

Innovations

Love and Enterprise: Navigating the Highs and Lows of Married Business Partnerships

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Abstract: *This study explores the benefits and challenges of married couples as business partners in T. Alonzo, Baguio City. It examines the advantages couples perceive in running a business together, the difficulties they encounter, and the strategies they use to sustain both a strong marriage and a successful business. Using a descriptive survey method, the study employed a questionnaire as the primary data collection tool, which demonstrated an acceptable reliability coefficient of 0.739. Data were gathered from 26 business establishments owned and managed by married couples. Findings indicate that trust, shared goals, and the ability to balance work and personal life are key advantages of couples in business. However, challenges such as difficulties in separating personal and professional roles, financial stress, and differing management styles also arise. To address these issues, successful couples implement strategies such as joint decision-making, recognizing each other's contributions, fostering open communication, and setting clear boundaries between work and home life. The study underscores the importance of mutual support, well-defined roles, and effective communication in achieving both business and marital success. It provides insights for married business partners and suggests future research on the emotional and psychological dynamics within such partnerships.*

Keywords: *married, business partners, struggles, working relationship, work-life balance*

I. Introduction

The study of married couples in business has garnered increasing interest in both academic and entrepreneurial discussions. Previous research has examined the unique benefits and challenges faced by couples who manage businesses together. Scholars such as Helmle (2010) and Shoubaki et al. (2021) emphasize the importance of trust, effective communication, and role division in ensuring a successful partnership. However, they also highlight difficulties such as balancing

personal and professional lives and resolving conflicts that arise within both domains. While existing literature provides valuable insights, there remains a need to explore the specific strategies that enable married business partners to sustain both a thriving business and a strong marital relationship.

This study seeks to address this gap by examining the strategies employed by married business partners in Barangay T. Alonzo. The key research questions focus on the advantages of being in business with a spouse, the challenges encountered, and the methods used to maintain both business and marital success. Grounded in theories of role management, partnership dynamics, and conflict resolution, this research aims to contribute to a deeper understanding of how couples navigate these complexities. By exploring how successful married entrepreneurs manage their dual roles, this study will offer valuable insights for couples considering joint business ventures.

One of the key challenges in studying married business partnerships is the difficulty in separating personal and professional conflicts. Unlike traditional business partnerships, where professional disagreements can be managed independently, conflicts between married business partners often extend beyond the workplace and into their personal lives. Financial stress, decision-making differences, and role overlap can contribute to both business struggles and marital tension. While some studies have explored these difficulties, they often fail to provide a comprehensive analysis of how couples mitigate such issues in a sustainable manner. This highlights the need for research that delves deeper into how couples successfully manage conflict resolution within both their business and personal relationships.

Another research gap lies in understanding the long-term sustainability of businesses managed by married couples. While some studies discuss the advantages of shared goals and trust, limited research explores how these partnerships evolve over time. Questions remain about whether couples develop new strategies as their businesses grow or if external factors, such as economic downturns or family responsibilities, influence their ability to maintain a balanced relationship. Additionally, most existing studies focus on Western contexts, leaving a gap in understanding how cultural and societal expectations influence the experiences of married business partners in other regions, such as the Philippines.

Furthermore, there is a lack of research on the psychological and emotional resilience required for married business partnerships to succeed. While previous studies mention stress and burnout, few explore how couples develop coping

mechanisms to maintain their well-being while managing a business together. Investigating the emotional intelligence, stress management strategies, and support systems that contribute to a successful partnership could offer valuable insights for aspiring married entrepreneurs. Addressing these gaps will provide a more holistic understanding of the dynamics of married business partnerships and offer practical strategies for couples seeking to strengthen both their professional and personal lives.

Statement of the Problem

The main purpose of the study focused on the benefits and challenges of married couples as business partners at Barangay T. Alonzo, Baguio City.

Specifically, it sought answers to the following problems:

1. What are the benefits married couples get from being business partners?
2. What are the challenges married couples face as business partners?
3. What strategies do successful married couples use to sustain a healthy marriage while in a business partnership?

II. Review of Related Literatures

Married Couples as Business Partners

The dynamics of married couples in business have been a growing area of academic interest, particularly in relation to the advantages and challenges they encounter. Research by Helmle (2010) and Shoubaki et al. (2021) suggests that trust, shared goals, and effective communication play a crucial role in sustaining both a successful business and a strong marital relationship. Married business partners often benefit from a deep understanding of each other's strengths and weaknesses, leading to complementary roles and more efficient decision-making processes. Additionally, their shared financial and emotional investments can foster a higher level of commitment to the enterprise compared to non-married business partners. However, scholars have also noted the potential drawbacks, including blurred boundaries between personal and professional life, financial strain, and conflicts arising from differing management styles.

Challenges in Balancing Marriage and Business

One of the most commonly cited challenges for married business partners is the difficulty of separating personal and professional roles. Studies indicate that couples often struggle to maintain a work-life balance, as business discussions frequently extend into personal time, creating stress and tension (Shoubaki et al., 2021). Financial pressure is another major concern, as married partners who co-own businesses may experience heightened stress due to the combined risks to both their livelihood and personal financial stability. Furthermore, differences in

leadership styles and risk tolerance can lead to disagreements that, if left unresolved, may negatively impact both the business and the marriage. Given these challenges, scholars argue that developing clear boundaries and structured communication channels is essential for maintaining harmony in both spheres.

Strategies for Sustaining a Thriving Business and Marriage

Existing literature highlights various strategies that married business partners use to navigate these challenges. Collaborative decision-making has been identified as a key factor in maintaining both business success and relationship stability. Research suggests that married entrepreneurs who actively involve each other in major business decisions tend to report higher levels of satisfaction in both their professional and personal lives. Additionally, acknowledging each other's contributions and practicing open communication have been found to reduce conflicts and increase mutual respect. Studies also emphasize the importance of setting clear boundaries between work and home life, such as designating specific hours for business discussions and maintaining non-business activities together. These strategies contribute to a healthier balance between personal and professional commitments, ultimately enhancing both relationship quality and business performance.

III. Methodology

Research Design

The study made use of the descriptive method of research to gather the needed information for the study. Descriptive-quantitative survey research design is a straightforward approach that focuses on observing and describing the details of a particular phenomenon, situation, or group without altering or influencing any part of it. Rather than exploring the reasons behind something, this method aims to answer practical questions like what is happening, when it occurs, where it takes place, and how it unfolds. It's about capturing a clear and accurate picture of the subject as it naturally exists. (Singh, 2024)

The study utilized a descriptive-survey research design with a single-group approach to explore the intricate dynamics of married couples managing businesses. This method was chosen because it allows the researchers to systematically capture and describe the participants' experiences, offering a detailed account of their challenges and strategies in balancing personal and professional roles.

Research Locale

This study centered on married couples managing businesses in Barangay T. Alonzo, Baguio City, Benguet 2600 Philippines. Barangay T. Alonzo was selected as the main focus area because of its diverse range of small and medium-sized enterprises operated by married couples, offering a rich context for understanding their unique experiences and challenges.

Respondents/Participants

The total populations of establishments interviewed were 26. The study was specifically delimited to married couples actively engaged in the daily operations of their businesses. Establishments owned by unmarried individuals or partnerships not related by marriage were excluded, ensuring the research targeted its intended demographic.

Data Gathering Instrument

The researchers used survey questionnaire as a main tool to determine the benefits and drawbacks of married couples as business partners. A set of questionnaires has been crafted to address the research problems in accordance with the study's objectives. The structured questionnaire was divided into four parts and was categorized in relation to the problems of the study. Part I was on the respondent's personal background. Part II was on the benefits perceived by married couples as business partners. Part III focused on the challenges encountered by married couples as business partners. Part IV focused on the strategies that successful married couples use to sustain both a healthy marriage and thriving business partnership.

To ensure the clarity and reliability of the instrument, a pre-test was conducted among 15 married couples who are business partners in Barangay Balili, La Trinidad, Benguet. Cronbach Alpha was used with coefficient of 0.739. This value indicates that instrument is reliable and valid. The validity of the questionnaire used in this study was ensured through a comprehensive validation process. The researchers conducted interviews with professional married business partners, whose expertise and firsthand experiences provided valuable insights into the questionnaire's content. These inputs were instrumental in refining the instrument to ensure it accurately addresses the benefits and challenges of married couples in business partnerships.

Data Gathering Procedure

Adhering the ethical guidelines, the study's data gathering process gave respondents' anonymity first priority and took into account principles like fairness,

respect, and the understanding that everyone has the right to make decisions with dignity. The research methodology involves utilizing standard questionnaires to collect data and relevant information from the married couples managing business together of T. Alonzo, Baguio City. Priorin administering the questionnaires, the researchers also sought permission from the business establishment who owned and managed by a married couple. The study's objectives were explained, and respondents were given the option of not answering specific questions, which the researchers respected. It was also supplemented by interviews to gather more information from the respondents. The strict adherence to ethical principles is a commitment made throughout the research process.

Treatment of Data

The data and information collected were treated statistically. Weighted mean and its descriptive equivalent were used to determine the benefits do married couples perceive from business partners, challenges married couples face as business partners and strategies do successful married couples use to sustain both a healthy marriage and thriving business partnership.

The following formula was used:

$$\text{Weighted Mean} = \frac{\sum fx}{n}$$

Where:

Σ = summation

n = number of respondents

f = frequency

x = weight of each score

The following four-point likert scale was utilized to determine the benefits married couples perceive from being business partners.

Numerical value	Statistical Limit	Descriptive Equivalent
4	3.25-4.00	Most Beneficial
3	2.50-3.24	Often Beneficial
2	1.75-2.49	Rarely Beneficial
1	1.00-1.74	Not Beneficial

The following four-point likert scale was utilized to determine the challenges married couples face as business partners.

Numerical value	Statistical Limit	Descriptive Equivalent
4	3.25-4.00	Most Encountered
3	2.50-3.24	Often Encountered
2	1.75-2.49	Rarely Encountered
1	1.00-1.74	Not Encountered

The following four-point likert scale was utilized to determine the strategies that successful married couples use to sustain both a healthy marriage and thriving business partnership.

Numerical value	Statistical Limit	Descriptive Equivalent
4	3.25-4.00	Very Advantageous
3	2.50-3.24	Advantageous
2	1.75-2.49	Disadvantageous
1	1.00-1.74	Very disadvantageous

Ethical Considerations

Throughout the research, the researchers made sure to follow ethical practices to protect and respect the participants involved. Before anything else, they secured participants' informed consent by clearly explaining the purpose, scope, and goals of the study, giving them the freedom to decide if they wanted to participate. To maintain their privacy, the researchers kept all information confidential by not disclosing any names or identifying details, such as the establishments participants were associated with. All collected data was stored securely and could only be accessed by authorized members of the research team, ensuring it wouldn't be misused or compromised. They also ensured participation was entirely voluntary, and participants had the option to withdraw at any point without facing any consequences. To ensure the research findings were fair and accurate, the researchers remained objective during data collection, analysis, and reporting.

IV. Results and Discussion

Table 1 highlights several factors contributing to the success of married couples as business partners. Trust emerged as the most beneficial factor, with a

weighted mean of 3.54, emphasizing its foundational role in both marriage and business. Trust fosters open communication, shared vision, and mutual support, creating a positive work environment and enabling couples to navigate challenges confidently. Their emotional bond enhances decision-making by fostering unity and reliability. Shared goals and values, ranked second with a weighted mean of 3.35, are crucial for aligning aspirations and fostering resilience. When couples align their personal and business objectives, they promote collaboration, accountability, and effective conflict resolution, ensuring sustained motivation and success.

Table 1. Benefits that Married Couples Get from being Business Partners

Indicators	W.M	Descriptive Equivalent	Rank
1. Strong Level of Trust between Married Business Partners	3.54	Most Beneficial	1
2. Shared Goals and Values	3.35	Most Beneficial	2
3. Married Business Partners Make Better Decisions Together	2.34	Rarely Beneficial	4
4. Financial Savings (Ex: no additional employee costs)	2.03	Not Beneficial	5
5. Flexibility in Managing Work and Life Balance for Married Business Partners	2.96	Often Beneficial	3

Flexibility in work-life balance, with a weighted mean of 2.96, ranks third and highlights the adaptability of married business partners in managing responsibilities. Alternating roles during busy periods reduces stress and enhances productivity, strengthening both personal and professional dynamics. Ranked fourth, enhanced decision-making (weighted mean of 2.34) benefits from couples' complementary skills, shared values, and effective communication. This synergy leads to balanced strategies, better conflict resolution, and a cautious yet strategic approach to risk management. Finally, financial savings, with a weighted mean of 2.03, ranks last. While pooling resources can provide cost-saving opportunities, the benefits depend on the nature of the business and employee costs. Despite its lower ranking, shared accountability in financial management contributes to better budgeting and a stronger foundation.

Table 2. Challenges Encountered by Married Couples as Business Partners

Indicators	W.M	Descriptive Equivalent	Rank
1. Difficulty in Separating Personal & Business Life	2.58	Often Encountered	3
2. Financial Stress or Disagreements	2.65	Often Encountered	2
3. Differences in Management Style or Decision-making Approaches	2.73	Often Encountered	1
4. Conflict of Interest between Business and Personal Life	2.5	Often Encountered	4
5. Communication Problems	2.19	Rarely Encountered	5

Table 2 emphasizes that married couples running a business together face several challenges, with differences in management styles or decision-making approaches ranking as the most significant issue (weighted mean: 2.73). The constant overlap of personal and professional lives often makes it difficult to disconnect, leading to increased stress, tension, and potential burnout. The lack of clear boundaries can also foster co-dependence, harming both their relationship and business. Financial stress or disagreements ranked second (weighted mean: 2.65), as shared financial burdens amplify stress, particularly during economic downturns. Disagreements on resource allocation and financial planning can lead to recurring conflicts, emphasizing the need for careful planning and mutual understanding.

Difficulty in separating personal and business life, with a weighted mean of 2.58, is another common challenge. Varying leadership styles, risk tolerance, and communication preferences often lead to conflicts and power struggles. Recognizing and valuing each other's strengths is essential for collaboration. Conflict of interest between business and personal life ranked fourth (weighted mean: 2.5). Balancing these roles is challenging, as personal goals may clash with business objectives, and emotional involvement can cloud professional judgment. To address this, couples must set clear boundaries, such as limiting work discussions during personal time.

Lastly, communication problems (weighted mean: 2.19) are a recurring issue, though they tend to improve over time as couples gain experience. Emotional spillovers into professional conversations and unclear roles can hinder progress and efficiency. Open dialogue, mutual respect, and defined responsibilities are crucial to overcoming these issues. Overall, addressing these challenges requires clear boundaries, mutual understanding, and effective communication to maintain a healthy balance between personal and professional life.

Table 3. Strategies used by Married Couples to Sustain Healthy Marriage while in a Business Partnership

Indicators	W.M	Descriptive Equivalent	Rank
1. Establish Clear Boundaries between Work and Personal Life	3.35	Very Advantageous	4
2. Practice Open Communication about both Business and Personal Life	3.5	Very Advantageous	3
3. Delegate Responsibilities to Avoid Overlapping Duties	3.15	Advantageous	5
4. Acknowledging Each Other's Effort	3.62	Very Advantageous	2
5. Collaborating on Major Decisions	3.81	Very Advantageous	1

Table 3 shows that married couples in business emphasize the importance of strategies to balance their professional and personal lives effectively. Collaborating on major decisions ranked highest (weighted mean: 3.81), as it fosters mutual respect and equality by ensuring both partners feel valued and included. Structured discussions and joint decision-making strengthen the business through diverse perspectives while reinforcing the relationship. Acknowledging each other's efforts ranked second (weighted mean: 3.62), with couples highlighting the significance of appreciation in nurturing trust and motivation. Celebrating achievements, big or small, fosters a positive environment and ensures neither partner feels undervalued.

Practicing open communication ranked third (weighted mean: 3.5), as it is crucial for resolving conflicts and aligning on shared goals. Honest discussions about roles, challenges, and feelings help couples work as a cohesive team. Establishing clear boundaries between work and personal life, ranked fourth

(weighted mean: 3.35), is essential for maintaining balance. Couples reported success with strategies like "no-business" hours and creating separate spaces for work and personal activities, helping reduce stress and prevent burnout. Finally, delegating responsibilities ranked fifth (weighted mean: 3.15), as clear role allocation minimizes overlapping duties and streamlines workflow. Assigning tasks based on strengths fosters accountability and efficiency, allowing couples to manage their business and relationship harmoniously.

V. Conclusions

The findings of this study reveal that trust and shared goals are fundamental to the success of married couples managing both a business and a relationship, as they foster effective communication, mutual support, and a shared vision. While challenges such as differing management styles, decision-making conflicts, and financial stress exist, they are navigable with the right strategies. The research underscores that open communication, clear boundaries between work and home, and mutual recognition of contributions are critical for achieving harmony and sustaining a thriving partnership. These outcomes provide a roadmap for married entrepreneurs, offering actionable insights into managing both personal and professional responsibilities effectively. The study strengthens the understanding of how thoughtful collaboration and adaptability can lead to both a successful business and a fulfilling marriage, paving the way for deeper exploration of specific strategies that enhance the dynamics of married business partnership.

VI. Recommendations

Based on the findings of this study, the following recommendations are proposed to help married business partners navigate the challenges of managing both their personal and professional relationships effectively:

1. Establish Clear Boundaries Between Work and Personal Life

Married business partners should create distinct boundaries between their business and personal lives to prevent conflicts from overlapping. Setting designated work hours, limiting business discussions at home, and maintaining separate spaces for work-related activities can help maintain a healthy balance.

2. Enhance Communication and Conflict Resolution Skills

Open and honest communication is essential for both business and marital success. Couples should engage in regular discussions about their expectations, roles, and challenges. Additionally, implementing structured

decision-making processes and conflict resolution strategies can minimize misunderstandings and enhance collaboration.

3. Develop Financial Planning and Risk Management Strategies

Financial stress is a major challenge for married business partners. To mitigate risks, couples should establish clear financial plans, including budgeting, profit allocation, and contingency strategies. Seeking professional financial advice can also be beneficial in managing resources effectively.

4. Acknowledge and Appreciate Each Other's Contributions

Recognizing each partner's efforts in both the business and personal aspects of their lives can improve motivation and reduce feelings of resentment. Expressing appreciation, celebrating achievements, and maintaining mutual respect are crucial for sustaining a positive partnership.

5. Seek Professional Development and Business Coaching

Attending business seminars, networking with other entrepreneurs, and seeking mentorship can provide married business partners with valuable insights into effective business management and relationship-building strategies. These opportunities can help them adapt to challenges and grow their business successfully.

6. Encourage Further Research on Cultural and Psychological Aspects

Future studies should explore the cultural and psychological factors influencing married business partnerships, particularly in the Philippine context. Research on stress management, emotional resilience, and the long-term sustainability of married business ventures can provide deeper insights into effective coping mechanisms and business strategies.

VII. References:

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