

WOMEN ENTREPRENEURS: MOTIVATION AND ROLE STRESS – A REVIEW OF EMPIRICAL RESEARCHES.

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Abstract

Indian women had undergone a long way and are becoming increasingly visible and successful in all spheres and have shifted from kitchen to higher level of professional activities. Educated Women are contributing to a great extent to the social transformation and in the future, will be seen that more women venturing into areas which are traditionally dominated by men. In this paper an attempt has been made to evaluate various research studies carried on women entrepreneur's motivation, their stress and coping strategies adopted by them to deal with stress.

Keywords: Women entrepreneurs; Stress; Motivation; Coping strategies

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1. Introduction

Women comprise around half of the total world population. So is in India also. They are therefore, regarded as the better half of the society. In traditional societies they were restricted to the four walls of houses performing house hold activities. In earlier days, for Women there were 3 Ks- Kids, Kitchen, Knitting, then came 3 Ps- Pickles, Powder, Papad and now at present there are 4 Es- Energy, Electricity, Electronics, and Engineering. Since ages India has been men-dominated country. But, time is changing now. Women in India now know their rights and duties and with the spreading awareness they are now no less than the men. They are walking with men at the same pace in each and every field. They have carved a niche for themselves in the male dominated world. In a developing country like India, the presence of women entrepreneurs is of fundamental necessity. The modern women have to envisage a new horizon and recognize the direction to make tough decisions.

Women have several roles in society as they participate in productive activities such as agriculture, trade and industry; at the same time they are responsible for caring for the family including the preparation of food, health care and education. Women need to balance this different role and therefore they are multitasked, managing their businesses alongside all other roles they are expected to perform. While managing these two entirely different roles they experience lot of stress. Therefore this study is being conducted to provide the readers with an understanding of various aspects of women entrepreneurship therefore this paper is divided into three sections first section deals with factors that motivate women to opt for entrepreneurship, second section deals with stress and constraints faced by women entrepreneurship, third section deals with coping strategies adopted by women entrepreneurs to deal with stress.

Some facts about women entrepreneurs of India according to the Sixth Economic Census by the National Sample Survey Organization (NSSO):

- The survey shows that women constitute only 13.76% of the total entrepreneurs, i.e., 8.05 million out of the 58.5 million entrepreneurs.
- These establishments in total, owned by females, provide employment to 13.45 million people.

- Another revelation is that out of these entrepreneurs, 2.76 million women (34.3% of the total entrepreneurs) work in agriculture sector whereas 5.29 million females (65.7% of the total entrepreneurs) work in non-agricultural sectors.
- In the agriculture, livestock dominates (with a share of 31.6 %) among all other farming activities.
- Among the non-agricultural activities owned by women entrepreneurs, manufacturing and retail trade are dominant ones with corresponding percentages being 29.8% and 17.8% respectively.
- Out of the total establishments under women entrepreneurs, percentage share of various social and religious groups OBC: 40.60%, SC: 12.18%, ST: 6.97% and Others (40.25%); Hindus: 65.6%, Muslim: 12.84% and Christian: 5.2%.
- Among the states, the largest share in number of establishments under women entrepreneurship is of Tamil Nadu (13.51%) followed by Kerala (11.35%), Andhra Pradesh (10.56%), West Bengal (10.33%) and Maharashtra (8.25%).
- Average employment per establishment for women owned establishments is 1.67.
- Most of these women run companies are small-scale and about 79 percent of them are self-financed.

2. Reviews:

Motivation for Women Entrepreneurship:

Sukhjeet Kaur Matharu, Ravi Changle and Arnav Chowdhury, (2016)¹ carried out this empirical study to find out the factors that motivates 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 induces 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 and 2015), 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 motivation factors for 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 indicates that, main motivation consist 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, it can be 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 Ahmadb, 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. The objectives of the study were; 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 were 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 analyse the factors that motivates 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 these 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 variety of different factors affecting entrepreneur's success, which primarily depend 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)**⁹ 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 entrepreneurs 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, 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. **Elaine G. Porter and K.V. Nagarajan, (2005)**¹⁰ 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 in 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. **Krishnaveni Motha, (2004)**¹¹ conducted a study on women entrepreneurship in rural areas of India. He found that many women who belonged to low socio-economic 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)**¹² 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 family. **Aurora and Korn Ferry, (2002)**¹³ 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 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 rank it fifth, behind risk, recognition and spending more time with the family. **Muriel Orhan and Don Scott, (2001)**¹⁴ 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)**¹⁵ 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. **Lokeswara Choudary, (1999)**¹⁶ 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 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)**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’.

Role Stress and Constrains Faced By Women Entrepreneurs:

Seemaprakalpa, (2014)¹⁸ 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 high number of role stress condition while co-efficient 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. **B. A. Naik, (2012)¹⁹** 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 random sampling method. Data was 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. **Seemaprakalpa and Manju Arora, (2012)²⁰** 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. **Dr. G.Sudha, (2011)²¹** 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 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 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)**²² 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. **Mohammad Bagher Gorji and Paria Rahimian, (2011)**²³ 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 was 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 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. **Dimkpa, Daisy I., (2010)**²⁴ 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 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. **Mrs. Priya Dadhich and Dr. Deepika Upadhyaya, (2010)**²⁵ 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. **Kariv D., (2008)**²⁶ 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. **Nevin Sanlier and Fatma Arpaci, (2007)**²⁷ 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 working status of women. Findings revealed that Social self issues, family issues, individual role issues, environmental issues and financial issues in working women have higher score than that of the non working women also working women in the subscales of immune system and susceptibility to stress scale have a higher average score than that of the non working women. It was concluded that total stress score of working women is higher compared to that of non working women and that there exist a significant difference between women's working status and total stress scores. Results revealed that increased stress was related with working status of Turkish women. **Nirmala Karuna D'Cruz, (2003)**²⁸ 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 majority of them started business only after all their attempts to secure a regular, secured and salaried job have failed.

Savithri, (2002)²⁹ 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 headache, blood pressure, allergy and skin diseases, ulcer, diabetes and heart diseases. Stress affected productivity, sleep and growth. Stress was also caused by 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. **Jean Lee Siew Kim and Choo Seow Ling, (2001)**³⁰ 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)**³¹ 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. **Hatun Ufuk and Ozlen Ozgen, (2001)**³² 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 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 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, excessive expectations of family members and physical fatigue. **Tovo, (1991)**³³ 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. **Fraboni M. and Saltstone R., (1990)**³⁴ in this study male and female entrepreneurs (N=225) has 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.

Causes of Stress and Coping Strategies Adopted By Women Entrepreneurs:

Nidhi Verma and Ajay Singh, (2014)³⁵ 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 behavior therapy, behavior 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 Kuruksehtra- Mahabharata, is a key to all worries and anxieties. Therefore this paper aims at 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 particular form of Yoga. This paper helps in 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 happy and stress free life. **Dr. K. Shobha and Gopal**

Vennila, (2012)³⁶ 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 analyse the data. Results concluded that Women entrepreneurs’ characteristics and skills are the main source 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 mechanism 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)**³⁷ 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 study 140 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 is having good reputation in the community while negative spill over is having 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 strengthen support from spouse and family, engage in stress management and time management activities, and redesign work structure to make it more flexible. **Ahmad, Syed Zamberi Xavier and Siri Roland, (2010)**³⁸ 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 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)**³⁹ present study analyzes 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. **C. David Shepherd, Gaia Marchisio, Sussie C. Morrish, Jonathan H. Deacon and Morgan P. Miles, (2010)**⁴⁰ 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 leverages innovation and creates intensive work demands, 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. **Syed Zamberi Ahmad and Farah Akmar Anor Salim, (2009)**⁴¹ 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 sources 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).**Julie Aitken Harris, Robert Saltstone and MaryAnn Fraboni, (1999)**⁴² 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 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.

3. Conclusion

On the basis of above reviews it can be concluded that the factors that motivated women to opt for entrepreneurship varies significantly, for some it might be need to achieve personal growth, desire to be independent, the need for job satisfaction, etc. And for others it was economic necessity, non availability of government jobs, need to support family etc. also it was found that the satisfaction and the stress level of each individual vary according to their family background, place, position, work place, financial position and other related factors. It was found that men and women appraise stress differently—major stressors for women are negligible for men and vice versa, also urban women entrepreneurs experience more stress as compared to rural women entrepreneurs.

Women entrepreneurs experience stress because of various factors which include lack of credibility, lack of social mobility and dual responsibilities, lack of knowledge about agencies and institution working for entrepreneurs, frequent and higher need of finance, non-co-operative

attitude of workers, non-availability of skilled labour, competition from established and larger units, difficulty in getting money from buyer and after sale/services etc.

Coping strategies adopted by them also differ from person to person. Effective coping strategies include information seeking, systematic planning/monitoring, goal setting, strengthen support from spouse and family, engaging in stress management and time management activities, redesign work structure to make it more flexible, diverts thinking, 'disregarding', 'networking' and 'effective communication' .

Therefore Women entrepreneurship must be molded properly with entrepreneurial traits and skills to meet the challenges in global markets, changes in trends, and also be proficient enough to sustain and strive for excellence in the entrepreneurial arena.

4. Research Gap

Studies on women entrepreneurs clearly exhibits understanding of various aspects of women entrepreneurship which includes factors that motivates them to opt for entrepreneurship along with their stress level and factors causing stress accompanied by coping strategies adopted by them to deal with stress. Also, the above reviews suggest that several studies have been done on these aspects of women entrepreneurship, but no study has been done particularly on this topic with special reference to Rajasthan.

Thus, there is 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 of designing interventions to address this problem.

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