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# A study on women entrepreneurs dealing with role stress conditions and constraints in Agra Nigam

## Seemaprakalpa

Department of Home Science, Extension Education, Institute of Home Science, Dr. Bhimrao Ambedkar University, AGRA (U.P.) INDIA

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# ABSTRACT

Woman feels stress when she has fewer resources and expected more. These expectations may be behavioural performance, physiological responses and psychological expression. With this view, this study was conducted to identify 100 women entrepreneurs dealing with role stress, its conditions and constraints in Agra Nagar Nigam during year 2005. Primary data were collected through interview schedule and percentage, mean, standard deviation and co-variance were used as statistical measure. The study concluded that the mean number of role stresses faced was 4.34 which indicated that women entrepreneurs on an average faced low to high number of role stress condition, while co-efficient of variation value of 83.87 suggests that women entrepreneur were highly heterogeneous with respect to the number of role stress condition. Seventy three per cent women entrepreneur gave ranked first to the condition namely dual responsibilities and 58 per cent ranked second to lack of leisure time and 51 per cent ranked third to excessive challenge. The mean number of constraints faced was 12.56 which indicated that women entrepreneurs on an average faced low to high number of constraints, while coefficient of variation value of 57.07 suggest that women entrepreneurs were more highly heterogeneous with respect to the number of constraints. Hundred per cent of women entrepreneurs were facing general constraints namely. Lack of knowledge about agencies and institutions working for entrepreneurs. Financial constraints - Frequent and higher need of financewas ranked first (76%). Constraint regarding man-power, Non-availability of skilled labour raw material constraint requiring diligent selection ranked first. Constraints regarding marketing, competition from established and larger units in that line was ranked first (94 %). According to above descripted findings, Government should run stress management oriented programmes, so that entrepreneurs' decisions and behaviour could be destiny oriented.

# **INTRODUCTION**

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Role stress and its conditions refer to constellation of imbalance among behavioural responses, physiological and psychological expression. It is also noted by Singh *et al.* (1986) that women entrepreneurs were suffering from role conflict *i.e.* one had to simultaneously be a mother, a wife and a boss and this exerts a lot of mental tension. It is being held because of environmental demands. Entrepreneur being women also suffer from above descripted conditions because they have to perform and balance among multiple roles and its concern duties. It seems in a personality when an entrepreneur appraises environmental demands as exceeding their adaptive resources for making their enterprise successful. For finding out the behavioural responses, physiological and psychological expression, those create obstacles in the path of entrepreneurial success known as stressful conditions and constraints. It is observed by JUDAI (2002) in study on women entrepreneurs in Zambia that women entrepreneurs were facing many problems such as: lack of access to start-up capital, lack of training/skills and relevant experience, difficulties in finding suitable premises or location, lack of tools /equipment, difficulties in marketing due to competition, bureaucratic procedure, difficulties in finding suitable worker, too many domestic responsibilities, which compete (for time) with business role, negative attitudes of society towards women in business, and biases/reluctances of suppliers to offer goods / inputs on credit due to lack of collateral or lack of business success. Therefore, present study is being conducted to minimize the stressful conditions and constraints and enhance potentialities of women entrepreneurs.

## **METHODS**

Agra division of Uttar Pradesh was selected as the locale for the present study by using purposive sampling. Agra division comprises of seven districts. Out of which, Agra district has been selected randomly for the present study. According to the requirements and to have balanced distribution of the respondents, the investigator divided Agra city into four zones; North – east zone; North – west zone; South-east zone and South-west zone. Twenty five women entrepreneurs running both boutique and beauty parlours from each zonal area were selected. Thus, one hundred women entrepreneurs were selected for the present study. Descriptive type of research design was used. Primary data regarding women entrepreneurs dealing with role stress conditions and constraints in Agra Nagar Nigam were collected through interview schedule during the year 2005. Percentage was used as statistical measure.

## **OBSERVATIONS AND ANALYSIS**

Role stress and constraints have been studied separately according to the following heads :

## Role stress and its conditions:

The mean number of role stresses faced was 4.34 which indicate that women entrepreneurs on an average faced low to high number of role stress condition, while co-efficient of variation value of 83.87 suggests that women entrepreneurs were highly heterogeneous with respect to the number of role stress conditions (Table 1). It was found that women entrepreneurs are either having or performed their major domestic roles in presence of family members' supportive attitude. Thus, they are minimizing their stressful conditions regarding various roles.

It can be drawn from data of Table 2 that "Dual responsibilities" was ranked first (73 per cent entrepreneurs). Lack of leisure time was ranked second (58 per cent entrepreneurs). Male dominance was ranked third (51 per cent entrepreneurs). It can be said that women being entrepreneurs have to perform various roles .Due to this, they are in need of various stress releasing programmes and concerned activities through which they could be stressless and relaxed for entrepreneurial activity's successful, diversification and

Table 1 : I	Table 1 : Distribution of women entrepreneurs according to stress faced in establishing and managing their enterprise(n = 100)				
Sr. No.	Role stress conditions	Categ	ory Won	nen entrepreneurs (Number and percentage)	
1.	No stress	0		19	
2.	Low stress	1 –	4	44	
3.	Moderate stress	5 –	8	16	
4.	High stress	9 – 1	12	21	
	Mean - 4.34	S.D 3.64	C.V 83.87%		

Table 2 : Women entrepreneurs with various role stressful conditions(n = 100)				
Sr. No.	Role stress	Women entrepreneurs		
SI. NO. KOIE SI	Kole suess	Number and %	Rank	
1.	Health problem	20	IX	
2.	Lack of leisure time	58	II	
3.	Excessive challenges	51	III	
4.	Tensions	35	VII	
5.	Dual responsibilities	73	Ι	
6.	Non-co-operative attitude of husband	3	XII	
7.	Non-co-operative attitude of family members	6	XI	
8.	Non favourable people attitude	41	IV	
9.	Male dominance	29	VIII	
10.	Lack of credibility	36	VI	
11.	Lack of social mobility	19	Х	
12.	Due to be mother	37	V	

Percentage was calculated on the basis of total respondents

expansion and could create goodwill among concerned clientele.

#### **Constraints faced by entrepreneurs**

The mean number of constraints faced was 12.56 which indicated that women entrepreneurs on an average faced low to high number of constraints, while co-efficient of variation value of 57.07 suggest that women entrepreneurs were more highly heterogeneous with respect to the number of constraints (Table 3). It means women were having experience/support of family members in the relevant line. They were also doing effort to minimize their constraints oriented aspects.

#### **General constraints:**

It is concluded from Table 4 Lack of knowledge about agencies and institutions working for entrepreneurs was ranked first (100 % entrepreneurs). Lack of knowledge about various financial schemes was ranked second (63 % entrepreneurs) followed by Lack of knowledge about timely advancement. Lack of knowledge about training programmes was ranked third (54 % entrepreneurs). It can be said that after doing and saying of government, non-government and voluntary organization, women are not having knowledge about concerned organizations. It means, either efforts are not doing in a particular direction/ deviated from the pre-decided destiny/ being expensive (not considering the economic condition of needy entrepreneurial population) or doing at fake level.

## **Financial constraints:**

It is highlighted from Table 4 that frequent and higher need of finance was ranked first (76 % entrepreneurs). Lack of sufficient working capital was ranked second (45 % entrepreneurs). Difficulty in justifying for finance" was ranked third (29 % entrepreneurs). It means feminism is not considered the part of society upto this era and proverb man is the social animal not woman. As a result, man should be supported/ trained/promoted not woman.

#### Man power:

It is concluded from Table 4 that Non-availability of

skilled labour was ranked first (73 % entrepreneurs). Staff leaving after gaining exposure" was ranked second (62 % entrepreneurs). Non co-operative attitude of workers was ranked third (61 % entrepreneurs). "Insufficient staff to carry out the enterprise was ranked fourth (30 % entrepreneurs). They said that in absence of training institution for providing training in concerned product manufacturing/services to the available labours workers, their end product are delayed for dispatching and they feel stress in season of providing services in both the case of beauty parlour and boutiques.

#### **Raw material:**

It is revealed from Table 4 that Requiring diligent selection was ranked first (59 %). Variation in raw material prices at different places was ranked second (42 %). They said that being changes in fashion cycle is fast, and according to it, customers' need and demand being affected. For fulfilling and providing products and services, they have to do extra effort .Along with it, product for manufacturing and providing services are available at different places at different prices. During the whole process they feel constraints in selection/ purchasing of raw material.

#### Marketing:

It is revealed from Table 4 that competition from established and larger units in that line was ranked first (94 % entrepreneurs). Difficulty in getting money from buyer after sale/service was ranked second (52 % entrepreneurs). Lack of marketing intelligence was ranked third (40 % entrepreneurs) by the entrepreneurs.

It can be summarized that women were not getting/having knowledge about institutions working for entrepreneurship promotion for own and other women to be an entrepreneur. If the institutions/organizations like MSME, FICCI etc. are doing effort for promoting entrepreneurship among women, these efforts will be limited upto a particular group/ community and also not communicated at mass level in detail format. Because of this, women are not coming forward for receiving entreprise expansion related schemes/training programmes/ financial schemes, so that they could arrange man-power according to the enterprise unit and its' product requirements.

Table 3 : Distribution of women entrepreneurs according to the number of constraints faced in establishing and managing their enterprise						
					( <b>n=100</b> )	
Sr. No.	Constraints		Categories -	Women entrepreneurs		
51. 10.			Categories	Number	Percentage	
1.	No constraints		0	-	-	
2.	Low		1 – 9	41	41	
3.	Moderate		10 - 18	34	34	
4.	High		19 – 27	25	25	
			Total	100	100	
	Mean – 12.56	S.D. 7.16	C.V 57.07%			

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Table 4 : Co	onstraints faced by entrepreneurs at enterprise		(n = 100)	
Sr. No.	Constraints —	Women entrepreneurs		
		Number	Percentage	
	General Lack of knowledge about			
1.	Agencies and institutions working for entrepreneurs	100	100 I	
2.	Various financial schemes	63	63 II	
3.	Procedure followed by financial instructions	45	45 IV	
4.	Training programmes	54	54 III	
5.	Timely advancements	63	63 II	
ó.	Technical know how about the unit	28	28 V	
7.	Scarcity of plot / sheds	8	8 VI	
3.	Poor risk taking ability	8	8 VI	
	Financial			
1.	Lack of sufficient working capital	45	45 II	
2.	Frequent and higher need of finance	76	76 I	
3.	Difficulty in justifying for finance	29	29 III	
4.	Economic credibility being women	28	28 IV	
	Man-Power			
Ι.	Insufficient staff of carry out the enterprise	30	30 IV	
2.	Non-availability of skilled labour	73	73 I	
3.	Non co-operative attitude of workers	61	61 III	
ŀ.	Staff-leaving after gaining exposure	62	62 II	
	Raw-material			
l.	Non-availability of raw material for uninterrupted production servicing	25	25 III	
2.	Require diligent selection	59	59 I	
3.	Variation in raw material piece at different places.	42	42 II	
	Marketing			
l.	Lack of marketing intelligence	40	40 III	
2.	Lack of proper marketing set up	26	26 V	
	Lack of market for proper disposing the product	10	10 VI	
ŀ.	Over dependence on intermediaries for sale	_	_	
5.	Difficulty in getting money from buyer after sale/service	53	53 II	
<i>.</i>	Competition from established and larger units in that line	94	94 I	
7.	Publicity problem	36	36 IV	

Percentage is calculated on the basis of total respondents

They could be able to do marketing for the end product of the enterprise and for the enterprise *i.e.* raw-material in presence of skilled staff members/financial sources for financial stability and management.

Similar findings have been suggested in earlier studies conducted by Jose Paul *et al.* (1996), Ayadurai *et al.* (2005), Ganesan (1999), Jule Development Associates (JUDAI) Consultants (2002), Kapoor (1998), Vyas and Swamy (2002) and Sharma *et al.* (2003).

#### **Conslusion:**

It can be concluded from the findings that women entrepreneurs were highly heterogeneous with respect to low to high number of role stress conditions. Basically women were having stress regarding dual responsibilities, lack of leisure time and credibility, excessive challenges, nonfavourable peoples' attitude and due to be mother. Along with above stressful conditions, women were facing constraints on an average low to high number of constrains because of being highly heterogeneous with respect to the number of constraints. Generally, women were facing constraints regarding knowledge about agencies/institutions, timely advancements, training programme and various financial schemes for entrepreneurs. Because of not having information about concern organizations, entrepreneurs have to face financial constraints as frequent and higher need of finance, and non-availability of skilled labour. If skilled labour is available, leave after gaining exposure/goodwill in the market. In case of raw material, entrepreneurs told that raw material is being required diligent selection according to customers need. If they are not doing accordingly, they will have to face competition from established and larger units in that line and feel difficulty in getting money from buyer after sale/services. For minimizing above explained role stress conditions and constraints, government and non- government organization and agencies should organize/conduct internship programme after giving training for converting a women into an entrepreneur. So that, they could behave like human being in real in stead of behaving like a mobile materialistic body in people created materialistic world. Because human possessing intellectual power along with diligent attitude is the best creation of god.

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