3.1 REVIEW OF LITERATURE:

The primary step in any research study is the review of literature. Literature review comprises of “written and systematic summary of the research which is conducted on a particular topic. It summarizes the background and context of the research and forms a basis for research.”

Importance of Review of Literature:

There are several purposes of writing a literature review, some are discussed below:

- To provide the reader with up to date account and discussion of the research findings on a particular topic.
- To detect conflicting points of views expressed by different authors.
- To provide a basis for forthcoming research work.
- To provide the summary of the research areas.

In this section, I have reviewed 94 papers which are highly relevant to the above issue. A review of related literature is made for a sound understanding of different issues pertaining to Stress in women entrepreneurs. This section is divided into five parts as follows:

- Reviews on Motivation Factors for Women Entrepreneurship.
- Reviews on Characteristics of Women Entrepreneurs.
- Reviews on Stress.
- Reviews on Entrepreneurial Role Stress and Constraints faced by Women Entrepreneurs.
- Reviews on Entrepreneurial Role Stress and Coping strategies adopted by them to overcome stress.

3.1.1 Reviews on Motivation Factors for Women Entrepreneurship:

Sukhjeet Kaur Matharu, Ravi Changle, and Arnav Chowdhury, (2016) carried out this empirical study to find out the factors that motivate
women to opt for entrepreneurship. For the purpose of the study, data was collected from 212 women entrepreneurs using self-designed questionnaire. Results revealed that factors like independence, ambition, affluence, professional competence, supportive, responsive, confidence and work environment were considered to be most important motivational factors for entrepreneurship.

C. Rathna, V. Badrinath, S. C. Siva Sundaram Anushan, (2016)² aims at conducting an empirical analysis to determine the motivational factors that induce women to opt for entrepreneurship in Thanjavur district. This paper also emphasizes the challenges faced by women, while pursuing entrepreneurship. Results of motivational factors revealed that as compared to other factors like improving social status, supplementing family income etc, financial need proved to be the chief source of motivation. Also, the result of Rotated component Matrix reveals that women have started this venture as a pass time activity, to improve the social status and to be economically independent. Further major challenges faced by women entrepreneurs include stringent legal and regulatory conditions and unfavorable market conditions.

Natanya Meyer, Johann Landsberg, (2015)³ conducted this study to identify the factors that motivated women to initiate their own business. For the purpose of the study, data was collected from women’s, from three different groups (2013, 2014 and2015), who were all enrolled in a short learning program exclusively designed for women in early start-up stage or intending to start a business. The results revealed that to be independent and have freedom and to add towards a social goal proved to be prime motivating factors for the majority of women entrepreneurs. Further results concluded that in general, women would opt for entrepreneurship activity due to pull factors rather than push factors.

Ilhaamie Abdul Ghani Azmi, Siti Arni Basir, and Mohd. Rizal Muwazir, (2014)⁴ objective of this paper was to explore the factor that motivates Muslim women entrepreneurs to engage themselves in SMEs in Malaysia. Previous studies examined by this paper indicate that main motivation consists of push and pull factors. In order to achieve the objective of the study data were
collected from 106 Muslim women entrepreneurs in Malaysia. On the basis of findings motivation factors were classified into personal, family, own skills, customers, competitors, suppliers, society and government and Muslim women rights. Thus, we can conclude that both push and pull factors of motivation were available in Malaysian Muslim businesswomen.

Jamel Choukir, Mouna Baccour Hentati, (2013)⁵ the main objective of the present research was to emphasize the entrepreneurship motivation as a social issue and to comprehend the link existing between motivator factors and economic and social success. Therefore, for this purpose data was collected from 100 Tunisian entrepreneurs. It was concluded on the basis of results that there exist links between motivator factors and entrepreneurship with some ties between entrepreneurship, motivator factors, and the antecedents, especially concerning gender, age and family background. It was also found that differences exist between male and female entrepreneurs. Motivator factors for male entrepreneurs were in the same importance with push and pull ones including Freedom and great independence (financial and others), Creativity, Need for commandment, Professional success, and achievement, Unemployment, Less job, Job loss, Governmental incentives, Less appropriate job. Motivator factors for female entrepreneurs were rather emotional including Work commitment; Solidarity and networking need; Family and personal supports; Discrimination; Job humiliation; Emotional experiences: fear, anger, anxiety, and revenge on.

Siri Roland Xaviera, Syed Zamberi Ahmad, Leilanie Mohd Nora & Mohar Yusof, (2012)⁶ this study focuses on the women entrepreneurs who revolutionize from salaried employment to ownership of small and medium businesses. Convenience sample method was used to collect data from 153 small and medium-sized women entrepreneurs through a self-administered questionnaire which was distributed by hand, email and fax. The objectives of the study are; first, to determine the factors that cause women to leave employment for business ownership; second, their personal and entrepreneurial characteristics and; last, the challenges faced by them during the transition from salaried employment to business ownership. The main factors that motivate women to leave employment for business ownership were a need to achieve personal
growth, independence, and the economic payoff also Passion for the business, listening and communication skills, and self-discipline was among the most common personal skills. The key entrepreneurial skills that were indicated include confidence, leadership, entrepreneurial and business knowledge, being analytical, creative thinking in problem-solving, being efficient and effective in executing plans, balancing skills between personal and business life, and flexibility. The challenges faced by the respondents were a shortage of general staff, shortage of professional staff, issues of development and growth, financial constraints due to high overheads and a lack of consultation advice from experts.

Ivan Stefanovic, Sloboda Prokic, Ljubodrag Rankovic, (2010)\(^7\) conducted an empirical research to analyze the factors that motivate entrepreneurs to start their own business and to determine factors that affect the success of SMEs. Using simple random sampling data were collected from 79 entrepreneurs in Serbia and data analysis was done using principal component factor analysis with Varimax rotation. In this study 11, motivational items of entrepreneurs to establish their own business and 17 items affecting entrepreneurs’ success was considered. Results revealed four factors that motivates entrepreneurs to start their own business (independence, greater business achievement, job security and intrinsic factor ), as well as seven factors affecting entrepreneurs’ success (business reputation, leadership skills , approval and support, competitive product/ service, interpersonal skills, always to be informed and position in society). On the basis of these results and their comparison with the practical findings in other countries, it may be concluded that motivational factors of entrepreneurs are generic in developing countries and there are a variety of different factors affecting entrepreneur's success, which primarily depends on the existing situation in the local environment.

Kamal Naser, Wojoud Rashid Mohammed, Rana Nuseibeh, (2009)\(^8\) the purpose of this paper is to identify factors that motivate women in the United Arab Emirates (UAE) to start their own businesses. Different factors recognized in previous research, that affect women's decisions to become self-employed were included in a questionnaire. To achieve the objective of the study 750 women entrepreneurs in the UAE were asked to express the degree of agreement
with the factors listed in the questionnaire. Results concluded that financial support from the government, especially in the start-up capital, is an important factor that motivates women to establish their own businesses also. Self-fulfillment, knowledge, skills, and experience, including relationship to spouse/father business, are all important factors in the development of women entrepreneurs. In contrast with previous research factors such as social norms, market network, and competition do not seem to be barriers for women in becoming entrepreneurs.

**Amzad Hossain, Kamal Naser, Asif Zaman, and Rana Nuseibeh, (2009)** this paper examines the factors that influence women entrepreneurship development in Bangladesh. For this purpose quantitative and qualitative analyses of possible factors that may affect the development of women entrepreneurship such as age, education, socio-culture, motivation, market information, business idea, enterprise creation, advocacy and decision making, enabling environment, and financing was done. In order to provide empirical evidence on the variables and to estimate the model employed by the study, a questionnaire was used. It was revealed that women face problems in every step that they take to establish their own businesses. The main factors that impact women's decision to become self-employed are the desire for financial independence and decision making, market and informational network, availability of a start-up capital, knowledge and skills, and responsibility towards children. The regression analysis, however, revealed that the main factors that affect women's decision to develop their business were participation in women associations, advocacy, and decision making (self-fulfillment) and knowledge. Yet, the results indicated that religion does not manipulate women's entrepreneurship development.

**Krishnaveni Motha, (2004)** conducted a study on women entrepreneurship in rural areas of India. He found that many women who belonged to low socioeconomic groups were themselves running the enterprises effectively. It was observed that the majority of women entered the entrepreneurial field to complement family income and due to other reasons such
as non-availability of government jobs, economic necessity etc. Results also revealed that women entrepreneurs who received family support could run the enterprises more effectively.

**Beena and Sushma, (2003)** conducted a study on women entrepreneurs to determine the factors that motivate them to start their own business. Results revealed that prime motivations for starting their enterprises were monetary returns and need to support the family.

**Aurora and Korn Ferry, (2002)** objective of this study was to find out whether more women than men were leaving corporate organizations for entrepreneurial ventures, and if so, what choices they were making about women’s views on corporate life and entrepreneurial ventures. Findings revealed that women heavily sought reward, recognition, and re-invention also women enjoy calling the shots in business. Women who took the leap from corporate life to start their own business said that they were extremely satisfied. It was found that 85 % men and 88 % women mentioned the ‘lack of a benefits package’ as a less satisfying aspect of leaving corporate life to venture their own business. Moreover, top reasons for both men and women entrepreneurs for leaving corporate life include, taking a risk with new ideas and to test personal limits, and to have more strategic input into decisions. Men considered money as the second most popular reason to change jobs, along with opportunities for strategic input, while women ranked it fifth, behind risk, recognition and spending more time with the family.

**Muriel Orhan and Don Scott, (2001)** Conducted a Qualitative research involving 25 French women entrepreneurs to develop a model of the factors that motivate women to start their own businesses. Results concluded a number of situations that relate to women’s decisions to become entrepreneurs, namely “dynastic compliance”, “no other choice”, “entrepreneurship by chance”, “natural succession”, “forced entrepreneurship”, “informed entrepreneur” and “pure entrepreneur”. The findings do not strengthen the assumption that a majority of women become entrepreneurs for reasons of necessity and identified antecedents to the generalized “push”, “pull” and environmental motives.
Aravinda and Renuka, (2001) in an exploratory study on women entrepreneurs of Hyderabad and Secunderabad cities observed that the most common motivational factors prompting the women to start their own ventures were: (i) self-interest in that specific area of enterprise, (ii) self-respect, (iii) inspiration from other’s success or achievement, (iv) economic necessity and (v) advice of family members. Moreover, the facilitating factors in the maintenance of the enterprise were: (i) experience, (ii) self-interest, (iii) family-help (iv) support.

Christopher D. Merrett and John J. Gruidl, (2000) one of the major reason that prompted women to start their business is the desire to avoid gender-based discrimination in the workplace. But female entrepreneurs who have started their own business still compete with gender discrimination. The purpose of this study is to determine the Effect of Gender and Location on Entrepreneurial Success. This study examines female entrepreneurship in Illinois through rural versus urban comparisons of male and female business owners. To test the hypothesis that gender and geographic location combined to hinder the entrepreneurial success of women, 4,200 business owners were surveyed. Entrepreneurs were asked questions about personal attributes including gender, work experience, education, training, and prior career status also questions related to firm characteristics such as financing sources, number of employees, revenues, problems encountered during start-up, sector of new firm, geographic location, and the importance of selected community characteristics were asked by them. Results concluded that rural female entrepreneurs face more obstacles to business success than their male or urban female counterparts.

Lokeswara Choudary, (1999) conducted a study on women entrepreneurs of Vikram Sarabhai Industrial Estate in Chennai city to determine the factors which motivated the entrepreneurs to undertake their own business and also to determine the constraints faced by these women in establishing their enterprises. Results revealed that the prime motivations were: (i) previous experience, (ii) to supplement the family income, (iii) to work independently and (iv) to get economic independence. Also, it was found that most of them had the following constraints, viz. lack of proper experience and training, lack of
encouragement from the society, more competition, inadequate Government
assistance, inadequate knowledge and experience in management of various
factors. Moreover, self-confidence, hard work, motivation, achievement, etc.
were the prime factors that played a major role in keeping the entrepreneurial job
successful.

Shaver, Gartner, and Gatewood (1995)\textsuperscript{17} concluded in the study that
‘Women decided to opt for entrepreneurship for reasons such as self-fulfillment
and as a way to actualize personal goals that focus on family’.

Shane, Kolvereid, and Westhead, (1991)\textsuperscript{18} found that women ventured
into entrepreneurship more by the need for achievement than by monetary
reasons.

Morrison, White, and Van Velsor, (1987)\textsuperscript{19} presented a different view
about the reason for women entrepreneurship. It was observed that in the West, a
large number of women were venturing into entrepreneurship as a way of coping
with the ‘glass ceiling’ that seems to prevent them from reaching top managerial
positions in the organization.

Shah and Hina, (1987)\textsuperscript{20} conducted a study on women entrepreneurs to
find out their motivations for becoming an entrepreneur. For this purpose,
application forms of 300 women who undertook entrepreneurship development
programme and 60 women trainees who later became entrepreneurs were
analyzed. It was found that prime motives to become an entrepreneur includes
economic needs, the support and interests of the husband and family, utilization
of own experience and education, desire to be independent, availability of free
time and finance, personal ego and satisfaction of doing something on one’s own.

Singh, Sehgal, Tinani, and Senguptha, (1986)\textsuperscript{21} conducted an
exploratory study to examine the motivations of successful women entrepreneurs.
Results revealed that the five dominant factors rank wise that motivated women
entrepreneurs to venture into entrepreneurship were to keep busy (rank 1), to
fulfill ambition (rank 2), to pursue one’s own interest (rank 3), by accident or
circumstances beyond control (rank 4) and to earn money (rank 5).
Huntley, (1985)\textsuperscript{22} adopted a case study approach to investigate the life events and experiences that had influenced women to choose entrepreneurship as a career option. Results revealed that most of the women ventured into entrepreneurship because of a desire to be independent and to be in control of their lives.

Singh and Senguptha, (1985)\textsuperscript{23} a study was conducted on 45 women who were attending the entrepreneurial development programme held in November-December 1983 to recognize the factors that prompted these women to start their own business. The study revealed that more educationally qualified women perceived entrepreneurship as a challenge, for doing something fruitful and fulfilling their ambition, whereas women who were less educationally qualified perceived entrepreneurship as a tool for earning quick money.

Goffee and Scase, (1983)\textsuperscript{24} observed that those women who were economically marginalized because of the lack of opportunities for paid employment may have no other option but to start their own businesses as a source of earnings.

Mohiuddin Asghari, (1983)\textsuperscript{25} in the study on ‘Entrepreneurship Development Among Women’ observed that women became entrepreneurs due to the following reasons: (i) as a challenge to satisfy some of their personality needs (power, achievement, novel experience, etc.), (ii) economic needs, (iii) family occupation (iv) educated women like to utilize their knowledge gained, and (v) as a leisure time activity.

Sinfield, (1981)\textsuperscript{26} observed in his study that because of high levels of long-term unemployment in various ‘female sectors’ of the economy, proprietorship was becoming an important means of employment for many women.

Schwartz, (1979)\textsuperscript{27} conducted an exploratory study on 20 female entrepreneurs to determine the factors that motivate them to start their own business. It was found that prime motivations for starting the business were the desire to be independent, the need to achieve, economic necessity and the need for job satisfaction.
3.1.2 Reviews on Characteristics of Women Entrepreneurs:

G. Malyadri, (2014)\textsuperscript{28} presented a brief view of the role of women entrepreneurs in the economic development of our country. It was revealed that women’s economic activities contribute directly to growth and efficiency in dealing with informal business problems and poverty reduction by way of Capital formation, Improvement in per capita income, employment generation etc. Moreover, they are also contributing towards improving the balanced regional development and improvement of living standards in the country. Also, women entrepreneurs in our country are directly or indirectly playing an important role in the backward and forward integration, environmental protection and are acting as change agents, thus contributing to the economic growth of the country.

Fatimah Hassan, Aznarahayu Ramli & Nasina Mat Desa, (2014)\textsuperscript{29} present study examines the entrepreneurial characteristics (risk-taking, willingness, and initiative, ability to explore, confidence and determination, vision, creativity and innovation, social networking and strategic thinking) that affect the success of rural women entrepreneur in business. For the purpose of the study, data was collected through questionnaire from 80 rural women entrepreneurs in the northern region of Peninsular Malaysia. SPSS version 20 and SmartPLS 2.0 was used for data analysis. Findings derived on the basis of Partial Least Squares analysis revealed that vision, confidence, and determination are the main variables that influence the business success of women entrepreneur in the rustic setting environment.

Oke & Dorcas.F, (2013)\textsuperscript{30} this paper aims at determining the impact of social networks on women entrepreneurs’ business growth in Ado-Ekiti, Ekiti State in Nigeria. For the purpose of study, data were collected from the sample of 74 women entrepreneurs working in the Tailoring sector with the help of In-depth interviews and questionnaire. Findings of the study revealed that there exists a significant relationship between business growth and social network. It was also found that family/friends constituted the largest part of the social network of the group studied. Moreover, Social networks serve as a major source of information, business asset and getting customers and suppliers.
Syed Shah Alam, Mohd Fauzi Mohd Jani, and Nor Asiah Omar, (2011) This study aims at examining the influence of four factors –family support, social ties, internal motivation and ICT- on the success of women entrepreneurs in the Southern region in Malaysia. Data collected from 194 women entrepreneurs using a self-administered questionnaire were analyzed using multiple regression analysis method. Results concluded that family support, social ties, and internal motivation are the significant elements affecting success among women entrepreneurs in Malaysia but innovation through ICT has no direct effect on the success of women entrepreneurs in business in Malaysia.

Zafir Mohd Makhbul and Fazilah Mohamad Hasun, (2011) conducted an exploratory study that aims at examining the relationship between entrepreneurial factors and entrepreneurial success. Data gathered from 163 entrepreneurs using simple random sampling technique, were analyzed using multiple regression analysis. On the basis of findings, religious duty/honesty factor was perceived as the most significant factor that affects entrepreneurial success, followed by communication skills and strong will of the entrepreneurs. This study revealed that there are several entrepreneurial factors that are significantly related to the entrepreneur’s success. These factors include their leadership styles, entrepreneurs’ independence, and the ability of entrepreneurs to access information, their ability to make their own decisions, their support from others and their ability to control the organizations. It was interesting to note that social and political networks and government support provide a minimal contribution to the success of entrepreneurs also it was found that there exists a significant relationship between entrepreneurs’ ability to seize relevant information and entrepreneurial success.

Martin A. Carree and Ingrid Verheul, (2011) an empirical study that aims at investigating those factors that influence satisfaction levels of founders of new ventures. In this study, a representative sample of 1,107 Dutch founders was taken to relate entrepreneurial satisfaction (with a psychological burden, income and leisure time) to firm performance, human capital and motivation. Results revealed that entrepreneurs with high levels of specific human capital were more satisfied with income than those with high levels of general human capital. Also,
it was found that intrinsic motivation and that of combining responsibilities lowers stress and leads to more satisfaction with leisure time. Moreover, women were more satisfied with their income than men, even though they have a lower average monthly turnover also women found it more difficult to cope with stress and were less satisfied with their leisure time. Even though having a life partner does not add to entrepreneurial satisfaction, it does have a positive effect on performance, thereby indirectly affecting satisfaction with income. Entrepreneurs reporting high-risk tolerance were more satisfied with their income and were less bothered by stress. Risk-tolerant entrepreneurs actually look forward on possible set-backs associated with starting a new venture. Higher firm performance as such does not guarantee a higher overall level of satisfaction among entrepreneurs. Firm performance (certainly) increases satisfaction with income, but this comes at the price of lower satisfaction with leisure time.

Mulugeta Chane Wube, (2010) objective of this study was to determine the factors that affect the performance of women entrepreneurs in Micro and Small Enterprises (MSEs). This study also addressed the characteristics of women entrepreneurs in MSEs and their enterprises and the supports they acquire from Technical and Vocational Education and Training (TVET) colleges/institutes. Using simple random sampling a sample of 203 women entrepreneurs engaged in 5 sectors was collected. Data collected was analyzed using tables and percentages and mean and standard deviations. Findings of the study indicated that personal characteristics of women entrepreneurs in MSEs and their enterprise influence their performance. Results revealed that the key economic factors that affect the performance of women entrepreneurs in MSEs were lack of own premises(land), financial access, inadequate access to training, technology and raw materials and stiff competition. It was also found that social factors like social acceptability, conflicting gender roles and network with outsiders and legal/ administrative factors like high amount of tax and interest, bureaucracies and red tapes, access to policymakers, legal and regulatory environments affect these entrepreneurs. Moreover, it was found that although TVETs provide technology, technical skill training and
facility supports and machine maintenance but there were poor cooperation in the areas of business-related training.

Dann Stephen, Dann Susan, Drennan Judy, & Russell-Bennett Rebekah, (2006)\textsuperscript{35} the objective of this paper was to identify changes in motivation, demographic profile and personality traits of women entrepreneurs over the past ten years in Australia by replicating a study from1995 and reporting the findings. Results revealed that following changes have taken place over the past ten years, the use of role-models has increased, education level has decreased, more businesses appear to be in the traditional female industries, the business were less likely to be bought or inherited, there appears to be less locus of control, and motivation appears to be more about self-fulfillment than money.

Anil Kumar, (2004)\textsuperscript{36} conducted a study on 120 women entrepreneurs in Haryana state, India to identify the factors that affect the women entrepreneurs’ decision about enterprise location. Findings revealed that women entrepreneurs wanted to operate their enterprises ‘near the homes’ followed by ‘near the market’.

Dharmaja, Bhatia, and Saini, (2001)\textsuperscript{37} purpose of this paper was to determine the perceptions, attitudes and opinions of women entrepreneurs. It was found that majority of women entrepreneurs started their business units in the age span of 26 to 35 years, indicating that this age group was most suitable for venturing into entrepreneurship. Results revealed that majority of women had no previous business experience and most of them belonged to the urban setting with good educational background and no income before the establishment of the enterprise. Also, women belonging to non-business family background were not lagging behind. They possessed the qualities of endurance and sustained efforts to nurture their enterprise and there was lack of information and knowledge regarding various schemes of the Government for women entrepreneurs.

Saraswathi Amma and Sudarsanan Pillai, (2001)\textsuperscript{38} on the basis of the study on women entrepreneurs in garment industries in Kerala concluded that all successful women entrepreneurs enjoyed personal freedom and had strong family support and also the majority of them were concentrated in urban areas. It was
also suggested that for helping women in non-traditional, high-skill and male-dominated activities proper emphasis should be given on Entrepreneurial Development Programmes.

**Jayasree, (1998)** conducted a study on 140 women entrepreneurs in Madras and Pondicherry to determine the entrepreneur’s access to household resources. It was found that the prime source of finance mobilization was from personal saving and family only, also members of the family played major roles in financial management, decision making, and starting and checking the work routine.

**Parameter Dhillon, (1993)** purpose of this study was to explore the Motives and characteristics of successful women entrepreneurs. Findings of the study revealed that the most significant factor for the success of the entrepreneur is ‘commitment to work’. It was also found that women entrepreneurs were willing to take high personal risks, but moderate risk in case of delegation of authority and responsibilities to employees and also they have a high need for independence, achievement, orientation, ability for decision making, good time-management, and future planning in a better manner as compared to male-dominated manufacturing industries. The competition between men and women was on unequal terms in male-oriented entrepreneurial activities, rendering success for women difficult.

**McKee, (1989)** observed that poor women preferred to expand only to the limits of their own labour and management capabilities because they rely on the assumption that their basic consumption needs have already been met.

**Taylor, (1988)** in his study observed that self-confidence and a drive for autonomy were the common characteristics of all successful entrepreneurs, including women.

### 3.1.3 Reviews on Stress:

**Dr. R. G. Phadatare and Ms. Pisal Sucheta, (2013)** this study was conducted on 113 employees working with six different co-operative banks in Satara city to identify the causes of their workplace stress along with their stress
levels and psychological effect of stress on these employees. Findings of the study revealed that there exists a significant positive relationship between employees stress level and psychological effects like unease, anger, nervousness, wrong decision making, low confidence and inability to concentrate. Results revealed that main causes of workplace stress include the pressure of achieving targets, handling many tasks at a time, lack of clarity about job contents, fewer resources, noise at the workplace, poorly designed office, lack of communication with staff and conflicting personality of their boss. Moreover, most of the Co-operative bank employees were under medium stress level and few Co-operative bank employees were under high-stress level.

**B. A. Naik, (2012)** present study focuses on examining various factors that are responsible for generating entrepreneurial role stress among women working in "Mahila Bachat Gat (women self-help group). Hypothesis of the study was that the rural and below poverty line women entrepreneurs experience more entrepreneurial role stress than the urban above poverty line women entrepreneurs. In order to test the hypothesis 70 women working in Mahila Bachat Gat was selected on the basis of the random sampling method. Data were analyzed using two way ANOVA method. On the basis of findings, it was concluded that entrepreneurial role stress was high in rural women entrepreneurs than urban women entrepreneurs and also Entrepreneurial role stress was high in below poverty line women entrepreneurs than the above poverty line women entrepreneurs.

**Dr. G. Sudha, (2011)** present study highlights the importance of role stress and to compare it between rural and urban women entrepreneurs. For the purpose of study data from 84 women entrepreneurs, 40 from rural areas and 44 from urban areas in two districts of Tamilnadu were collected. It was found that women entrepreneurs from urban areas were having a slightly high level of stress than rural areas. This paper also focuses on the extent of role stress faced by women entrepreneurs. It was emphasized that considerable attention is needed for the dimensions role overload, role inadequacy, result inadequacy, and self-role distance. It was also found that women entrepreneurs were facing a medium level of stress and also role stress between urban and rural women entrepreneurs were
not much differed. It was suggested that in order to ensure overall development of women entrepreneurs in their home and society and to increase their efficiency, training programs should be organized on work-life balance, stress management, and role clarity.

Rincy V. Mathew and N. Panchanatham, (2011)\(^{46}\) objective of the present study was to build up and authenticate an appropriate tool to demonstrate the work-life balance (WLB) issues faced by women entrepreneurs of South India and also to determine the important factors that influence the WLB of these women entrepreneurs. To achieve the objective of this study data were collected by area sampling (cluster-random) from 26 women entrepreneurs paired with semi-structured interviews and a questionnaire. Data were analyzed using standard statistical procedures. Findings of the study revealed that role overload, dependent care issues, problems in time management, quality of health, and lack of proper social support are the major factors that influence the WLB of women entrepreneurs in India. Among these factors support network, quality of health and time management are positive predictors of WLB whereas dependent care issues and role overload are negative predictors. Moreover, even though the majority of respondents struggle with WLB issues, there exist noteworthy variations in the perception of WLB among the various categories of women entrepreneurs, depending on their education level, age group, income and marital status.

Sarwar, Aamir, Aftab, and Hira, (2011)\(^{47}\) an exploratory study that aimed at exploring the relationship between two variables i.e. Work stress and family imbalance. Using multi-stage random sampling data were collected from 500 middle-level managers working in banks to identify the causes of stress and their effect on an individual and his/her family members. Results revealed that there exists a strong positive relationship between work stress and family imbalance, results of regression analysis showed that 64.80% of the variation in family imbalance is because of work stress. On the basis of different statistical techniques, it was concluded that there was no significant difference in either male or female perception of their work stress and family imbalance. Therefore everyone was being affected by work stress and ultimately their families suffered.
C. David Shepherd, Gaia Marchisio, Sussie C. Morrish, Jonathan H. Deacon and Morgan P. Miles, (2010) this paper aims at theoretically and empirically investigating the antecedents and consequences of entrepreneurial burnout. For the purpose of study, a survey of entrepreneurs in New Zealand who were former students of a university-sponsored executive development course for owner-managers of small and medium-sized enterprises was conducted. Entrepreneurial activities involve seeking and exploiting risky opportunities that leverage innovation and create intensive work demands, a great deal of role stress, role conflict, and an enormous amount of ambiguity which must be managed to be successful over time. The nature of entrepreneurship is such that it persuades burnout. Results revealed that role stress was positively related to burnout and also burnout has a negative impact on organizational satisfaction, organizational commitment and relative perceived firm performance.

Dimkpa, Daisy I., (2010) Conducted a descriptive study to determine whether women differ in their perception of family stress on the basis of age. For the purpose of study, data were collected from 200 women belonging to the age group of 25-63 years. Results revealed that there was a significant difference among women of different age groups in their perception of family stress. On the basis of Duncan’s Multiple Range test, it was found that women belonging to the age range of 51-60 years and 61 years and above differ significantly in their perception of family stress from those women who were belonging to the age range of 25-30 years, 31-40 years and 41-50 years.

Usman Bashir and Muhammad Ismail Ramay, (2010) present study aimed at exploring the relationship between job stress and job performance of bank employees in Pakistan. Data for the study were collected from 144 senior employees of well reputed growing bank in Pakistan. Bankers experience a high level of stress due to many antecedents of stress such as Role ambiguity, responsibility for people, Overload, Role conflict, Participation, Lack of feedback, being in an innovative role, Keeping up with rapid technological change, Organizational structure and climate, Career development, and recent episodic events. These antecedents of stress affect job performance. Results revealed that there exists a negative correlation between job stress and job performance.
performance, which implies that job stress significantly, reduces the performance of an individual.

Kariv D., (2008) This study develops an innovative outlook for an analysis of the relationship between entrepreneurs ‘stress—appraised as positive or negative—and their business's financial performance, i.e., turnover of men-owned businesses (MOB) and women-owned businesses (WOB). Based on two dominant theories, the resource-based view (RBV) and the stress-appraisal theory, it is hypothesized that owners’ stress represents the competencies they possess and use to manage their businesses for high performance. The results, concluded from the responses of 190 Israeli entrepreneurs, indicate that men and women appraise stress differently—major stressors for women are negligible for men and vice versa. A hierarchical regression emerged that positive stress triggers the business's turnover and negative stress impedes it; interactions of gender with social support and role conflict enlarged the simple effects of each stressor alone on business turnover. Gender as such emerged insignificant in determining the business's performance. These results narrow the gaps in our knowledge of MOB and WOB's turnover by enlightening the unique aspects of stress in explaining these differences.

R. Bakhshi, N. Sudha, and P. Sandhu, (2008) conducted an analytical study to identify socio-personal characteristics of selected categories of working women and their families; to study working conditions of selected categories of working women and to examine the impact of occupational stress on home environment as perceived by selected respondents. For the purpose of study data, were collected from 150 respondents belonging to three categories of working women namely; university teachers’ doctors and bank employees with 50 respondents in each category. It was found that majority of women were married, post graduates, and were in the age groups of 31 to 40 years with a monthly income of Rs. 20,000 to 30,000 per month and was belonging to the nuclear family with a family size of four members.

Results revealed that high occupational stress was experienced by 58 percent of the respondents whereas 42 percent of the respondents fall in middle-
stress category. Impact of stress on house care and upkeep was apparent as results showed that they pay full attention towards orderliness in the home in spite of moderate work stress which added to their overall stress and fatigue. Impact of stress on social and leisure life of respondents was indicated by the fact that they prefer going out on holidays to relieve work stress. Impact of stress on miscellaneous work indicated that they could not keep an eye on kitchen needs and household affairs due to their occupational work stress.

**Nevin Sanlier and Fatma Arpaci, (2007)**

This study focuses on examining the relationship between stress and working status of working and non-working women living in Turkey. For this purpose data were collected from 540 women on the basis of random sampling. To achieve the objective of the study Stress Symptoms scale, Stress-related factors and Total Stress Score were significantly associated with the working status of women. Findings revealed that Social self-issues, family issues, individual role issues, environmental issues and financial issues in working women have a higher score than that of the nonworking women also working women in the subscales of the immune system and susceptibility to stress scale have a higher average score than that of the nonworking women. It was concluded that total stress score of working women is higher compared to that of nonworking women and that there exists a significant difference between women’s working status and total stress scores. Results revealed that increased stress was related to working status of Turkish women.

**Dave Bouckenooghe, Marc Buelens, Johnny Fontaine & Karlien Vanderheyden, (2005)**

This paper aims at determining the relationships among stress, values, and value conflict. For this purpose data was collected from 400 people working in a variety of companies in Flanders. Results indicated that the values of openness to change, conservation, self-transcendence, and self-enhancement were important predictors of stress. It was found that participants open to change reported less stress, whereas participants who had high scores on conservation, self-enhancement, and self-transcendence perceived more stress. Also people who reported high-value conflict also experienced more stress. A separate analysis was done for men and women who showed that there were
gender differences in the relationships observed between the 4 value types and stress. These data have noteworthy theoretical and realistic implications.

Savithri, (2002) conducted a comparative study of women executives and women entrepreneurs in Chennai city to determine the stress experienced by women executives and women entrepreneurs and the factors influencing stress, the stress level and its impact on them. Findings concluded that stress played a role in a wide range of common ailments, such as a headache, blood pressure, allergy and skin diseases, ulcer, diabetes and heart diseases. Stress affected productivity, sleep, and growth. Stress was also caused by the heavy workload. It was also found that women entrepreneurs experience stress when wastage and loss occurring in the organization, there is labour problem, feeling that they do not have enough time to do everything that is required. In case of women executives, stress originates from family, personality, and organization. Women entrepreneurs as well as women executives were affected physically and psychologically and then created stress in the family and in the organization. It was also found that women entrepreneurs in the trading and service sectors experience more stress than women entrepreneurs in other areas.

Hatun Ufuk and Ozlen Ozgen, (2001) this research aims at determining the interaction between the business and family lives of married women entrepreneurs. For the purpose of study 220 married women entrepreneurs in Ankara urban centre has been interviewed on the basis of the random sampling method. This paper examined the effect of being an entrepreneur on the multiple roles (family, social, economic and individual) and the state of conflict between entrepreneur role and other roles in the family. On the other hand, the stress occurred from business and family life was emphasized. Research findings showed that, the women thought that being entrepreneurs affect their roles in family life negatively, while positively affecting their roles in social, economical and individual life and they suffered from conflicts between the entrepreneur role and other roles in family and that the role of entrepreneur mostly conflicted with the roles of housewife, mother, and wife respectively. It was found that the most important factors causing stress due to business and
family life were deficient demand in the market, exceeding expectations of family members and physical fatigue.

Jean Lee Siew Kim and Choo Seow Ling, (2001)\textsuperscript{57} emphasized that in our society mothering is considered as the basic role of women because of which women face role struggles. As married working women, many women entrepreneurs have to bear major responsibility for household chores and childcare in addition to their careers. These responsibilities give rise to work-family conflict, which becomes an obstacle in managing their business. The purpose of this research is to study the work-family conflict among married Singapore women entrepreneurs. For this purpose work-family conflict was divided into three parts: job-spouse conflict, job-parent conflict, and job-homemaker conflict. The data for this study was collected from 102 married Singapore women entrepreneurs who responded to a self-administered questionnaire. From the discussion of the findings, several implications arose. In order to alleviate work-family conflict there is a need for greater spouse support, flexible work schedule, and full-day school, also maintenance of good marital relations is important in reducing spouse conflict and increasing well being in women entrepreneurs.

David A. Mack and Jeffrey E. McGee, (2001)\textsuperscript{58} this study was conducted on 226 small business owners to examine the relationship between stress, task complexity, and the use of social support systems. Findings of the study revealed that higher stress levels were related to greater task complexity and lower stress levels were associated with greater social support.

David Wayne, (2001)\textsuperscript{59} observed that amount of stress and the type of stress we can handle is different for everyone. That is mainly due to our personality type, although all of us have a certain point, beyond which we can become seriously ill. Stress is valuable to an extent. Certain stressors lead to increase in performance followed by a healthy tiredness eliminated by rest. When we get caught in a self-defeating struggle to close the gap between what we are capable of achieving and what we think we must achieve, we are led from eustress (good stress and positive reactions) to distress (over stress and
accumulatively negative reactions), then people are referred to as having a "breakdown".

Andrew Smith, Carolyn Brice, (2000)60 “The estimates of the scale of occupational stress have increased over the last decade. While there is no significant change in the stress levels of males and females, educational background, marital status, age, and job category were found to be factors, which influence the stress levels. This shows that the scale of occupational stress is associated with both demographic and occupational factors, and stress appears to be a direct function of the number of these features that are present although stress at work is not an automatic consequence of having these characteristics.”

Julie Aitken Harris, Robert Saltstone, and MaryAnn Fraboni, (1999)61 this study evaluates the Job Stress Questionnaire with a Sample of Entrepreneurs. For this purpose modified version of Caplan's Job Stress Questionnaire (JSQ) was administered to 169 male and 56 female entrepreneurs. Results concluded that entrepreneurs have higher levels of stress associated with workload than with role ambiguity and underutilization of skills. These results were compared to previously reported scores for various occupational categories, it was found that entrepreneurs scored significantly higher than did the white collar, blue collar, and professional groups on the workload scale and significantly lower on scales measuring role ambiguity and under-utilization of skills. Nature of entrepreneurial activity may be the reason behind these results, which is often characterized by heavy workloads, long hours, and a self-established role in the organization.

Gregory Moorhead and Ricky W. Griffin, (1999)62 “Stress is stated, as that caused by a stimulus, that the stimulus could either be physical or psychological and that the individual responds to the stimulus ill some way. It is defined as a person's adaptive response to a stimulus that places excessive psychological or physical demands on that person. Distress is the unpleasant stress that accompanies negative events, and eustress is the pleasurable stress that accompanies positive events.
Stress relating to the work environment is labeled as work stress. Work stress is also identified as job stress. Work or job stress is person's reactions to the characteristics of the work environment apparently threatening to that person. The concept of stress in organizational psychology has different labels such as organizational stress or job stress or work stress (Shailendra Singh, 1990; Parker and Deotis, 1983) or occupational stress (Ross and Altmair, 1994; Luthans, 1989; Srivastava and Singh, 1981).

HSC, (1999)63 “Since stress emerges from the demands on a person and a variety of demands emerge from the work environment of that person; a number of researches had focused on stressor, stress, and strain in the workplace. Stress is a physiological response to sensory or psychological experiences. Stimuli, which may cause stress, are termed stressors, which can take many forms and have different outcomes for different individuals. In a government discussion document stress is defined as the "reaction people have to excessive pressure or other types of demand placed on them".

Cox T and Griffiths A.J., (1995)64 “Stress is an emotional experience that is complex, distressing, and disruptive and can arise from two different sources of work. They are anxiety about exposure or threat of exposure to the more tangible physical hazards of work and exposure to problems in the psychosocial work environment. These psychological and organizational hazards are defined as those aspects of work design of the organization and management or work and their social and environmental contexts, which have the potential for causing psychological, social/or physical harm.”

Schesmerhern Jr. and Hunt et al., (1994)65 “Stress is a state of tension experienced by individuals facing extraordinary demands, constraints, or opportunities. There are two faces of stress-one constructive and the other destructive. Constructive stress which is moderate and acts in a positive way for the individual and for the organization by increasing effort, stimulating creativity, and encouraging diligence in ones work, is termed as eustress. Destructive stress, which is dysfunctional for the individual and for the organization by overloading and breaking down a person's physical and mental systems, is termed distress.”
Smith L., (1994)⁶⁶ “Stress is widely used to refer to (a) stimulus where the external force acts on the organism (b) response where changes occur in the psychological and physiological functions of the organism (c) an interactional outcome where an external force interacts with the internal resources and (d) more comprehensive combinations of the above factors. Stress is thus 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.”

Fraboni M. and Saltstone R., (1990)⁶⁷ in this study male and female entrepreneurs (N=225) have been compared on demographic characteristics, work values, and work stress. In order to predict sex 15 values, measured by the Work Values Inventory, and work-stress, measured by the Job Stress Questionnaire, were entered into a discriminant functions analysis. Values which differentiated between males and females were consistent with those differentiating between males and females in the general population. Entrepreneurs valued needs for accomplishment, independence, and ability to choose one's lifestyle more than job security, economic return and contact with fellow workers. Work-related stress between males and females did not differ significantly. Entrepreneurs differed from samples of employed workers in that they had slightly higher workloads and less stress related to role uncertainty and utilization of skills.

Cox T, (1990)⁶⁸ “Stress arises when the individuals perceive that they cannot adequately cope with the demands being made on them or with threats to their well being when coping is of importance to them, and when they are anxious or depressed about it. Thus, an experience of stress is defined by, first, the realization that they are having difficulty coping with demands and threats to their well-being, and second, that coping is important and the difficulty in coping worries or depresses them. The effects of stress are therefore clearly distinct from those of lack of ability on performance, as there is a question of consciousness in relation to stress.”

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Webster's Encyclopedic Unabridged Dictionary, (1989)69 “the word stress has originated from Latin. It means hardship, adversity, or affliction. Stress is the action on a body of a system of balanced forces whereby strain or deformation results. Stress is a physical, mental or emotional strain or tension. Strain, meaning to exert to the utmost, is to stretch beyond the proper point or limit. Stress is importance or significance attached to a thing!”

Palsane, Bhavasar, Gorwani, and Evans, (1986)70 “imply that that imbalance of body-mind relationship cause klesas. Klesas are not mental processes but are set of hindering load on mental process, which produces an agitation, which acts as restrictions or hindrances. The fundamental (noncognition) avidya of such changes lead to phenomenological stress. Avidya leads to asmitha (self-appraisal), raga (object appraisal) dvesha (threat appraisal) and abhinivesa (coping orientation).These appraisals on those concerning self, object, and the threat are used for reality testing. Faulty evaluation in either one or all of these may produce stress. The Samkhya system holds that the feeling of stress is experienced by a person in the course of interaction with the world around that person. This system identifies three types of stress namely (personal) adhyatmik, (situational) adhibhotik, and (environmental) adhidevik. Personal stress can be classified as physical stress and psychological stress. Physical stress emerges from imbalances between the three fundamental physiological constituents, namely vata, pitta, and kapha. Psychological stress emerges from emotional states. Situational stress emerges from unwholesome interpersonal transactions, which may include conflicts, competitiveness, and aggression. Factors generating environmental stress include natural calamities and extremes of temperatures.”

Lazarus & Folkman, 1984; Croyl, 1992; Robert A Beron, 199571 “In simple terms, stress occurs only to the extent that the persons involved perceive that the situation is somehow threatening to their goals (referred to as primary appraisal) and that they will be unable to cope with these dangers or demands (often described as the secondary appraisal).”
Rao, (1983)\textsuperscript{72} “Certain concepts developed by ancient Indian scholars appear similar to the various aspects relating to such stress - dhukha (pain, misery), Kama, or trisna (desires), klesa (afflictions), atman and ahankara (self and ego), adhi (mental aberrations) prajnaparadha (failure or lapse of consciousness). The relevance of body - relationship for treatment modalities is widely recognized in Ayurvedic and other holistic systems of Indian medicine, which offer mechanisms for understanding stress.”

Hinkle, (1973)\textsuperscript{73} “During the eighteenth and nineteenth centuries, stress is identified with force, pressure, or strain exerted on a material object or person, which resists these forces and attempts to maintain original position. Stress is defined in engineering as the “ratio of the internal force brought in to play when a substance is distorted to the area over which the force acts”.”

Dr. Ambalika Sinha and Mrs. Rajlaxmi Srivastava\textsuperscript{74}, this paper aims at studying the stresses experienced by Women Entrepreneurs. Data for the study were collected from 189 women entrepreneurs running various businesses like boutique’s, knitting centers, beauty parlors, eatables’ stalls, schools, computer centers, cosmetic business, using Pareekh’s Stress Survey to measure whether they felt stressed due to running businesses and looking after their families. Results revealed that women Entrepreneurs do not experience any stress in running their business and families hand in hand and they were able to deal with the various roles they played very competently. Reason behind this being that they were mentally prepared for future and hence they had planned accordingly, therefore, they did not perceive any stress and also they were running a business of their interest which apart from giving a lot of profits, satisfy their urge for innovation and creativity.

3.1.4 Reviews on Entrepreneurial Role Stress and Constraints faced by Women Entrepreneurs:

Seemaprakalpa, (2014)\textsuperscript{75} present study aims at determining entrepreneurial role stress and constraints faced by 200 women entrepreneurs of Agra district. On the basis of findings, it was concluded that women entrepreneurs on an average faced low to a high number of role stress condition
while coefficient of variation suggested that women entrepreneurs were highly heterogeneous with respect to the number of role stress conditions. It was also found that the major constraints faced by these entrepreneurs include lack of credibility, lack of social mobility and dual responsibilities, lack of knowledge about agencies and institution working for entrepreneurs, lack of knowledge about technical know-how about the unit, frequent and higher need of finance, lack of sufficient working capital for the enterprise, non-co-operative attitude of workers, non-availability of skilled labour, diligent selection of raw materials, competition from established and larger units, difficulty in getting money from buyer and after sale/services. Finally, stress and constraints were seen more in urban areas instead of rural areas because people were migrating for earning their living towards urban areas.

Seemaprakalpa and Manju Arora, (2012) conducted a descriptive study to identify role stress and constraints faced by women entrepreneurs. For this purpose data were collected from 60 women entrepreneurs running both boutiques and beauty parlour in Agra city, in U.P. Results revealed that majority of women entrepreneurs were experiencing stress because of their dual responsibilities as a mother, housewife and as an entrepreneur. It was also found that the major constraints faced by these entrepreneurs were frequent and more need of finance, diligent selection of raw material, lack of knowledge about agencies/ institutions working for entrepreneurship development, competition from established units in same line and non-availability of skilled labour.

Mohammad Bagher Gorji and Paria Rahimian, (2011) the objective of present study was to explore the barriers to individual entrepreneurship as well as comparing them in men and women entrepreneurs. Data for the study were collected from 113 men entrepreneurs and 65 women entrepreneurs with the help of questionnaire on the basis of field method. Data analysis done on the basis of T-test and ANOVA revealed that there is a significant difference between individual and environmental barriers to entrepreneurship and order of effectiveness of barriers in men and women entrepreneurs. Comparing the order of effectiveness of barriers to independent entrepreneurship in men and women entrepreneurs, it was concluded that financial constraints are the major barrier to
entrepreneurship. Moreover, family constraints were the last factor in men while the fifth of seven factors in women. It was also found that financial, scientific, marketing, and legal constraints have had a greater impact than socio-cultural, physical and family factors in both groups. Eventually, it was also revealed that organizational barriers, followed by environmental and individual barriers, show maximum impact in men. However, it was interesting to note that all three barriers have the similar impact on independent entrepreneurship in women.

Mrs. Priya Dadhich and Dr. Deepika Upadhyaya, (2010)\textsuperscript{78} this paper is concerned with highlighting the constraints faced by women entrepreneurs in Rajasthan. 200 women entrepreneurs were selected from the small scale industries registration list of DIC, Rajasthan for the purpose of collecting data. Various constraints considered in this paper include Lack of financial skill, Difficulty in handling family responsibility and work together, Poor awareness about training programme, lack of access to new technology, Lack of family support and Lack of advice. Women entrepreneurs were asked to give their opinion on these constraints. It was found that as a result of escalating educational status the constraints faced by women entrepreneurs has decreased at some level but still there is need to motivate women entrepreneurs and provide them with adequate opportunity for taking benefit of their skills also there is need to identify the main constraints faced by women and provide recommendation for solving them.

Nirmala Karuna D’Cruz, (2003)\textsuperscript{79} conducted a study on the women entrepreneurs of Kerala to identify the constraints faced by them. Results revealed that major constraints include procurement of raw materials and canvassing of orders, attending meetings, staying away from home for long hours, meeting and discussing with government officials and taking care of family problems alongside all these responsibilities, lack of facilities and time to attend to their familial roles, additional labour cost, and rent payment. It was also found that it was not the aspiration of women that had made them entrepreneurs; instead, they had taken up this career in the absence of any other means of contributing to their family income. Also, the majority of them started a business
only after all their attempts to secure a regular, secured and salaried job have failed.

Hisrich and Brush, (1994) observed that women also bear most of the responsibility for home management and childcare, as a result, they are often confronted with work-family conflicts. When this, combined with problems arising from lack of prior employment and managerial experience faced by women, it may lead to differences between male and female entrepreneurs in terms of start-up problems, market entry choices, and other issues.

Tovo, (1991) concluded in his study that several problems were faced by self-employed women which were common to all small-scale entrepreneurs, these problems include limited access to inputs, capital, and markets. It was found that majority of small enterprises shared one market segment, which leads to brutal competition, low prices and dependency on a limited number of suppliers and wholesalers. All these problems made the entrepreneur position economically vulnerable that often exposes her to exploitation.

Lyberaki and Smyth, (1990) found in his study that many women entrepreneurs choose not to expand their enterprises in order to avoid problems like visibility and various regulations, taxes, etc. In large enterprises, management skill is more crucial, the division of labour is more complex and also work becomes more demanding and less compatible with women’s other activities and obligations.

Neider, (1987) in his study on female entrepreneurs in Florida found that the major problem for these women was the stress between personal life and career. Their husbands were not supportive of them and were generally not much involved in their wives’ businesses.

Singh, Sehgal, Tinani, and Senguptha (1986) conducted an exploratory study on successful women entrepreneurs to examine the types of problems encountered by them to achieve success and to identify the operational problems they were currently facing. Findings revealed that 18.7 percent women entrepreneurs perceived no operational problems, whereas 81.3 percent indicated problems like managing works, recovery of dues, marketing, financial and
mobility etc. Moreover, only 44 percent felt that women had to fight harder in the entrepreneurial world to succeed and only 35 percent experienced role conflict, as these women had children between 10 and 15 years and were not able to fulfill their role as a mother.

Hisrich and Brush, (1984)\(^8\) a nationwide in-depth survey of 468 women entrepreneurs was conducted to identify the problems faced by them in establishing their enterprises. It was found that credit, finance and lack of business training were the biggest business start-up problems of the ‘typical’ woman entrepreneur. Moreover, lack of financial planning experience was her greatest operational problem.

3.1.5 Reviews on Entrepreneurial Role Stress and Coping Strategies Adopted by them to Overcome Stress:

Nidhi Verma and Ajay Singh, (2014)\(^9\) nowadays people are living stressful lives, be it stress arising from occupations, finance, career or relationships. As a result, they are suffering from various psychosomatic problems. Nowadays many kinds of therapies are available which help in dealing with stress such as cognitive behaviour therapy, behaviour therapy, psychotherapy etc. This paper aims at spreading light on an ancient holy book: The Bhagwad Gita which has been forgotten by young generations and is considered a religious book only. The Bhagwad Gita, which was spoken by Lord Krishna in the battle of Kurukshetra- Mahabharata, is a key to all worries and anxieties. Therefore this paper aims at the basic understanding of the Bhagwad Gita principles and its application in day to day life as a valuable tool for management and coping with stress. This paper draws attention on the insight given by Gita for the healthy and effective coping with stress in the form of 18 chapters of Gita. In The Sanskrit editions of the Gita, each chapter is named as a particular form of Yoga. This paper helps in the understanding of these chapters in a simplified manner in order to deal with stress. In the Bhagavad Gita, a lot of efforts have been made to equate Karma Yoga, Gyan Yoga, and Bhakti Yoga. Understanding and application of these verses can surely help one to live happily and stress-free life.
Dr. K. Shobha and Gopal Vennila, (2012)\(^{87}\) this paper focuses on the level of stress of the women entrepreneurs and their coping mechanism. For the purpose of study 100 women entrepreneurs were selected from Coimbatore city on the basis of random sampling. Respondents were asked to mark their perception on a five-point scale and “Factor Analysis” (Principal Component, Varimax Rotated Factor Analysis Method) was used to analyze the data. Results concluded that Women entrepreneurs’ characteristics and skills are the main sources of stress. These factors are obstacles for the successful running of the business. Expectations of others and interest to do better than others is also another form of stress. However work-home conflict isn’t considered as stress contributors for women entrepreneurs. The coping mechanisms adopted by the entrepreneurs in the study to deal with stress were communicating with experienced people in the same field, communicating with subordinates, maintaining cool, to take a break and delegating work.

Divina M. Edralin, (2012)\(^{88}\) an exploratory study that aims at discovering the innovative strategies by which women entrepreneurs achieve harmony in their work and life demands. For the purpose of study140 women entrepreneurs in the Philippines were interviewed and eight selected cases from among the samples were used to authenticate the findings. Results revealed that the positive spillover effects of work on family needs and personal needs of the women entrepreneurs are having a good reputation in the community while negative spillover has to do with health problems/physical exhaustion/stress due to long work hours and workload. The top three strategies used by women entrepreneurs to integrate work and life demands are engaging in activities to manage stress, having the business located at home or near residence and planning work and household chores ahead of time. Also, the personal entrepreneurial competencies of the Filipinas which they use to integrate work-life demands are information seeking, systematic planning/monitoring, and goal setting. To ensure work-life balance, women entrepreneurs, are encouraged to adopt innovative work-life balance strategies like strengthening support from spouse and family, engage in stress management and time management activities, and redesign work structure to make it more flexible.
Uma Devi .T, (2011) conducted a study on 200 employees of IT companies situated in and around Hyderabad to determine the causes of stress and coping strategies adopted by these employees to deal with stress. Main causes of stress identified in the study were heavy workloads, organizational changes, organization culture, and lack of employee control, fear of job loss, competition, operating cycle, increasing technology and push for multitasking. Coping strategies identified in this study include stress management programs, lifestyle modification programs, physical activities planned in job design, supportive organization culture, finding triggers and stressors, stress counseling programs, and spiritual programs.

Ahmad, Syed Zamberi Xavier, and Siri Roland, (2010) the objective of this study was to provide pragmatic evidence on the factors causing stress among entrepreneurs in Malaysia and to study the coping mechanisms adopted by these entrepreneurs to overcome stress. Data for the study were collected from 118 entrepreneurs and it was found that the major sources of stress were the high expectation of others', 'business skills required', 'responsibilities' and 'work pressure'. In order to manage stress, various coping strategies were adopted by Malaysian entrepreneurs, among them 'diverts thinking' (by doing something else), 'disregarding', 'networking' and 'effective communication proved to be very effective. Moreover, People problems' and 'family' were not considered to be the major sources of stress. It was also suggested that in order to deal with stress entrepreneurs must properly organized their work, control their emotions and spend time with friends.

Mateja Drnovšek, Daniel Ortqvist, and Joakim Wincent, (2010) present study analyzes the effectiveness of coping strategies that are used by entrepreneurs to daily manage work-related stress and also to analyze relationships among these coping strategies and a set of antecedents influencing the selection of coping strategies by entrepreneurs. In this paper two broad strategies of coping are identified; problem-based coping and emotion-based coping. Data collected from 469 entrepreneurs from two European countries were analyzed using structural equation modeling. Results revealed that problem-based coping facilitates well-being and venture performance. Additionally, our findings
also support interaction effects of founder centrality and contextual conditions of venturing on the extent entrepreneurs engage in coping. In specific, our findings suggest that entrepreneurs should engage in problem-focused strategies when they want to effectively tackle the economic aspects of their lives and they should engage in emotion-based strategies when they seem to increase the self-knowledge they need to start subsequent ventures and facilitate learning from failure.

Syed Zamberi Ahmad and Farah Akmar Anor Salim, (2009) present study aims at determining the factors causing stress and the coping mechanism adopted by Malaysian entrepreneurs to overcome stress. For this purpose data were collected from 118 entrepreneurs via questionnaire. It was found that Responsibility and values, need to acquire numerous skills and focusing too much on work are the factors that serve as a major source of stress in Malaysian entrepreneurs. Results also revealed that People problems and family were not considered as a factor causing stress even though these were highly rated as one of the stress factors in other countries. Moreover coping mechanisms adopted by Malaysian entrepreneurs to overcome stress include effective communication, disregarding and divert thinking (by doing something fun).

Elaine G. Porter and K.V. Nagarajan, (2005) the purpose of this research is to study motives and the obstacles faced by women entrepreneurs in establishing and growing their businesses. Nine women entrepreneurs in a small southern Indian town with entrepreneurial training and who had been running their business for at least five years constitute the sample for research. Their decision to enter into the business was guided by Gender-neutral and gendered motives even if partnered with a male. It was found that Patriarchal norms within and outside family provided many challenges along the way also work-family conflicts were among them. In order to manage interactions with governmental and bank officials women used gender-based strategies and a professional demeanour to deal with male clients. Children sometimes participated in their businesses after school. By being successful entrepreneurs, these women proved to be pioneers in their environment.
Surti and Sarupriya, (1983) conducted a study on 40 women entrepreneurs with minimum two years experience to examine the role of stress, the effect of demographic variables (marital status, type of family) on stress and how women entrepreneurs cope with stress. Results revealed that unmarried women entrepreneurs experienced less stress and self-role distance than married women entrepreneurs also women entrepreneurs from joint families experienced less stress, reason being they might share their problems with other family members. Also, it was found that external focus of control was significantly related to the stress role and fear of success was related to result-inadequacy and role-inadequacy dimensions of stress. Moreover, intrapersistent coping styles, such as taking action to solve problems, avoidance etc. were more commonly used by entrepreneurs to deal with stress than approach – oriented styles of coping.

CONCLUSION:

From the reviews, it was found that the satisfaction and the stress level of each individual will vary according to their family background, place, position, workplace, financial position and other related factors. Coping strategies adopted by them also differ from person to person. Also, the factors that motivate them to opt for entrepreneurship varies significantly, for some it might need to achieve personal growth, desire to be independent, the need for job satisfaction, etc. And for others it is the economic necessity, non-availability of government jobs; need to support the family etc.

3.2 RESEARCH GAP

The above reviews suggest that several studies have been done on women entrepreneurs stress, coping strategies adopted by them to overcome stress, factors motivating them to opt for entrepreneurship, but the researcher could not found any study on this topic with special reference to Southern Rajasthan.

Thus, there is a need for more precise studies on women entrepreneurship using structured questionnaires and appropriate tools, so that the diverse aspects of women entrepreneurship could be understood in the larger context. This can then become the basis for designing interventions to address this problem.
3.3 RESEARCH DESIGN

The present study encompasses exploratory research design which aims at gaining familiarity with a phenomenon and to achieve new insights into it.

3.4 OBJECTIVE OF THE RESEARCH

The research objective is a specification of the ultimate reason for carrying out research in the first place. It should be closely related to the statement of problems.

Objectives:

The objectives of the present research are as follows:

1. To identify the factors those motivate women to opt for entrepreneurship.
2. To understand the level of stress among women entrepreneurs.
3. To identify the major factors that result into the stress of women entrepreneurs.
4. To explore the effects of stress on women entrepreneurs.
5. To explore whether demographic variables like age, marital status, investment, income, experience, number of employees, family type, and family size etc. effect stress level of women entrepreneurs.
6. To identify the coping strategies adopted by women entrepreneurs to overcome stress and to find out whether these strategies differ when studied on the basis of demographic variables.

3.5 HYPOTHESES:-

The following hypotheses are formulated in consonance with the objectives of the study:

Hypothesis (H₀) 1: There is no significant difference between motivational factors (for entrepreneurship) on the basis of various demographic variables.

Hypothesis (H₀) 2: There is no significant difference between respondents distribution in different stress level categories.
Hypothesis (H₀) 3: There is no significant association between stress levels and various demographic variables.

Hypothesis (H₀) 4: There is no significant difference between stress causing factors on the basis of various demographic variables.

Hypothesis (H₀) 5: There is no significant difference between stress coping strategies according to various demographic variables.

Hypothesis (H₀) 6: Coping strategies used by women entrepreneurs are not effective in overcoming stress.

3.6 RATIONALE OF THE STUDY

Now day’s modern life is full of stress. As an organization becomes more complex, the probability of stress increases. Industrialization, Urbanization, and increase in the scale of operations are some of the reasons for growing stress. Stress is an unavoidable outcome of socio-economic complexity and to some extent, it is stimulant as well.

Women entrepreneurship, no doubt improves the wealth of the nation in general and of the family in particular. Women today are more willing to engage in activities that were once considered to be the preserve of men and have proved that they are second to no one with respect to contribution to the economic growth. Over the past few decades, the role of women has undergone a drastic change. There has been significant growth in the number of women who prefers business as a career. Entrepreneurs are generally being considered to experience a lot of stress in their task of running a business. Entrepreneurs usually have long working hours, role conflicts, high time pressure, they have to react to too many economic demands and, eventually, to cope with past failures. Similarly, women entrepreneurs are expected to play two entirely different roles in their family and business. They have to manage both burden of work in household front along with meeting the deadlines at the workplace; as a result, they face a lot of role stress.
But many questions have to be answered in this aspect like:

1. Is women entrepreneurs’ role really stressful?
2. What are the factors that contribute to the stress of women entrepreneurs?
3. What are the coping strategies adopted by women entrepreneurs to overcome stress?
4. What are the factors that motivate women’s to opt for entrepreneurship?
5. How stress affects women entrepreneurs?

In this study, efforts have been made to find the answers to all these questions with the help of in-depth analysis using appropriate statistical techniques.

3.7 SAMPLE DESIGN.

- **Sampling Technique**: Convenient Sampling
- **Base of Sample**: The universe of the study was all women entrepreneurs in southern Rajasthan. There are five cities in Southern Rajasthan namely Udaipur, Chittorgarh, Dungarpur, Banswara, and Pratapgarh. Research has been conducted in the selected cities of Southern Rajasthan (Udaipur, Chittorgarh, and Dungarpur). As Rajasthan is a growing area for women entrepreneurship, this will justify the purpose of the study. Data were collected over the period from **2014 to 2016**.
- **Size of Sample**: From this universe, a convenient sample of 505 women entrepreneurs was taken from the selected cities of Southern Rajasthan. In total, 800 questionnaires were distributed but only 623 questionnaires could be received. After scrutinizing them it was found that some of the questionnaires were incomplete. So the final sample size reduced to 505 respondents.
3.8 RESEARCH TOOLS FOR DATA COLLECTION

3.8.1 Primary Data:

Primary data was collected with the help of a questionnaire and personal interview. These are described as follows:

(i) **Questionnaire:** For the purpose of data collection, a structured questionnaire was designed to include various dimensions of stress. The questionnaire was divided into six sections.

The **first section** was related with the demographic profile of respondents containing questions like Name, Age, Marital Status, Investment, Annual Income, Family type, Family size, Number of Employees working with them, Experience of entrepreneurship, Satisfaction level regarding profitability, turnover, goodwill and growth and development of their venture.

In the **second section**, respondents were asked to give their agreement or disagreement on the motivational factors that encouraged them to take up their venture. They were offered with 21 statements/reasons to which they had to show their agreement on 5-point Likert Scale, ranging ‘5’ for Strongly Agreed to ‘1’ for Strongly Disagreed.
In The **third section**, respondents were asked to give their agreement or disagreement towards 26 statements measuring presence or absence of stress. The statements were based on five-point Likert scale ranging Strongly Agree (5) to Strongly Disagree (1). On the basis of these statements stress score and stress level were measured. Respondents were classified into four stress categories-Mild, Moderate, Severe and Profound, on the basis of their stress scores. The stress level was classified following the work of Desai, Modi & Trivedi (2013).³⁵

In the **fourth section**, respondents were asked to give their opinion on various causes of stress. In all, they were presented with 39 reasons that cause them stress and they have to give their agreement or disagreement towards those reasons on 5-point Likert Scale, ranging 5 for Strongly Agreed to 1 for Strongly Disagreed.

In the **fifth section**, respondents were asked to mark the adverse effects of stress on their physical and psychological health. They were given 7 physical and 7 psychological problems that can arise due to stress. Further, they could state some other problems also which were not mentioned in the list.

The **last section** dealt with various coping strategies. Respondents were asked to give their agreement or disagreement towards 27 coping strategies which they use to cope up with stress. The responses were based on 5-point Likert Scale, ranging 5 for Strongly Agreed to 1 for Strongly Disagreed. They were further asked whether these strategies really help them to cope up with stress.

(ii) **Personal Interview**: Along with questionnaire at some instances where respondents were illiterate, personal interview method was used to collect data. The main purpose of the personal interview is to collect reliable and accurate information.

**3.8.2 Secondary Data**

For the purpose of the study, secondary data was collected with the help of various Journals, Books, Dissertations, Articles, publications, magazines along with relevant websites.
Pre-testing: The questionnaire was pre-tested on 10% of the sample size to examine the various aspects of the study. As a result of pre-testing some new points were added and some points were dropped which were deemed relevant for the study. The final questionnaire was prepared after pre-testing on samples for improvement and validity of the data.

3.9 DATA ANALYSIS AND INTERPRETATION:

For the purpose of achieving the objective of the research, data collected through questionnaires and interviews were analyzed and interpreted using various statistical techniques such as frequencies, descriptive statistics, factor analysis, ANOVA, Z test, chi-square etc. Data preparation was done on Ms-Excel whereas analysis was done on SPSS 20.

_factor analysis_

Factor Analysis transforms a set of variables into a new set of composite variables that are not correlated with each other. It is basically used to reduce the dimensions of a given construct. It consists of a matrix of inter-correlations among several variables, none of which is dependent on another. Factor Analysis begins with the construction of a new set of variables based on the relationships in the correlation matrix. These linear combinations (lc’s) of variables, called factors, account for the variance in the data as a whole. The best “lc” makes the first factor.

The second factor is defined as the best “lc” of variables for explaining the variance not accounted by the first factor. Factor analysis depends on the following diagnostics:

(i) **Reliability of the Scale or Internal Consistency**

Internal consistency or reliability defines the consistency of the results delivered in a test, ensuring that various items under assessment of conflict management issues are measured correctly and reliably by respondents on the Likert scale. This is checked statistically through Cronbach’s coefficient Alpha (α). An Alpha value which is greater than 0.70, is considered to be reliable.
(ii) **Factorability**

Apart from the reliability of scale, data is further to be checked for factorability i.e. appropriateness of data for factor analysis. There are three criteria for factorability Correlation Matrix, Anti-image Correlation Matrix, and Measures of Sampling Adequacy.

a. **Correlation Matrix:** The correlation matrix generated between all the variables should contain quite a few significant correlations.

b. **Anti-Image Correlation Matrix:** The second criterion for factorability i.e. Anti-image correlation matrix is the matrix of partial correlations among variables after factor analysis, representing the degree to which the factor explains each other in the results. If the variables share common factors, the anti-image correlation between pairs of variables should be small or close to zero because the linear effects of the other variables have been eliminated. The diagonal contains the measures of sampling adequacy for each variable and the off-diagonal values are partial correlations among variables. All off-diagonal elements in the anti-image correlation matrix should be very small. On the other hand, all diagonal elements should be greater than 0.5.

c. **Measures of Sampling Adequacy:** The third criterion of factorability i.e. sample adequacy is tested using the Bartlett test of sphericity and the Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy. For an adequate sample, the KMO value should be greater than 0.60 and Bartlett’s test should be significant at 5% level of significance.

(iii) **Decision on Number of Factors**

A decision on how many factors to be retained depends on the following criterion:

a. **Communalities:** These are the estimates of variance in each variable that is explained by the factors e.g. for variable A, communality of 0.65 indicates that 65% of the variance in variable A is explained in the terms of factors. After extraction of factors, if communalities for individual
statements are less than .40 then those statements should be dropped from the factor analysis.

b. **Scree Plot:** The Scree Plot helps to determine the optimal number of components. The Eigen value of each component (factor) in the initial solution is plotted in descending order. Scree plots in principal components analysis and factor analysis are used to visually assess which components or factors explain most of the variability in the data.

c. **Eigen Values:** Eigen value is the sum of variances of the factor values. If a factor has a low Eigen value, then it adds little to the explanation of variances in the variables and may be disregarded.

- **Chi-Square Test**

  The Chi-Square test is an important test amongst the several tests of significance developed by statisticians. As a non-parametric test, it can be used to determine whether categorical data show dependency or the two classifications are independent.

  Chi-square test is used to test for independence of two attributes or in other words to test whether the two attributes related to anything have any association. The assumption of independence of each other or no association between the two attributes is made. To calculate Chi-Square value following formula is used –

  $$\chi^2 = \sum \frac{(O - E)^2}{E}$$

  The significance of independence or association is tested using calculated chi-square value. The significant value of Chi-Square shows a significant association between the two attributes.

- **ANOVA**

  When comparison of means of more than two samples is required, a different statistical technique is required. This technique or test is known as one-way analysis of variance or one way ANOVA. The first step in this test would be to calculate the sum of squares, which is further split into two components:
i. Sum of squares between the groups and

ii. Sum of squares within the groups

Then the results are tabulated as follows:

<table>
<thead>
<tr>
<th>Source of variation</th>
<th>d.f.</th>
<th>Sum of squares</th>
<th>Mean Sum of squares</th>
<th>F-Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between Samples</td>
<td></td>
<td>SS₁</td>
<td>MSS₁</td>
<td>MSS₁/MSS₂</td>
</tr>
<tr>
<td>Within samples</td>
<td></td>
<td>SS₂</td>
<td>MSS₂</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Calculated F-ratio is compared with that given in the F-table at d.f. between the classes and at d.f. within the classes, at the desired level of significance. If the calculated value is greater than the tabulated value, the null hypothesis (H₀) is rejected and the alternative hypothesis of significant difference between means is accepted.

➢ **Z Test**

A Z-test is a statistical test used to determine whether two population means are different when the variances are known and the sample size is large. The test statistic is assumed to have a normal distribution, and nuisance parameters such as standard deviation should be known for an accurate Z-test to be performed.

The basic Z score formula for one sample hypothesis testing is:

\[
Z = \frac{\bar{x} - \mu}{\sigma/\sqrt{n}}
\]

Where \( \bar{x} \) = sample mean; \( \mu \) = population mean or neutral mean and \( \sigma \) = standard deviation of the sample and \( n \) = sample size.

Z score formula for two-sample testing is:

\[
Z = \frac{(\bar{X} - \bar{X}')}{\sqrt{\sigma^2_{x_1} + \sigma^2_{x_2}}}
\]
Where $\bar{x}_1 =$ Mean of the first sample; $\bar{x}_2 =$ Mean of second the sample and $\sigma_1 =$ standard deviation of first the sample and $\sigma_2 =$ standard deviation of the second sample.

3.10 LIMITATIONS OF THE STUDY:

Every research has its own limitations, however, I have tried my best in collecting significant information for my research report, yet there are always some problems faced by the researcher. The major difficulties which I have faced in collecting information are discussed below:

- The study is limited to women entrepreneurs only.
- The geographical area was limited to southern Rajasthan only.
- Sample size could not be increased due to time constraint.
- The accuracy of the findings of study depends upon the correctness of the responses provided by the respondents.
- Women entrepreneurs’ sector in Southern Rajasthan is very Unorganized which makes it difficult to collect information about them.
- While the collection of data many respondents were unwilling to fill the questionnaire. They considered it to be a waste of time.
- It was difficult to collect information from uneducated women entrepreneurs.
REFERENCES


60. Smith, A. (2000). *The scale of occupational stress-a further analysis of the impact of demographic factors and type of job*, Contract Research Report by Centre for Occupational and Health Psychology, School of Psychology, Cardiff University, for the Health and Safety Executive, 311.


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