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**WOMEN ENTREPRENEURSHIP IN SOUTH AFRICA: PECULIARITIES OF STRESS****Justice Ngonidzashe Muchineripi**

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**Abstract.** Mental health is a growing concern in the realm of entrepreneurship. Whilst entrepreneurs in general are prone to mental health challenges associated with the pressures of running a business, women face unique stressors that are passed across generations. Women in entrepreneurship are vulnerable to stress more than their male counterparts due to specific challenges they face because of their gender. Accordingly, they need strategies to cope with that stress to promote positive performance for their businesses. This study adopted a qualitative approach to explore coping strategies implemented by women in entrepreneurship to address intergenerational stress. A sample of 14 female entrepreneurs participated in this study, and data were collected using a semi-structured schedule. Findings from the study indicate that women in entrepreneurship understand the concept of mental health. Furthermore, the study established that challenges such as lack of mentors, limited access to finance, work and family balance, as well as religious and cultural stereotypes, trigger feelings of stress among women in entrepreneurship. The study further established that female entrepreneurs utilise strategies such as networking, seeking mentorship, exercising, spirituality, and time management. The study recommends that government agencies and policymakers develop gender-sensitive networking and mentorship platforms that emphasise breaking the intergenerational cycle of stress. Furthermore, the entrepreneurship development initiative needs to incorporate time and stress management training for women. Lastly, cultural and religious leaders, along with entrepreneurship ecosystems, should promote inclusive policies and reduce stigma for women who balance multiple roles. The study offers novel and original insights into how intergenerational stress is transmitted between generations of female entrepreneurs. Furthermore, the study highlights gender specific coping strategies that female entrepreneurs use to address intergenerational stress.

**Keywords:** Stressor; generations; coping strategies; entrepreneurship; gender; historical

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**JEL Classifications:** I31, M20

## 1. Introduction

The past three decades have witnessed a significant increase in the participation of South African women in entrepreneurship, marking a notable achievement in promoting women's economic participation (Bobek, Schachl, & Horvat, 2023). However, these achievements are faced with peculiar psychological issues unique to female entrepreneurs. As women's participation in entrepreneurship increases, there has also been a rise in academic interest in the intersection between mental health, entrepreneurship and gender (Thandabhani, 2020). Due to cultural, historical and socio-economic factors, women encounter obstacles that are not normally faced by their male counterparts, thus impacting their mental health differently (Zehrer & Leib, 2019). These mental health challenges can be traced back to intergenerational stressors with far-reaching implications for the current generation of women entrepreneurs. These stressors include cultural stereotypes that exclude women from economic participation, gender roles, social structure and the patriarchy (Krithiga & Velmurugan, 2024a).

In the South African context, women entrepreneurs are impacted by socio-economic inequalities, apartheid legacy, cultural beliefs and traditional roles. Oggero et al. (2023) state that women entrepreneurs must strike a balance between managing their businesses and fulfilling family roles, such as being submissive wives and raising children. These dynamics perpetuate intergenerational stress among women, a phenomenon characterised by the transmission and accumulation of stressors across family lines, which can significantly impact mental well-being and business outcomes. A study by Tao, Essers, and Pijpers (2021) found that women entrepreneurs operate within a business landscape closely linked to social and cultural norms and economic conditions. Unlike men, women tend to face other challenges, such as insufficient funds, gender discrimination, and limited travel, which increases their stress levels and mental issues (Sarwar et al., 2021). The stressors related to business and having to comply with traditional gender roles exact a heavy price on their emotional and mental well-being, and consequently lead to chronic anxiety and self-esteem issues (Soomro et al., 2024). Women entrepreneurs frequently suffer from chronic stress because of the demands of their careers and family responsibilities. Because of traditional norms in South Africa, women are expected to perform household chores while managing their business roles, which creates an imbalance and increases psychological distress (Muhammad & Ximei, 2022). The concern for family obligation, along with the desire to excel in business, can exhaust one emotionally, thereby increasing the risk of mental disorders. These challenges jointly heighten feelings of inadequacy, which further discourage women from fully participating in entrepreneurship or obtaining professional psychological care.

Underlying these adverse circumstances is a more serious issue of emotional instability, which, in the long run, is likely to reduce productivity (Malik et al., 2023; Qadeer et al., 2025). Whilst the body of knowledge on mental health among entrepreneurs is growing, there is limited research focusing on intergenerational stress among female entrepreneurs from a South African context. Makola (2025) examined the interplay between stressors, coping mechanisms, and support systems for entrepreneurs in general by analysing how entrepreneurial demands interact with available resources and addressing South Africa's unique socio-economic and cultural context. On the other hand, Dzomonda, Neneh and Jaiyeoba (2025) conducted a study to examine whether coping strategies positively influence the subjective well-being of women entrepreneurs in South Africa. Thus, it neglects intergenerational stress amongst women. Given the legacy of historical inequalities between women and men, women continue to face unique challenges that were inherited from previous generations, thus requiring specific attention (Zelekha, 2021). However, there is a need to gain context-specific insights into the nature of intergenerational mental health challenges experienced by women and explore strategies they employ to cope with intergenerational stressors that affect their mental health. This study examines the mental health perceptions of women-owned businesses in South Africa, with a specific focus on navigating intergenerational stress. Insights from the study add to the knowledge about how South African female entrepreneurs experience, perceive and manage mental health challenges. This is important because it helps in the development of targeted strategies aimed at addressing intergenerational stress among South African female entrepreneurs. Furthermore, the study's findings also aid in formulating more targeted psychological treatment procedures, mental health programs, and policies to enable women entrepreneurs to pursue their entrepreneurial aspirations in a more conducive environment.

## **2. Literature review**

### **2.1 Women entrepreneurs in South Africa**

Women entrepreneurship occurs when a woman develops a business idea, assembles resources, and provides leadership to transform it into a commercial success (Pergelova & Mandakovic, 2024). Women entrepreneurship refers to the process of creating and managing a new venture or business by a woman or a group of women, who assume significant ownership and decision-making responsibilities for the enterprise (Rosas-Rodríguez & Kato, 2025). It involves identifying and capitalising on opportunities to create new value in the marketplace through innovation, creativity, and risk-taking, thereby generating profit and driving growth for the business and its

stakeholders. Another definition of women's entrepreneurship is provided by John and Wani (2025, p. 7), who states that women's entrepreneurship is a "process of designing, launching and running a new business venture by women or a team of women who initiate, organise, and manage a business undertaking, assuming significant accountability for the risks and the outcome." Women entrepreneurs typically demonstrate the ability to identify opportunities, create them, and contribute to economic development (Gulvira et al., 2024). The past two decades have seen a significant increase in women's participation in economic activities, particularly entrepreneurship. Current statistics indicate that women comprise approximately 45% of business owners and entrepreneurs in South Africa, with the majority operating small and micro-enterprises informally (Bowmaker-Falconer et al., 2023). The rise of women entrepreneurs has been driven by deliberate government policies aimed at promoting gender equality through women's empowerment, as well as the lack of formal employment and the availability of entrepreneurial opportunities, which women leverage to earn a living and attain financial independence (Corfah, 2024). Women are among previously disadvantaged groups that have had limited access to economic opportunities, primarily due to political and cultural practices that sidelined them from participation in the mainstream economy (Mulaudzi & Schachtebeck, 2022). This legacy of marginalisation impacts current entrepreneurial endeavours by women in South Africa. Women face numerous challenges, including cultural stereotypes, limited access to finance, balancing family roles, and limited business networks (Chaudhry, Javed, & Hussian, 2025). These challenges affect women-owned businesses and also contribute to increased stress and mental vulnerabilities.

## **2.2 Mental health**

Mental health is primarily concerned with cognitive and behavioural patterns. Gish et al. (2022) define mental health as a state of well-being characterised by the ability to experience positive emotions, maintain healthy relationships, and effectively manage challenges. Shahab et al. (2025) define mental health as optimal psychological functioning that enables individuals to realise their potential in work, relationships, and personal growth. It encompasses the ability to adapt to change, think clearly, and make sound decisions (Gish et al., 2022). Mental health challenges result from stressors that negatively impact one's mental well-being. Notable stressors for women in entrepreneurship include conflicts, gender dynamics, a lack of financial resources, and conflicting roles between running a business and fulfilling family responsibilities as prescribed by cultural norms, as well as intergenerational disenfranchisement of women (Essuman et al., 2024). Furthermore, the pressure that comes with being an entrepreneur also contributes to mental health challenges. This study focuses on intergenerational stress on women entrepreneurs (Hundera et al., 2021).

## **2.3 Intergenerational stress among women entrepreneurs in South Africa**

Entrepreneurs in general are vulnerable to stressors linked with entrepreneurial activities such as working long hours, work overload, constant pressure and isolation, which causes anxiety, depression and burnout leading to mental health issues (Krithiga & Velmurugan, 2024b). Whilst this reality is true for entrepreneurs, Hundera et al. (2019) state that women entrepreneurs experience unique stressors due to numerous factors that affect them because of their gender. Women were historically disenfranchised due to cultural stereotypes, gender discrimination and religious beliefs, which perpetuated the oppression of women and limited their participation in economic activities, leading to intergenerational stress (Rehman & Basit, 2023). Intergenerational stress refers to the transmission of stressors, trauma, and coping patterns from one generation to another (LaDage et al., 2023). In the South African context, this phenomenon is shaped by historical injustices, economic hardship, and changing family dynamics. Many women entrepreneurs are part of extended family networks, where they are expected to provide financial and emotional support to both older and younger generations (Perez-Encinas et al., 2021). Traditionally, means of production were owned by men, which gave men better opportunities to engage in entrepreneurship than women. In the context of South Africa, women entrepreneurs inherited disenfranchisement from past generations. The plight of women, especially black women, was worsened by the discriminatory policies of the apartheid regime, which focused on promoting white supremacy, ignored equality and empowerment of historically disadvantaged groups (Tao et al., 2021). Women are among the economically

disadvantaged groups in South Africa despite the end of Apartheid and the implementation of various policies aimed at addressing past injustices and discrimination against women (Saka, 2024). Poverty, inequality and structural violence, which negatively affect female entrepreneurs, have been experienced by consecutive generations and trigger past stressors which could have lingering psychological effects that continue to influence socio-emotional behaviour and mental health. Furthermore, the caregiving role of women in South African society extends not only to the immediate family level but also to the extended family, which includes nephews, nieces, in-laws, the sick, and, in some instances, community members. All this puts women under significant strain as they navigate the competing demands of business, family, and community obligations. The cumulative impact of these stressors can manifest in chronic anxiety, burnout, and other mental health challenges, ultimately affecting business sustainability (Irene et al., 2019). Although women's cultural and family roles often put them at a disadvantage in entrepreneurship circles, these roles are frequently passed down from generation to generation as traditional expectations. This perpetuates an intergenerational stressor for women in South Africa.

#### **2.4 Intergenerational stress and mental health challenges among women-owned businesses**

Women in entrepreneurship face emotional complexities, particularly because they inherit psychological burdens that span generations, resulting in intergenerational stress (Dzomonda et al., 2025). Essuman et al. (2024) point out that intergenerational stress among women is rooted mainly in cultural expectations, economic hardships and historical trauma, which compounds mental health challenges faced by women in entrepreneurship. Though direct research linking intergenerational stress to entrepreneurial mental health remains sparse, insights from resilience studies and coping frameworks offer valuable entry points (Hundera et al., 2019; Dzomonda et al., 2025). Keller, Hayek and Tsiakas (2024) point out that the prevalence and incidence of psychiatric disorders generally vary with biological sex. For instance, a study by Chadwick and Raver (2019) reveals that anxiety and depression are twice as prevalent in women as in men. Whilst Shahab et al. (2025) suggest that differences in mental disorders are biologically determined, Olohunlana et al. (2024) argue that social factors play a significant role in determining these differences. Notable factors contributing to mental health challenges, differences between men and women in entrepreneurship include social support, social norms, family environment and cultural beliefs. Women entrepreneurs must strike a balance between running their own businesses and performing care roles, a task that many women find exhausting (Panda, 2018). Mental disorders emanating from these stressors have been in existence for a long time and experienced by different generations. Research conducted by Makola (2022) highlights how women compromise business operations in favour of familial responsibilities. Such findings indicate the inter-wovenness of stressors between generations of women. In the context of South Africa, intergenerational stressors affecting female entrepreneurs include gendered stereotypes, financial exclusion, low self-efficacy, and bureaucratic hurdles that contribute to stress patterns inherited across families and communities (Ebewo, Schultz, & Mmako, 2025). Whilst stressors that specifically affect women entrepreneurs from past to present generations are often cited as reasons for mental health challenges among female entrepreneurs, Shahab et al. (2025) argue that mental health challenges emanate from mismatches between expectations and experiences at three interacting levels, which include achievements, autonomy and purpose. According to Sun et al. (2024), these mismatches emerge as variances between what entrepreneurs ideally seek to achieve and what they actually experience, resulting in a diminished sense of worthiness, control and direction. This in turn leads to a cycle of negative emotions which includes shame, guilt, isolation and anxiety (Ebewo et al., 2025). These diverse views on the source of stress for women in entrepreneurship necessitate an inquiry to gain insights into the impact of intergenerational stress on mental health challenges.

#### **2.5 Coping mechanisms utilised by women entrepreneurs to manage stress**

Women entrepreneurs employ several coping strategies to manage stress related to stressors inherited from past generations. Coping strategies refer to how women entrepreneurs manage stressors associated with their entrepreneurial work (Ukandu, 2024). These strategies aim to address the stresses caused by stressors experienced by consecutive generations of women, particularly those involved in entrepreneurship. Coping strategies for managing stress are classified into two categories, namely emotion-focused and problem-focused mechanisms

(Dzomonda et al., 2025). Wiklund et al. (2019) state that the interplay between inherited stress and current entrepreneurial well-being suggests compelling avenues for future study.

Existing research indicates that women who employ problem-focused and emotion-focused coping strategies tend to report positive subjective well-being. Problem-focused coping strategies refer to strategies that can be deployed to directly address stressful situations and their underlying causes (Ahmed et al., 2022). Krithiga and Velmurugan (2024) define problem-focused coping as active efforts to confront stressors and implement effective solutions. Krithiga and Velmurugan (2024b) state that such strategies are typically deployed when a person views stress as modifiable or controllable. Common and notable strategies typically employed by individuals include practising time management, creating a to-do list, efficient resource allocation, and seeking support from associates and experts (Baldacchino & Sasseti, 2025). While the strategies above apply to general situations, there is a need to understand how women from unique contexts, such as South Africa, address stress, particularly those in entrepreneurship. Huang and Chen (2021) summarised problem-focused coping strategies as efforts to address stressors, including obtaining external support, planning, structuring, prioritising, and formulating possible solutions. Based on available literature, women in entrepreneurship can deploy problem-focused strategies by enhancing access to mental health care services.

Access to mental healthcare is associated with effective management of anxiety and stress. Furthermore, Drnovšek and Slavec Gomezel (2022) established that stress among women entrepreneurs can be addressed through mental health awareness campaigns. Mental health awareness campaigns are important because they help reduce stigma associated with mental health challenges, such as stress, and equip women with knowledge to manage and identify burnout, anxiety and stress (Dzomonda et al., 2025). Furthermore, due to competing responsibilities between family roles and entrepreneurial responsibilities, Bagheri et al. (2024) recommend striking a work-life balance as crucial in addressing the inherent stress resulting from these conflicting responsibilities. Hundera et al. (2019) state that strategies for achieving work-life balance include family members being supportive of female entrepreneurs, developing flexible schedules, and implementing stress reduction measures. Additionally, women in entrepreneurship also address stressors associated with gender discrimination, stereotypes, and violence by advocating for gender-inclusive policies (Lepeley et al., 2019). Specifically, the policies should aim to promote legal protections, ensure equal opportunities, and foster gender equality. Bullough et al. (2017) also established that establishing financial support mechanisms is an essential strategy for addressing stressors related to lack of access to capital, loans and other grants. To enhance financial support and proper management, Women entrepreneurs use networks and mentorship to disrupt generational cycles of stressors (Bastian et al., 2019). Mentorship programs and networking events can connect experienced entrepreneurs with beginners (Kamberidou, 2013). Experienced and successful women entrepreneurs can share valuable insights on navigating gender-specific challenges, enabling women to address these issues, which often cause stress.

Emotion-focused stress management also provides an avenue for addressing intergenerational stress passed down from previous generations (Krithiga & Velmurugan, 2024a). Also referred to as self-management, emotion-focused stress coping strategies refer to ways of influencing one's thoughts, beliefs and patterns in a self-motivating way that is necessary for good performance. Specific strategies available to women entrepreneurs for managing intergenerational stress include self-care, cognitive reframing, and cultivating psychological resilience. Fisher et al. (2021) established that self-care is a significant strategy for managing all forms of stress. Self-care for stress management encompasses getting enough sleep, exercising, and eating healthily to keep stress hormones, such as cortisol, in check. Consistent physical activity is an essential strategy for dealing with stress, as it is positively associated with increased self-confidence, enhanced concentration, and a refreshed mind. Prakash et al. (2018) recommend that meditation and mindfulness programs are key methods for minimising feelings of overwhelm, which are commonly associated with entrepreneurship, particularly for women who face unique challenges due to their gender. The coping strategies discussed above emphasise the fact that women can significantly disrupt intergenerational stress by employing various coping mechanisms. While intergenerational

stress remains a silent undercurrent in women's entrepreneurial journeys, emerging research underscores that coping strategies are powerful levers for promoting mental health among self-employed women.

### 3. Methodology

The study employed a qualitative methodology to explore participants' experiences and perceptions of navigating intergenerational stress, with a greater emphasis on personal experiences and perspectives (Denzin & Lincoln, 2018). This approach facilitated a comprehensive understanding of participants' views on the subject and the underlying principles of the research. The exploratory research design offered detailed insights into the topic within a real-world context (Bloomberg & Volpe, 2018). The research involved ten female entrepreneurs operating businesses in East London, South Africa. Data was collected between July and August 2025 through semi-structured interviews, with all questions clearly comprehensible to the participants (Mills & Birks, 2014). These questions were formulated using insights from the reviewed literature. Participants were informed about the research at the outset and were advised of their right to withdraw from the study at any time. To maintain confidentiality, no personal information was recorded, and participants' responses were kept confidential (Myers, 2025). Data collected for this study were analysed using the thematic technique (Barbour, 2018).

**Table 1.** Sampling frame

Pseudonym	Enterprise category	Years in operation	Number of employees	Annual turnover (Million Rands)
1	Small	4	11	≤50
2	Micro	3	2	≤10
3	Micro	1	1	≤10
4	Micro	5	3	≤10
5	Small	7	12	≤50
6	Micro	11	2	≤10
7	Micro	15	4	≤10
8	Small	10	13	≤50
9	Micro	4	3	≤10
10	Micro	6	1	≤10
11	Micro	2	1	≤10
12	Medium	22	54	≤250
13	Micro	8	2	≤10
14	Small	20	11	≤50
14	Micro	3	2	≤10

The sampling frame from which the data were collected is presented in Table 1 above.

### 4. Findings

#### 4.1 Mental health perceptions

Mental health perceptions are primarily shaped by various factors, including culture, religious beliefs, and the level of awareness about mental health (Shahab et al., 2025). Cultural and spiritual beliefs are identified as sources of stereotypes which fuel stigma and discrimination associated with mental health. On the other hand, factual knowledge about mental health issues enables entrepreneurs and the community at large to devise and adopt effective strategies for dealing with mental health issues (Sun et al., 2024). Entrepreneurs who participated in this study demonstrated considerable knowledge about mental health and mental well-being. This is revealed in a contribution shared by participant 3, who shared that: *“It means being emotionally stable and able to run my business without constant worry.”*

Participant 8 said: *“In my case, mental health is about balancing business and personal life without falling sick mentally or being affected by stress or challenges inherited from previous generations of self-employed women, which can negatively affect our mental well-being.”*

Factual understanding of mental health and mental issues provides the basis for addressing mental health challenges such as stress and anxiety (Gish et al., 2022). Whilst mental health challenges are viewed with discrimination and stigma, there are also growing campaigns to raise mental health awareness, demystify mental health and promote coping strategies.

#### **4.2 Intergenerational stress**

Participants also confirmed the existence of intergenerational stress and its impact on their entrepreneurial endeavours. Furthermore, the participants highlighted that they experience stress inherited from their mothers and grandmothers, who experienced similar challenges, which are related to their gender. This is revealed in the response provided by participant 4, who said: *“As women, especially black South Africans, we carry deep-seated stress from our grandmothers and mothers who faced the same challenges that we face today. These challenges are entrenched in our societies by cultural beliefs and the historical marginalisation of women in economic participation. Hence, for me, being in business as a female entrepreneur means continuing the struggle that our foremothers faced, with the same challenges we face today, although the situation has improved. This adds a unique layer of pressure to everything I do.”*

Similar sentiments, which highlight the existence of intergenerational stress, were also echoed by participant 12, who said: *“My mother faced the same struggles that I face today, which are running her own small vending business as well as caring for the family. The challenge here is that, as a woman, I am expected to prioritise serving my family's interests ahead of my own. Although today there are more laws and policies meant to foster gender equality, I feel that I still face the same stressful situations which women ahead of me faced, and I feel the pressure to do better than they did.”*

Intergenerational stress is triggered by numerous stressors unique to women in entrepreneurship, which are fueled by the prevailing religious and cultural beliefs in a specific context (Dzomonda et al., 2025). These challenges are normalised and are passed down from previous generations, despite existing legislation aimed at promoting gender equality. Keller et al. (2024) note that, while stressful events characterise entrepreneurship in general, women's entrepreneurship has unique stressors linked to cultural expectations and norms, as well as gender roles in society. Stress from these events is experienced by successive generations of women, resulting in intergenerational stress.

#### **4.3 Business stressors**

The participants also highlighted stressors linked to their roles as entrepreneurs. Notable stressors highlighted by participants include a lack of financial resources, striking a work-life balance, gender discrimination, and a lack of business mentors. This is revealed in responses shared by participant 7, who said: *“Running a business as a woman can be stressful for many reasons, which include lack of access to funding and business grants, performing business and family roles, gender discrimination, cultural expectations and economic marginalisation at large. All these challenges negatively affect mental well-being by causing more stress and even depression. Due to these issues, it is difficult to run a business, which causes a lot of stress.”*

Participant 14 added that: *“Some stressful challenges that affect me as a woman in business include a lack of financial support, balancing business and family roles, which exhausts me and discrimination. As a woman, I expected to close business early so that I could attend to family duties and start late after ensuring the kids had gone to school. I have seen that sometimes my capacity to deliver is met with doubt because I am a woman, and it really stresses me.”*

Women in entrepreneurship, particularly in the South African context, face numerous stressors that affect them as women. Panda (2018) notes that financial limitations, lack of mentors, gender-based violence, discrimination, cultural beliefs and gender stereotypes make it difficult for women to operate businesses as successfully as men. Makola (2022) also notes that these challenges affect female entrepreneurs today, as they have affected previous generations; the scale differs due to the transformation of socio-economic laws.

#### 4.4 Coping strategies

Coping with intergenerational stress is crucial for businesses because it enables entrepreneurs to maintain or improve productivity, prevent harmful behaviours, promote mental health, and encourage positive adaptation (Essuman et al., 2024). Entrepreneurs must prioritise their emotional, cognitive, and physical well-being, as their mental health is closely tied to the health and performance of their business (Hundera et al., 2019). As such, women in entrepreneurship are encouraged to adopt and implement coping strategies to manage the stress associated with their entrepreneurial roles. Notable strategies that emerged from the responses provided by female entrepreneurs who participated in this study include prayer, networking, seeking mentorship, time management, and advocating for policies that are sensitive to the plight of women in entrepreneurship.

##### *Networking and mentorship*

Participants indicated that they seek mentorship and networking opportunities to manage stress resulting from their business roles and responsibilities. This enables them to learn new ways of dealing with anxiety related to running a business from those who have experience or those who successfully navigated the challenge (Krithiga & Velmurugan, 2024a). This is revealed in the response provided by participant 4, who said: *“To cope with challenges associated with family roles and business responsibilities, I always approach fellow women in entrepreneurship, especially those who are running successful businesses, for advice, inspiration, resources and mentorship on how to navigate stress. I also join platforms where women share experiences about entrepreneurship and roles as family, and most of the time I come out feeling hopeful that the challenges can be overcome.”*

Female entrepreneurs utilise mentorship and networking platforms to manage intergenerational stress. Mentorship allows them to receive context-specific guidance on how to minimise the impact of stress associated with running a business (Panda, 2018). Furthermore, it has been established that entrepreneurs who participate in networking platforms develop social capital, which enables entrepreneurs to access emotional, financial and business support when challenges emerge (Krithiga & Velmurugan, 2024b).

##### *Prayer*

The participants also indicated that they resort to prayer to deal with stress resulting from various business stressors. Prayer provides entrepreneurs with hope and spiritual upliftment, which has a significant effect on minimising stress. This is highlighted in a response shared by participant 5, who said: *“Prayer helps me deal with something that bothers me, and I have hope that with consistent prayers, the desires of my heart as a business owner will be answered. So challenges come, but I leave everything to God.”*

This submission highlights the role of spirituality in addressing intergenerational stress. Prakash et al. (2018) state that spirituality is a valuable tool that can provide a framework for finding purpose, fostering inner peace, and promoting a more balanced perspective. It encompasses praying to a Supreme Being and mindfulness programs, which help neutralise and minimise the impact of stress on one’s mental health (Shahab et al., 2025).

### *Time management*

Participants also emphasised that effective time management is another key strategy for addressing intergenerational stress. Time management enables female entrepreneurs to prioritise and schedule their roles between family and business (Dzomonda et al., 2025). This is revealed in a response shared by Participant 9, who said: *"Although it is not easy, I always try to schedule my daily tasks, come up with a priority task so that I make sure that I am not neglecting both my family and business responsibilities. This helps me find enough time to do everything I need to do."*

Time management is a proven strategy for managing work-related stress. Eager et al. (2019) note that this approach is also applicable and vital in self-employment contexts. Huang and Chen (2021) emphasise the importance of time management in managing competing demands, cultivating a sense of control, and avoiding being overwhelmed. Time management is considered a proactive approach that is used to prevent feelings of frustration, panic, and last-minute scrambling. Furthermore, Wiklund et al. (2019) argue that time management does not mean doing everything yourself, but rather delegating certain responsibilities to avoid exhaustion. Similarly, Dzomonda et al (2025) warn that the absence of time management results in tasks piling up, leading to a diminished sense of control, fatigue and mental load.

### *Exercising*

Participants also shared that they employ physical activities as a way of dealing with stress related to business responsibilities, as influenced by their gender (women). This is revealed in a response shared by Participant 2, who said: *"I have started exercising, and this has really helped me to get rid of something that bothers me about business and family."*

Similar sentiments were echoed by Participant 13, who said: *"Exercising consistently has really helped me gain confidence and lifts me when I am down. I hope more and more women in entrepreneurship can find time to exercise"*

This confirms indications that exercise is an effective strategy for managing stress. Likewise, women in entrepreneurship can deploy it to address intergenerational stress. According to Dzomonda et al. (2025), individuals who exercise experience physiological and psychological benefits that are essential for managing stress. For instance, Zschucke et al (2020) established that exercising reduces stress hormones (physiological benefit) and increases mental resilience (psychological benefit). Thus, drawing on all this, exercising is an effective strategy for addressing intergenerational stress among women in entrepreneurship.

## **5. Discussion**

### **5.1 Interpretation of findings**

The findings from this study indicate that women in entrepreneurship face numerous business challenges, thereby fueling intergenerational stress. The challenges that are mainly unique to women stem from cultural, religious, and societal beliefs that reinforce gender expectations and roles, which were also experienced by previous generations of women (Dzomonda et al., 2025). The study established that women who participated in this study understood what mental health entails, as well as its importance in managing a successful business and ensuring emotional stability. Stressors identified include lack of business mentors, work and family balance, gender discrimination and financial constraints. These stressors confirm the findings of a study by Chadwick and Raver (2019), who also identified the same stressors as negatively impacting the mental health and well-being of female entrepreneurs. The study noted that coping strategies such as time management, networking, mentorship, exercising and spirituality are key strategies for dealing with intergenerational stress. Whilst these strategies align with findings from existing studies (Krithiga & Velmurugan, 2024b; Baldacchino & Sasseti, 2024), the findings of this study indicate that participants did not mention seeking mental health care/treatment as a coping

mechanism. Yet, it is significantly related to lowering business stress. The findings of this study highlight the duality of challenges faced by female entrepreneurs in South Africa, which includes both inherited systematic stressors and adaptive agency.

### **5.2 Theoretical implications**

The findings present opportunities for theoretical implications on the gendered nature of stress and entrepreneurship, illustrating how religious, historical, and cultural contexts perpetuate stressors that lead to the creation of intergenerational cycles of stress. These findings underscore the importance of examining women's entrepreneurship through the lens of socio-cultural and psychosocial dimensions. Furthermore, the study extends theory on stress by demonstrating how gendered norms and expectations entrench and perpetuate stress across different generations. The findings also contribute to existing coping and resilience frameworks by emphasising the roles of time management, spirituality, social capital, and exercise as key strategies for coping with intergenerational stress. The findings essentially advance a theoretical perspective which highlights the gendered and unique stress experience of female entrepreneurs in the South African context, which is passed down from previous generations and is entrenched in the deep-rooted marginalisation of women's economic roles.

### **5.3 Practical implications**

The findings provide practical implications for the government and women in entrepreneurship. The research highlights the coping strategies being implemented by female entrepreneurs, including time management, mentorship, networking, prayer, and exercise. This highlights the importance of female entrepreneurs adopting proactive strategies and maintaining control over their businesses and lives. Furthermore, the findings also highlight the importance of spiritual beliefs in managing stress, underscoring its role in helping female entrepreneurs to find inner hope and peace. Likewise, the role of exercise as a coping strategy is affirmed, thus emphasising the crucial role of both psychological and physiological well-being of female entrepreneurs. The findings also provide practical implications for agencies and departments that are created to support equitable entrepreneurship growth in South Africa. The need for tailored and context-specific support strategies for female entrepreneurs is emphasised in this study. Whilst support to improve operations and development of business ventures is important, findings of this study highlight the need for interventions aimed at addressing the unique stressors related to gender roles and intergenerational pressure. Drawing on the study's findings, which highlight the role of networking in addressing stress, there is a need to create spaces where female entrepreneurs can share experiences and receive context-specific guidance. Lastly, the study's findings help inform the formulation of policies that are both gender-sensitive and effective in addressing cultural and historical factors that perpetuate stressors.

### **Conclusions**

To conclude, the study shows that stress confronting female entrepreneurs in South Africa is a multifaceted phenomenon which encompasses common entrepreneurship challenges affecting women and a prevalent intergenerational stress. Furthermore, the study also highlighted the importance of specific coping strategies, including time management, mentorship, networking, prayer, and exercise. By recognising the unique and gendered nature of entrepreneurship-related stressors and stress among female entrepreneurs, the study highlights the need for entrepreneurs and business development agencies to develop targeted and context-specific interventions that promote business success and mental well-being. As a result, women's entrepreneurship should be regarded not merely as an economic endeavour but also as a domain where historical challenges, cultural norms, and individual resilience intersect.

The current study followed a qualitative research approach and focused on a smaller section of the population, thus limiting the generalizability of the findings. This presents an opportunity for future and similar research to follow a quantitative approach, which produces generalisable findings. Furthermore, longitudinal studies allow for

the assessment of the effectiveness of coping strategies. Additionally, quantitative designs could measure the strengths of relationships between specific stressors and stress, as well as between coping mechanisms and stress reduction, thereby strengthening the evidence base for context-specific interventions. Furthermore, the term 'mental health' in this study is used in a specific context and has a particular meaning, as described.

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