable livelihoods and community resilience (Mashapure & Mazuruse, 2026).

However, running a business while managing a household creates a sharp paradox for female entrepreneurs. Many women wirausaha get caught in a subsistence trap where they intentionally keep their businesses small simply to retain flexibility for domestic duties. This phenomenon is not unique to developing countries; even in developed nations like Italy, innovative women entrepreneurs frequently navigate distinct gendered experiences, structural barriers, and specific motivations that shape their business growth trajectory (Poggesi et al., 2024). This overlapping workload between business operations and household tasks creates a heavy dual burden. The continuous pressure of handling technical business matters alongside domestic chores drains their physical and psychological energy, leading to high operational dependency and severe fatigue.

In the field, this heavy dual burden manifests as a direct constraint on daily business activities. Mompreneurs frequently experience severe time scarcity when domestic emergencies or household duties overlap with business operating hours. This limitation forces them to constantly divide their attention, directly causing operational issues such as slow responses to customer inquiries, delayed order fulfillment, and an inability to participate in external promotional events. When a business owner cannot dedicate consistent focus to administrative and marketing needs, the operational efficiency of the enterprise naturally drops, making it difficult to maintain regular production volumes and stable market availability.

Furthermore, the continuous physical exhaustion from managing household chores alongside business tasks leads to cumulative job stress and psychological burnout. This mental fatigue reduces the owner capacity to think strategically and make accurate decisions under pressure. Under high levels of stress, mompreneurs often experience a decrease in internal motivation, leading to operational procrastination and a fear of taking calculated business risks. Empirical evidence confirms that the interplay between self-efficacy, entrepreneurial alertness, and work-family conflict plays a decisive role in determining the ultimate success of women entrepreneurs (Mohamad et al., 2024). Because the enterprise depends entirely on the psychological well-being of the owner, this chronic stress shifts their business orientation from aiming for scale expansion and growth to merely striving for day-to-day survival.

This mental exhaustion and dual-role pressure are crucial psychosocial issues, yet current management literature still shows an imbalance in research focus. Most previous studies heavily prioritize external and technical variables, such as digital marketing strategies, financial literacy, and the implementation of accounting information systems. While those technical aspects are important, empirical research that specifically examines how internal psychological barriers affect business outcomes remains limited. In fact, a business cannot run effectively if the individual behind it is experiencing severe internal friction.

This research gap is the main reason why a more specific empirical study is needed. For mompreneurs, defined as mothers who run independent businesses, the conflicting expectations between professional growth and domestic responsibilities trigger complex work-family conflicts. Darmawati (2019) explains that limited time and energy trigger a constant state of mental preoccupation that spills over into the workplace, reducing concentration and business stability. Furthermore, this role pressure induces continuous job stress, which leads to behavioral burnout and lower decision-making quality. When a mompreneur mental capacity is disrupted by stress, her ability to optimize operations decreases, undercutting the enterprise quality and efficiency.

A preliminary study through a pre-survey of 20 mompreneur respondents in Bogor Regency confirmed that time constraints and mental exhaustion frequently delay customer responses and hinder business expansion. Bogor Regency serves as an ideal research locus due to its suburban characteristics and high population mobility, which naturally intensify the friction between domestic obligations and economic activities. Based on this background, this study aims to analyze the effect of Work-Family Conflict and Job stress on MSME Performance among Mompreneurs in Bogor Regency, both partially and simultaneously. This study is expected to contribute to

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human resource management and entrepreneurship studies, and to provide practical insights for mompreneurs in managing role conflicts for business sustainability.

2. Research Method

This research implemented a quantitative framework with a structured survey design to analyze how work-family conflict and job stress influence the business performance of mompreneurs in Bogor Regency. The empirical material comprised primary data gathered via direct questionnaires and secondary data sourced from institutional records, textbooks, academic journals, and relevant literature. The target population encompassed married women or mothers who actively own and operate independent MSMEs within the Bogor region.

To ensure appropriate data alignment, the sample was determined using a purposive sampling approach based on criteria requiring that respondents be married women serving as the primary owner-manager, the enterprise be located within Bogor Regency, and the business be operational for at least one year. Given that the exact population size was unquantifiable, the sample size was adjusted to meet multivariate indicator demands, establishing a final sample of 100 respondents. Data collection relied on a five-point Likert scale.

To maintain clear operational lines, work-family conflict was evaluated through time-based conflict, strain-based conflict, and behavioral-based conflict; job stress was captured via psychological symptoms, physiological symptoms, and behavioral symptoms; and MSME performance was assessed through quality of output, quantity of output, timeliness, and financial independence. Statistical analysis was executed using SmartPLS software, focusing on outer loadings for convergent validity, construct reliability and validity via Cronbach's alpha and composite reliability, discriminant validity using the Fornell-Larcker criterion, collinearity diagnostics through inner VIF, the coefficient of determination (R^2) for model variance, path coefficients for structural hypothesis testing, and the regression summary ANOVA framework to determine the simultaneous F-test.

3. Results and Discussion

Results

Table 1 Coefficient of Determination (R^2) Results

Endogenous Variable	R-Square (R^2)	Predictive Power
Performance Effectiveness (Y)	0.534	Moderate

Source: Processed Data, Researcher (2026)

Based on Table 1, the R^2 value for MSME Performance is 0.534. This empirical data indicates that Work-Family Conflict (X1) and Job stresss (X2) together explain 53.4% of the variance in the business performance of mompreneurs in Bogor Regency, while the remaining 46.6% is influenced by other factors outside the scope of this study.

Hypothesis testing was performed using a bootstrapping procedure with 5,000 resamples to analyze the direct effects, while the regression summary ANOVA framework was applied to evaluate the simultaneous influence. The complete statistical results are systematically arranged

Table 2 Path Coefficients and Significance Results

Structural Path	Path Coefficient	<i>T-Statistic</i>	<i>P-Values</i>
Work Family Conflict → Performance Effectiveness	-0.363	3.397	0.000
Job Stress → Performance Effectiveness	-0.403	3.665	0.000

Source: Processed Data, Researcher (2026)

The empirical findings displayed in Table 2, confirm that Work-Family Conflict has a negative and highly significant direct effect on Performance Effectiveness -0.363 and $p = 0.000$, indicating that higher domestic-professional role friction heavily degrades business efficiency. Similarly, Job Stress exerts a negative and highly significant direct impact on Performance Effectiveness is -0.403 and $p = 0.000$, demonstrating that cumulative psychological and physical tension serves as a major barrier that undercuts operational output.

To evaluate the simultaneous influence of the independent variables on the dependent variable, a joint analysis was executed through the regression summary framework.

Table 3 ANOVA Summary Results

Source of Variation	Df (Degrees of Freedom)	F-Statistic (<i>F-Statistic</i>)	Significance (<i>P-Values</i>)	Description
<i>Regression</i>	2	52.246	0.000	Significance
<i>Error</i>	97			
Total	99			

Source: Processed Data, Researcher (2026)

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Based on the empirical data presented in Table 3, the joint model feasibility test reveals a calculated F-statistic value of 52.246 with a significance p-value of 0.000. Because the p-value is well below the alpha threshold of 0.05, the statistical results establish that Work-Family Conflict (X1) and Job Stress (X2) simultaneously exert a significant influence on Performance Effectiveness (Y) among mompreneurs in Bogor Regency.

Discussion

The results show that work-family conflict has a negative and significant effect on the performance effectiveness of mompreneurs in Bogor Regency. This finding means that married women or mothers who experience higher friction between their domestic duties and business responsibilities are more likely to face a decline in their enterprise's operational outcomes. Work-family conflict can drain time, deplete physical energy, and create psychological strain that divides the owner's focus. In the MSME sector, this factor is important because mompreneurs usually act as primary owner-managers who handle day-to-day operations independently. When family demands disrupt business hours, it leads to slow customer responses, delayed order processing, and reduced service quality. This result supports Saragih et al. (2022), who found that role conflict significantly decreases business performance among female entrepreneurs. which is aligned with De Clercq & Kaciak (2024), who stated that high family-to-work interface conflict undercuts operational efficiency. To counteract this decline, their framework highlights that leveraging a strong entrepreneurial strategic posture characterized by proactiveness and strategic flexibility is critical to mitigating such domestic interference and safeguarding business stability. In the context of micro and small enterprises in Bogor, adopting this posture allows mompreneurs to systematically restructure their daily operations, thereby neutralizing the negative spillover from household demands and preventing operational bottlenecks.

Job stress also has a negative and significant effect on performance effectiveness. This finding indicates that mompreneurs become less effective when they experience psychological, physiological, or behavioral strain. In running an independent business, stress is a crucial barrier because chronic mental and physical fatigue directly impairs a leader's strategic decision-making capacity. When the pressure of managing a business alongside household chores creates constant tension, mompreneurs tend to experience burnout, lower motivation, and operational procrastination. The results also show that job stress has a stronger influence on performance effectiveness than work-family conflict. This finding supports Rahayu & Siharis (2022), who found that job stress significantly reduces performance quality in

home-based businesses. This evidence suggests that although managing dual roles is highly challenging, mompreneurs place a greater burden on the actual psychological and physical strain they feel daily. A business owner might struggle with time management due to family roles, but long-term performance is more heavily damaged when that struggle transforms into chronic anxiety, physical exhaustion, and severe mental stress.

The research results also indicate that work-family conflict and job stress have a significant effect on performance effectiveness. This means that the operational stability and output quality of mompreneur MSMEs are formed through a combination of low internal role friction and healthy psychological well-being. Work-family conflict acts as an external structural trigger, while job stress strengthens the negative impact from within as an internal emotional response. This result supports Nurfadillah et al. (2021), who found that simultaneous multiple role conflicts and job stress significantly determine the performance of mompreneurs. The finding also confirms that performance in the mompreneur segment by the owner's capability to balance domestic boundaries and maintain psychological health.

The novelty of this study lies in its specific empirical focus on mompreneurs within the geographical area of Bogor Regency. Previous studies mostly examined female corporate employees or women entrepreneurs in large metropolitan areas, while research targeting independent mompreneurs in growing suburban regencies remains limited. Therefore, this study contributes to the entrepreneurship literature by showing that local MSME performance can be sustained when professional stressors are managed alongside family synchronization. Practically, these findings suggest that relevant stakeholders and communities in Bogor Regency should provide supportive ecosystems, such as flexible business mentoring and mental well-being programs, helping mompreneurs reduce stress and manage dual roles to increase enterprise growth and long-term business survival.

4. Conclusions and Suggestions

Conclusion

1. Work-family conflict has a negative and significant effect on the performance effectiveness of mompreneurs in Bogor Regency. A higher level of role conflict can drain time, divide the owner's focus, and directly lower the operational efficiency and service quality of the enterprise.
2. Job stress has a negative and significant effect on performance effectiveness. Mompreneurs are more likely to face a decline in business outcomes when they experience continuous psychological and physical strain. Job stress also shows a stronger influence than work-family conflict, indicating that chronic mental and physical fatigue serves as a heavier barrier to operational success.

3. Work-family conflict and job stress jointly contribute to performance effectiveness. Theoretically, this study strengthens entrepreneurship studies on business sustainability and psychological well-being among female entrepreneurs. Practically, the findings suggest that relevant stakeholders and communities in Bogor Regency should provide supportive ecosystems, such as flexible mentoring and mental health programs, to help mompreneurs reduce stress and balance dual roles for long-term business survival.

Suggestion

Mompreneurs and local business communities in Bogor Regency are advised to reduce work-family conflict by implementing clear boundaries between domestic duties and business hours, creating structured daily schedules, and utilizing family support systems to share household responsibilities. Mompreneurs also need to manage and mitigate job stress, especially in terms of psychological tension, physical fatigue, and operational anxiety, by participating in stress-relief activities and peer support groups, because managing individual psychological well-being plays an important role in encouraging business efficiency and performance quality. Future researchers are advised to expand the number of respondents and research area beyond Bogor Regency, as well as add other variables such as social support, coping strategies, financial capital, business training, digital literacy, or entrepreneurial motivation to provide a broader understanding of performance effectiveness.

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