Chapter 2
Stress of Women Entrepreneurs

2.1 Introduction

Stress is a dynamic condition in which an individual is confronted with an opportunity, constraint, or demand related to what he or she desires and for which the outcome is perceived to be both uncertain and important.

Stress is the psychological and physical responses of an organism to its demands. Stimuli that cause stress are known as stressors. Stressors can have different outcomes to different persons. Physical effects include headache, muscular-skeletal disorders, cardiovascular disorders, skin disorders, gastrointestinal disorders, sleeping and eating disorders and low tolerance to infections. Psychological effects include anxiety, irritability, anger frustration, depression, substance abuse such as increasing use of tobacco and alcohol, and growing memory impairment.

Only recently have studies of work stress and coping with work stress begun to focus on women’s experience (Long and Khan, 1993). A decade’s interaction of this researcher with various groups of women at work has necessitated a need to look in to different sources of work related stress. Research on work stress of women is felt essential to understand the effect of employment on women’s well being. In all societies, past and present, sex is
fundamental to the way work is organized and work is central to the social
collection of gender. There are many barriers that limit the development of
women in a society.

Gender issues in the workplace are the main theme in the research of
Dr. Colwill Hilary Lips, and Bruce E. Compass, 1993, Associate Professors of
Psychology at the University of Vermont, U.S.A. has researched on stress and
coping in families exposed to the chronic stress of potential alcohol abuse and
prevention of stress related disorders, specifically depression and conduct
disorder in children and adolescents.

Esther R. Greenglass, 1993, Professor in Psychology in the Department
of Psychology at York University has focused on research on job stress,
women, gender differences burnout, and coping. Her research examines the
influence of social support and Type A behaviour on work stress. Also she
examines the individual within the social context and incorporates the
interaction between them.

Barbara A. Guttek, 1993, is Professor of Management and Policy at the
University of Arizona. Topics of her research include gender uses and job
satisfaction.

Catherine A. Heaney, 1993, Assistant Professor of Preventive Medicine
in the College of Medicine at the Ohio State University has focused her
research on stress and health behaviour. She has developed worksite stress
reduction programmes.
Sharon E. Kahan, 1993, Associate Professor of Counselling Psychology at the University of British Colombia has explored gender role issues in counselling, women's carrier development, and stress processes and coping strategies, as well as organizational equity in hiring and promotion.

Ronald C. Kessler, 1993, Professor in the Department of Sociology at the University of Michigan, has conducted a study on dyadic adjustment to stress among married couples.

Karen Korabik, 1993, Associate Professor of Psychology who has earned her Ph. D from St. Louis University, has focused her research on several aspects of women in management including androgyny, leadership and conflict resolution styles, turnover and work stress, social support and coping.

Bonita C. Long, 1993, Associate Professor of Counselling Psychology at the University of British Columbia, focuses her research in stress- coping process of managerial men and women clerical workers, and individuals with chronic illnesses. She is interested in stress- management interventions particularly cognitive- behavioural and exercise programmes. Managerial job stress is her main area of research. She has researched to explore on executive stress.

Lisa M. C Donald, 1993, from the University of Guelph has researched on work stress, coping, and social support.
Graig A. Smith, 1993, of Stanford University has focused her research on role of emotion in adaptation to stress.

Elaine Wethington, 1993, of Cornell University has focused on the research of gender differences in psychological distress social role transactions and health, processes of social support and dyadic responses to stress.

This researcher has attended a seminar organized by the Women Centre of the San Francisco State University in California at the U.S.A. in April 1998 on work stress of women and coping. Forty-three international scholars have participated in the seminar. The seminar has focused on the ways women accumulate stress at work and subsequently cope with it. Although the participants have not entirely agreed with one another with various aspects of stress of women, all have accepted stress and coping as processes that are relational or transactional and they have acknowledged the need for multidisciplinary approaches to its study.

2.2 Roles

The concept of role expands the meaning of work. It emphasizes the relationship of the person in a position with other significant persons in the system. Women are members of the social system. It includes family, neighborhood, religious community, and cultural associations. Membership entails a position in each sub-system and several responsibilities emerge from each position. The activities woman performs in an organization flow from
various roles. Those roles are performed on the expectations of others and one's own expectations regarding her roles. The person performing the roles is defined as role-occupant. The persons providing a set of expected behaviour to the role-occupant are known as role-senders. The way a woman views her roles is called role perception. The way a woman views the expectation of significant others about her roles is called role expectation. Role expectation and role perception obviously constitute Role. Role therefore is concerned with a set of expected behaviour from the role occupant and the role senders.

Position is a specific point in organizational structure, specifying the power of the person in that position. Role is a set of expected behaviour of role senders and role occupants emerging from a position in an organization. As system is a set of interrelated elements and as role is composed of several interrelated activities, it is perceived as the role system.

Role is perceived as the interacting region between the organization and the person. The person and the organization are in continuous interaction as long as they have relationship. Thus, role is a vital concept in understanding work.

An organization can be perceived as a system of roles. Integrating the person in the role system is essential to achieve organizational and personal effectiveness.
Work is perceived as those activities directed toward meeting personal and organizational needs. It is commonly used to mean paid work. Employer makes the payment for work.

Private, affective realm is sealed off from the public, instrumental realm of women’s work. Their unpaid work at home is considered as private and, therefore, exclusive application of the term work is labeled exclusively on paid work. Many researchers on women’s work are aware of this dichotomous equation. It is problematic in many ways. Most often, scholars accommodate this dichotomy by adding a footnote that reassures readers that no slight is intended to women’s unpaid work at home (Allison, 1993).

Women’s work includes several activities emerging from multiple roles at home. Based on the absence of a pay cheque, women’s work at home is ignored from the ambit of “work”. The notion that work that earns a pay cheque and work that does not earn a pay cheque is fundamentally different, remains unchallenged by such reassuring footnotes. Such agenda furthermore reassures rather than challenge assumptions about the source and nature of women’s work (Allison, 1993). Women’s work and lives are over simplified and misunderstood when researchers assume that having a job and having a family always put a woman in a position of conflict and the conflict the conflict that can result is always the same (Allison, 1993). The implication is that women must choose either a public or a domestic world, as it is not possible to live a life that includes both.
In contrast, holistic studies on women’s work overcome this dualism by focusing on the reality of women’s work experiences regardless of where it is carried out. The researchers on holistic studies explore women’s work across their lives than in isolated sectors of their lives. These studies acknowledge that women’s lives are made of several elements that can be complementary and additive as well as contradictory and fractured. A few studies are discussed below.

2.3 Why work?

Studies on women at work look women as workers for fulfilling financial need or as workers for personal fulfillment. Workingwomen often do consider income the primary reason for having a job. But they also have needs for getting satisfaction from work. Having a well-paid job provides material goods for one’s family and can also be a source of satisfaction. Women’s paid work does not mean that money is all that women need from their work. Women need both monetary and non-monetary rewards their work could give. Monetary requirement does not mean lack of interest or motivation in work. The fact that paid job may be better able than housework to meet the non-financial needs of workingwomen should not be taken to imply that these women are working just for the fun of it (Ferree, 1976). Ferree demonstrates that women’s economic need do not eliminate their equally strong need for social relationships and extra-domestic sources of self-esteem. Ferree’s work is a major criticism of the assumption that women’s
responsibilities in the domestic realm and in the public employment realm are clearly separate from and in opposition to each other.

For women, both forms of work—unpaid home work and paid work at the organization—are very important. Women's family life does not necessarily create conflict for them in pursuing paid work. It may be true that child-care, especially for mothers of small children, presents conflict. It may also be true that elder care, especially care giving responsibilities for aging parents, presents conflict. It is necessary that children and elders should be well cared for but it is not necessary that working women should provide all of that care (Ruddick, 1989, Scarr, 1984). Conflict over what constitutes good mothering or good care giving arises because of the essential contradiction underlying the motivations of caregivers. For example, the belief of working mothers that it is wrong for mothers to leave their children in the care of others can make them feel guilty of their paid work despite their financial need to have work (Tom 1986). It may, therefore, be worthy of looking in to the care giving roles of working women as stressors and ways women manage to cope with stress.

2.4. Socialization

The work and education of children become differentiated by the time they are 5 or 6 years. Boys observe the behaviour of their fathers and later assume their roles in the family system. Girls learn to help their mothers with household chores. Adolescent daughters are warned to protect their virginity and guard their virtues. They are taught to avoid intimacy with men.
Concerns for daughter's virtue is high which prevent girls to get education more than the upper primary levels in the school system in many parts of India. Girls get married at an early age of 19 or 20. It is usually girls who change their residence after their marriage. Thereafter, girls are instructed with manners more carefully than boys so that they will be polite and not behave poorly in the bridegroom's parental homes. It is daughters who are taught the traits of stamina necessary to allow them to leave their parents haven, move to strange place, and survive sometime the hostile atmosphere of their husband's families. Generally, it is sons who remain at home, work with their brothers and cousins and do not break their parental ties until their parents die. Men and women are also quite different in their aggressive behaviour. Disputes in marital relationship lead to violence.

Work of girls at home is seldom appreciated. Absence of praise is the result of deliberate policy, designed to train the complaint personality, perceived to be essential for the success in marriages. Parents believe that if children are praised too much they will become spoiled because they will think that the parents love them too much. The policy is so strongly adopted that female children are not praised for their achievements. Brooming outside and inside of the house, sweeping floors, cleaning kitchen, cleaning utensils after cooking, cooking meals, washing clothes, shopping household goods, and helping young children in their studies - the routine of a woman may include more than these activities. All these constitute women's work. There
are increasing training responsibilities for girls with respect to their younger siblings.

Children are given no specific education about sex, and the topic is too sensitive to include in discussions or interviews during interactions with girl children. Customs of seclusion of girls and concern for daughter's virtue made many families reluctant to send their post-adolescent daughters to co-educational schools and colleges. Norms for early marriage present strong barriers for college education for girls in many parts of India.

However, in Kerala, families give much priority to education of their children, though parents prefer more education for their sons than for their daughters, given a choice between the two. The educational scenario of Kerala presents another picture. Girls' education has become more desirable among the middle class and upper class families. Families in Kerala invest in education of their children to enhance their occupational opportunities. The preference for educated brides by educated bridegrooms has prompted families to send girls for higher education. "Today, educated men prefer educated women as their wives. They want their wives attend telephones, receive telegrams, send email, operate bank accounts, register children at schools and do many other activities. In order to marry, it is important to get educated".1

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1 A participant's comment on the purpose of education of her daughter at a seminar on Empowerment of women organized by Kerala State Women's Commission on 1/11/2003
Forty three scholars from different countries have participated in the seminar on stress of women and coping organized by the Women Centre at the San Francisco State University agreed on two assumptions: First, they have agreed that both home work that include caring and nurturing activities and paid work at organization as work of women. Usually only paid work is considered to define work of women. Therefore, need is felt to consider both types of work to study stress and coping. The participants of the seminar have further agreed that much of women's work is widely ignored by researchers and that future research must invariably include issues relating to women's work, contributing to their stress, and stress outcomes influencing women's lives. The seminar is a torch-bearer to this research on stress of women entrepreneurs.

Women in the paid work force face numerous issues. The complexity of the processes involved in women's work experiences ranges from managing paid work related activities to non-paid work related activities at their homes. Social and cultural changes affecting women's roles in both families and at the work places compel women to develop new coping strategies. Barbara Gutek cogently describes women's movement to non-traditional occupations from the traditional ones. Perceptions of women's roles at the family and at the paid work place have to be clearly understood to identify workplace stressors, and the impact of such stressors on the well-being of working women. Although, many survival strategies to cope with stress are developed by researchers, they are insufficient to help women
manage stress to move up in the organizational ladder. Repetitive exposures to stress can enhance women's coping resources. Thus, structural perspectives that suggest several intervening strategies have to be substantiated by person's perspectives to understand stress.

Numerous Social Scientists like O'Neill, 1985 and persons like Bales, 1955 argue for specialized activities for men and women, with men focusing on instrumental (paid work) activities and women focusing on expressive (family) activities. Whether these different worlds of men and women are viewed as having biological origin (Bardwick and Douvan 1971), or simply as making economic sense for the family unit (O'Neill 1985), the assignment of men and women to these different worlds has a long history (Bernard 1981b), and is widely discussed in many books and articles on male and female roles.

Women have become part of a larger share of the college population. The increases in percentage of college degrees as well as in non-traditional areas are to some extent carried over to the work place. Women have increasingly moved to professional areas, for example, as doctors, lawyers, bank officers, managers, engineers, and entrepreneurs.

Women have become highly responsive to the work opportunities in the society. This is an important social change. Women's movement to the world of paid work spontaneously has generated intense need for changes in family roles. The quantity of homework does not undergo much change. It is true that husbands and children of working women spend relatively more time in household work compared to husbands and children of unpaid
working women. Although many women would like their husbands to do more in the way of housework including childcare, neither men nor women expect men to do such work (Gutck et al. 1991). It opens up the need to study self-perception of working women along with social perceptions. But social perceptions of family roles have not undergone enough changes. It is time to look into the changes in the private sphere of the lives of women. It transcends towards the study of family roles, and towards work generated from those roles at home and towards the paid work at the organizations. It is worthy to know the role system of a working woman—wife role, mother role, daughter-in-law role, teacher role in tutoring children at home, and paid work roles similar to men at paid work and social roles—attending marriage ceremonies, funeral functions etc.

Women are enriched with role demands at home and at paid workplace. Potential stressors are many and varied. Role demands obviously act as incredible stressors for women.

2.5 Family related stress

Family related work is called homework. Balancing paid work looms as a large source of stress for women. But there are activities reported by women in homework as not sources of stress. They are sources of satisfaction and happiness and/or means of coping with stress. Because women feel responsible for and enjoy many family duties, they do not necessarily report that these responsibilities are stressful (Gutek, Searl, and Klepa, 1991). Women do not report their families as a source of stress, although factors such
as the number and ages of children, supportiveness of husband, amount of
discretionary income to buy support services and the like may have an effect
(Gutek et al. 1998). Thus, it is important to study those factors that women
report to be stressful and those that are associated with stress although they
might not be perceived as such, which can affect stress level. First are the roles
of wife and mother in family systems. Although a proportion of high
achieving women in different professions are unmarried (Cohen and Gutek,
1991, Herman and Gyllstorm, 1977, House Kencht, Vaughan and Stahan,
1987) married women report higher levels of work satisfaction than single
women. (Crosby 1984, and Valdez and Gutek 1987) children, like husbands
can be a source of work related stress or they could be a positive effect on
work satisfaction. Childcares at very early stages, without adequate support
systems are reported as source of stress for working mothers (Crosby 1984).
The traditional assumption that women are responsible for raising their
children is direct outgrowth of the asymmetry in social roles (Kammerman,
Kahn and Kingston 1983).

In joint family system, daughter-in law, and mother-in -law roles are
added to the existing ones. Husband- wife relationship, mother -child
relationship, mother-in law, daughter-in law relationship may act as a
stressors to women. Women are expected to exhibit gender roles that may
swamp expectations about paid work roles (Gutek, 1981). Nurturance and
caring functions are considered as expressive functions. Although nurturance
and caring are valuable traits, they are less valued than other factors such as
competence, management skill, special expertise, logic and analytical ability at times of selection, placement, and promotions in the workplace (Nieva and Gutek, 1981). Husband-wife relationship, mother-child relationship, daughter in law-mother in law relationship generate several activities that have to be done by working women. Those role incumbents who are supportive of a woman's career and contribute to household labour appear to be sources of satisfaction and appreciation for working women (Piotrkowski et al., 1987, and Repetti 1987). A family factor to consider in the study of stress is whether the relationship between multiple roles could be success or stressful for working women. The role accumulation hypothesis is studied by Crosby et al. (Crosby 1982; Pietromonaco, Manis, and Frohardt- Lane 1986; Valdez and Gutek 1987). A somewhat closer look at roles—for example, the time and energy expended or expectations about them—may lead to additional insights about the circumstances under which several roles are perceived by the role occupants which could be distressing or eustressing for working women if effective coping interventions are accessible. It is likely that working women who have multiple roles could be more satisfied than those who have fewer roles. The research of Crosby, Manis, Valdez and Gutek confirms this perspective. Family roles along with many roles at paid workplace appear to be a major source of stress for working women. Working women may be expected to reduce their involvement with paid work and maintain or increase domestic involvement. Lewis and Cooper, 1988 observed that dual career couple reduce overload along traditional lines, e.g., women reduce
their involvement with paid work and increase domestic involvement. Although this may or may not be true, it is rewarding to probe into such matters to find out whether role overload is a major stress factor for women.

2.6 The contextual system

Entrepreneurship involves taking risk. In the dynamic world of global competition, women entrepreneurs have chosen high-stress career paths. Their efforts to make their organizations more innovative to respond to growing economic challenges appear to make them more resilient to stress.

Innovation is understood as new idea applied to initiating or proving a product, process, or service. Innovations range from incremental improvements to radical breakthroughs. Women entrepreneurs seem to strive towards high performance to harness their growth potential. Organizations, especially of business organizations, have resorted to achieve cost effectiveness through firming employees. It is likely that women unemployables increase due to non-hiring policies and firing policies that target women. In view of such detrimental policies that may affect the employability of women, promoting entrepreneurship among women may lead to generate employment opportunities for them. This study, therefore, has economic significance.

It also has social and cultural significance. Culture refers to a system of shared meaning among its members (Robbins, 1994). In any society, culture plays a very important role in the lives of women. It influences the thought
process, attitudes, and behaviours. Women's perception about themselves and others' perception about women are groomed in prevailing culture. The extent to which women are encouraged to become entrepreneurs and the extent of social and family support they get are influenced by socio-cultural factors. Cultures where the core values are intensely held and widely shared are known as strong cultures (Robbins, 1994). Usually core values are intensely held and widely shared by women. A strong culture will have high level of influence on the behaviour of its members. A strong culture influences behavioural consistency. What is expected from women and what women expect from others presumably are influenced by socio-cultural factors.

Culture socializes women. The socialization process refers to the adaptation of women to the prevailing culture. Women are challenged by the cultural prescriptions of their behaviour. Informal, creative, and supportive cultures promote risk taking and conflict, whereas formal culture promotes risk aversion that seeks to eliminate conflict (Robbins, 1994).

Roots of women's identity can be traced to culture. The assumption of visibility of gender issues surfaces in the studies of organizational culture.

Gender is understood as the psychosocial constructions of the biological difference between male and female. Sex denotes the biological difference.

Core texts on organizational culture such as Peters and Waterman (1982); Frost, Moore, Louis, Lundberg, and Martin (1985), pay little attention gender (Long and Kahn, 1993). The notion of organizational structure as an
objective, empirical and genderless reality is itself a gendered notion. It marks
the extent to which organizational policies are premised on the dominance of
one set of definitions and assumptions that are essentially gender based
(Shappard, 1989). How gender influences women’s family roles, and
organizational roles and thereby makes their lives stressful or not is an
interesting issue in research. Study of stress in relation to gender has
therefore, much social relevance and hence enters the ambit of this research.

Despite large number of women entering in to different work places,
despite equal opportunities policies, despite several provisions in our
constitutions, fundamental patterns of values and behaviour seem highly
resistant to change (Long and Kahn, 1993). There emerges, therefore, a need to
look in to interpersonal relationship in terms of power.

Power is explained as the ability to influence others. Although micro
level power becomes more visible, it becomes more invisible at the macro
level, especially at the political level. The ability of women to enter in to
political positions may be influenced by their willingness to expose to higher
levels of stress. Interpersonal power is explained as the ability to get another
person to do or to make a person believe something he or she would not
necessarily have done or believed spontaneously (Johnson, 1976).

Effective communication is the path way to interpersonal power. An
interesting observation is that neither the influenced nor the influencer needs
to be aware of the communication process in order for interpersonal power to
be demonstrated. Communication can believe, maintain, or change the balance of interpersonal power in a relationship (Spiner and Colwill, 1982).

It appears that women have to extent their career involvement to the political field. Little improvement seems to have made in this situation of women vis-à-vis men. Considerable coping skills, especially cognitive coping skills may be required to move to higher echelons of the political system. Empowering women through stress orientation may yield rewarding results. The ability of women to marshal sufficient skills to effectively handle stress generating environment—whether it is at the paid or at the unpaid work place have to be understood.

Thus, a contextual view is taken to understand stress and coping of women entrepreneurs.

2.7 Empowerment of women

Empowerment is an exercise in human resource management. Empowerment is the outcome of empowering. Empowering is the process of acquiring energy or power from within and from the environment to achieve personal autonomy to enable women to become active participants in the socio-economic, and political development.

Development is ultimately a matter of the capacity of a society to tap the roots of popular activity, to free up and empower people. Both the imperatives of distributive justice and concerns about social development call for women’s access to productive resources (employment, training, credit,
land, extension, legal reform), access to basic goods and services (household 
needs, education, health), and access to external resource flows such as debt 
reduction. In turn, these contribute to the long term goals of gender equality 
and the empowerment of women.

Empowerment of women means the following.

♦ Recognizing women’s contributions and women’s knowledge
♦ Helping women fight their own fears, feeling of inadequacy and 
  feeling of inferiority
♦ Enhancing self-concept and self-esteem of women
♦ Controlling their own bodies
♦ Becoming economically independent and self-reliant
♦ Facilitating resources like land and property
♦ Reducing women’s burden of work, specifically with home
♦ Creating and strengthening women’s groups and organizations
♦ Preserving the service roles like care giving
♦ Avoiding and confronting atrocities against women
♦ Building and maintaining physical and mental health
♦ Obtaining reproductive freedom

2.8 Why women?

The principles of equality and justice, enshrined in our constitution, are 
fundamental to our thinking. They are reflected in the preamble, fundamental 
rights, and directive principles of Indian constitution. Article 14 guarantees
social, economic, and political justice as well as equality before law. It ensures non-discrimination based on sex. Article 15(3) of the Constitution of India empowers the state to make special provisions for the promotion of welfare and development of women. The 73rd and 74th constitutional amendments are focused on ensuring 1/3 representation of women in local governance.

Persisting attempts continue to get passed an act ensuring 1/3 representation of women in parliament and other bodies. However, there exists a wide gap between the goals of our constitution and the de-facto status of women in our country. Despite assurances in our constitution, inequality and injustice prevail in the socio-political, and economic scenario. More specifically, inequality has become a profound and subtle sickness that has lodged itself deep in subconscious of both male and female. It is deep in our society. This may be the hardest source of stress to be addressed as it drips women from within and outside. Obviously, the greatest change that may have to occur is in the attitudes of women toward their socio-economic status as it affects the living conditions of women in our society. To assure women their roles in society, to invest in them with equality and human rights, to make women participate in the growth process, to ensure the implementation of the provisions of our constitution and legislation, is nothing short of a mental revolution.

A major factor influencing this revolution is the development and maintenance of a healthy self-concept. Internal locus of control envisages a prime factor in such an attempt.
Locus of control refers to the perception of an individual regarding the degree of control exercised by oneself or the outcomes of one's behaviour. Individuals who perceive that they control what happens to them are called internals. Individuals who perceive that what happen to them are controlled by outside forces are called externals. It is understood that individuals who rate high in externality are likely to be less involved and less satisfied with their jobs. Women rated high in externality relied heavily on external factors for the outcomes of their behaviour.

Needs are identified in group discussions and interviews with the professional, non-professional, and unpaid working women for achieving a high level of internal locus of control. Similarly, many women in different groups have felt the growing need for maintenance of healthy self-concept, as it is essential for their psychological empowerment.

The self is a product of person's beliefs, values, goals, feeling of competence, or feeling of inadequacy, and perceptions of the outcomes of one's behaviour (Robbins, 1996).

Value is a digested and internalized belief. Values represent a person's basic conviction regarding a preferred mode of conduct. Values are a person's ideas about what is right, good, or desirable. Values have the content attribute and the intensity attribute. A person prioritizes the values based on their intensity. In other words, each person holds a hierarchy of values known as value system.
Beliefs are more situational than values. Beliefs are ideas that can be changed relatively easily while values are ideas that are deeply ingrained and tend to remain constant. Goals are expected outcomes to satisfy certain needs. Or, it represents a map of a person's behaviour. The feeling of competence or inadequacy influences a person's behaviour. If one believes that one could do something, one is more likely to do the thing.

Perceptual process is the screen through which secondary data are passed to the cognitive system before it is passed to become part of self. Perception refers to the process of selecting, organizing, and interpreting sensory data to create meaning to a situation.

Our lives are concerned about building and maintaining a healthy self-concept.

In our society, an ideal woman is generally perceived as obedient, non-assertive, supportive and dependent. However, it appears that a large number of women like to be perceived as assertive, supportive, dynamic, self-assured, trustworthy, and entrepreneurial. Additionally, women seek opportunities to function in various managerial roles such as interpersonal, informational, and decisional roles. This is especially true with women entrepreneurs.

2.8.1 Groups

Groups represent an important dynamic input in the process of empowering women. Women are encouraged to form self-help groups or

\[\text{An enterprise is a complete business consisting of functions, divisions, or other components used to accomplish specific objectives and goals. (Alexis Leon- ERP Demystified, Tata MC Grew Hill, New Delhi, 2003)}\]
other types of groups to interact freely and express their views on events relating to their lives. Working in women’s groups, this researcher has observed that women generate activities that result in a variety of interactions. Sentiments are also a spontaneous outcome of such groups. Participation of women in the group activities obviously results in generating interpersonal aspects of communication such as trust, compatibility, and expectations. Women learn things by doing them. They learn about group dynamics by experiencing them and reflecting on their experiences in such groups. Instead of treating hypothetical and abstract issues, they tend to focus on the real behaviour in their group activities. Much emphasis can be given to facilitate women to learn goal setting, planning, organizing, and leading functions.

Women in a group setting have written their life scripts and have understood the similarities and differences in perceptions of their roles in their families, and at the paid work place. Self-esteem has influenced setting of realistic goals and perceiving them as attainable. Even if the goals set are attainable, perceiving them as attainable and well with in the person’s abilities is essential for achieving those goals. There are women who set goals and believe that they are not attainable.

This aspect relates to self-esteem. Having a healthy self-concept also promotes group cohesiveness. Thus, influencing perceptions of women about themselves and others’ perception about women have a great deal to do with the healthiness of self-concept. A healthy self-concept negotiates with
women's efforts for their psycho-social, and political empowerment. Obviously, such a need could generate stress and coping with it becomes essential to ensure women's development. This study, therefore, resonates with such objectives.

2.9 Small industrial enterprises

Small industrial enterprises are vital to the development of Indian economy. The bulk of inventions that have revolutionized human life in the 20th century have originated in independent small firms (Vepa, and Ram K, 1988). Small industrial enterprises, therefore, are important owing to their ability to contribute to disbursed development, providing employment opportunities, preserving traditional arts and crafts and utilizing indigenous resources particularly in the production processes. "Entrepreneurship and other high level of human skills are the key variables, which link the socio-cultural milieu with the rate of economic development".

Small industrial sector is considered as an ideal nursery for the growth of entrepreneurship. It nurtures tiny enterprises. A repertoire of entrepreneurial talents emerges in the tiny sector. Women attracted towards self-employment are in the tiny sector. Tiny enterprises are characterized by strengths such as flexibility, less and cheap labour, reduced overhead, proximity to market and owner management and the consequent advantages

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of faster decision making and self commitment iterates in to economic
dynamism, interfacing local, national, and global economies.

This sector faces threats too. Tiny enterprises exist in a competitive
environment (Taub, Richard P. and Tamb et, al.). Competition is faced from
other enterprises ranging from small to multinational enterprises. Risk taking
capacity of entrepreneurs is constantly challenged by the ongoing turbulence
of the market economy. This sector sluggishly accesses reducing cost of
borrowing from financial institutions. Procedures and controls in many of the
market, and financial assistance programmes continue to remain as obstacles
to women entrepreneurship. Red tapism and corruption further aggravate the
problems in this sector.

Such is the business scenario where women have entered as
entrepreneurs that there is increasing need for developing awareness about
entrepreneurship among women. The government of India acknowledges the
role of women entrepreneurs in the tiny industrial enterprises 4. Two streams
of thought have emerged regarding the promotion of women industrial
enterprises. The first stream is employment centered. It is argued that
considering the low bargaining power of women in our society, high priority
must be given to industrial schemes focusing on employment of women.

The second stream relates to empowerment of women by providing
them with autonomy. It is observed that efforts should be taken to develop
women enterprises to guarantee social and economic equity.

2.10 Why women entrepreneurs?

An entrepreneur is an agent of change. She is an initiator of an enterprise. She is involved in the process of making links between opportunities and resources. She constantly strives for responding to the business environment with commitment and motivation. Entrepreneurship is a function of creating something new, organizing, coordinating, and undertaking risks and handling uncertainties. An entrepreneur, therefore, is one who undertakes the above tasks. Schumpeter (1961) has emphasized the roles of creativity and innovation as the functions of an entrepreneur. Some also calls those who develop a niche in the market or develop a new strategy to satisfy some needs as entrepreneurs (Peterson, Rein 1985). There exist a number of schools of thought, which view the notion of entrepreneurship from fundamentally different perspectives. The term has been used to define a wide range of activities such as creation, funding, adapting, and managing and venture.

High need for achievement, high need for autonomy, high need for creativity, and prevalence of initiative, industriousness, and foresight through self-reliance and possession of managerial skills are all effective pointers to an entrepreneur.

The working definition of an entrepreneur is that it is a person who owns and operates a tiny enterprise, and who tries to create something new, organizes production, undertakes risks, and handle economic uncertainty.

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