Impact of Stress on Women Entrepreneurs of Unorganized Retail Sector

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ABSTRACT

Women entrepreneurship is a very keen issue of today’s civil society of unorganized retail sector. Women entrepreneurs are those who can serve the society, serve their family, more over even serves the humanity by offering their dedicational services to them. Women entrepreneurship may be compiled may not be insisted but one of the commonly observed fact in women entrepreneurship is it is always motivated. It is said that “women with the species is 10 times deadly than a man”. No doubt in unorganized retail sector more than 70% women entrepreneurs are complied to do the work they are entrepreneurs because of either their family background or their socio-economic status or due to few another social causes. women’s have both responsibilities to earn for the butter and to give the butter. To earn for the bread butter and secondly to offer that bread butter to his family. how we can expect that women entrepreneurs can enjoy his work without any stress the stagnant value of stress arises in women entrepreneur are due to her both sided responsibilities. In the present research paper research intended to find out the various stresses evoked in the women entrepreneur during their operational job profile as well as how she cop up with both the situation as a entrepreneurs and as a housewife. The present research paper enlightes the present research paper is the outcome of analysis of women entrepreneurs of unorganized retail sector I of Jalgaon

Keywords: Stress, Women Entrepreneurs, Unorganized Retail

1.0 INTRODUCTION:-

1.1 What Is Stress?

Stress is your body's way of responding to any kind of demand. It can be caused by both good and bad experiences. When people feel stressed by something going on around them, their bodies react by releasing chemicals into the blood. These chemicals give people more energy and strength, which can be a good thing if their stress is caused by physical danger. But this can also be a bad thing, if their stress is in response to something emotional and there is no outlet for this extra energy and strength. This class will discuss different causes of stress, how stress affects you, the difference between 'good' or 'positive' stress and 'bad' or 'negative' stress, and some common facts about how stress affects people today.

1.2 Definition of Stress

Stress is defined as “a state of psychological and physiological imbalance resulting from the disparity between situational demand and the individual's ability and motivation to meet those needs.”

Dr. Hans Selye, one of the leading authorities on the concept of stress, described stress as “the rate of all wear and tear caused by life.”

1.3 HISTORY

A key to the understanding of the negative aspects of stress is the concept of milieu interieur (the internal environment of the body), which was first advanced by the French physiologist Claude Bernard.

He described it as external changes in the environment or external forces that change the internal balance must be reacted to and compensated for if the organism is to survive.

1.4 Historical foundations

Walter Cannon and Hans Selye used animal studies to establish the earliest scientific basis for the study of stress. They measured the physiological responses of animals to external pressures, such as heat and cold, prolonged restraint, and surgical procedures, then extrapolated from these studies to human beings.

Subsequent studies of stress in humans by Richard Rahe and others established the view that stress is caused by distinct, measurable life stressors, and further, that these life stressors can be ranked by the median degree of stress they produce (leading to the Holmes and Rahe stress scale). Thus, stress was traditionally conceptualized to be a result of external insults beyond the control of those experiencing the
stress. More recently, however, it has been argued that external circumstances do not have any intrinsic capacity to produce stress, but instead their effect is mediated by the individual's perceptions, capacities, and understanding.

1.5 What Causes Stress?

Many different things can cause stress -- from physical (such as fear of something dangerous) to emotional (such as worry over your family or job.) Identifying what may be causing you stress is often the first step in learning how to better deal with your stress. Some of the most common sources of stress are:

**Survival Stress** - You may have heard the phrase "fight or flight" before. This is a common response to danger in all people and animals. When you are afraid that someone or something may physically hurt you, your body naturally responds with a burst of energy so that you will be better able to survive the dangerous situation (fight) or escape it all together (flight). This is survival stress.

**Internal Stress** - Have you ever caught yourself worrying about things you can do nothing about or worrying for no reason at all? This is internal stress and it is one of the most important kinds of stress to understand and manage. Internal stress is when people make themselves stressed. This often happens when we worry about things we can't control or put ourselves in situations we know will cause us stress. Some people become addicted to the kind of hurried, tense, lifestyle that results from being under stress. They even look for stressful situations and feel stress about things that aren't stressful.

**Environmental Stress** - This is a response to things around you that cause stress, such as noise, crowding, and pressure from work or family. Identifying these environmental stresses and learning to avoid them or deal with them will help lower your stress level.

**Fatigue and Overwork** - This kind of stress builds up over a long time and can take a hard toll on your body. It can be caused by working too much or too hard at your job(s), school, or home. It can also be caused by not knowing how to manage your time well or how to take time out for rest and relaxation. This can be one of the hardest kinds of stress to avoid because many people feel this is out of their control. Later in this course we will show you that you DO have options and offer some useful tips for dealing with fatigue.

1.6 Following habits can remarkably help to relieve stress:

- Regular meditation,
- Physical exercise,
- Balanced diet,
- Focused thinking,
- Control of anger,
- Managing Depression,
- Maintaining calmness in stressful situations,
- Having a positive attitude towards life,
- Harmony towards self and others, etc.

1.7 Unorganized Retail Sector:- The unorganized sector consists of all private enterprise, having less than ten total workers, operating in proprietary or partnership basis: It takes a majority of Indian food processing market as opposed to the organized sector, which only holds a share of 48%. Unorganized sector includes lowcost retailing such as the local kirana shops, owner-manned general stores, paan shops, convenience stores, handcart and pavement vendors

1.8 Competition with the organized retail sector :- It is estimated that over 95% of retail in India is done through the unorganized channel. But as the disposable income levels have risen, consumers has been a shift towards branded products and the organized retail channel. The entry of multinational companies is impacting the structure of the retail industry in the country. There are various extremes of retail outlet with small local kirana stores being located in convenient locations, offering local produce and merchandise and a personalized service. At the other end of the spectrum there are large hypermarkets offering a range of products, often at a lower price, with a less personalized service.

2.0 PROFILE OF STUDY AREA:- The unorganized retail sector of Jalgaon is a very mixed type in nature there are number of unorganized retail activities in which various kinds of unorganized business are going on like normal rate of cheap retailing kirana i.e grocery stores, General stores pan biddi stores ,hardware stores, hawkers and feriwalas ,tea stalls ,as well as Chinese product stalls, food stalls etc. In the unorganized retailing of jalgaon the participations of women’s are preferably seen almost 40 percent unorganized retailing is carried out by women’s in particularly in jalgaon city so we can easily comment that women are the most considerable element of unorganized retail sector of jalgaon city

2.1 RESEARCH METHODOLOGY

Research Methodology of present research work is as follows –
2.2 OBJECTIVES OF THE STUDY

2.2 Objectives.
1. To study the relationship between stress and the performance of women entrepreneurs of unorganized retail sector.
2. To understand the various types of stress caused and faced by women entrepreneurs.
3. To check the stress level of women entrepreneurs of unorganized retail sector in Jalgaon.
4. To identify the root cause of work-related stress and analyze the factors associated with work-related stress.
5. To delve into the insufficiency of the women’s and the unorganized retail sector in dealing with issues related to work stress at workplace at times and the role of women entrepreneurs in it.

2.3 Sample Size & Sampling

Based on various surveys as well as various articles in newspapers, it is estimated that Jalgaon city possesses more than 6000 unorganized retail activities and the percentage of women entrepreneurs in unorganized retail sectors are considerable. Hence, the proposed population for unorganized retail sectors is more than 6000 and also by assuming 40% percent of them are women entrepreneurs, therefore, unorganized retail activities operated by women’s are near about 2400. Hence our proposed population is 2400 and 2.5% of them is 60 entrepreneurs. Hence, questionnaires were offered to those 60 respondents and get it back, out of 60 questionnaires’ 5 incomplete or bias questionnaires are eliminated and remaining 55 full-fledge questionnaires are considered as a final sample for the present research work.

2.4 Sampling method: - In order to select 2.5% population i.e. 55 respondents, an simple random sampling technique have been used for study.

3.0 ANALYSIS AND INTERPRETATION

Primary data collection was based on information obtained from selected women entrepreneurs of unorganized retail sectors in Jalgaon city. The analyses of responses given by women entrepreneurs are as analyzed below.

Table 01: Marital status (Q1)

<table>
<thead>
<tr>
<th>Factor</th>
<th>Response</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Marital status</td>
<td>Married</td>
<td>22</td>
<td>40%</td>
</tr>
<tr>
<td></td>
<td>Unmarried</td>
<td>08</td>
<td>14.54%</td>
</tr>
<tr>
<td></td>
<td>Divorced</td>
<td>10</td>
<td>18.18%</td>
</tr>
<tr>
<td></td>
<td>Widow</td>
<td>15</td>
<td>27.27%</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>55</td>
<td>100</td>
</tr>
</tbody>
</table>

Based on the information provided by the respondents, 40 per cent are married and 14 per cent are unmarried. 18 per cent are divorcee and 27% are widow.

Table 02: Number of Dependents (Q2)

<table>
<thead>
<tr>
<th>Factor</th>
<th>Response</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of Dependents</td>
<td>1</td>
<td>12</td>
<td>21.81%</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>20</td>
<td>36.36%</td>
</tr>
<tr>
<td></td>
<td>3</td>
<td>15</td>
<td>27.27%</td>
</tr>
<tr>
<td></td>
<td>More than 3</td>
<td>8</td>
<td>14.54%</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>55</td>
<td>100</td>
</tr>
</tbody>
</table>

It indicates that 21 per cent of respondents belong to one number of dependent family and, 36 per cent belong to two and 27% belongs to 3 and 14% are more than three numbers of dependents on family. This information will be useful to identify the relationship between family background and stress level.

Table 03: Poverty (Q3)

<table>
<thead>
<tr>
<th>Factor</th>
<th>Response</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Poverty</td>
<td>22</td>
<td>40%</td>
<td></td>
</tr>
</tbody>
</table>
This table indicates that poverty compels 40 per cent of respondents for working 41 percent to family needs, 5 percent for interest, and 12 percent to money earning.

Table 04: Taking Financial Responsibility (Q4)

<table>
<thead>
<tr>
<th>Factor</th>
<th>Response</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial responsibility</td>
<td>Solely taken</td>
<td>35</td>
<td>63.63%</td>
</tr>
<tr>
<td>of family</td>
<td>Co-share with spouse</td>
<td>12</td>
<td>21.81%</td>
</tr>
<tr>
<td></td>
<td>Sharing as a liability</td>
<td>08</td>
<td>14.54%</td>
</tr>
<tr>
<td></td>
<td>Can’t say</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>55</td>
<td>100%</td>
</tr>
</tbody>
</table>

It indicates that 63 per cent of respondents are socially taken to financially responsibility of family, 21 per cent to co with spouse and 14 per cent to spouse as a liability for financial responsibility of family.

Table 05: Felling stressed (Q5)

<table>
<thead>
<tr>
<th>Factor</th>
<th>Response</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Feeling stressed</td>
<td>Always</td>
<td>10</td>
<td>18.18%</td>
</tr>
<tr>
<td></td>
<td>Sometimes</td>
<td>32</td>
<td>58.18%</td>
</tr>
<tr>
<td></td>
<td>Occasionally</td>
<td>10</td>
<td>18.18%</td>
</tr>
<tr>
<td></td>
<td>Never</td>
<td>03</td>
<td>5.45%</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>55</td>
<td>100%</td>
</tr>
</tbody>
</table>

This table indicates that 18 per cent of respondents are always feels stressed, 58 percent of respondent feel sometime stress and 18 per cent occasionally and 5 percent respondent never feel stressed. This information will be useful to identify the relationship between nature of business and stress level.

Table 06: self assessed level of stress (Q6)

<table>
<thead>
<tr>
<th>Factor</th>
<th>Response</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Level of stress</td>
<td>Very high</td>
<td>08</td>
<td>14.54%</td>
</tr>
<tr>
<td></td>
<td>High</td>
<td>20</td>
<td>36.36%</td>
</tr>
<tr>
<td></td>
<td>Moderate</td>
<td>22</td>
<td>40%</td>
</tr>
<tr>
<td></td>
<td>Low</td>
<td>05</td>
<td>9.09%</td>
</tr>
<tr>
<td></td>
<td>Very low</td>
<td>00</td>
<td>--</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>55</td>
<td>100%</td>
</tr>
</tbody>
</table>

This table indicates that 14 per cent of respondents are very high level of stress, 36 percent of respondent feel high level of stress and 40 per cent moderate and 9 percent respondent feels low level of stress.

Table 07: Uncertainty in unorganized Retail Sector create stress (Q7)

<table>
<thead>
<tr>
<th>Factor</th>
<th>Response</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Uncertainty in</td>
<td>Strongly disagree</td>
<td>29</td>
<td>52.72%</td>
</tr>
</tbody>
</table>
unorganized Retail Sector causing stress

<table>
<thead>
<tr>
<th>Response</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disagree</td>
<td>12</td>
<td>21.81%</td>
</tr>
<tr>
<td>Neutral</td>
<td>05</td>
<td>9.09%</td>
</tr>
<tr>
<td>Agree</td>
<td>09</td>
<td>16.36%</td>
</tr>
<tr>
<td>Strongly Agree</td>
<td>00</td>
<td>--</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>55</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Table 08: Family Disputes results in Stress (Q8)

<table>
<thead>
<tr>
<th>Factor</th>
<th>Response</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family Relationship</td>
<td>Strongly disagree</td>
<td>00</td>
<td>--</td>
</tr>
<tr>
<td></td>
<td>Disagree</td>
<td>08</td>
<td>14.54%</td>
</tr>
<tr>
<td></td>
<td>Neutral</td>
<td>06</td>
<td>10.90%</td>
</tr>
<tr>
<td></td>
<td>Agree</td>
<td>30</td>
<td>54.54%</td>
</tr>
<tr>
<td></td>
<td>Strongly Agree</td>
<td>11</td>
<td>20%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>55</strong></td>
<td><strong>100%</strong></td>
<td></td>
</tr>
</tbody>
</table>

Table 09: Habit due to stress (tobacco) (Q9)

<table>
<thead>
<tr>
<th>Factor</th>
<th>Response</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Habit due to stress</td>
<td>Yes</td>
<td>08</td>
<td>14.54%</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>40</td>
<td>72.72%</td>
</tr>
<tr>
<td></td>
<td>Cannot say</td>
<td>07</td>
<td>12.72%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>55</strong></td>
<td><strong>100%</strong></td>
<td></td>
</tr>
</tbody>
</table>

Table 10: stress relaxation solution (Q10)

<table>
<thead>
<tr>
<th>Factor</th>
<th>Response</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Feel relaxed mostly due to</td>
<td>Earn more money</td>
<td>03</td>
<td>5.45%</td>
</tr>
<tr>
<td></td>
<td>Children success</td>
<td>38</td>
<td>69.09%</td>
</tr>
<tr>
<td></td>
<td>Appreciated by family</td>
<td>11</td>
<td>20%</td>
</tr>
<tr>
<td></td>
<td>Physical rest</td>
<td>03</td>
<td>5.45%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>55</strong></td>
<td><strong>100%</strong></td>
<td></td>
</tr>
</tbody>
</table>

It indicates that 52 per cent of the respondents are strongly disagree , 21 per cent are disagree and 9 per cent of the respondents are neutral and 16 per cent of the respondent are agree .

Table 08: Family Disputes results in Stress (Q8)

Based on the information provided by the respondents 14 per cent of respondents accepted, 72 per cent rejected and that they have bad habit due to stress

Table 10: stress relaxation solution (Q10)

It indicates that 69 per cent of respondents are Earn money for children success to relaxation of stress solution and, 5 per cent respondent to earn more money and physical rest and 20 percent respondent say they appreciated by family ..

Q.11 ) Optimum solution for stress relaxation
4.0 Findings

1. In the study it is found that 40% married women entrepreneurs are engaged in retail sector.
2. Major women entrepreneur’s family is depend on their income.
3. It is found that Poverty and Family need are the two main reasons to women entrepreneur to earn money.
4. It has revealed that Highest percentage i.e. 63.63% women entrepreneurs are solely taking their family’s financial responsibility.
5. It is found that 58% of women entrepreneurs are face stress at their work due to family problem, personal problems and their work related problems.
6. During the study it is found that 52% women’s are strongly disagreeing on stress creates Uncertainty in unorganized Retail Sector.
7. It has found that 54 % women’s are agreeing on that the stresses are cause the result in family dispute.
8. It has found during the analysis that 72% of women do not possess any kind of bad habit during stressed
9. It is revealed that 69% of women feels stress free or relaxation due to their children success.
10. It is initiate that 36 % of women entrepreneurs respondent are highly self-assessed level of stress.
11. Maximum women’s got relaxed from stress when they receive certain sort of appreciations from respective family members.

5.0 Conclusion

The distinctiveness of men and women entrepreneurs are generally very comparable. The differences are found only in age, personality, motivation and type of business started. Women are by and large born managers as they manage their home. They can do simultaneously do more than one task at a time and have good coordination skills. They customarily think of entering a business once their children are grown up and household responsibilities get abridged. Women rely on their own finance and avoid availing of loans. They also differ from men in the type of business they start. Sharing of responsibilities will reduce the work overload and utilize their time for proper planning and decision making attending the workshops, seminars and conferences conducted by the Entrepreneurship Development Institutes will improve their skill and gain others work experience related to their field. This will give them confidence and leads to growth of their business.

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