

**A STUDY ON STRESS MANAGEMENT TECHNIQUES OF WOMEN
ENTREPRENEURS IN TIRUNELVELI DISTRICT**

Mr. A. David, Register No. 20121041271005

Research Scholar, CSI Jayaraj Annapackiam College, Nallur Affiliated to Manonmaniam Sundaranar University, Abishekapatti, Tirunelveli, Tamilnadu, mobile:9597546395, mail id: davidbemba@gmail.com

Dr.A. Jafar Sathic,

Research Supervisor, Asst. Professor, Department of Business Administration, MSU College, Govindaperi. mobile: 9865821128, mail id: sathick334@gmail.com

Dr. J. Vijay Stanly,

Research Co-Supervisor, Asst. Professor, Department of Commerce, Center for Commerce, CSI Jayaraj Annapackiam College, Nallur. mobile: 9865666623, mail id: vijaystanlycsijac@gmail.com

ABSTRACT

Now a day's women entrepreneur's tremendous contributions to the country's economic development and women's empowerment. 'Risk taking', 'Innovating', 'Adventurism', 'Undertaking', 'Creation', 'Organizing', 'Coordinating', everything combines together to give a word "Entrepreneur". All the above-mentioned qualities were inbuilt in women entrepreneurs. A woman is involved in business activities for many reasons. Economic and emotional factors energize women to have an independent occupation and stand on their claim legs. Many possible ways were vulnerable to success in her business. Despite that woman, entrepreneurs meet a lot of problems that cause stress women entrepreneurs are always prone to stress due to constraints such as Dual responsibilities, struggle on a role, risk, uncertainty, etc., the main objectives of the study are women entrepreneurs causing stress and its effect. This study describes about strategies followed by women entrepreneurs to reduce her stress level. The researcher was taken 118 women entrepreneurs as a sample by convenience sampling method. The collected data was analyzed by percentage analysis, Friedman's test and one sample T - test.

KEYWORDS: Women entrepreneurs, Stress, Economic, Contributions, Business

INTRODUCTION

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 result of socio-economic complexity and to a few degrees; it is a stimulant as well.

Women entrepreneurship, no doubt progresses the wealth of the country in common and of the family in specific. Women today are more willing to engage in exercises that were once considered to be the protection of men and have proved that they are moment to no one about contribution to the economic development. Over the past few decades, the part of women has experienced an extraordinary change. There has been noteworthy development within the number of women who lean towards 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 must react to too many economic demands and, eventually, cope with past failures. Similarly, women entrepreneurs are expected to play two entirely different roles in their families and business. They have to manage both burdens of work on the household front along with meeting the deadlines at the workplace; as a result, they face a lot of stress.

REVIEW OF LITERATURE

Peters, Montgomery, Bakker and Schaufeli (2005), pressures from the job and family domains are often incompatible, giving rise to imbalance. Therefore, the concept of WLB along with its implications is a core issue that must be investigated as more women become entrepreneurs in Indian society.

Dilip Kumar (2006) has elaborated on some of the issues faced by entrepreneurial women, such as a shortage of finances, male dominance, limited mobility, a lack of education, required motherly duties and a lack of achievement motivation.

Schindehutte et al. (2006) "Prior analysis into entrepreneurial stress additionally yielded the opinion that stress might have an effect on the entrepreneur's propensity to pursue growth, acknowledge rising opportunities, or attain the balance between work and family or personal demands".

Rizvi and Gupta (2009), government-sponsored development activities have benefited only a small section of women, namely the urban middle class. This may be primarily due to their level of education, access to information and family support. Previously, the female workforce in India

was mainly employed in non-managerial, subordinate, or low-profile positions. Now, they occupy almost all categories of positions in the workplace. These changes in work culture have added to women's duties and responsibilities to their family as well as to society.

Jamal (2010) "Job stress is conceptualized as associate degree individual's reaction to operating surroundings characteristics that seem showing emotion and physically threatening to the individual".

STATEMENT OF THE PROBLEM

Women entrepreneurs are playing multi-faced roles in both their business and family and the amount of work-related pressure is always very common. Therefore, an attempt is made to study the impact of stress on the performance of women entrepreneurs. It is very significant for an entrepreneur to assess the level of stress among them and take steps to decrease stress to acceptance level which will help to control entrepreneur's absenteeism, low productivity, and health care expenses, and as a result, performance will improve.

This is very useful to women entrepreneurs to develop adapting techniques and strategies that will help to diminish their stress level at an acceptable and optimum level. Though there is a large volume of literature about stress there is still a need for deeper analysis for the complex relationship between the environmental factors, the personal characters of the individual, and the interaction and the environment. Pin-pointed out that our knowledge concerning the issues of work-related stress – its causes and effects as well as mechanism utilized to cope with or overcome it – Shows up to be incomplete.

OBJECTIVES OF THE STUDY:

1. To analyze the Stress level of women entrepreneurs in Tirunelveli district.
2. To examine the cause and effect of stress on women entrepreneurs.
3. To suggest certain policies to women entrepreneur to work enthusiastically.

RESEARCH METHODOLOGY

The methodology used for the research was the Analytical approach. Convenience sampling technique was used for sample selection. The universe of the studies was made up of

entrepreneurs from the Tirunelveli district. The studies must be carried out on a sample of 118 women entrepreneurs. The study includes primary and secondary data together. Primary data was collected from a structured questionnaire. Secondary data was collected from books, magazines, and websites.

ANALYSIS AND DISCUSSION

The collected data is tabulated and targeted on applied math analysis like easy percentages and tabulation to create the method of study clearer and easier to understand. The study was confined to the Tirunelveli District within the state of Tamilnadu. For the aim of achieving the target of the research, data collected through questionnaires were analyzed and taken exploitation varied statistical techniques cherish frequencies, descriptive statistics, chi-square, and so forth data preparation was done on Ms-Excel whereas analysis was tired SPSS.

Variables	Category	No. of Respondents	Percentage
Age	Below 25yrs	16	13.6
	25yrs - 29yrs	31	26.3
	30yrs - 35yrs	43	36.4
	36yrs - 50yrs	25	21.2
	Above 50yrs	3	2.5
Educational Qualification	School level	21	17.8
	Under Graduate	59	50
	Post Graduate	30	25.4
	Diploma and Professional Courses	8	6.8
Marital Status	Married	80	67.8
	Unmarried	38	32.2
Family type	Joint	36	30.5
	Nuclear	82	69.5
Family size	2 to 4	68	57.6
	5 to 6	18	15.3
	Above 6	32	27.1
Type of Business	Manufacturing	27	22.9
	Trading	17	14.4
	Retailing	43	36.4
	Service	31	26.3

Tenure of Business	Below 3yrs	29	24.6
	3yrs - 6yrs	44	37.3
	7yrs - 10yrs	26	22
	above 10yrs	19	16.1
Daily hours of work	Below 6hrs	27	22.9
	6-9hrs	17	14.4
	9-12hrs	54	45.8
	above 12hrs	20	16.9
Sources of Investment	Bank	15	12.7
	Government Agencies	4	3.4
	Non Banking financial corporation	18	15.3
	Own	59	50
	Friends & Relatives	22	18.6
Amount of Investment	0-5lakhs	70	59.3
	5lakhs - 10lakhs	14	11.9
	10lakhs - 15lakhs	12	10.2
	15lakhs - 25 lakhs	19	16.1
	above 25lakhs	3	2.5
Annual Income	0-5lakhs	35	29.7
	5lakhs - 10lakhs	29	24.6
	10lakhs - 15lakhs	30	25.4
	15lakhs - 25 lakhs	16	13.6
	above 25lakhs	8	6.8
	Total	118	100

The above table reveals that majority (36.4%) of the respondents come under the age group of 30years to 35years and most (50%) of the respondents did complete their graduation. 67.8% of the respondents comes under their wedlock. Majority (69.5%) of the respondents were living in the nuclear family system. With major portion of 57.6% of the respondent's family size is under 2 to 4 members. Women entrepreneurs are engaged in various type of business-like manufacturing, Trading, Retailing and services. High range portion (36.4%) of the women entrepreneurs involved in retailing business. Women entrepreneurs being their business was high portion (37.3%) in 3 - 6 years. Majority (45.8%) of the respondents' daily hours of work is 9hrs to 12hrs. among the women entrepreneurs surveyed 59.3% started their business by initial investment of below 5lakhs. It is found that most (50%) of the women entrepreneur initially invest from their own money. 29.7% of the respondents earned around Rs.5lakhs.

FEELING STRESSED

Opinion	Category	No. of Respondents	Percentage
Feeling Stressed	Always	37	31.4
	Sometimes	31	26.3
	Occasionally	42	35.6
	Rarely	8	6.8
	Total	118	100

Among 118 women entrepreneurs surveyed majority (35.6%) of the respondents feel stressed occasionally followed by 31.4 percent of respondents feel stressed always. 26.3% of the respondents sometimes feel stressed and 6.8% of the respondents rarely feel stressed.

SELF ASSESSED LEVEL OF STRESS

Opinion	Category	No. of Respondents	Percentage
How much you feel Stressed?	Low	43	36.4
	Moderate	27	22.9
	High	48	40.7
	Total	118	100

The above table reveals that the respondents stress level comes under the major portion (40.7%) of high followed by 36.4% of the respondent's stress level is low. 22.9 percent of the respondent's stress level comes under moderate level.

CAUSES OF STRESS AMONG WOMEN ENTREPRENEURS

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.797
Bartlett's Test of Sphericity	Approx. Chi-Square	502.315
	df	105
	Sig.	0.000

FACTORS	Rotated Component Matrix ^a			
		Component		
		1	2	3
Role Related Causes	Long working times	0.833	0.006	-0.057
	Lack of educational qualifications	0.800	-0.058	0.004
	Lack of self-confidence and courage	0.789	-0.038	-0.062
	Struggle on Role	0.788	0.158	0.012
	Dual responsibilities	0.749	-0.063	-0.263
	Limited portability	0.641	-0.002	0.233
Financial Related causes	Lack of Profit	-0.036	0.831	-0.027
	Financial problem	-0.010	0.785	0.002
	Lack of communication	0.243	0.658	-0.016
	Unavailability of raw materials	-0.010	0.643	0.085
	High Expenditure	-0.095	0.596	-0.146
Operations Related Causes	High Cost of Raw materials	0.066	0.093	0.722
	Concern about Quality	0.037	-0.149	0.650
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization. a. Rotation converged in 4 iterations.				

Factor 1 of the Pattern Matrix consisted of long working times, Lack of educational qualifications, Lack of self-confidence and courage, Struggle on Role, Dual responsibilities, and Limited portability had loadings above .500. Therefore, this Factor is also role related causes.

Factor 2 consisted of Lack of Profit, Financial problem, Lack of communication, Unavailability of raw materials, High Expenditure. These were also included in the Significance Component of the Rotated Component Matrix. Therefore, this Factor is labelled finance related causes.

Factor 3 consisted of Problem-Solving ability, Workers participate in Decision making, Government policies, Proper training Programme for workers. Therefore, this Factor is labelled operations related causes.

When the Matrices are shown, Table 2, only with practically significant absolute values of .500 or greater most of the double loadings are eliminated in the Rotated Component Matrix and the number of significant properties in the Pattern Matrix are reduced.

EFFECTS OF STRESS AMONG WOMEN ENTREPRENURS

Null hypothesis: There is no significant difference among mean rank towards effect of stress among women entrepreneurs in Tirunelveli district.

FRIEDMAN TEST

EFFECTS	Mean Rank	Rank	Chi-Square value	p value
Less sleep	4.61	IV	201.68	.000**
Feel headache, and fatigue	5.11	III		
Didn't finish work on time	3.51	VII		
Problem in remembering	3.48	VIII		
Feel irritating and sensitive	5.93	I		
Attention loss on personal life	3.67	VI		
Felt nervous and stressed at work	4.22	V		
Felt angered when out of control in work	5.46	II		

** denotes significant level at 1% level

According to the table, the p value of the test is less than 0.05 for mean rank of effects of stress on women entrepreneurs. Hence the null hypothesis rejects at 5% level. It concluded that difference in the respondents rank positioned stress affected by the women entrepreneurs. Results of the analysis indicate that there was a significantly affected ranking for Feel irritating and sensitive, felt angered when out of control in work, feel headache, and fatigue, less sleep, Felt nervous and stressed at work, Attention loss on personal life, Didn't finish work on time and Problem in remembering.

STRESS REDUCING STRATEGIES OF WOMEN ENTREPRENURES

Null hypothesis: There is no stress reducing strategies among women entrepreneurs in Tirunelveli district.

One Sample T - Test				
REDUCING STRATEGIES	Test Value = 3			
	Mean	Standard deviation	t Value	p Value
Division of responsibilities	4.46	0.823	19.234	.000**
Meditation/Yoga/Exercise	4.41	0.657	23.266	.000**
Faith upon Religious activities	4.16	0.728	17.333	.000**
Spending time with family and friends	3.99	0.790	13.636	.000**
Going out like Cinema, Hotels and park	4.11	0.725	16.624	.000**
Book reading	4.11	0.793	15.208	.000**
Listening music	4.04	0.891	12.715	.000**
Deep sleep	4.17	0.809	15.700	.000**
Positive Thinking	4.06	0.840	13.697	.000**
Source: Computed Primary data				
Note: ** denotes significant level at 1%				

From the above table, it is evident that the women entrepreneurs have the highest mean score (above the neutral point 3) to the Division of responsibilities, Meditation/Yoga/Exercise,

Faith upon Religious activities, Spending time with family and friends, going out like Cinema, Hotels and park, Book reading, Listening music, Deep sleep, Positive Thinking. Hence it is concluded that women entrepreneurs have reduced the stress using these strategies.

SUGGESTIONS:

There should be an ongoing attempt to inspire, encourage, motivate, and partner with female entrepreneurs. Improve women's general education standards and effectively provide their training, practical experience, and personality development programs, improvise their general personality standards. Establish appropriate training institutes for them to improve their level of professional knowledge, skills, ability to take risks, improving their skills. Attempts to change the attitude of society, sensitization, and awareness of the policy of self-development of women entrepreneurs. Various NGOs and government organizations disseminate information on policies, plans and strategies for the development of women in industry, and commerce. Establish various policies to provide easy financing regimes to economically strengthen women's position.

CONCLUSION

Stress is a big and real challenge for women entrepreneurs. Women were entered in the entrepreneurship world with lot of hope. Now a days women were running a business successfully. Even though women entrepreneurs faced some obstacles in their business. That obstacles create a stress among women entrepreneurs. Dual responsibilities, struggle on role, lack of self confidence and courage, financial problems etc., were some important causing factors of stress. Due to stress, women entrepreneurs stricken by less sleep, severe headache and fatigue, lack of memory, feel irritating and sensitive, felt nervous and angered when out of control in work and a spotlight loss in personal life. Women entrepreneurs bear the stress by followed some stress reducing strategies like division of responsibility, doing Yoga, exercise and meditation, faith upon religious activities, book reading, listening music and deep sleep. Moreover, the establishment and development of networks of women entrepreneurs are encouraged. Women entrepreneurship networks are the most important wealth of data on women entrepreneurs and are often cited as a desirable tool for the rise and expansion of women entrepreneurs. These sports activities can inspire unique women who pursue sports activities

within an entrepreneurial spirit, provide excellent support and support skills along with increased household income and national achievements.

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