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## Article

# Demands and Resources of the Work–Family Interface among Micro-Entrepreneurs in Chile

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**Abstract:** This research was designed to test how the demands–resources model is associated with the work–family interface. The present paper focused on time pressure and workload measured according to self-efficacy and personal autonomy as well as the perceptions of satisfaction with that balance. We developed an interpretative qualitative study of the meaning of the work–family interface by concentrating on the paradoxes that emerge from this relationship and from the bidirectionality. A qualitative methodology was used, and data were obtained through 44 semi-structured interviews with male and female micro-entrepreneurs from Chile who were selected according to inclusion criteria such as sex and type of micro-entrepreneur as well as their work–family balance. The interviewees had different family configurations. The results show that the group developed dual perceptions of the interface, with workload and time pressure becoming resources, and these aspects could be managed in their favor to reinforce the development of other personal resources such as autonomy and self-efficacy. The interviewees also made analytical adjustments to context sequences so that demands could be resolved subjectively by turning them into resources that provide meaning to the actions and give legitimacy to their personal decisions. The study contributes to the literature by providing a better understanding of the perceptions of micro-entrepreneurs regarding the positive connections between family and work and the negative consequences of the conflict to redefine the demands–resources model.

**Keywords:** work–family interface; demands–resources model; micro-entrepreneurship



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## 1. Introduction

Micro-entrepreneurship is an activity that has presented significant variations in recent years. Until the pandemic, OECD countries had undergone an increase in micro-enterprises, specifically in the service sector, which surpassed the number of industrial companies but maintained wage differences determined by sex, economic sector, and type of business (OECD 2017). This trend was interrupted by COVID-19 and the ensuing COVID crisis that disproportionately affected countries such as Spain, Greece, and Italy, which are over-represented in the affected sectors (OECD 2020). Micro-entrepreneurs experienced the COVID-19 crisis intensely, particularly those who were self-employed, compared to people working as employees (Vinberg and Danielsson 2021).

Micro-entrepreneurs experience long days and time pressure at work, but they are also more satisfied at work and in life because they have flexible jobs and more control of their lives, managing to fit work and family conditions into the demands of both domains (Schonfeld and Mazzola 2015). The results of studies tend to vary by motivation and individual resources, economic sector, age, or the interaction between gender and parental responsibilities (Carballo-Penela and Varela 2019; Parasuraman and Greenhaus 2002; Vinberg and Danielsson 2021).

This article contributes to the debate by providing empirical evidence from Chile. This case is of particular interest because it complements the paucity of findings on the

work–family relationship among micro-entrepreneurs in Latin America (Campaña et al. 2017; Cortés et al. 2013; Flores et al. 2021; Heller 2010; Molina 2020) and in Chile (Kuschel 2014; Kuschel and Labra 2018; Orellana et al. 2022). We incorporate an approach that uses work demands and resources as an explanatory framework for the work–family interface. This study aims to answer the following research question: what are the demands and resources associated with the work–family interface presented by micro-entrepreneurs in Chile? The objective is to identify the demands and resources associated with the work–family interface and to contribute evidence on the effects of time pressure and workload measured according to self-efficacy and personal autonomy as well as the perceptions of satisfaction with the balance using qualitative data.

We analyze the situations of male and female micro-entrepreneurs in Chile in terms of domestic responsibilities and/or care, with the study participants coming from different family configurations (nuclear, single parent, extended) and gender roles before and during the COVID-19 crisis. This methodological approach allows us to address the work–family interface from the point of view of the interviewees, complementing a debate that is mainly centered on quantitative data. The study contributes by providing a better understanding of how micro-entrepreneurs perceive the positive connections between family and work and the negative consequences of the conflict as the redefinition of demands and resources. Avenues for future research are identified.

## 2. Theoretical Perspectives of the Work–Family Interface

The work–family relationship has been studied according to the concepts of conflict, balance, and enrichment, which explain the mechanisms by which experiences in one role hinder (conflict) or promote (enrichment) experiences in other domains bidirectionally (Greenhaus and Brummelhuis 2013). Each notion addresses the differentiated role of demands and resources of different types of workers, including business owners and the self-employed (Bertolini and Poggio 2022; Kuschel 2014), from the states of energy and mood that transcend labor and family roles and that emerge from both domains. This study draws on demands–resources theory, the conservation of resources theory, and gender perspectives to connect the positive and negative consequences between work and family with differences based on the cultural patterns that lead men and women to experience the work–family relationship differently.

The theoretical model known as the job demands–resources (JD-R) is suitable for analyzing work conditions, the relationship between control and job demands, and work–life balance (Annink et al. 2016b; Bakker and Demerouti 2007; Nordenmark et al. 2012; Voydanoff 2005a). The JD-R model concentrates on aspects of the job as demands that require effort or physical and/or psychological skills and that produce physiological and/or psychological costs or as functional resources to achieve work objectives and to reduce job demands and physiological and psychological costs (Bakker et al. 2003; Bakker and Demerouti 2013). By focusing on the labor market, the JD-R model identifies job demands such as physical workload, time pressure, demanding emotional relationships with customers or shift work, and their consequences, which result in exhaustion and dissatisfaction (Demerouti et al. 2010). Based on the original model, family demands, understood as the amount of housework and caring for children and the elderly (Lui and Chang 2020), are incorporated and differentiated due to their negative impact on relaxation and the psychological detachment of housework, with childcare having an insignificant effect (Demerouti et al. 2013).

The resources associated with the labor market, such as autonomy, rewards, job security, and feedback and support from one’s supervisor are negatively related to detachment and exhaustion, which, in turn, cause dissatisfaction (Bakker and Demerouti 2007, 2013). It was identified that these job resources influence job commitment through personal resources (Bakker and Demerouti 2013; Xanthopoulou et al. 2009; Xanthopoulou et al. 2007). Recent results show that high levels of job resources can help one to effectively cope with

job demands, thus preventing negative consequences such as conflicts between the work and family domains (De Carlo et al. 2019).

An extension of the original model incorporated personal resources (such as self-efficacy and self-esteem based on the organization and optimism), understanding them as one's ability to control and influence the environment (Carballo-Penela and Varela 2019; Hobföll et al. 2003; Judge et al. 2005). Studies indicate that the people with positive self-esteem and greater self-concordance consider themselves worthy, capable, and competent, and therefore, they are less influenced by external pressures and achieve better performance and satisfaction (Bakker et al. 2014; Youssef and Luthans 2007). In contrast to this idea, the conservation of resources (COR) theory assumes that people strive to retain, protect, and construct resources that cushion their potential or real loss due to the presence of stress, generating new resources related to the environment (Hobföll 1989, 2001). Thus, stress is not understood from an individual interpretation, but is instead understood within social relationships and cultural context. According to this interpretation, resources can be (a) contextual, originating from a social environment or as personal and close to the ego; (b) transitory, as once they are used, they cannot be used to other ends; (c) temporary, such as mood or attention; or (d) structural, with these resources being usable more than once over time (Brummelhuis and Bakker 2012). Studies show that even though there is overcommitment, if work conditions involve a high cost and low reward, this not only drives stress reactions, but can also trigger a myriad of risks to physical health, including cardiovascular risks (Tirado et al. 2019).

We already mentioned that the work–family interface has been studied from the perspectives of conflict, balance, and enrichment in the JD-R and COR models. These studies implement different approaches that incorporate bidirectionality into analysis. The conflict perspective postulates that individuals have a fixed number of psychological and physiological resources that enter into conflict with the demands of work and family. Conflict is expressed as the pressures of one role that make it physically impossible to fulfill the expectations of another role or may also be expressed as concern when an attempt is made to physically fulfill the demands of another role (Edwards and Rothbard 2005). The demands and other expectations may be based on time and stress, which are referred to in most studies on work–family conflict, including their relationship with satisfaction and autonomy, compared to those stemming from family–work conflict (Parasuraman et al. 1996; Tran 2022; Voydanoff 2004, 2005b). Time-based job demands, such as the number of working hours or the conditions in which this time is used, show that time is a fixed resource that is available for work or family. On the other hand, stress-based demands create a psychological overflow or overload at work or in the family. Studies reveal that job demands are related and increase the work–family conflict (Sarwar et al. 2021), whereas family demands are more related to family–work conflict (Voydanoff 2005b). This changes when we introduce gender into the analysis. Family demands increase the vulnerability of men but not of women in the work–family conflict, although men do less housework. It is known that job demands increase work–family conflict, whereas job resources have mixed effects (Lui and Chang 2020).

Given the conflict based on time and stress, later studies add autonomy as central to analysis; autonomy is negatively related to time-based conflict among women and stress-based conflict among men. Being independent makes it possible to allocate time to take care of family demands, reducing work–family conflict (Parasuraman et al. 1996). Among micro-entrepreneurs, owners, who are most likely to have jobs richer in autonomy, are more satisfied than people who are self-employed, understanding satisfaction as a general evaluative judgment (positive or negative) of the work and not as an affective response derived from the work itself (Weiss 2002). In addition to the work conditions, different stages of life affect conflict, partially determining career development and therefore the demands and resources of work and family (Najam et al. 2020).

If some authors suggest that conflict is an interference between work and family (Edwards and Rothbard 2005; Parasuraman et al. 1996), others indicate that interference is

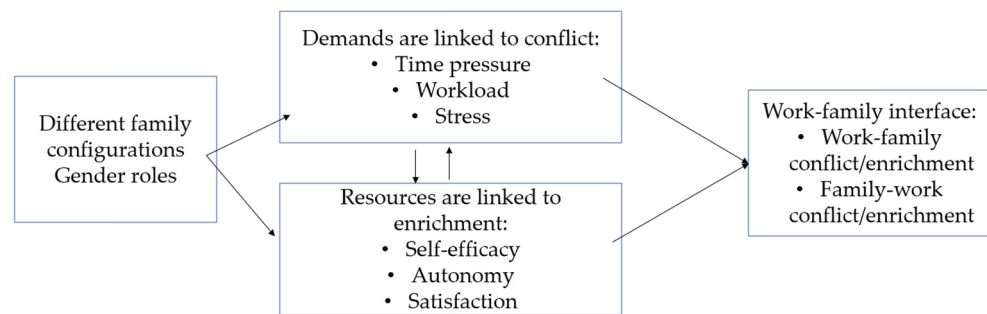
a phenomenon that is different from conflict. In this version, job demands (overload and emotional demands with stressful consequences that require sustained mental effort to carry out tasks) operate through exhaustion, creating interference or a negative interaction between work and home or conflict (Tran 2022). Overload not only acts as a stressor that increases work stress, but also reduces intrinsic motivation (Jeon et al. 2021). On the other hand, job resources (such as autonomy as well as opportunities for development and performance feedback) operate to create interference or positive interaction between work and home. The problem arises when there are limited resources to confront high job demands, resulting in interference in the home (Bakker et al. 2011; Peeters et al. 2005). Additionally, at the work–home interference, women are the ones who are principally affected, experiencing exhaustion and a greater likelihood of suffering from burnout (Peeters et al. 2005). An important contribution of the concept of this interference is the possibility of bidirectional person–environment adjustment (Edwards and Rothbard 2005). This adjustment occurs when an individual has the skills needed to satisfy the demands of the environment and when the resources needed exist to satisfy them. In contrast, when needs exceed supply, there is stress (Voydanoff 2004, 2005a, 2005b). The work–family interference is a reaction to the stress caused by work-related factors (Demerouti et al. 2004), whereas at the family–work interference, the resources at home have a positive effect on job performance and are in an indirect relationship with household work arrangements (Demerouti et al. 2010).

A different perspective from conflict and interference is balance, which can be defined as the absence (or low levels) of conflict or negative overflow between work and family roles or as the simultaneous experience of low levels of conflict and high levels of enrichment (Frone 2003). Balance is expressed as the positive attitudes and behaviors that generate high levels of satisfaction with the adjustment and allocation of time as well as physical and psychological well-being, alleviating stress, with one role positively influencing the other (Cesaroni et al. 2018; Valcour 2007). A high level of satisfaction with balance is a predictor of family satisfaction and work, organizational commitment (Tran 2022), and family performance (Holliday et al. 2015), especially among employers (Kuschel 2014). On the other hand, enrichment refers to the conditions in which the roles of work and family are “allies” and not “enemies”. For example, the effects of training on affect-based enrichment (the transfer of positive affect) are mediated by enrichment self-efficacy, and the indirect effects of training on enrichment are moderated by initial social–emotional work resources (Heskiau and McCarthy 2020). Work and family domains improve or facilitate participation in one another, as a kind of synergy (Greenhaus and Powell 2006; Voydanoff 2004). Synergy does not replace the interference of work in the family or the interference of the family at work, and low levels of interference are not necessarily equivalent to work–family synergy or family–work synergy (Beutell and College 2010).

A more up-to-date perspective of the debate proposes the study of multiple aspects of the work–family relationship by concentrating on scarcely researched topics and issues associated with transformations in the job market and the family. The study of the interface is a combination of the perspectives of conflict and enrichment, focusing on the job and family resources available and on the mechanisms of the work–family relationship and including the conditioning factors and evolution over time, a result of cultural change (Brummelhuis and Bakker 2012). This integration also incorporates topics considered from the perspective of conflict, such as the importance of managing the life space of those who are self-employed, including life satisfaction, thereby extending the focus on job satisfaction (Beutell 2007; Beutell et al. 2014). In this study, we took up the notion of this interface to include the link between work- and family-related demands and resources, focusing on the paradoxes that emerge from this relationship and their effect on bidirectionality. Work–family interface, which is presented in Figure 1, includes the demands–resources model and boundary-spanning resources as sources of work–family conflict and enrichment. The model shows that, at work and in the family, there is pressure related to the use of time as well as feelings of overload and stress, which generate conflicts at work and in the family. Additionally, among the resources, we consider the self-efficacy, autonomy, and satisfaction



available in both domains. The model is crossed by different family configurations and gender roles.



**Figure 1.** Work–family interface model.

There is a lack in the literature on how demands and resources interact with the work–family interface based on different family configurations and gender roles, which is the main research question of this study. The authors attempt to show these interactions. This study makes two main contributions. First, the study’s research context is a Latin American country; this updates the demands and resources model as well as other social factors acting on the work–family interface. Second, the authors do not know of other studies that examine the moderating role of the social factors and interactions involved in demands and resources on the work–family interface among micro-entrepreneurs.

### 3. Materials and Methods

#### 3.1. Procedure

The work–family interface will be addressed using a qualitative methodology (Denzin and Lincoln 1994). This methodology compares men and women to understand how they perceive the intersection of work and home and family life (Cesaroni et al. 2018).

The participants were recruited in two ways: the snowball technique, through which most of the respondents were contacted, and via contact with a director from the governmental office that promotes and supports initiatives to improve the competitiveness and productivity of micro and small businesses (Technical Cooperation Services SERCOTEC) in Santiago, Chile. All of the people who were contacted who were interested in participating in the study were informed as to the objectives and conditions of the interview before taking it (modality, duration, and incentive). They were informed of a series of safeguards to guarantee the confidentiality of their identities as well as the physical and temporary safeguarding of the data. These conditions were conveyed to the participants orally prior to the interview and in writing in the ethical consent approved by the University Santo Tomás, Chile. All of the interviews were performed based on a semi-structured interview script and were recorded and transcribed by the research personnel. The personal information was replaced by anonymous codes before using the data for the analysis, so confidentiality was protected, and the participants were able to clarify their opinions and express them in more depth.

#### 3.2. Participants

We carried out qualitative research based on 44 semi-structured interviews. The study sample comprised micro-entrepreneurs carrying out remunerated work and domestic or care responsibilities and who lived in Santiago, Chile: 22 women and 22 men; 16 people were between 35 and 44 years of age, 19 were between 45 and 64 years of age, and 9 were 65 years of age or over. In total, 3 of the micro-entrepreneurs had basic education (elementary), 13 had high school-level education (secondary cycle up to 18 years of age), and 28 had received higher education. With respect to the type of micro-entrepreneurship, 23 were employers, and 21 were self-employed. Out of the enterprises, 33 were formal businesses and 11 were informal. Of the participants, 8 worked in the secondary sector of

the economy (manufacturing industries), and 36 worked in the tertiary sector (services). Family configurations were diverse: 28 lived in a nuclear family, 13 lived in single-parent households, and 3 lived in households with their extended family. With respect to the type of care, we found 29 people with economic dependents and 24 with care dependents.

The interviews were carried out in person (respecting the COVID-19 prevention protocols stipulated by the national health authorities) or virtually. In instances where the interviews were carried out online, the research team sent the connection link to the personal e-mail address of the participant before the date of the interview. The platform was Zoom, and each interview was scheduled for 1 h 30 min; however, none of the interviews exceeded 1 h 20 min. Although the platform allows video recording, only the audio was recorded using a digital recorder. The interviewer tried to generate conditions of empathy and rapport, with no differences being perceived between the in-person and online interviews. These interviews were carried out when the interviewees were available. The interview period was from 29 April to 10 September 2021.

### *3.3. Data Collection Instruments: Record and Semi-Structured Interview*

Before the interview, the interviewees were asked to respond to a characterization record designed by the research team. This instrument grouped sociodemographic and job data: formality (formal or informal), type of micro-entrepreneur (owner or self-employed), occupation or position, sector of the economy (primary, secondary, or tertiary), hours worked per week, age, education level, economic dependents (presence or absence), care dependents (presence or absence), age of dependents, type of family (nuclear, single-parent, or extended), type of family according to income (main breadwinner, dual income), and governmental social benefits due to the COVID-19 crisis (middle-class cash, SME cash, family income cash). This information was included when the interviews were analyzed to determine the context affecting the conditions of the respondents' demands and resources.

The interviews were carried out using a semi-structured interview script. This script addresses issues such as perceptions about micro-entrepreneurship, the demands and resources for balance, the stress and paradoxes associated with personal resources, the expectations of gender roles, and work flexibility related to the dimension of gender. Specifically, in the dimension "demands and resources for balance", we incorporated the following codes: experiences of overload, stress, and autonomy. The creation of these pre-existing categories was based on the concepts and variables of analyses in the literature on the work–family interface and the study objectives. All of the interviews were categorized and codified using the program Atlas.ti.

### *3.4. Data Analysis*

Once all of the interviews had been transcribed, the quotes corresponding to each code in the category demands and resources for balance were selected first. This gave a shape to the interim findings, which were incorporated into a template and not into a document detailing everything (Jeske and Axtell 2018). In the second stage, new codes emerged (stress, time use, self-efficacy, and satisfaction), which were incorporated for the subject matter analysis (Brooks et al. 2014, 2015). The quotations were considered as dyadic units that presented similarities and differences with respect to time use and workload, which were understood as demands, and autonomy and efficacy, which were understood as resources that provide satisfaction with the work–family interface.

## **4. Results**

The distribution of the analyzed characteristics of the demands and resources associated with the interface varied according to type of family and sex (Table 1).

**Table 1.** Distribution of attributes by family configuration and gender.

Value/Family Configuration	Nuclear		Single-Parent		Extended	
	Man	Woman	Man	Woman	Man	Woman
Time pressure	No (9)	No (3)	No (2)	No (3)	No (1)	No (1)
	Yes (9)	Yes (7)	Yes (1)	Yes (7)	Yes (1)	Yes (0)
Workload	No (8)	No (2)	No (2)	No (3)	No (1)	No (1)
	Yes (10)	Yes (8)	Yes (1)	Yes (7)	Yes (1)	Yes (0)
Self-efficacy	No (5)	No (5)	No (2)	No (6)	No (2)	No (1)
	Yes (13)	Yes (5)	Yes (1)	Yes (4)	Yes (0)	Yes (0)
Autonomy	No (6)	No (9)	No (1)	No (3)	No (1)	No (1)
	Yes (12)	Yes (1)	Yes (2)	Yes (7)	Yes (1)	Yes (0)
Satisfaction with balance	No (2)	No (6)	No (0)	No (5)	No (0)	No (0)
	Yes (16)	Yes (4)	Yes (3)	Yes (5)	Yes (2)	Yes (1)

Time use and workload are central aspects in conflict analysis. Time can be experienced as a demand or a resource according to the context, and it is difficult to differentiate it when analyzing social discourse, as we will see with these respondents. Time experienced as a demand associated with scarcity is the pressure of having more personal or working hours or the intensified work or family bond during these hours (Lui and Chang 2020). This pressure on time can be absolute or relative when it refers to a series of moral, economic, or political compensations (Ramos 2009), allowing momentary cognitive and emotional balance to be re-established.

The following interviewee said that she had the desire to have quality time with her children to take care of them and to protect them from the risks to which they are exposed in public. This protection also gives her peace of mind that compensates for the demands of having a job with no fixed schedule. Being able to balance real-time demands and expectations is exhausting when paid and unpaid work must be fulfilled, but the resolution is satisfactory. In this process, a balance between the demanding and flexible times of the job and time at home is produced, returning legitimacy to the actions performed and giving the future meaning. Time-based pressure can cause conflicts, but it is experienced without resistance based on gender. Work–family conflict is lessened by the permanence of children staying at home during the COVID-19 crisis and the possibility of controlling the environment risks.

“[I would like] to have more quality time with my family, for example, my children, that they aren’t on the computer all day, with studies. But also [this time] has been good because they’re at home, I know where they are . . . not for being controlling, but because I know they’re safe, not exposed on the street. And I feel exhausted because my work is very varied . . . suddenly I had to work nights and be working in the house during the day. Exhausting, but also satisfactory”. Sandra, self-employed, 50 years old, secondary provider, nuclear family with children of legal age.

The following statement shows that time-based demands can promote stress-based demands. The interviewee revealed that the requirement of extending the workday intensifies emotional pressure on the job, which ultimately leads to feeling stressed at the end of the day. However, this stress regarding time and workload can be managed by the worker, becoming a personal resource. This transformation shows the flexible and dual nature of the perceptions associated with the work–family interface. In this case, time becomes a resource when time-efficient planning prevails, permitting an order in life. In this case, planning was based on transferring the domestic workload to the children, thus alleviating the interviewee’s own load and making time a manageable resource according to her interests. The redistribution of the load is a milestone that also marks time, understanding



it as a horizon of meaning that has a lived past and a future where events have not yet occurred (Ramos 2009).

“I began to give my children the opportunity to do more things. And I realized I could rely on them because I was very stressed with my business, with their homework, I was going to bed very late, getting up early and I felt like I was always tired, and was not doing well . . . listening to advice from my parents and my business friends, they told me you have to get organized in this area, you have to share out the chores. Then I started to be calmer and I give myself time for my business”. Juana, employer, 40 years old, secondary provider, nuclear family.

The previous interviewee shows how she changed her time use time use according to the feedback obtained from other micro-entrepreneurs and her parents, who are authority figures to her. The transformation of time from “exhausting” to “manageable” involved the empowerment of self-efficacy as a personal resource. Self-efficacy operates as a regulator of anxiety arousal that allows self-efficacious individuals to be less affected by stress (Carballo-Penela and Varela 2019). This occurs through relationships that standardize the new time distribution, as the COR theory indicates.

Personal resources can be strengthened in a favorable environment. The theory points to the possibility of an adjustment between job and family demands and resources when there is an environment that provides the resources to satisfy personal needs (Voydanoff 2005a). Unlike the previous interviewee, for whom the adjustment took place sequentially once the housework was redistributed and time was planned, the next interviewee permanently alternates between situations of conflict and enrichment. He experiences moments of stress derived from overload and time pressure when living with his children and moments of peace when he is not with them. This permanent duality of pressure/autonomy is determined by his divorced status.

“Being with the children can be a little stressful, worrying about getting home early every day, so they can meet their obligations and I can meet mine. And when I am alone, for me it is a little calmer, I don’t have that stress, I don’t have to get up so early, I can do as I please.” Osvaldo, employer, 45 years old, single provider, divorced, dependent children.

Marital status is an important condition to understand the family and work arrangements of working parents, particularly in societies such as Chile, where almost a third of homes are single-parent households (CASEN 2020). The previous statement shows the conditioning of the demands of childcare and the resources of personal autonomy when children are present or not based on family agreements that have been previously established by the parents. The same occurs with the income from paid work and the place this occupies in the family income. However, different studies on the interface have given a secondary place to the type of family and type of income in the perceptions of demands and resources, assuming a priori that all families are nuclear. As we see with this working father, the conflict is intermittent, with high moments when he is living with the children and low moments when they are in the care of their mother, so the experience is not totally stressful, although there are moments of intense pressure. This also shows that a father with responsibilities of care can be stressed, just as a mother with those responsibilities can be. Therefore, gender is not a factor that is part of stress; rather, it affects anyone who occupies a care role.

Not only do the aspects commonly associated with conflict (time pressure and overload) acquire a dual meaning when demands and resources are analyzed jointly, but autonomy and self-efficacy are also associated with enrichment. These resources are not always experienced favorably or are associated with definitive satisfaction. If we observe the life cycle, we can identify different assessments of the work–family interface according to the age of the micro-entrepreneurs. Data indicate that 4 in every 10 micro-entrepreneurs are 55 years old or older (INE 2020). The following interviewee, who is over 65 years of age,

provided an account of an unfinished adaptation to the interface, with episodes in which they were satisfied and dissatisfied.

For this interviewee, economic hardship permeates every experience of work and family, which is also the case for other sole providers who have seen a reduction in their income due to the COVID-19 crisis. The sole provider role was intensified during this period and continues to operate according to gender roles, with no redistribution of housework. Nevertheless, this situation is not desired by the respondent:

“We have lowered our presence among the customers, we have reduced the hours, nowadays the day ends at 10 o’clock, before it could finish at 1 in the morning . . . this work is the best option I have at the moment. In any work that I found, I couldn’t earn enough to maintain the status we have obtained as a family and as a company . . . today I work 99% of the time, what I contribute to the household is very little, not because I don’t want to, but because it isn’t possible. I would like to contribute so there is no lack of basic things, that the services of the house get paid”. Valentin, employer, 72 years old, sole provider, nuclear family with no dependents.

Another interviewee over 65 years of age has a totally opposite perception of the situation arising from the COVID-19 crisis to the previous interviewee. His experience associated with the interface indicates a receptiveness to doing housework and not mediating any conflicts at the family level, but he did experience certain distress due to a loss of abilities as a result of aging. The following statement shows that housework does not negatively affect this interviewee’s business:

“It is natural that we are all losing, we are getting more tired, so you must start to help in the house, which I didn’t do before, I must do it now . . . I love to go to the market, because my wife doesn’t go, before [the pandemic] she went, but now she is more scared than me. I go and I enjoy it”. Juan, self-employed, 69 years old, sole provider, nuclear family with no dependents.

The two previous cases show that part of the ability to adapt comes from the triggering of situations and physiological, cognitive, and social processes that go beyond a personal choice. Despite living with an unequal distribution of the housework for a long time, these sole provider respondents are inclined to do it as soon as required without offering resistance. This approach occurs within the framework of masculinity. Thus, they join the cultural changes in gender roles regarding housework according to an interpretation that is recognizable to them.

For the next interviewee, it is the management of personal and family resources that leads to the development of self-efficacy and certain personal satisfaction being obtained. Self-efficacious workers may perceive working conditions in a way that allows them to manage work overload (Carballo-Penela and Varela 2019). Pressure at the work–family interface is resolved by a series of complementary actions that stimulate gender roles but that are perceived as synergy. This is experienced as personal and social demands, and at the same time, as a resource when management drives this synergy to be reproduced.

“I have not been going to work because I have 3 children in the house . . . the 6-year-old girl takes up a lot of my time because I have to be in classes with her . . . I would like to be a little more organized, I always feel that very I am pressed, to perform at work, at home, and support my children at school. But I also feel that I function under pressure, it doesn’t do me any harm”. Daniela, employer, 50 years old, main provider, nuclear family with dependent children.

Although the COVID-19 crisis put the strategies and resources that can be implemented to face the work–family interface to the test, this respondent considers herself competent and able to achieve balance despite feeling pressed (Bakker et al. 2014). This pressure from family and work is perceived subjectively by the respondent, and she can moderate it as required. The weight of being the provider in a family with dependent

children marks the demands of increased performance as a mother and a worker; at the same time, it drives her to be more effective in her personal management. The perception “I would like to be a little more organized” places a strain and demands greater personal resources under the auspices of cultural gender patterns. These patterns are updated after each demand, with the perception “I work under pressure, it doesn’t do me any harm”. The unequal distribution of work and family tasks with her partner is accepted, and she assumes that it will not change. In this situation, there is nothing more to do than to act resiliently to alleviate the pressure and to value it.

## 5. Discussion

The objective of this study was to determine the demands and resources relative to the work–family interface from the demands of time use and workload and the resources of self-efficacy and personal autonomy. Demands and resources are evaluated with general judgments of satisfaction with the work–family balance. These qualitative results show how certain demands can be perceived as resources that, in turn, favor new resources.

Those micro-entrepreneurs experience the time pressure and workload together during daily situations that relieve the pressure, provide emotional peace of mind, and legitimize their actions. Balancing demands and resources makes it possible to face other stressors later (Hobföll 1989). For the study, we chose to include the work–family interface as a continuum of demands and resources that feed into each other reciprocally, which is how the respondents expressed it as well. This allowed us to see how the workers make use of resources from one of the other domains to respond to the demands to establish rational order to their lives.

We found that the nature of the perceptions associated with the work–family interface were dual and flexible in terms of demands and resources, without classifying them as one or the other. If stress is felt in one of the domains due to work overload or long days, strategies are drawn upon that organize other aspects of life, either by modifying the distribution of work or using time more efficiently. This reordering strengthens personal perceptions of self-efficacy, which, in turn, supports autonomy and self-esteem (Hobföll et al. 2003; Judge et al. 2005). Autonomy makes it possible to take care of family demands and to reduce work–family conflict (Parasuraman and Greenhaus 2002), and exhaustion is not always interpreted negatively, nor does it necessarily lead to a negative interaction between work and family, especially among women who make an effort to fulfill gender roles (Peeters et al. 2005). Above all, it is about an ongoing process, with perceptions that can be modified by one’s own decisions or by the environment. Thus, demands are not always perceived as such nor are resources favorable in all circumstances due to the place that the respondent occupies in the family income, the type of family, or cultural gender roles, as occurs, for example, in the case of divorced parents with shared custody. In this case, family dynamics manage to alleviate the conflict, being contextual and temporary resources (Brummelhuis and Bakker 2012) or demands according to the period of care.

Demands and resources are also conditioned by the stage of the life cycle in which individuals find themselves. The study participants were generally inclined to adjust work and family load and time to increase self-efficacy; however, the legitimation strategies differ by life stage. In adulthood (up to 50 years of age approximately), people impose greater personal demands on themselves, whereas in older adulthood (over 65 years), people recall their experiences, often speaking in the past tense of situations where they were overwhelmed. Nevertheless, this group of older adults now perceives their relationships to work and family differently, either concentrating more on the business (because they continue being the main providers) or on the family (because they share income with their partners), avoiding conflict. The individual’s skills, a personal resource, improve the relationship at the work–family interface, demonstrating that these abilities improve with age (Hobföll et al. 2003; Judge et al. 2005), and thus result in greater satisfaction with their situation (Bakker et al. 2014; Youssef and Luthans 2007). This reveals a cultural change in gender patterns where it is possible that perceptions of role conflict decrease.

Although the one who takes on the main responsibility for family tasks will seek to balance work and family regardless of gender, what is certain is that by tradition, women take it on; therefore, gender is an influence since women are the ones who often carry out the housework and care. According to national data (INE 2015), this group is also satisfied with the work–family balance, but there are differences according to gender: the men are satisfied because they do part of the housework, and the women are satisfied because they can do several tasks simultaneously. For the women, the demands exceed the resources when they do not respond adequately to both responsibilities, causing them to experience stress or worry; however, they manage to establish strategies such as redistributing the work among the family or by reorienting the demand into a subjective challenge, which drives them to continue. These strategies objectify the resource of self-efficacy and configure autonomy from the person's decisions in any domain. On the other hand, men manage the domestic demands of care in terms of the family resources, assuming the different workloads (work and home) and, in particular, the domestic and care responsibilities, which they interpret as an extension of the role of provider and father.

Satisfaction with work and family responsibilities is mediated by personal and social resources and demands that develop in a continuous framework of perceptions of acceptance–rejection–acceptance that give meaning to entrepreneurial actions and that are conditioned according to one's stage of life, the place they occupy in providing income, the type of family to belong to, and cultural gender patterns.

## 6. Limitations and Future Recommendations

The study presented here undertook a qualitative methodology. This can be considered a limitation because it seeks to understand individual experiences, revealing the complex framework of decisions and life strategies. The results obtained here can only be attributed to the subjects in the sample. In addition, the sample comprises micro-entrepreneurs in Chile, and the perceptions of this group cannot be extrapolated to the entire country.

The second limitation refers to the chosen technique (interviews) of only collecting data verbally. To deal with this, we used the criterion of external validity by comparing the findings obtained here with those from previous works and their procurement with professionals beyond those contacted by the research team. Finally, to control the conditioning of the context that could limit subject–researcher interaction, we used a set of questions that monitored sources of distortion.

A third limitation is the type of group analysis we chose (Brooks et al. 2014, 2015; Jeske and Axtell 2018). The cross-sectional nature of this study supposes a loss of understanding of individual discourses; however, what we recovered was the opportunity to learn about the group's perceptions of the work–family interface based on individual experiences.

Additionally, the results show the need to apply factors such as the type of family and gender into the analysis of the interaction between demands and resources to better understand the work–family interface. This interaction is not captured by quantitative methods, which are widely used in similar studies. In the future, a qualitative study should be carried out throughout the country and should include traditional areas to show the diversity of existing families in Chile. This will allow the development of public policy recommendations for micro-entrepreneurs, the only group that is growing within the employed population of the country. Finally, there should be recommendations for the preparation of questionnaires that incorporate the complexity of micro-entrepreneurs. Future research should overcome this limitation by using a quantitative data approach. Future researchers should apply social factors such as family configuration as moderators to better understand their mediation effects.

## 7. Conclusions

This study investigated demands and resources with respect to the work–family interface in an evaluative context with general judgments about the satisfaction with the work–family balance among micro-entrepreneurs. Generally, the results demonstrate that

the group developed their perceptions dually, with workload and time use pressure being transformed when they establish personal and family resources, which allows for their reorientation. The following paradox occurs at the interface: job and family demands result in the possibility of creating resources. Thus, workload and time, aspects where the conflict lies, become resources that support other resources such as autonomy and self-efficacy. The conversion of demands into resources fits into gender roles (with more or less equality in the distribution of work and family), thereby reinforcing the perception of satisfaction with personal decisions related to work–family balance.

The interviewees make analytical adjustments to their context sequences so that the demands can be resolved subjectively by turning them into resources, with which they give meaning to the actions and give legitimacy to their personal decisions. This does not mean that this duality resolves material problems, such as earning a low income or problems with customers. Rather, the participants face potential conflicts related to workload and time pressure, focusing their energy and mental effort on other problems they consider more relevant, such as those mentioned here and that appeared frequently in the interviews.

Gender does not condition stress levels and anxiety, which fall to those who take on the responsibility of housework and care, and it is mostly the women who take on this work. Women transform certain time demands into resources, for example, when achieving a better distribution and entrusting tasks to other members of the home. According to the accounts, it is also possible to see the difficulty of removing oneself from these situations, which could explain the effects of gender roles at the personal level, as they cause these situations to be interpreted as motivation. In addition to gender as a structuring factor of the interface, marital status and type of family appear, which broaden the solutions to this matter.

Personal resources such as self-efficacy and autonomy cooperate in managing time as a demand, giving life a satisfactory amount of order. According to the COR theory (Hobföll 1989, 2001), this is related to the generation of surplus resources that compensate for possible future losses: in favorable environments, the interviewees adapted to improve their situation when, for example, resources in the social environment allowed them to redistribute their time. We were also able to demonstrate the importance of the life cycle for managing these resources; for example, people over 65 years of age may be dissatisfied if they continue to be pressed to act as providers and may be more satisfied when gender roles are diluted and the male population is able to assume more responsibilities in the home. This may be due to a loss of resources in the family setting or to physiological changes that force them to participate more in that domain of life.

In high-demand situations, pressure functions as a valued resource that balances and fulfills both domains. Demand is subjective and experienced as a resource of resilience that makes it possible to keep up with the pace of demands, accounting for the bidirectionality of the work–family relationship (Greenhaus and Brummelhuis 2013). The skills of resilience and self-efficacy, in the line of the JD-R model and personal resources, enable the control of the environment and the better achievement of personal objectives (Hobföll et al. 2003; Judge et al. 2005). Both resources are highlighted by the respondents' perceptions of "being competent".

The results of this study have a series of important implications for future studies. First, future research should concentrate on labor market trajectories and the processes of resilience that micro-entrepreneurs experience to cope with the changes in the labor market. More information is needed about the variation in resources over time and about what factors influence whether a business is successful or not when going through the same changes. It would be interesting to study these dynamics with a longitudinal follow-up study of the entrepreneurs.

A second future implication lies in the work- and family-related needs of micro-entrepreneurs compared to the needs of employees. In cases with different needs, specific public policies are required for micro-entrepreneurs. This study is important in that it could have a practical impact for society since, to date, the work–family interface experienced



by micro-entrepreneurs is not considered in the development of focused programs. With studies in this vein, the state could recognize the specificity of the situation in which work is balanced with other domains of life when a person has no fixed schedule and is “their own boss”.

Finally, future research should focus on exploring the “work ethics” of micro-entrepreneurs because their work is framed in a productivity-related social model (where “being self-made” is fundamental), which is different from what is attributed to employees. There would be an exploration of each person’s motivations to work that would take factors such as economic motivation and the variety of personal motivations, which were explored a little in the present qualitative study, into account. Something we cannot answer in this study is how traditional employees respond to personal motivation or feelings of accomplishment when choosing and continuing their jobs, regardless of economic gains, as this accomplishment is more clearly observable in micro-entrepreneurs.

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