



Insights into the entrepreneurial role stress of women entrepreneurs in Kudumbashree based micro enterprises in Kerala

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Abstract

In a world where women's access to resources and their work participation is very less, Women entrepreneurship is a key concept which promoted women's empowerment in all spheres of life. The condition of women are greatly improved after the Self help group movements and their position is improved by providing employment opportunities under Micro credit based enterprises. The successful functioning of these enterprises provides economic independence to women. This study aims to understand the stress experienced by the women entrepreneurs in a non conventional setup like Kudumbashree based micro enterprises where the entrepreneurs are working as a group and by receiving a good support system. The study was conducted among 30 entrepreneurs in the Kozhikode district of Kerala as a pilot study. Ten respondents were selected randomly from each three types of enterprises, which are Nutrimix (food products), Apparel parks and Upper stitching units. The study was quantitative in nature and descriptive research design was used. The study revealed that the stress experienced by women entrepreneurs is low in the micro enterprises. The study also examined the relationship between socio demographic variables and the support available for the women entrepreneurs with entrepreneurial role stress. This study gives new dimensions in the research area of women Entrepreneurship.

Keywords: women entrepreneur, Kudumbashree, micro enterprises, entrepreneurial role stress

1. Introduction

Women entrepreneurship is a process where women organise all the factors of production, undertake risks, and provide employment to others. A woman entrepreneur is the one who starts business and manages it independently and by taking risks and by facing challenges.

Women entrepreneurs may be defined as the woman or a group of women, who initiate, organise and operate a business enterprise.

The government of India has defined a woman entrepreneur as "an enterprise owned, and controlled by a woman having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women.

Self help groups in India played a greater role in women empowerment in all spheres like economical, political and social. The condition of women are greatly improved after the Self help group movements and their position is improved by providing employment opportunities under Micro credit based enterprises. The successful functioning of these enterprises provides economic independence to women. In Kerala, the idea of self help group is taken up by the government and a new programme called "Kudumbashree" is launched. Kudumbashree Mission is the State Poverty Eradication Mission (SPEM) of the Government of Kerala. It is a registered society under the Travancore Cochin Literary, Scientific and Charitable Societies Act 1955. The Mission looks after the overall implementation of the poverty eradication and women empowerment programme across the State. It provides guidance and direction to the programmes as

per the government policy. It also works as the platform for partnerships with government departments at the district and State levels. Kudumbashree mission is the main agency which gives assistance to the micro enterprises under the Kudumbashree project

In accordance with the provision of Micro, Small & Medium Enterprises Development (MSMED) Act, 2006 Micro Enterprises are the enterprises in which the investment in plant and machinery does not exceed twenty five lakh rupees. A lot of micro enterprises have been formed and working successfully under the Kudumbashree project in Kerala.

Women working in the enterprises under Kudumbashree are facing many problems. But there are many factors, which gives confidence and happiness to the women which make them overcome all the troubles. Kahn *et al.* (1964) ^[8] view stress as a function of discrepancies between one's expectations and one's ability to meet demands, and discrepancies between the individual's expectations and his/her personality. When one is unable to fulfil one's role demands, stress occurs. Most of the times, entrepreneurs' work demands and expectations exceed their abilities to perform as venture initiators, they are likely to experience stress. This study aims to understand the entrepreneurial role stress experienced by women entrepreneurs in Kudumbashree based micro enterprises. While functioning as a group, whether are experiencing higher stress or lower stress is the main research question dealt with this research Paper.

Even though the emergence of women entrepreneurs and the beginning of micro enterprises resulted in the empowerment of women in larger sense, women are facing lots of problems

ranging from economical to managerial. Several studies conducted in the west as well as in India have highlighted the different aspects of women entrepreneurship. The core areas of studies in entrepreneurship are the reasons for women entrepreneurship (Krishnaveni Motha (2004) ^[9], Beena & Sushama (2003) ^[2], Sinfield (1981) ^[18], Goffee & Scase (1983) ^[5], Characteristics and status of women entrepreneurs (Krishnaveni Motha (2004) ^[9], Anna (1989) ^[1], MacDonald (1986) ^[11], Hisrich & Bush (1986) ^[7], Problems of Women entrepreneurship (Lokeswara Choudary (1999) ^[10], Nirmala Karuna DCruz (2003) ^[15], Mallika Das (1999) ^[12], Schwartz (1979) ^[16], Hisrich & Brush (1984) ^[6], Neider (1987) ^[14], Brush (1997) ^[3].

In most of the available literature, the problems faced by Indian women entrepreneurs are mainly restricted to technical problems hindering business efforts (Nayyar *et al.* 2007) ^[13]. There is a need for more specific studies in Women entrepreneurship. The lack of Higher authority or autocratic management of the business becomes both the positive and negative aspects of the work life of women entrepreneurs. The entrepreneurs can enjoy greater amount of freedom in the work place. So the researcher felt the need to examine the stress experienced by the women entrepreneurs in a non conventional setup like Kudumbashree based enterprises where the entrepreneurs are working as a group and by receiving a good support system.

2. Materials and Methods

2.1 Instruments Used

A Self structured questionnaire was used to understand the socio demographic characteristics of the respondents. Entrepreneurial Role Stress Scale (ERS Scale) (Pareek 1981) ^[18] was used with some modifications to study the entrepreneurial role stress (ERS). The scale measures various Factors of Entrepreneurial role stress. There are three statements in each dimension and the scores of each dimension ranges from 3 to 15. A high score in a dimension indicates higher role stress in that area. The different dimensions of ERS are

1. Challenge stress- Indicates the Apprehension to take up the challenge
2. Self-Role Distance- Conflict with what the person thinks of himself/herself and what his/her role as an entrepreneur requires him/her to do.
3. Role Overload-Having to do too many things at the same time

4. Role inadequacy-A feeling that the entrepreneur is not fully equipped to perform his/her role effectively.
5. Resource Inadequacy-A feeling of not having adequate resources for effectiveness
6. Result inadequacy-A feeling of not having control over the results
7. Role Irrelevance-Feeling of not doing enough for others and society.
8. Inter role Distance-Conflict between the demands of another role(eg. family, politics)

The dimension, which is Role Isolation(Feeling of loneliness) is taken out from the scale because the study was conducted among the enterprises which are started by a group of women under the Kudumbashree Project, since the feeling of loneliness as an entrepreneur was not among the group.

2.2 Methods

The study was conducted among 30 entrepreneurs in the Kozhikode district of Kerala as a pilot study. Ten respondents were selected randomly from each three types of enterprises, which are Nutrimix (food products), Apparel parks and Upper stitching units. The study was quantitative in nature and descriptive research design was used.

The main objective of the study is to study is to understand the stress experienced by the women while acting the role as an entrepreneur.

The specific objectives of the study are

1. To measure the entrepreneurial role stress of the women entrepreneurs
2. To understand the socio demographic characteristics of the women entrepreneurs. with respect to entrepreneurial role stress
3. To test whether there is significant difference between support from the family with regard to all the factors of entrepreneurial role stress
4. To test whether there is any significant difference between the support from Kudumbashree mission and overall entrepreneurial role stress.

3. Results and Discussion

3.1 Entrepreneurial role stress and its dimensions

The study quantifies the different factors of Entrepreneurial role stress such as self role distance, Inter role distance, Challenge stress, Role overload, Result inadequacy, Role irrelevance Resource Inadequacy and Role inadequacy.

Table 1: Factors of Entrepreneurial role stress

Factors of Entrepreneurial Role stress	N	Minimum	Maximum	Mean	Std. Deviation
Self role distance	30	3.00	15.00	7.6000	3.45014
Inter role distance	30	3.00	14.00	6.6333	2.51181
Challenge stress	30	3.00	10.00	5.3667	2.17324
Role overload	30	3.00	12.00	6.7000	2.54816
Result inadequacy	30	4.00	15.00	7.4000	3.24409
Role Irrelevance	30	3.00	14.00	7.5000	3.57915
Resource inadequacy	30	4.00	12.00	8.2333	2.14449
Role inadequacy	30	4.00	14.00	8.1667	2.76784
Entrepreneurial role Stress total	30	29.00	101.00	57.6000	17.22788

Table 1 shows the various factors of entrepreneurial role stress experienced by the women entrepreneurs. From the table it is clear that the overall entrepreneurial role stress of the women entrepreneurs is ranging from 29-101 with a mean score of 57. From the table it is clear that the mean score of all the factors of entrepreneurial role stress is lying between 6 and 8, which shows that the entrepreneurial role stress is low (generally a score between 10 and 15 is regarded as high). This result is a contradiction to the results of Buttner (1992) [4], which says entrepreneurs reported significantly higher stress. The mean stress score of the dimensions Resource inadequacy ($M=8.2333$) and Role inadequacy ($M=8.1667$) are higher when compared to other factors. It shows that the entrepreneurs have a feeling that they are not fully equipped to perform her role effectively and they do not have adequate resources for effectiveness. This can be because of they are running their business in a smaller scale and so that they cannot afford to have high standard equipments and lack of knowledge or training also adds to this feeling. The mean stress score of Inter role distance ($M=6.63$) and Challenge stress ($M=5.36$) are the lowest experienced stresses by the women entrepreneurs. Conflict between the demands of another role and the entrepreneurial role is lesser here because they are experiencing higher freedom to choose by themselves at what time the work has to begin and when to end. They are

flexible about the work timing and if they have to go for school meetings or for urgent family visits, they can go accordingly. As the enterprise is running by women itself, they understand the difficulties of being a working women to balance the familial role and so they help each by having a flexible workplace. Women entrepreneurs in Kudumbashree based enterprises are not experiencing much challenge stress, that is they are not worried much about taking up the challenge. According to the women entrepreneurs, they don't experience stress because of the conflict between what she thinks she is and what her role as an entrepreneur require her to do ($M_{\text{Self role distance}}=7.6$). Stresses related to Role Irrelevance ($M=7.5000$), Result inadequacy ($M=7.4000$), Role overload ($M=6.7$) are also comparatively lower for the women entrepreneurs.

3.2 Entrepreneurial role stress and socio demographic characteristics

A person's work life is always connected to his personal life. The sociological factors and demographic and economic characteristics of a person can affect the Entrepreneur's working life. Here we try to understand the Entrepreneurial role stress with regard to the socio demographic characteristics of the women entrepreneurs.

Table 2: Entrepreneurial role stress with regard to socio demographic characteristics

Characteristics	No. of respondents	Percentage	Stress Mean	SD	Min	Max
Age						
20-29	3	10.0	73.00	8.66	63.00	78.00
30-39	10	33.3	56.40	15.55	32.00	78.00
40-49	16	53.3	55.18	19.04	29.00	101.00
50-60	1	3.3	62.00	---	62.00	62.00
Educational qualification						
High School	15	50.0	59.60	17.59	32.00	101.00
Higher Secondary	12	40.0	56.33	16.65	29.00	78.00
Degree	3	10.0	52.66	23.11	31.00	77.00
Religion						
Hindu	22	73.3	55.54	19.43	29.00	101.00
Muslim	3	10.0	65.00	12.28	51.00	74.00
Christian	5	16.7	62.20	1.78	59.00	63.00
Caste						
SC	4	13.3	47.50	17.55	32.00	66.00
OBC	21	70.0	59.85	17.65	31.00	101.00
GENERAL	5	16.7	56.20	15.20	29.00	63.00
Marital status						
married	26	86.7	55.65	17.46	29.00	101.00
single	3	10.0	73.00	8.66	63.00	78.00
divorced	1	3.3	62.00	---	62.00	62.00
Husband's occupation						
coolie	17	56.7	56.94	14.12	29.00	78.00
driver	3	10.0	42.66	9.71	32.00	51.00
business	2	6.7	45.50	19.09	32.00	59.00
other jobs	4	13.3	65.00	30.50	31.00	101.00
not applicable	4	13.3	70.25	8.95	62.00	78.00
Type of family nuclear						
joint	24	80.0	58.58	17.16	29.00	101.00
Nativity						
rural	6	20.0	53.66	18.50	33.00	77.00
urban	13	43.3	52.38	15.02	29.00	74.00
	17	56.7	61.58	18.15	31.00	101.00

Table 2 describes the overall entrepreneurial role stress with regard to the different socio demographic characteristics of the respondents. From the table it is clear that majority of the respondents are in the age group of 40-49(53.3%), and the entrepreneurial role stress is the lowest for this category of age group (M=55.18). Respondents from nuclear family is 80% and from joint family is only 20%. The entrepreneurial role stress is comparatively higher for the respondents from nuclear families (M=58.58). More than half of the respondents are from urban area (56.7%) and 43.3 % are from rural area. The stress experienced by the respondents from urban area is found to be high (M=61.58). All the participants are educated and 50% of the respondents have high school education, 40 % are having Higher secondary and remaining 10% are qualified degree. Results show that while educational qualification is becoming higher, the mean entrepreneurial role stress is decreasing. While considering the distribution of respondents based on religion, Majority of the respondents (73.3) are Hindu(Entrepreneurial role stress is also low(M=55.54), 16.7% are Christian (M_{E.R.S.}=62.2) and 10% are Muslims(M_{E.R.S.}=65.0).With regard to caste, 70% of the respondents belong to OBC,16.7% belongs to GENERAL

category and 13.3% belongs to SC. Mean score of ERS is higher for OBC(M=59.85) and lowest for SC(M=47.5).Majority of the respondents are married(86.7%), 10% are single and only 1 respondent is divorced. Mean score of ERS is higher for single respondents (M=73) while comparing with married respondents (M=55.65). This finding is contrary to Surti & Sarupria (1983) ^[19]. More than half of the respondents husbands are working as coolie (56.7%),10 % are working as drivers, 13.3%other jobs and 6.7% are doing business.

3.3 Entrepreneurial role stress and support system

The working conditions and motivations of women entrepreneurs are significantly differ from other women workers. Support from family and society seems to affect the stress they are going through out of handling different kinds of responsibilities at the same time. So here, researcher is analysing how the family support and support from Kudumbashree mission, which is a governmental agency to facilitate Kudumbashree activities, affects the entrepreneurial role stress of women entrepreneurs.

3.3.1 Entrepreneurial role stress and support from the family

Table 3: Entrepreneurial role stress and support from the family

Support from family Entre. role stress	Yes/no	N	Mean	Std. Deviation	t value	P value
Self role distance	Yes	28	7.21	3.18	-2.48	.019*
	no	2	13.00	2.82		
Inter role distance	Yes	28	6.28	2.10	-3.27	.003**
	no	2	11.50	3.53		
Challenge stress	Yes	28	5.32	2.09	-.42	.677
	no	2	6.00	4.24		
Role overload	Yes	28	6.64	2.32	-.45	.654
	no	2	7.50	6.36		
Result inadequacy	Yes	28	6.89	2.69	-3.91	.001**
	no	2	14.50	.70		
Role Irrelevance	Yes	28	7.07	3.29	-2.70	.011*
	no	2	13.50	.70		
Resource inadequacy	Yes	28	8.03	2.06	-1.98	.057
	no	2	11.00	1.41		
Role inadequacy	Yes	28	7.85	2.56	-2.48	.019*
	no	2	12.50	2.12		
Stress tot	Yes	28	55.32	15.10	-3.08	.005**
	no	2	89.50	16.26		

To test whether there is significant difference between the support receiving from family with regard to all the factors of entrepreneurial role stress, independent sample t test is used. Since p value is less than .05(p=.005), it is found that there is a significant difference between support and entrepreneurial role stress. The women entrepreneurs who receives support from the family experiences lower stress (M=55.32). It is a contradiction to the results of Buttner (1992) ^[4] and Sexton and Bowman(1985),which reports that entrepreneurs are autonomous, independent and have low need for support.

There is significant difference between support receiving from family with respect to Self role distance, Inter role distance, Result inadequacy, Role Irrelevance, and Role inadequacy. There is no significant difference between support and ERS factors like Challenge stress, Role overload and Resource inadequacy.

Based on the mean scores of all the factors of entrepreneurial role stress, it can be inferred that the women entrepreneurs who receives support from the family members experiences lower stress than who does not receive support.

3.3.2 Entrepreneurial role stress and support from Kudumbashree mission

Table 4: Support from Kudumbashree mission

Support from Kudumbashree mission	Yes/no	N	Mean	Std. Deviation	t value	P value
Supervision	yes	5	57.60	28.14	.001	1.000
	no	25	57.60	15.05		
Marketing	yes	23	55.82	19.40	1.02	.315
	no	7	63.42	1.27		
Arranging Finance	Yes	14	52.14	20.09	-1.67	.106
	no	16	62.37	13.10		
Training	Yes	20	53.70	18.57	-1.82	.079
	no	10	65.40	11.26		

Results shows that the Even though mean stress scores of the respondents with regard to support from Kudumbashree mission are different, none of them are statistically significant. The Kudumbashree mission is providing support to the women entrepreneurs in terms of Supervision, Product selection, Marketing, Arranging Finance and in training. From the table it is clear that 25 out of 30 respondents does not receive any help from Kudumbashree mission with regard to supervision. Even though they receive support or not, the mean stress score is same (M=57.6). For respondents receiving support from Kudumbashree mission with regard to marketing (n=23) experiences less stress (M=55.82). The entrepreneurs who are being supported by the Kudumbashree mission with regard to Training and Arranging Finance, experiences less stress when compared to others.

4. Conclusion

The study examined the Entrepreneurial role stress of the women entrepreneurs in Kudumbashree based micro enterprises in Kerala. The study reveals that the stress experienced by women entrepreneurs is low. Even though they have a feeling that they are not fully equipped to perform their role effectively and they do not have adequate resources for effectiveness they are experiencing less role stress as an entrepreneur. Conflict between the demands of another role and the entrepreneurial role is lesser here because they are experiencing higher freedom to choose by themselves at what time the work has to begin and when to end. They are flexible about the work timing. As the enterprise is running by women itself, they understand the difficulties of being a working women to balance the familial role. Women entrepreneurs in Kudumbashree based enterprises are not experiencing much challenge stress, that is they are not worried much about taking up the challenge.

The results show that the entrepreneurial role stress is comparatively higher for the entrepreneurs from nuclear families than who are coming from joint families. It is because the role in family as a care taker is reduced because they have someone to help at home. The study also revealing the fact that while educational qualification is becoming higher, the mean entrepreneurial role stress is decreasing. One of the most contradictory finding of the study is that the entrepreneurial role stress is higher for single respondents while comparing with married respondents. There is a significant difference between support and entrepreneurial role stress. The women entrepreneurs who receives support from the family and from Kudumbashree mission with regard to Training and Arranging

Finance, experiences lower stress.

This study gives light to the new dimensions of entrepreneurial role stress. From the study findings it is revealed that women entrepreneurs who are working as a group experiences lesser stress. So new ventures of women entrepreneurship as a group can be promoted by government agencies for successful entrepreneurship where women would be happy in work as well as in life.

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