



Cultural Values, Gender Schemas, and Cognitive Skills as Predictors of Work–Life Integration and Business Growth among Women Entrepreneurs

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Abstract

This paper explores how cultural values, gender schemas, and higher-order cognitive skills affect work-life integration and business development among women entrepreneurs in Camarines Sur, Philippines. The study is anchored on Hofstede's Cultural Dimensions Theory, Bandura's Social Cognitive Theory, and Bem's Gender Schema Theory. Quantitative, predictive design was used with Partial Least Squares Structural Equation Modeling (PLS-SEM) to test the hypothesized relationships among variables. A sample of 220 women entrepreneurs operating micro and small businesses for at least 2 years was used to gather data. Results indicate that gender schema, higher-order cognitive capabilities, work-life integration, and business development are greatly influenced by cultural values. Gender schema and higher-order cognitive skills have a direct, positive impact on work-life integration and business growth, and work-life integration is a key driver of business growth. Such findings underscore the key importance of internal and socio-cognitive variables in entrepreneurial success. The paper highlights how women entrepreneurs' ability to navigate cultural expectations, re-sculpt gender roles, and employ higher-order cognitive skills is more decisive in achieving sustainable business growth. The study situates Camarines Sur's local context as the setting for the analysis and thus adds limited empirical evidence on women's entrepreneurship in the Philippines.

Keywords: Cultural values, Gender schema theory, Higher-order cognitive skills, Work-life integration, Business growth, Women entrepreneurs–Camarines Sur



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INTRODUCTION

It is generally accepted that entrepreneurship is a key component of economic development, innovation, and inclusive growth. Over the last few decades, women entrepreneurs have become major players in local and national economies, especially in developing countries, where micro- and small-scale businesses are predominant. Their involvement not only creates jobs and generates income but also helps achieve broader social development objectives, such as gender equality and poverty alleviation. This aligns with international development models such as the Sustainable Development Goals (SDGs), including SDG 5 (Gender Equality), SDG 8 (Decent Work and Economic Growth), and SDG 10 (Reduced Inequalities).

Despite such contributions, women entrepreneurs still face structural and socio-cultural barriers that hinder business growth and sustainability. Reports from around the world indicate that women-owned businesses face significant disadvantages in access to financial capital, market opportunities, and institutional backing. Beyond these structural limitations, the body of research is beginning to emphasize internal and socio-cognitive factors underlying entrepreneurial outcomes, including cultural values, gender norms, and cognitive abilities.

Women have a major contribution to micro, small, and medium enterprises (MSMEs) in the Philippine setting, especially in the agribusiness, food processing, handicraft, and services sectors. Policies of the nation, such as

the Magna Carta of Women (Republic Act No. 9710) and the Safe Spaces Act (Republic Act No. 11313), and schemes such as the Philippine Development Plan and Gender and Development (GAD) programs are seen to promote gender equality and enable women to participate in the economy. Nonetheless, despite these policy interventions, female entrepreneurs in the Philippines still face challenges related to cultural expectations, gender roles, and the absence of institutional support.

Camarines Sur in the Bicol Region can be a good example at the regional level for studying these dynamics. The province is home to a growing entrepreneurial ecosystem, supported by local government units, institutions of higher learning, and community-driven programs. Simultaneously, it is still entrenched in the traditional cultural values, in which family roles and gender expectations are prioritized. This duality is a complex space in which women entrepreneurs must navigate opportunities and constraints.

Though the literature has been able to analyze different elements of women entrepreneurship, most of the literature has done the analysis separately, that is, cultural, gender, or cognitive. Empirical studies that combine these dimensions into one explanatory model are scarce, especially in the local context of Camarines Sur. In addition, work-life integration, which is usually a peripheral or outcome variable, has not been well studied as a core factor affecting business growth.

This paper fills these gaps by examining the relationships among cultural values, gender schema, and higher-order cognitive skills to determine their effects on work-life integration and, consequently, the development of businesses among lady entrepreneurs. It aims to offer a multidimensional insight into entrepreneurial performance that extends beyond conventional resource-based interpretations.

This research is on women business owners who run micro and small businesses in Camarines Sur. Respondents must be registered businesses (DTI, BIR, and LGU) and must have at least 2 years of business experience. The study focuses on internal and socio-cognitive factors, such as cultural values, gender schema, and advanced cognitive abilities, and how they affect work-life integration and business development.

The study positions Camarines Sur as an important empirical setting rather than a constraint. The province is a micro world of rising local economies in the Philippines, where both new opportunities and deep-rooted socio-cultural practices inform entrepreneurship. This local emphasis adds to the applicability and relevance of the findings to other similar areas.

The paper is based on a complex theoretical framework that synthesizes Hofstede's Cultural Dimensions Theory, Bandura's Social Cognitive Theory, and Bem's Gender Schema Theory. The framework provided by Hofstede describes how cultural values shape societies' norms and expectations, especially regarding gender roles and decision-making. Bandura's theory emphasizes the importance of thinking processes in controlling conduct, including self-control, problem-solving, and decision-making. The Gender Schema Theory, developed by Bem, describes how individuals internalize gender norms and how these norms shape perceptions, roles, and behavior.

In combination, these theories constitute a hierarchical, process-based framework in which cultural values serve as structural forces that influence gender schema and higher-order cognitive abilities. These internal processes, in turn, affect work-life integration, one of the main mechanisms that influence business growth. This combined methodology offers a holistic account of how external cultural contexts can be internalized as cognitive processes and then translated into final entrepreneurial deliverables.

LITERATURE REVIEW

Cultural Values and Women's Entrepreneurship.

Cultural values are essential to shaping entrepreneurial behavior, especially in developing economies and among women. According to Hofstede's Cultural Dimensions Theory, cultural norms affect decision-making, the recognition of opportunities, and role expectations (Hofstede, 1980). Empirical evidence shows that cultural dimensions such as power distance and uncertainty avoidance have a substantial influence on female entrepreneurship by restricting autonomy and promoting risk aversion (Alomair et al., 2026; Xu et al., 2025). In settings where gender conventions are still dominant, women are usually required to focus more on family, which can limit their entrepreneurial activity and development.

Nevertheless, the recent literature underlines the duality of cultural values as both limiting and empowering factors. For example, collectivist societies can limit individual agency, yet they can also develop tight social networks that can be leveraged for entrepreneurship (Schröder et al., 2021). On the same note, resilience and long-term business engagement have been linked to the long-term orientation among female entrepreneurs (Nguyen et al., 2021). Family-centered values are strong in the Philippine context, shaping women's motivation and approach to entrepreneurship, where they often juggle business with caregiving (Estrella, 2025). These results indicate that cultural values are not only used to determine external constraints but also affect internal cognitive and behavioral processes pertinent to entrepreneurship.

Gender Schema and Entrepreneurial Behavior.

Gender Schema Theory holds that people internalize the gender roles defined by their culture, and these roles, in turn, shape their attitudes, behavior, and decision-making (Bem, 1981). Gender schemas shape how women see themselves in business settings and their capabilities in entrepreneurship. Research shows that classic gender schemas can deter

women from participating in leadership, risk-taking, and strategic decision-making because of role incongruity (Gupta et al., 2022; Neneh, 2022).

On the other hand, studies indicate that flexible or androgynous gender schemas, in which features of both sexes are combined, positively affect entrepreneurial self-efficacy and performance (Li et al., 2021; Kong & Kim, 2022). Gender-congruent role models also enhance women's entrepreneurial confidence and intention (Passavanti et al., 2024). Gender schemas are perpetuated by social and institutional frameworks in the Philippine context, shaping how women navigate the entrepreneurial domain (Cabusao, 2023; Abasolo, 2021). These results highlight the significance of gender schema as a cognitive process mediating the association between cultural expectations and entrepreneurial performance.

Higher-Order Cognitive Skills in Entrepreneurship.

Entrepreneurial success is based on higher-order cognitive skills (HOCS) such as critical thinking, problem-solving, and strategic decision-making. These skills, grounded in Bandura's Social Cognitive Theory, enable individuals to interpret complex situations, predict outcomes, and control behavior (Bandura, 1986). Studies have shown that self-efficacy is a major motivator of knowledge application and an entrepreneur's response to stimuli, as it activates higher-order cognitive processes (Adebusuyi et al., 2022; Boutaky & Eddine, 2023).

Recent research has also shown that higher-order cognitive abilities are dynamic and context-dependent, and are influenced by experience, learning, and socialization (Nwosu et al., 2022; Liu, 2024). These skills are associated with innovation, adaptability, and efficient decision-making in the business environment of entrepreneurs, which are necessary to cope with uncertain business environments (Malhotra & Kiran, 2024). Leadership, analytical thinking, and decision-making are key cognitive competencies

identified in the Philippine context that significantly impact entrepreneurial behavior and performance (Galario et al., 2025; Delos Reyes et al., 2024). These results emphasize the importance of higher-order cognitive skills as key internal resources in generating sustainable entrepreneurial results.

Work-life Integration and Business Growth.

Empirical evidence consistently supports the direct effects of cultural values, gender schema, and higher-order cognitive ability on work-life integration and business development. The way women allocate time and energy to business and family is influenced by cultural values and, in turn, shapes the possibility of combining them (Bullough et al., 2022; Akter et al., 2022). Gender schema is also an important factor to consider when setting priorities for roles and behavioral strategies, as it can influence work-life integration and business performance (Kruse & Marquardt, 2024; Efendi et al., 2024).

Higher-order cognitive processes have a direct positive impact on business development by helping identify opportunities, develop strategies, and foster innovation (Nguyen et al., 2021; Molema, 2026). Work-life integration is also easier with these skills, as they help manage time effectively, prioritize, and self-regulate (Tantawy et al., 2026). Moreover, work-life integration was found to be a direct predictor of business growth, as it contributes to productivity, well-being, and long-term sustainability (Porfírio et al., 2026; Martínez & Medina, 2025).

Work-life integration is an important mediating phenomenon between internal factors and business growth. Research indicates that cultural values indirectly affect business performance through gender roles and expectations, which, in turn, determine how women handle their work and personal responsibilities (Akter et al., 2022). Likewise, gender schema has an indirect effect on business growth through role conflict, stress levels, and behavioral strategies for work-life integration (Tchankam et al., 2024).

Strong cognitive abilities help entrepreneurs handle multiple roles, minimize conflict, and ensure productive performance, ultimately improving business results (Balgiu et al., 2025; Raharjo et al., 2024). These results point to the significance of work-life integration as a focal route by which internal and socio-cultural variables are converted into entrepreneurship.

The literature reviewed illustrates that cultural values, gender schema, and higher-order cognitive skills are in a cause-and-effect relationship that shapes women's entrepreneurship in both direct and indirect ways, affecting work-life integration and business development. Cultural values are structural forces that define gendered expectations and cognitive development, and gender schema is a cognitive filter that affects behavior and decision-making. Higher-order cognitive skills, in turn, are inner abilities that enable women entrepreneurs to navigate the complex roles and entrepreneurial challenges.

Although much research has been done on these variables, available studies have tended to examine them individually rather than combining them into a single framework. Additionally, although work-life integration has been recognized as a significant aspect, it is often treated as an outcome rather than a mediating factor. This leaves a gap in understanding the combined impact of internal and socio-cultural factors on business growth. To fill this gap, the current research is a step forward in developing a multidimensional, context-specific framework that makes work-life integration a key process connecting cultural, gender, and cognitive factors to entrepreneurial performance.

METHODS

Research Design. A quantitative, predictive design was used in this study to test the relationships among cultural values, gender schema, higher-order cognitive skills, work-life integration, and business growth among women entrepreneurs in Camarines Sur. The predictive design was suitable because the study needed

to examine theoretically grounded relationships and determine the extent to which the independent variables can explain variations in business growth. Partial Least Squares Structural Equation Modeling (PLS-SEM) was used to analyze the proposed model. PLS-SEM is popular in entrepreneurship and behavioral studies because it is powerful for addressing complex models with several latent constructs, can be applied to relatively small sample sizes, and can be used for both predictive and exploratory studies.

Respondents of the Study. The respondents were 220 women who owned micro and small businesses in the province. The inclusion criteria were that participants be women who owned or managed registered businesses under the Department of Trade and Industry, the Bureau of Internal Revenue, and the respective Local Government Unit, and that their businesses have been in operation for at least 2 years. This helped ensure that respondents were experienced enough to reflect meaningfully on their entrepreneurial practices. To meet these criteria, a purposive sampling method was used to ensure that the study participants were drawn from a particular group relevant to the research objectives.

The locale of the study is in Camarines Sur, a province of the Philippines. It is known for its dynamic culture rooted in entrepreneurship. The area has a blend of rural and semi-urban economies, and women are actively involved in micro and small businesses across sectors such as food processing, retail, agribusiness, and services. The locale was not only a matter of geographic position; it was a matter of conceptual position, since Camarines Sur is a socio-cultural context in which traditional gender practices came into contact with new entrepreneurial possibilities. This renders it a suitable environment for investigating the roles of cultural, cognitive, and gender-based variables in determining the outcomes of entrepreneurship.

Research Instrument. The structured questionnaire with a set of validated and

adapted items was used to obtain data. The instrument encompassed five constructs: cultural values, gender schema, higher-order cognitive skills, work-life integration, and business growth. To measure responses, a four-point Likert scale from strongly disagree to agree strongly was used to minimize central-tendency bias and elicit more decisive responses. To assess the clarity and relevance of the instrument, content validation was conducted by subject-matter experts before data collection. Internal consistency was assessed using Cronbach's alpha and composite reliability, indicating that all constructs have acceptable levels of reliability. Table 1 shows the Construct Reliability Analysis.

Table 1
Construct Reliability Analysis (Cronbach Alpha and Composite Reliability)

	Cronbach Alpha	Composite Reliability
Cultural Values	0.897	0.898
Gender Schema	0.898	0.899
Higher-Order Cognitive Skills	0.842	0.843
Work-Life Integration	0.957	0.958
Business Growth	0.901	0.902

Data Gathering and Ethical Considerations. Data collection was carried out online and face-to-face distribution of questionnaires. Informed consent was obtained to ensure that the study's purpose was explained to the respondents and that they were provided with a voluntary consent form. Ethical protocols were followed throughout, including confidentiality, anonymity, and compliance with the Data Privacy Act of 2012 (RA 10173). No data collected was used for any purpose other than academic.

Data Analysis and Model Evaluation. PLS-SEM was used to analyze the data to test the measurement and structural models. The measurement model was evaluated for reliability and validity, including Cronbach's alpha, composite reliability, Average Variance Extracted, and discriminant validity assessed using the Fornell-Larcker criterion. Path coefficients, t-values, and p-values obtained via bootstrapping, along with the coefficient of

determination (R 2), were used to assess the structural model. In this way, it was possible to test direct and indirect connections between variables simultaneously.

RESULTS

The descriptive results show that Camarines Sur women entrepreneurs tend to have high scores on the constructs of cultural values, gender schema, higher-order cognitive skills, work-life integration, and business growth. A high level of cultural values, especially those emphasizing family orientation and long-term sustainability, indicates that socio-cultural norms continue to shape entrepreneurial behavior. This result is consistent with previous research that states that cultural contexts have a powerful impact on entrepreneurial involvement and decision-making (Alomair et al., 2026; Xu et al., 2025). Meanwhile, the findings are consistent with the thesis that cultural values are not necessarily restraining but may also be enabling factors that help build resilience and relationships among women in business (Nguyen et al., 2021; Schröder et al., 2021). The findings align with those of Estrella (2025), who noted that deeply rooted family-oriented values continue to influence women's roles and motivations in entrepreneurship. Table 2 shows the results of the assessment of the different constructs.

Table 2
Summary of the Assessment of Constructs among Women Entrepreneurs in Camarines Sur

Construct	Mean	SD	Interpretation
Cultural Values	3.52	0.48	Strongly Agree
Gender Schema	3.47	0.51	Strongly Agree
Higher-Order Cognitive Skills	3.55	0.46	Strongly Agree
Work-Life Integration	3.28	0.54	Agree
Business Growth	3.22	0.57	Agree

According to the gender schema, the respondents also tended towards more flexible and empowering views of gender roles, suggesting a progressive shift away from traditional confinements. This supports Bem's (1981) theoretical claim that gender schemas are internalized mental patterns molded by

cultural demands yet also changeable. The results align with the literature, which suggests that women with less strict gender schemas are more confident and engaged in entrepreneurship (Li et al., 2021; Kong & Kim, 2022). Moreover, the findings support the thesis that gendered beliefs can be replicated through exposure to changes in social and institutional factors and that this exposure can improve the outcomes of entrepreneurship (Passavanti et al., 2024; Cabusao, 2023). The presence of such adaptive gender schemas among women entrepreneurs in Camarines Sur also aligns with Abasolo's (2021) findings, which show that women in the Bicol region are resilient and flexible despite structural barriers.

Higher-order cognitive skills assessment showed that participants have high abilities in critical thinking, problem-solving, and decision-making. This observation aligns with Social Cognitive Theory, which posits that cognitive processes play a central role in shaping behavior and performance (Bandura, 1986). The empirical evidence shows that self-efficacy and cognitive engagement promote entrepreneurial decision-making and strategic thinking (Adebusuyi et al., 2022; Boutaky & Eddine, 2023). The findings are also in line with research highlighting that higher-order cognitive skills are dynamic and context-dependent, acquired through experience and social engagement (Nwosu et al., 2022; Liu, 2024). The results align with the research of Galario et al. (2025) and Delos Reyes et al. (2024), who have already established that cognitive competencies are key determinants of leadership and entrepreneurial actions in the Philippine setting.

In terms of work-life integration, the respondents had moderate and high integration ratings, indicating that, although women entrepreneurs attempt to balance their business and personal lives, they still face difficulties managing both. The given finding aligns with previous studies indicating that cultural demands and gender roles play a crucial role in how females handle multiple roles (Bullough et al., 2022; Akter et al., 2022). The findings also confirm the thesis that

internalized gender beliefs and cognitive strategies influence work-life integration, but not a strictly structural phenomenon (Kruse & Marquardt, 2024; Efendi et al., 2024). These results support the notion that work-life integration is a dynamic process influenced by socio-cultural and cognitive factors.

Respondents were optimistic about the future of their businesses, but signs of real growth emerged more slowly. This is consistent with the literature, which indicates that business growth among women entrepreneurs in developing economies is typically gradual, capacity-based, and not fast or resource-intensive (Nguyen et al., 2021; Molema, 2026). It is also in line with Porfírio et al. (2026) and Martínez and Medina (2025), who stressed the importance of individual capabilities, situational circumstances, and role incorporation in driving entrepreneurial growth. These findings also corroborate the view that business development should be seen as a multidimensional process, not only focused on financial growth but also on sustainability and resilience.

Findings of the structural model indicated that cultural values have a significant and powerful impact on gender schema, higher-order cognitive skills, work-life integration, and business growth. This will support the theoretical hypothesis that culture is an underlying influence that determines both internal mental functioning and external behavioral performance (Hofstede, 1980). The results demonstrate that cultural norms not only affect involvement in entrepreneurship but also the type of entrepreneurial behavior and decision-making (Bullough et al., 2022; Akter et al., 2022). The strong correlation between cultural values and higher-order cognitive abilities also aligns with the literature, indicating that cultural contexts and learning environments contribute to cognitive development (Raharjo et al., 2024; Balgiu et al., 2025). Table 3 shows the Hypothesis Testing, and Figure 1 shows the Structural model.

It was also found that gender schema had a significant effect on work-life integration and the development of a business. This observation substantiates the claim that internalized gender beliefs influence the behavioral strategies and role management in women entrepreneurs (Gupta et al., 2022; Neneh, 2022). The findings also support the idea that more adaptive and flexible gender schemas are associated with better entrepreneurial performance by reducing role conflict and increasing confidence (Li et al., 2021; Kong & Kim, 2022). This aligns with Tchankam et al. (2024), who highlighted the role of gender schemas in cognitive processes and behavioral consequences in the entrepreneurial context.

Table 3
Hypothesis Testing

Effects	β	Mean	SD	T Statistics	P values	Interpretation
CV → GS	0.731	0.732	0.031	23.695	0.000	Reject Ho
CV → HOCS	0.704	0.705	0.034	20.429	0.000	Reject Ho
CV → BG	0.827	0.239	0.042	5.341	0.000	Reject Ho
CV → WLI	0.708	0.268	0.070	3.825	0.000	Reject Ho
GS → BG	0.354	0.254	0.042	6.077	0.000	Reject Ho
GS → WLI	0.323	0.319	0.066	4.914	0.000	Reject Ho
HOCS → BG	0.348	0.260	0.038	6.884	0.000	Reject Ho
HOCS → WLI	0.290	0.288	0.064	4.520	0.000	Reject Ho
WLI → BG	0.310	0.309	0.044	7.083	0.000	Reject Ho

Higher-order cognitive skills had strong positive effects on work-life integration and business development, underscoring their importance for entrepreneurial performance. The results are consistent with evidence that cognitive abilities contribute to opportunity recognition, decision-making, and strategic planning (Nguyen et al., 2021; Molema, 2026). Also, the findings substantiate the thesis that cognitive skills help manage roles effectively, enabling women to assume various responsibilities and enhance their overall performance (Tantawy et al., 2026). This supports the view that higher-order cognitive skills are important internal resources to negotiate the complexities of entrepreneurship.

Work-life integration proved to be an important predictor of business growth, validating its central role in business success. The results align with the growing literature, which views work-life integration as a stimulus rather than

an effect of entrepreneurial performance (Porfirio et al., 2026; Martínez & Medina, 2025). Balancing business and personal life also enhance productivity, motivation, and sustainability, thus boosting business growth.

It was also found that work-life integration is an important mediating factor. Cultural values also indirectly affect business growth by shaping work-life integration, thereby supporting the argument that socio-cultural norms determine entrepreneurial performance by shaping management's role (Akter et al., 2022). Equally, gender schema indirectly influences business development through work-life integration, aligning with the finding that internalized gender beliefs influence behavioral strategies and role negotiation (Tchankam et al., 2024). An indirect impact of higher-order cognitive skills on business growth via work-life integration also supports the notion that cognitive abilities boost performance by enabling the integration of diverse roles (Balgiu et al., 2025; Raharjo et al., 2024).

DISCUSSION

The results of this research provide solid empirical evidence for a multidimensional conceptualization of women's entrepreneurship and show that cultural values, gender schema, and higher-order cognitive skills all influence the processes of work-life integration and business expansion among women entrepreneurs in Camarines Sur. The findings confirm that the effects of external or structural conditions are not exclusive to entrepreneurial outcomes but are located in socio-cultural settings and internal mental mechanisms. The combination of these dimensions into a single framework allows the work to take the discussion of women's entrepreneurship a step beyond classical resource-based interpretations and to reveal the importance of internal resources and cultural settings.

These findings highlight culture as a structural force shaping entrepreneurial behavior by influencing gender schema, higher-order cognitive skills, work-life integration, and business growth. Such a discovery aligns with Hofstede's (1980) suggestion that culture dictates acceptable roles and practices, which, in turn, affect the choices and interactions with opportunities. The close connection between cultural values and gender schema suggests that cultural expectations continue to shape how women see themselves as entrepreneurs, aligning with the findings of Alomair et al. (2026) and Xu et al. (2025). Nevertheless, the fact that such relationships are positive in a given direction also suggests that cultural values are not purely restrictive. Rather, they act as facilitators that create a sense of purpose, resilience, and LTO, in line with the arguments of Nguyen et al. (2021) and Schröder et al. (2021). This duality in the case of Camarines Sur further demonstrates a socio-cultural setting in which family-based normativity and emerging entrepreneurial identities coexist, and in which women can use cultural norms as both limiting and enabling resources.

The significant impact of gender schema on the integration of work and life, as well as on

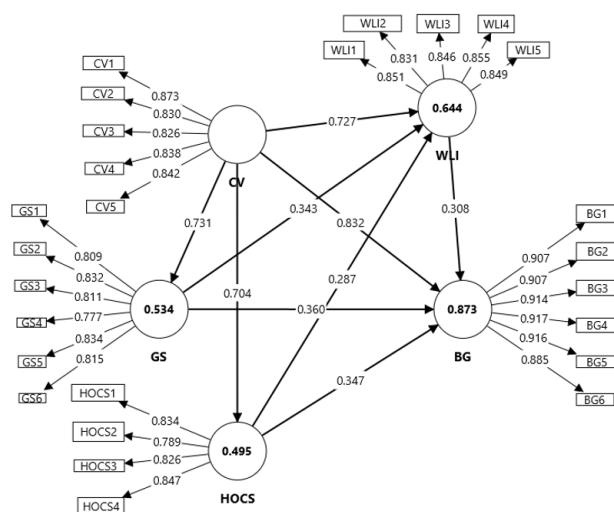


Figure 1
Structural Model

On balance, the findings support the hypothesis that cultural values, gender schema, and higher-order cognitive abilities are prominent predictors of work-life integration and business development, and that work-life integration is a key mechanism by which these variables are translated into entrepreneurial performance.

business development, underscores the role of internalized gender beliefs in shaping entrepreneurial performance. In line with Gender Schema Theory (Bem, 1981), the results indicate that women with more flexible and adaptive gender schemas are more likely to cope with the pressures of entrepreneurship. This confirms the idea that adherence to traditional gender roles could restrict involvement in entrepreneurship, whereas more egalitarian or androgynous schemas can help increase confidence, decision-making, and leadership potential (Li et al., 2021; Kong & Kim, 2022). The findings also support the thesis that gender schemas are dynamic and continually re-created through social interaction and experience (Passavanti et al., 2024). The capacity of women entrepreneurs to break traditional norms and establish their presence in business, as observed in the current study, indicates an emerging cognitive orientation with a direct connection to business development. This result is supported by empirical literature that shows that gender identity, rather than biological sex, is a more important predictor of entrepreneurial behavior (Neneh, 2022; Gupta et al., 2022).

Higher-order cognitive abilities emerged as one of the most powerful predictors of work-life integration and business development, underscoring their primary role in entrepreneurial success. This result was based on Social Cognitive Theory (Bandura, 1986) and demonstrates that sophisticated thinking skills, including critical thinking, problem-solving, and strategic decision-making, help entrepreneurs respond effectively to complex and unpredictable circumstances. These findings align with empirical research indicating that cognitive competencies enhance opportunities for recognition, innovation, and business performance (Adebusuyi et al., 2022; Nguyen et al., 2021; Molema, 2026). More to the point, the significant impact of higher-order cognitive abilities on work-life integration implies that they are not limited to business processes but also encompass the handling of various roles and tasks. This is consistent with Tantawy et al. (2026), who highlighted the importance of

cognitive regulation and planning in establishing work-life balance. In this respect, higher-order cognitive skills can be seen as a strategic and adaptive resource that helps women entrepreneurs cope with the dual challenges of entrepreneurship and family life. Identifying work-life integration as a key mechanism linking internal and socio-cultural variables to business development is one of the most important contributions of the present research. The strong direct impact of work-life integration on business development demonstrates that the ability to combine personal and professional roles is not a personal phenomenon but a driving force of entrepreneurial activity. This result confirms the claims of Porfírio et al. (2026) and Martínez and Medina (2025), who highlighted that role integration promotes productivity, motivation, and sustainability in the long term. In contrast to old-fashioned approaches that view work-life balance as a marginal issue, current research views work-life integration as a fundamental aspect of entrepreneurial success. This re-conceptualization applies especially to women businesswomen whose positions are frequently intertwined at both personal and professional levels.

This argument is further reinforced by the mediation analysis, which shows that work-life integration is an important channel through which cultural values, gender schema, and higher-order cognitive abilities can affect business growth. This result closes a significant gap in literature, where work-life integration is viewed as an outcome rather than a mediating phenomenon. The findings show that cultural values and gender schemas not only directly influence the outcomes of entrepreneurial activities but also indirectly affect how women cope with their roles and responsibilities. On the same note, higher-order cognitive skills also help develop business by enabling integration into a position well. This aligns with research, which proposes that cognitive and socio-cultural variables affect performance through behavioral processes, including role management and self-regulation (Akter et al., 2022; Tchankam et al., 2024; Balgiu et al., 2025).

The work-life integration approach, used as a mediating variable in the study, offers a more detailed view of how the interplay of internal and external factors can lead to the entrepreneurial outcome.

Combined, the results indicate that women entrepreneurs in Camarines Sur use internal and socio-cognitive capabilities extensively to achieve business growth. Although the external conditions cannot be ignored, the findings show that the capacity to overcome cultural expectations, renegotiate gender roles, and use higher-order cognitive abilities is a more decisive factor in achieving entrepreneurial success. This underscores the need to shift the orientation of entrepreneurship research and practice to strengthen internal strengths and respond to socio-cultural forces.

To sum up, this paper is valuable to the literature because it provides a context-specific framework that integrates cultural values, gender schema, and higher-order cognitive skills to examine their effects on work-life integration and business growth. It contributes to theoretical knowledge by positioning culture as the guiding force, gender schema and cognitive abilities as internal variables, and work-life integration as the key mechanism of entrepreneurial achievement. The results also give empirical evidence on the usefulness of the Cultural Dimensions Theory developed by Hofstede, the Gender Schema Theory, and the Social Cognitive Theory in the setting of women entrepreneurship in the Philippines.

In a practical sense, the research proposes that the intervention to support women entrepreneurs should not only include financial support but also emphasize cognitive skills development, gender thinking, and effective work-life integration strategies. Entrepreneurial abilities can be strengthened through training programs that enhance decision-making, problem solving, and strategic thinking. In contrast, programs that challenge gender-stereotypical norms can give women the opportunity to be fully involved in business processes. Additionally, women can

be supported through systems that are sensitive to the interwoven aspects of work and family life to achieve sustainable entrepreneurial outcomes.

To solve this, it is proposed to develop a Policy Translation Matrix that uses evidence-based programs to construct the cultural, cognitive, and gender related aspects of entrepreneurship, guiding stakeholders such as local government units, higher education institutions, and entrepreneurial support organizations. This type of matrix may be used to interpret research results into actionable measures to facilitate inclusive and sustainable business growth among female entrepreneurs.

In general, the paper underscores that women's entrepreneurship is not an economic process alone, but a complex socio-cultural and cognitive process. This complexity should inform policies and programs that truly empower women to achieve business success and meaningful work-life integration.

Author contributions. The authors state the following: Karla Mae N. Sirios participated in the conceptualization, methodology, data collection, analysis, and writing of the study, and Jerilyn V. Reyes supervised the study.

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