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## **A STUDY ON STRESS OF WOMEN ENTREPRENEURS OF GADAG CITY**

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### **ABSTRACT:**

Women constitute a significant part of work-force in India. Globalization as well as privatization has both positive and negative effects for women's situation and gender relations. However, there are some positive effects that leads to marginal improvement in annual rate of growth of employment of educated women is significantly higher. Because of the educational status, women are now becoming self employed through Entrepreneurship. In India, economic development has brought about lots changes in women's lives through Women Entrepreneurship. The Government of India defined women entrepreneur is a woman who runs and controls an enterprise having a minimum financial interest of 51% of the capital and giving of least 51% of employment. In a developing country like India, the presence of women entrepreneurs in current situation is of vital necessity. As women, they have to play a dual role in balancing the enterprise as well as home. Women Entrepreneur plays a vital role in enhancing the economic status of the country like India. Stress, particularly work-related stress, has aroused across India in recent years. Occupational stress is one of the main problems from a gender perspective. However, the study shows work-related stress among women entrepreneur has also been associated with a number of other ill-health outcomes, such as Emotional instability-anger, Feelings of inability to cope, Uncooperative attitude hatred , Nervousness, tension , Inability to relax, Physical and Mental Fatigue, Problems associated with sleep, High BP, Digestive problems as well as absence from work. Higher

level of stress than their male counterparts, as women play dual roles at home as well as enterprise, while juggling it with succeeding at work, constantly rushing toward achieving goals. Thus the present study intended to understand various stress faced by women entrepreneurs, and its causes and remedial methods used to cope up with stress.

**Key words: Women Entrepreneurship, Stress, Occupation, Enterprise, India.**

## Introduction

The development of women entrepreneurs and their involvement to the development of the country is very much observed in India. In a short period of time the many women entrepreneurs increased all over the country (Gartner, 1985). Women entrepreneurs play a significant role in creating employment to others in the other sectors and set the hope for other women entrepreneurs to develop. They should be praised for the increased contribution, economically, Utilization of advanced technology, identifying the instate in the export market and investing high in their business activities. The capacity of the women entrepreneurs in handling the enterprise and the capability of commitments as well as contribution is more than what the women entrepreneurs already exists. There are two main reasons why to study women entrepreneurs and there types of stress they are feeling are separately.

The reason behind the women entrepreneurs is that, it is an important untouched source of the growth and development of the world economy. They create new opportunity for themselves and also for others and render a greatest to the society. Women entrepreneurs also give solutions for the management, business and the organizational issues and provide problem free society. The reason behind the women entrepreneurs is that the involvement rate of women in entrepreneurship activities is less when compared with the male entrepreneurs. But when compared to men, women entrepreneurs are generally choose different business activities. And also they are more prone to the different types of stress.

## Women Entrepreneurs

While observing the past centuries/decades women are restricted to be live there life in the four walls of the house. The achievement made by the women as a supportive role in the family is observed exclusively. But now days the scenario is completely changed (Boyd and Gumpert, 1983). The women have proved that they are not less than their as compared to others in the life. The women face various problems, constraints and perform various tasks in their life. Because of all these reasons women become stressed out in their performance. When they are facing ectreme pressure which exceeds a person's capability or ability to cope with it results in stress (Choy et.al, 2005). Various complicated work performed by the women in the family and the entrepreneurial activities leads to a greater stress which cause conflict in the workplace. Women are playing various roles like, mother, wife, and daughter-in-law and so on and they need to strike hard to fulfill the role needs they want.

Along with it they also need to play different the role of chief executive in their own enterprise or business. With these deliberations this conceptual research was carried out to discover types stress faced by women entrepreneurs in Gadag City. However, in the economic growth, the women entrepreneurship is accepted as a significant source.

The women entrepreneurs create new jobs for themselves and also for others and render a great service to the society and also to the family (Cooper et.al, 2001). The women entrepreneurs face lot of discrepancy regarding the gender based issues in starting the new businesses. In order to reduce that discrepancy, the government should take initiative to help women entrepreneurs by providing various schemes, incentives and promotional measures. And also to run her business or enterprise she needs the support from the family as well as Society.

## **Stress**

Stress is the unique common response of the human body to a request made by different types of Stresses. Everyone in one way the other in this world undergo some kind of stress. In many cases the stress can be reduced with the moving time or when an individual gets familiar to the condition (Harris et. al, 1999). The demands of the work environment in the organization/company are on psychological situation which results in organizational stress. The stress of the women entrepreneurs will be decreased based on their work knowledge, experience and confidence in handling the work (Shepherd and Douglas, 2000). In general it is also believed that when an employee or entrepreneur is trained well in the work it will decrease the stress level at work. Some of the aspects which affects the women entrepreneurs physiological as well as Psychological stress performance are; demands in the job, work pressure, aging of women entrepreneurs, peer group pressure, managing work as well as family, competition in the present market, financial risks, strategies etc.(Havlovicand Keenan, 1991). The skilled women entrepreneurs are instigate to experience highest amount of stress. Which causes to contribute for the growth in stress level of the women entrepreneurs and a challenge is made in this article to examine such causal factors for different kind of stress.

In the entrepreneurial environment the stress faced by the women entrepreneur are inseparable. Women entrepreneurs operating in a new venture faces lot of stress and their ability to predict the business outcomes are lower and the various risk they face is very high (Shane andVenkataraman, 2000).

## **Causes of Stress**

In the fast growing technical era everyone in this world face different kind of stress. There are many reasons which cause stress to an individual. These stresses can be monitored easily when it is under our own control and view, when the individual is under stress's control there faces the major issue. There are various ways and methods to control the stress faced by the entrepreneur (Lazarus,1998). Some of the most common stress sources are discussed as under;

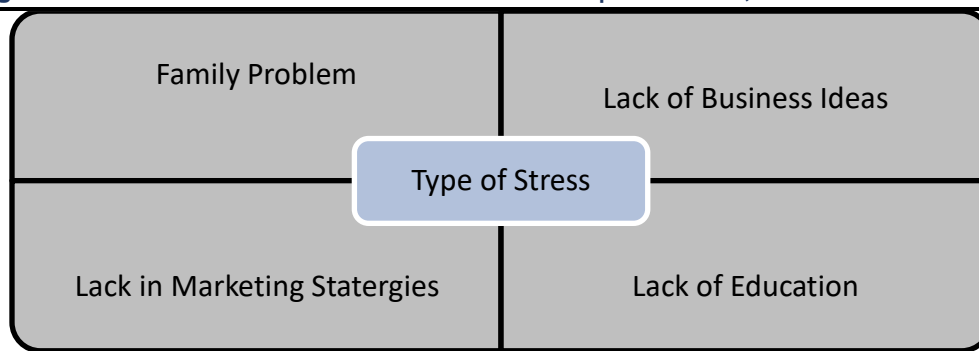


Fig. 1 Types of stress

In today's ever changing environment it is deliberated as a base of bad health, stress and related issues becomes an important topic for academic interest and research in the various area and thus this study has been taken up. Most of the women responded that they are facing Lack of Finance, Limited Mobility, difficulty in obtaining credit, Lack of professional skills/trainings and lack of access to advance technology of today's era. Only few responded that they have fewer problems in Admin and Regulatory Problems and Lack of Confidence. Stress among the women entrepreneurs causes a disturbance in the physical, emotional stability of a person which includes a state of inefficiency in the behavior, personality and has losses for individuals, organizations and society (Miller, 2000). Once the new venture is started, the entrepreneur take care the role and responsibility for its performance, which can be observed or monitored through various perceptions which may be of financial or non-financial (Gartner, 1985). Compared to the other jobs women entrepreneurs expose to amount more stress in their career (Ortqvist et. al, 2007).

Role stress among the women entrepreneurs has the possibility to start the continuous activities which may eventually lead to failure, as women entrepreneurs are likely to have issues and doubts and become disappointed with their present situation (Pearlin and Schooler, 1978). In addition, the investigators have defined that a lack of involvement, knowledge, experience and the type of educational background may indicate women entrepreneurial stress which leads to many health issues. A study was made based on the various stress experienced by the women entrepreneurs in Gadag city, whose knowledge is insufficient to make decisions and the issues related to making wrong decision in certain stress. These stress comprise of entering in to new or unknown market, strategies, advancement in technology or certain business ideas/thoughts. As an outcome, the incapability to manage with these tests may generate pressure on the women entrepreneurs' thereby creating various stress that leads to many health related issues/problems. However, the study shows work-related stress among women entrepreneur has also been associated with a number of other ill-health outcomes, such as Emotional instability-anger, Feelings of inability to cope, Uncooperative attitude hatred, Nervousness, tension, Inability to relax, Physical and Mental Fatigue, Problems associated with sleep, High BP, Digestive problems as well as absence from work.

**RESEARCH DESIGN**

Gadag-Betageri was selected after a careful examination of situations at different enterprise centers established during two decades in Gadag district of Karnataka. Gadag-Betageri is a rich in its heritage, weaving sectors and many different enterprises which were run by women like Poultry, Parlor, Tailoring, Small Scale Industries, Bakery, Weavers, Catering...etc.

**AIM:**

The aim of the study is to be finding out the information regarding different types of stress faced by Women Entrepreneurs of Gadag City.

**I. OBJECTIVES:**

The main objectives of the study are as follows:

1. To study the different types of stress faced by Women Entrepreneurs.
2. To know the Factors that create stress
3. To know the Financial Matters that creates stress among women entrepreneur

**II. HYPOTHESIS:**

Women entrepreneurs running in a new business venture face various types of stress and **their ability to predict the business outcomes are low.**

**III. SCOPE OF THE STUDY:**

The main purpose of this study is to examine find out various type of stress faced byreprenurs of Gadag-Betageri. This study is relevant because women of Gadag-Betageri cluster show the rise and fall economic growth and standard of living.

**IV. METHODOLOGY:**

- a) Primary data.
- b) Secondary data.

**a) PRIMARY DATA:**

Primary data is obtained from original sources by researcher. It is not a published source of data. It has to be created. In the study primary data is obtained by survey technique method. In the questioning or survey method well informed and desirable person are questioned by the personal interview. The survey technique is intended to secure one or more items of information from a sample of respondents of a larger group. As data is

gathered by asking question to person who were thought to have desired information is called questionnaire technique also.

## b) SECONADRY DATA:

Secondary data are readily available for processing. It saves time. It is a cheaper source of data. Cost of information is low. It may not give higher accuracy, reliability Sources of secondary data are published books, library research. Government publications, newspapers, magazines, trade journals etc.

The sources of secondary data are indicted in the study as and when required.

## V. PROCEDURE:

The survey was conducted to elicit the information regarding different types of stress faced by Women Entrepreneurs of Gadag City.

## VI. SELECTION OF SAMPLE

According to Best {1978} "A sample is small proportion of a population selected for observation and analysis". Samples of 50 Women Entrepreneurs Gadag-Betageri were selected at random.

## VII. COMPILATION, ANALYSIS, INTERPRETATION OF THE DATA

The data collected from the survey is presented in % table for each question. The result obtained was compiled, analyzed, and interpreted. The below tabulated results and discussions are presented in the results and discussions.

TABLE-1

### AGE OF THE WOMEN ENTREPRENEURS

SL.NO.	AGE GROUP	NO. OF RESPONDENTS	%
1	21-30	09	18%
2	31-40	19	38%
3	41-50	11	22%
4	51-60	08	16%
5	60 and above	03	06%

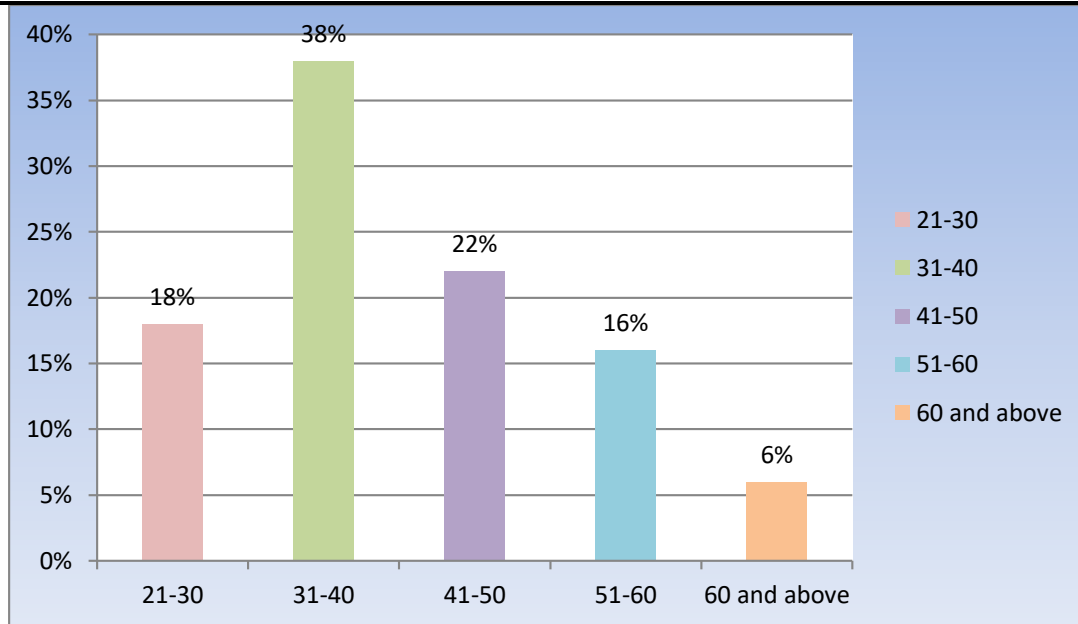


Table. 1 Age of the Women Entrepreneurs

Table –I shows that 38% of the respondents belongs to the age group of 31-40 years, 22% of the respondents belongs to the age of 41-50 years, 18% of the respondents belongs to the age group of 21-30 years, 16% of the respondents belongs to the age group of 51-60 years and only 6% of the respondents belongs to the age group of 60 years and above. It is clear from the above that majority of the respondents belongs to the age group of 31-40 years.

TABLE-2

**FACTORS THAT CREATE STRESS AMONG THE RESPONDENT**

SI No	Various Factors	Number	Percentage
1	Insufficient Holidays	14	10.76
2	Long Working Hours	12	9.23
3	Frustrated Fatigue	12	9.23
4	Repetitive nature of work	10	7.69
5	Workload	06	4.61
6	Health issues Pressure to Perform on Metrics	08	6.15
7	Overtime	07	5.38
8	Call Volume	08	6.15
9	Work timing	10	7.69
10	Shifts	08	6.15
11	Physical Strain	14	10.76
12	Family Commitments	16	12.30
13	Depression	03	2.30
14	Anxiety	02	1.53



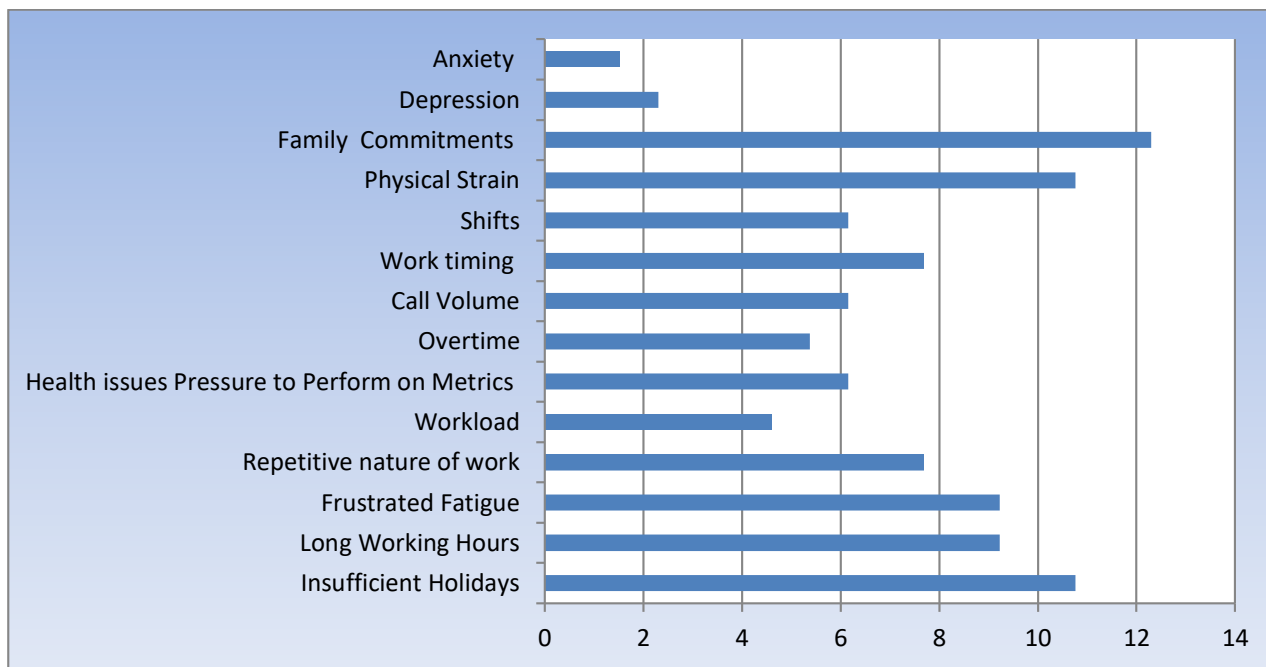


Table. 2 Factors that create stress among the respondent

Family Commitments (12.30) Insufficient Holidays and Physical Stain (10.76percent), Long Working Hours and Frustrated Fatigue (9.23 percent), Repetitive nature of work and Work timing (7.69 percentage), Health issues Pressure to Perform on Metrics, Call Volume means Phone Calls, Shifts (6.15 percentage), Overtime ( 5.38 percentage), Workload (4.61 percentage) these are the stress face by Women Entrepreneurs of Gadag District. A very less number of Women Entrepreneurs responded to Depression, Anxiety, insomnia, visual and hearing problem and Digestion problems.

TABLE-3

**INFRA-STRUCTURE OF WORKING AREA.**

SI No	VARIOUS ASPECTS	EXCELLENT	V-GOOD	GOOD	AVERAGE	POOR
1	Light	28	32	28	12	-
2	Ventilation	30	44	18	08	-
3	Floor	27	48	21	14	-
4	Roof	10	11	42	37	-
5	Sanitation	06	02	69	23	-
6	Water	06	12	18	64	-
7	Comfortable work place	21	28	39	12	-



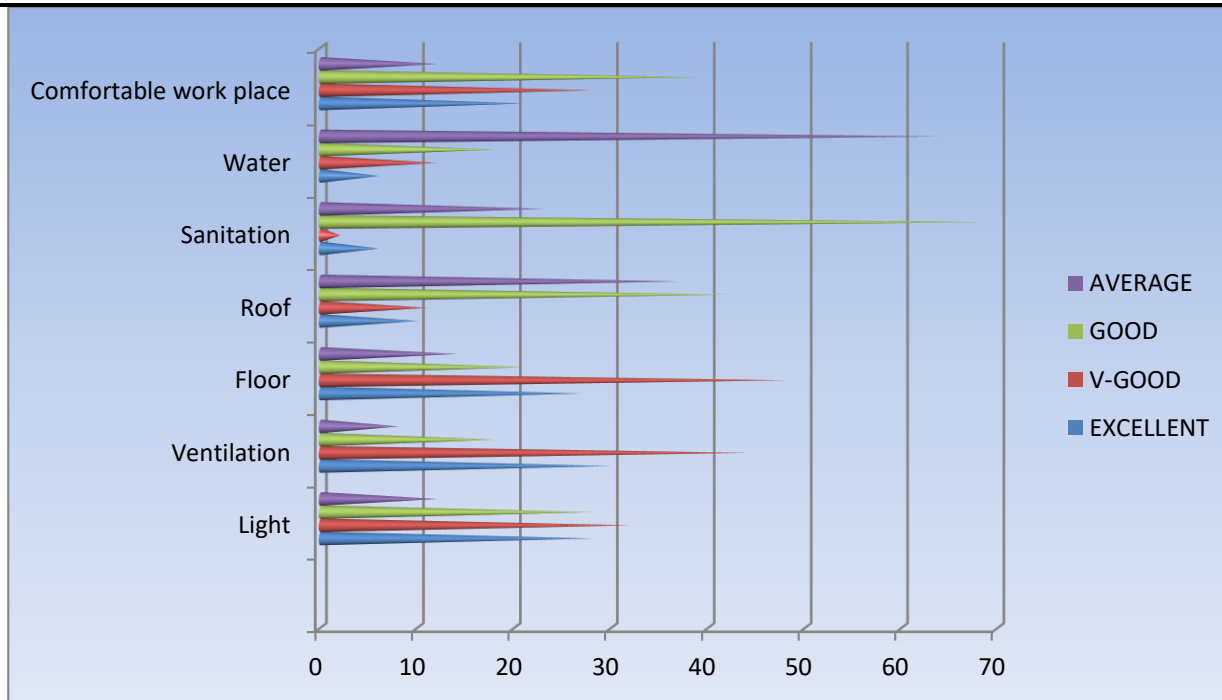


Table. 3 Infra-structure of working area

With respect to light 32% of the respondents expressed as very-good, whereas only 12% of respondents considered light as average. 44% of the respondents ranked very good for ventilation and only 8% of the respondents as average. 44% of respondents considered floor as very good where as 14% of them are not satisfied with the flooring of working area. 42% of the respondent good for a roof because the roof is made up of cement sheets and 37% of the respondents expressed as average. 69% of the respondent expressed sanitation as good only 2% consider it as very-good. Majority of them ranked drinking water as the main problem in their working area. 39% of the respondent are satisfied with the comfortable work place, they ranked it as good, whereas only 12% of them ranked them average for comfortable work place.

TABLE-4

### FINANCIAL MATTERS THAT CREATES STRESS AMONG WOMEN ENTREPRENEUR.

SI No	Various Financial Matters	Number	Percentage
1	Lack of Finance	18	14.17
2	Admin and Regulatory Problems	08	6.29
3	Lack of Skill/Training	12	9.44
4	Marketing Issues	09	7.08
5	Lack of access to technology	15	11.81
6	Lack of Confidence	06	4.72
7	Scarcity of Working Capital	16	12.59

8	Limited Mobility	18	14.17
9	Obtaining Credit	15	11.81
10	Low Risk Taking Ability	10	7.87

**Multiple choices**  
**127**  
**99.95**

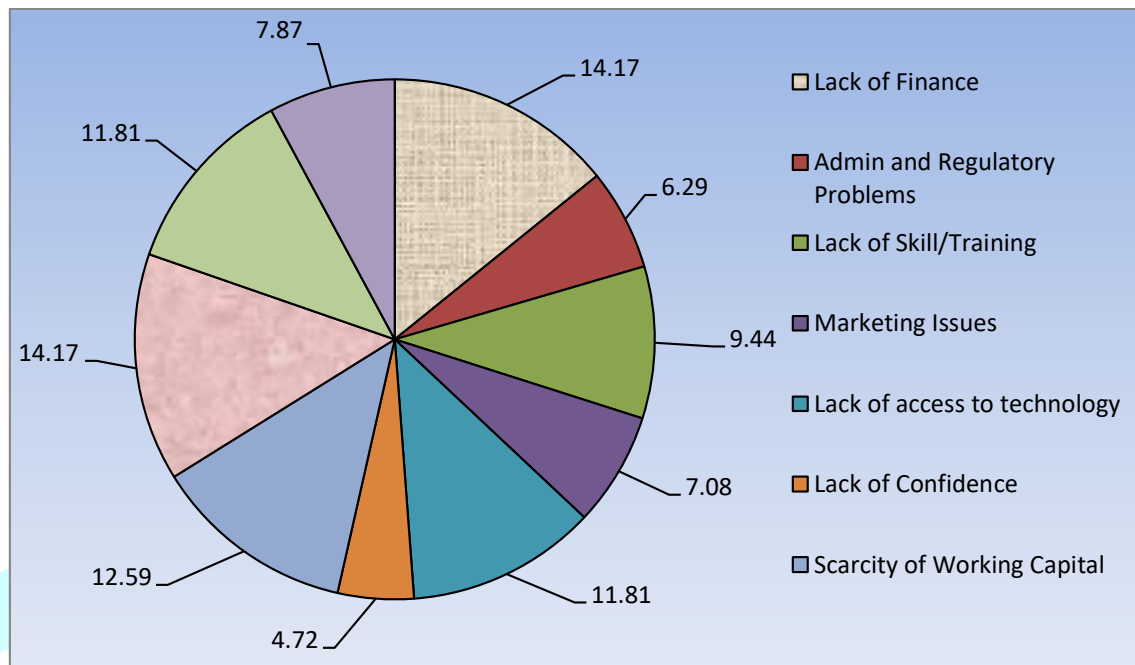


Table. 4 Various Financial Matters that creates stress

Table 4 reveals the different kind of financial matters that create stress among Women Entrepreneurs. 14.17% of the respondents expressed Lack of Finances and Limited Mobility, 12.59% of the respondents felt Scarcity of Working Capital, 11.81% of respondents considered they have Lack of access to technology and difficulty in Obtaining Credit, 9.44% expressed they have Lack of Skill/Training, 7.08% felt that Low Risk Taking Ability and facing Marketing Issues, least respondents I.e., 4.72% felt they have Lack of Confidence to set up new venture or to run it effectively.

## Conclusion

The women entrepreneurship is a combination of both women's present situation in the society and the role of entrepreneurship in the same society. The women entrepreneurs facing many problems and difficulties regarding marketing their products as well as taking care of their family problems and also expectation of Society. They should also give the same position or opportunity which the male entrepreneurs have. Improved contribution of women in the employee force is a requirement for improving the situation of women in the present society and as self-employed women. Above all the entrance of rural women in Macro, small and micro enterprises (SME's) is being stimulated and intensified. The women from rural area can do miracles by their effectual and capable participation in entrepreneurial skills. The rural women are having only less basic knowledge, potential, skill and capitals to start and manage enterprise. Women entrepreneur networks are the main sources of information about women's entrepreneurship and they are gradually growing acknowledged as an appreciated tool for its growth,

development as well as expansion. Higher level of stress than their male counterparts, as women play dual roles at home as well as enterprise, while juggling it with succeeding at work, constantly rushing toward achieving goals. Thus the present study intended to understand various stress faced by women entrepreneurs, and its causes and remedial methods used to cope up with stress.

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