

Research Article

Entrepreneurial role stress and constraints faced by women entrepreneurs

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SUMMARY : Women have to perform various duties and responsibilities because of having multiple roles at home and in surviving and managing an enterprise in these circumstances. They stress that kind of stress is known as entrepreneurial stress. For making stressful condition, some factors are known as constraints. Therefore, keeping in view, present study was conducted to know entrepreneurial role stress and constraints faced by 200 women entrepreneurs of Agra district (100 urban women entrepreneurs running boutiques and beauty parlours and 100 rural women entrepreneurs running dairy enterprise) during the year 2005. Percentage was used for analysing and calculating the collected data. The finding of the study showed that the mean number of role stress conditions faced was 4.02 which indicate that women entrepreneurs on an average faced low to high number of role stress condition while co-efficient of variation value of 80.92 suggest that women entrepreneurs were highly heterogeneous with respect to the number of role stress conditions. Women entrepreneurs were facing "lack of credibility", "lack of social mobility and "dual responsibilities. Women entrepreneurs faced less number of constraints (1-9). Women entrepreneurs expressed that "lack of knowledge about agencies and institution working for entrepreneurs was a major constraints affecting their entrepreneurship development. Women entrepreneurs complained "lack of knowledge about" technical know how about the unit. "frequent and higher need of finance". Out of financial obstacles, entrepreneurs were facing lack of sufficient working capital for the enterprise. Out of the constraints regarding man-power, women were facing "non-co-operative attitude of workers and "non-availability of skilled labour .Women entrepreneurs were facing constraints regarding raw material and marketing. Raw materials require "diligent selection" for satisfying consumer needs. In reference of marketing, entrepreneurs were facing "competition from established and larger units in that line" and "difficulty in getting money from buyer after sale/service (57 per cent)". It can be suggested to Government and concerned organization should do effort at both the level. Stress and constraints are seen more in urban instead of rural because people are migrating for earning a living towards urban. Conclusively, distribution of resources is decreasing day by day. In parallel of it, Government is doing effort for minimizing urban entrepreneurial role stressful conditions and constraints instead of opening entrepreneurship developing Institutes/units in rural so that migration could be stopped and resources can be enjoyed according to proportion sharing.

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BACKGROUND AND OBJECTIVES

Almost all the entrepreneurs faced adverse conditions in which she faced stress and constraints at different levels while managing their enterprise. Every individual is subjected to stress because of influence of both

organisational pressures *i.e.* home and enterprise. Women are subjected to a greater stress as the demands of home and career at same times cause conflict. As women they have to strive hard to fulfill their role as wife, daughter-in-law, mother and so on. It is supported by Singh *et al.* (1986) that women had to simultaneously be a mother, a

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wife and a boss and this exerts a lot of mental tension on her. At the same time, being boss, they have to project a different image as chief executive of their enterprise and have to face many obstacles. This is also noted by Khanka (2003) that women have to face the problem of finance, scarcity of raw material, stiff competition, limited mobility, family ties, lack of education, male-dominated society, low risk bearing ability, inadequate infrastructural facilities, shortage of power, high cost of production, social attitude, low need for achievement and socio-economic conditions etc. Therefore, keeping in view of the above facts, the present study is being carried out to study entrepreneurial role stress and constraints in Agra district.

RESOURCES AND 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 purpose of administration, Agra district was divided into two areas, Agra Urban and Agra Rural. In case of Agra Urban, the investigator divided into four zones; North-East, North-West; South-East; and South-West. Twenty Five women entrepreneurs running both boutiques and beauty parlours were selected randomly from each zone. In case of Agra rural, it consists of 15 blocks. Out of 15 blocks, a Bichpuri block was selected randomly. Out of the villages of Bichpuri block, village Baipur and Laramada were selected purposively. Fifty women entrepreneur running dairy enterprises were selected randomly from each village. Descriptive type of research design was used. Primary data regarding entrepreneurial role stress and constraints faced by 200 women entrepreneurs in taking up an enterprise among women entrepreneurs of Agra district (both 100 from Agra Urban and 100 from Agra Rural) during the year 2005 were collected through interview schedule. Based on the nature of data and collected

information, percentage was used as statistical measure.

OBSERVATIONS AND ANALYSIS

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

- Role stress faced by women entrepreneurs
- Constraints faced by women entrepreneurs.

Data represented in Table 1 revealed that majority of women entrepreneurs (63 %) faced less number of stress conditions (1-4). Only 11 per cent of women entrepreneurs faced moderate number of stressful conditions (5-8) in relation to playing different roles as house wife and chief executive of the enterprise.

In urban:

The mean number of role stresses faced was 4.34 which indicates 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.

In rural:

The mean number of role stress condition faced was 3.7 which indicate that women entrepreneurs on an average faced low to high number of role stress conditions while co-efficient of variation value of 72.52 suggest that women entrepreneurs were highly heterogeneous with respect to the number of role stress conditions.

Hence, in all, the mean number of role stress conditions faced was 4.02 which indicates that women entrepreneurs on an average faced low to high number of role stress condition while co-efficient of variation value of 80.92 suggest that women entrepreneurs were highly heterogeneous with respect to the number of role stress conditions.

Table 1: Distribution of women entrepreneurs according to stress faced in establishing and managing their enterprise

(N1 = 100, N2 = 100, N = (N1+N2) 200)

Sr. No.	Role stress conditions	Category	Women entrepreneurs				Total
			Boutique	Beauty parlour	Total	Dairy	
1.	No stress	0	9 (18)	10 (20)	19 (19)	-	19 (9.5)
2.	Low stress	1-4	21 (42)	23 (46)	44 (44)	82 (82)	126 (63)
3.	Moderate stress	5-8	9 (18)	7 (14)	16 (16)	6 (6)	22 (11)
4.	High stress	9-12	11 (22)	10 (20)	21 (21)	12 (12)	33 (16.5)
	Total		50 (100)	50 (100)	100 (100)	100 (100)	200 (100)
		Boutiques	Beauty parlours	Total	Dairy	Total	
Mean		4.53	4.16	4.34	3.7	4.0225	
S.D.		3.74	3.68	3.64	2.68	3.255	
C.V.		82.49%	88.44%	83.87%	72.52%	80.92%	

According to rank order the various stressful conditions follows:

Urban:

It was found in Table 2, “dual responsibilities” was ranked first (73 %). “lack of leisure time” was ranked second (58 %) and “excessive challenge” was ranked third (51 %) by entrepreneurs.

Rural:

It was found in Table 2, “lack of credibility” was ranked first (89 %). “lack of social mobility was ranked second (71 %).”male dominance” was ranked third (59 %) by entrepreneurs.

Thus, in all, according to rank order the various stress conditions follows – It was found in Table 2 “lack of credibility” was ranked first (62.5 %), followed by “lack of social mobility and “dual responsibilities (45 %) each. “male dominance” was 44 per cent followed by “lack of leisure time” (39 %) ranked fourth.

The above ranking indicates an interesting constellation of stresses that affect the entrepreneurs. “lack of credibility” had emerged as the dominant factor stressing women entrepreneurs. The lack of credibility was due to being overloaded with responsibilities. Self faith and self confidence, which may be affected by stress to take major decision and mobility to take no decisions which inhibit the women entrepreneurs. Maximum of women entrepreneurs were less educated.

It is observed in studies conducted by Singh and Sen Gupta (1985) and Nigam (1992) that women were facing role stress in performing dual responsibilities.

Constraint faced by women entrepreneurs:

Success depends on one’s ability to prove the best by putting more efforts to succeed. In case of women, who are regarded victim of traditions and social labour, considered as weaker sex in society when they enter in the field of entrepreneurship. They face a lot of entrepreneurial constraints. To exceed as successful entrepreneurs she has

Table 2: Women entrepreneurs and various role stressful condition (N1 = 100, N2 = 100, N = (N1+N2) 200)

Sr.No.	Role stressful condition	Women entrepreneurs					Rank
		Boutiques	Beauty parlours	Total	Dairy	Total	
1.	Health problem	8 (16)	11 (22)	19 (19)	18 (18)	37 (18.5)	IX
2.	Lack of leisure time	23 (46)	35 (10)	58 (58)	20 (20)	78 (39)	IV
3.	Excessive challenges	41 (82)	10 (20)	51 (51)	10 (10)	61 (30.5)	V
4.	Tensions	20 (40)	15 (30)	35 (35)	10 (10)	45 (22.5)	VIII
5.	Dual responsibilities	33 (66)	40 (80)	73 (73)	17 (17)	90 (45)	II
6.	Non-co-operative attitude of husband	1 (2)	2 (4)	3 (3)	5 (5)	8 (4)	X
7.	Non-co-operative attitude of family members	3 (6)	3 (3)	6 (6)	-	6 (3)	XI
8.	Non- favourable people attitude	15 (30)	26 (52)	41 (41)	7 (7)	48 (24)	VII
9.	Male dominance	12 (24)	17 (34)	29 (29)	59 (59)	88 (44)	III
10.	Lack of credibility	17 (34)	19 (38)	36 (36)	87 (89)	12.5 (62.5)	I
11.	Lack of social mobility	11 (22)	8 (16)	19 (19)	71 (71)	90 (45)	II
12.	Due to be mother	20 (40)	17 (34)	37 (37)	12 (12)	49 (24.5)	VI

Percentage is calculated on the basis of total respondents

Table 3: Distribution of women entrepreneurs according to constraints faced in running an enterprise (N1 = 100, N2 = 100, N = (N1+N2) 200)

Sr. No.	Constraints	Categories	Women entrepreneurs				Total
			Boutique	Beauty parlour	Total	Dairy	
1.	No constraints	0					
2.	Low	1-9	15 (30)	26 (52)	41 (41)	65 (65)	106 (53)
3.	Moderate	10-18	18 (36)	16 (32)	34 (34)	35 (35)	69 (34.5)
4.	High	19-27	17 (34)	8 (16)	25 (25)	-	25 (12.5)
			50 (100)	50 (100)	100 (100)	100 (100)	200 (100)
		Boutiques	Beauty parlours	Total	Dairy	Total	
Mean		14.36	11.84	12.56	8.15	10.355	
S.D.		7.19	3.97	7.16	4.29	6.30	
C.V.		50.070%	33.57%	57.07%	52.67%	60.90%	

Percentage is given in parentheses

to fight and face the constraints boldly and accept challenges which come in her way for survival, sustenance and growth.

Data represented in Table 3 clearly revealed that a majority of women entrepreneurs (53 per cent) faced less number of constraint (1-9) while 34.5 per cent faced a moderate number of women entrepreneurs faced a greater number of constraints (10-18). Only 12.5 per cent of women entrepreneurs faced a greater number of constraints (19-27) in relation to establishing and managing their enterprise

In urban:

The mean number of constraints faced was 12.56 which indicates 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.

In rural:

The mean number of constraints faced was 8.15 which indicates that women entrepreneur's faced constraints, while co-efficient of variation value of 52.67 suggest that women entrepreneurs were highly heterogeneous with respect to the number of constraints.

Hence, in all, the mean number of constraints faced was 10.335 which indicate that women entrepreneurs on an

Table 4: Constraints faced by entrepreneurs at enterprise

(N1 = 100, N2 = 100, N = (N1+N2) 200)

Sr. No.	Constraints	Women entrepreneurs				
		Boutique	Beauty parlour	Total	Dairy	Total
A. General						
	Lack of knowledge about					
1.	Agencies and institutions working for entrepreneurs	50 (100)	50 (100)	100 (100) I	100 (100) I	200 (100) I
2.	Various financial schemes	35 (70)	28 (56)	63 (63) II	-	63(31.5) III
3.	Procedure followed by financial instructions	26 (25)	19 (38)	45 (45)	-	45 (22.5) V
4.	Training programmes	17 (34)	37 (74)	54 (54) III	-	54 (27) IV
5.	Timely advancements	28 (56)	35 (70)	63 (63) II	-	63(31.5) III
6.	Technical know how about the unit	20 (40)	8 (16)	28 (28)	71 (71) II	99 (44.5) II
7.	Scarcity of plot/sheds	8 (16)	-	8 (8)	-	8 (4) VI
8.	Poor risk taking ability	8 (16)	-	8 (8)	-	8 (4) VI
B. Financial						
1.	Lack of sufficient working capital	17 (34)	28 (56)	45 (45) II	62 (62) II	107 (53.5) II
2.	Frequent and higher need of finance	46 (92)	30 (60)	76 (76) I	44 (44) IV	120 (60) I
3.	Difficulty in justifying for finance	10 (20)	19 (38)	29 (29) III	53 (53) III	82 (41) IV
4.	Economic credibility being women	20 (40)	8 (16)	28 (28) IV	71 (71) I	99 (44.5) III
C. Man-power						
1.	Insufficient staff to carry out the enterprise	22 (44)	8 (16)	30 (30) IV	-	30 (15) IV
2.	Non-availability of skilled labour	38 (76)	35 (70)	73 (73) I	-	73 (36.5) II
3.	Non co-operative attitude of workers.	44 (88)	17 (34)	61 (61) III	35 (35) I	96 (48) I
4.	Staff-leaving after gaining exposure	26 (52)	36 (72)	62 (62) II	-	62 (31) III
D. Raw-material						
1.	Non-availability of raw material for uninterrupted production servicing	17 (34)	8 (16)	25 (25) III	-	25 (12.5) III
2.	Require diligent selection	44 (88)	15	59 (59) I	-	59 (29.5) I
3.	Variation in raw material piece at different places.	35 (70)	7	42 (42) II	-	42 (21) II
E. Marketing						
1.	Lack of marketing intelligence	30 (60)	10 (20)	40 (40) III	53 (53) II	93 (46.5) III
2.	Lack of proper marketing set up.	26 (52)	-	26 (26) V	-	52 (26) V
3.	Lack of market for proper disposing the product	10 (20)	-	10 (10) VI	-	10 (5) VII
4.	Over dependence on intermediaries for sale	-	-	-	62 (62) I	62 (31) IV
5.	Difficulty in getting money from buyer after sale/service	35 (70)	17 (34)	53 (52) II	62 (62) I	114 (57) II
6.	Competition from established and larger units in that line	50 (100)	44 (88)	94 (94) I	26 (26) III	120 (60) I
7.	Publicity problem	26 (52)	10 (20)	36 (36) III	-	36 (18) VI

Percentage is calculated on the basis of total respondents

average faced low to high number of constraints, while coefficient of variation value of 60.90 suggest that women entrepreneurs were heterogeneous with respect to the number of constraints.

For each part of constraints, more was the percentage of women entrepreneurs against a particular constraints, higher was the rank. Constraints have been categorised into; general, financial, man-power, raw-material and marketing.

General constraints:

Urban:

It is concluded from the Table 4 that “lack of knowledge about agencies and institutions working for entrepreneurs” was ranked first by 100 per cent entrepreneurs.

“Lack of knowledge about various financial schemes” was ranked second (63 %) followed by “lack of knowledge about timely advancements”. “lack of knowledge about training programmes” was ranked third (54 %).

Rural:

It is concluded from Table 4 that “lack of knowledge about agencies and institutions working for entrepreneurs” was ranked first. “lack of technical know-how about the unit” was ranked second (71 %).

It is concluded from Table 4 that 100 per cent women entrepreneurs expressed that “lack of knowledge about agencies and institution working for entrepreneurs was a major constraint affecting their entrepreneurship development. About 46 (44.5) per cent complained “lack of knowledge” technical know how about the unit. Lack of knowledge about the unit various financial schemes for promoting entrepreneurship as a constraint was reported by 31.5 per cent. An equal number of women entrepreneurs (31.5%) complained lack of knowledge about “Timely advancements”.

Financial constraints:

Urban:

It is highlighted from the Table 4 that “frequent and higher need of finance” was ranked first (76 %). “Lack of sufficient working capital” was ranked second (45 %).

Rural:

It is highlighted from the Table 4 that “economic credibility being woman” was ranked first (71 %). “Lack of sufficient working capital” was ranked second (62 %). “Difficulty in justifying for finance” was ranked third (53 %).

Hence, it was found that “frequent and higher need of finance” was ranked first (60 %) amongst financial obstacles faced by entrepreneurs by lack of sufficient working capital (53.5 %). “Economic credibility being women (44.5 %) was

ranked third followed by “difficulty in justifying for finance (41 %).”

“Frequent and higher need to finance” had emerged as the significant constraints affecting women entrepreneurs. It is multiplied by “lack of sufficient working capital” for timely enterprise flourishment, economic credibility being women and difficulty in justifying for finance due to lack of knowledge about agencies and institution working for women entrepreneurs.

Man-power:

Urban:

It is concluded from the Table 4 that “non-availability of skilled labour” was ranked first (73 %). “Staff leaving after gaining exposure” was ranked second (62 %). “Non co-operative attitude of workers” was ranked third (61%). “Insufficient staff to carry out the enterprise” was ranked fourth (30 %).

Rural:

It is revealed from the Table 4 that “non co-operative attitude of workers” was ranked first (35 %).

Hence, as is evident from Table 4 that “non co-operative attitude of workers was ranked first (48 %) amongst man-power related constraints, followed by “non-availability of skilled labour (36.5 %).” “Staff leaving after gaining exposure” was ranked third (31 %) followed by “insufficient staff, to carry out the enterprise (15 %).

The reasons are:

Being women, a male dominated society even worker tries to dominate the women entrepreneurs first. Second; after getting exposure through entrepreneurs they established their separate unit and approach customer directly.

Raw-material:

Urban:

It is revealed from the Table 4 that “requiring diligent selection” was ranked first (59 %). “Variation in raw material price at different places” was ranked second (42 %).

Finally it is indicated that “raw material require diligent selection” for satisfying consumer was ranked first (29.5 %). “Variation in raw material price at different places” was ranked second (21 %) and “non-availability of raw material for uninterrupted production/servicing” was ranked third (12.5 %). The reason is; it is necessary to know all whs and hows (what, whom, where, which, why and how) of clientele before establishing/ starting an enterprise in market.

Marketing:

Urban:

It is revealed from the Table 4 that “competition from

established and larger units in that time” was ranked first (94 %). “Difficulty in getting money from buyer after sale/service” was ranked second (52 %). “Lack of marketing intelligence” was ranked third (40 %).

Rural:

It is found in Table 4 that “difficulty in getting money from buyer after sale/service” and “over dependence on intermediaries for sale” was ranked first (62 %). “Lack of marketing intelligence” was ranked second (53 %).

It is reported that “competition from established and larger units in that line” was ranked first (60 %) followed by “difficulty in getting money from buyer after sale/service” (57 %) and “lack of marketing intelligence” was ranked third followed by “over dependence on intermediaries for sale” (31 %) and “lack of proper marketing set-up” (26 %) was ranked fifth followed by “publicity problem (18 %).” “Lack of market for proper disposing the product was ranked seventh (5 %).

It is concluded from data that for enterprise exposure, women entrepreneurs have to do extra effort for establishing and sustenance for their enterprise and have to give money on credit for creating goodwill in market. Due to this improper cycling of cash and economic lacuna in enterprise is developed.

Similar results have been suggested by Jose Paul *et al.* (1986), Kapoor (1998), Mishra and Bal (1998), Ganesan (1999), JUDAI (2002), Vyas and Swamy (2002) and Hookimsing and Esoo(2003). It is observed that women were facing constraints in venturing an enterprise.

Conclusion:

It is clear from the findings that the mean number of role stress conditions faced was 4.02 which indicate that women entrepreneurs on an average faced low to high number of role stress condition while co-efficient of variation value of 80.92 suggest that women entrepreneurs were highly heterogeneous with respect to the number of role stress conditions. Women were facing role stressful conditions;” Lack of credibility”, “lack of social mobility and “dual responsibilities. Women entrepreneurs faced less number of constraints (1-9). Women entrepreneurs expressed that “lack of knowledge about agencies and institution working for entrepreneurs” was a major constraints affecting their entrepreneurship development. Other constraints being faced by entrepreneurs were “lack of knowledge about” technical know how about the unit, “frequent and higher need of finance”, “lack of sufficient working capital “,”Non co-

operative attitude of workers”, “non availability of skilled labour”, “raw materials require diligent selection” for satisfying consumer ,”competition from established and larger units in that line” and by “difficulty in getting money from buyer after sale/service”. It can be said that entrepreneurs are not getting benefits in subsidizing the stressful condition and constraints as the facilities are being provided by the Government and concerned organization. Therefore, communication gap should be removed so that every entrepreneurs could be benefitted and enjoy entrepreneurial world along with performing domestic roles.

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