

IMPACT OF STRESS ON PROFESSIONAL WOMEN ENTREPRENEURS

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Abstract: *Stress is the single non-specific reaction of the body to a demand made upon it. Everyone experiences some form of stress or the other and in many cases, the stress or the adverse reaction, to the demand of the situation gets reduced with the passage of time or when one gets used to the situation. Organizational stress, resulting from the demands of the work environment is one such psychological situation. When a women entrepreneur's gains experience and confidence in her work, the stress is bound to decline. It is also believed that training the employee in the proper method of doing the work reduces stress. However, the demanding nature of the job, the aging process, the ever increasing work pressure, the constant need to achieve the target, the peer pressure and unsympathetic higher ups are some of the factors which affect the psyche of the women entrepreneurs very much and affect her ability to perform. The professional women entrepreneurs are found to experience greatest amount of stress. Many factors contribute for the increasing stress level of these women entrepreneurs and an attempt is made in this study to analyze such causative factors.*

Key words: *Stress – Professional - Women Entrepreneurs - Causative factors and results.*

Introduction

“People are as happy as they make up their minds to be”

- Abraham Lincoln

Stress is the known as the ‘silent killer’ all over the world. Along with it its corrosive companies come knocking on every door. It is an inevitable concomitant of organizational life. Its source in an organization is task or role related. An organization being a network of roles performed in interconnected positions is dynamic in nature. The complex and dynamic environment in which organizations have to exist adapt themselves and grow, add to further stress at work. These environmental forces include rapid technological advancements, their adaptations in organizations of consequent changes, in the nature of jobs , the demands made on employee skills, increased employee expectations about the quality of work - life and incongruence between these expectations and the perceived organizational outcomes or benefits, changes in organizations in terms of downsizing, mergers, expansions closures and the like affecting employment security, social relations at work and upward mobility.

As business environment and organizations grow more competitive and complex, stress at work is also bound to increase. Dr. Hansselye, one of the prominent psychologists of the twentieth century, undertook a breakthrough study in the understanding and defining of stress. Stress, according to him is the “Single nonspecific reaction of the body to a demand made upon it”.

Every one experiences stress, in some cases major stress, in many cases unprecedented levels of stress. It is the wear and tear on one’s body. Author Marilyn Manning says that stress is a by-product of pressures, changes, demands, and challenges that one faces every day. Stress is the psychological and physiological reaction that takes place when one perceives an imbalance in the level of demand placed on the capacity to meet that demand on individuals.

Many people today work long hours, face constant deadlines, and are subject to pressure to increase income while keeping costs in check. To do things faster and better, but with fewer people, is the goal of many enterprises today. An unfortunate effect of this trend is to put too much pressure on the results to have increased performance, higher profit, and faster growth. But stress, burnout, turnover, aggression and other unpleasant side effects also occur. Thus, there appears little doubt that one of the major adverse influences on job performance, productivity, absenteeism and turnover is the incidence of stress at work.

Demands for improved business competitiveness and lower operating costs have frequently led to restructuring of organizations and reduction in staff levels. This has placed greater pressures on the remaining staff and resulted in growing number of health problems, work stress and a less efficient work force.

The cost of stress is huge. It is devastating to the individual and damaging to the business at a time when the need to control business costs and ensure an effective and healthy workforce is greater than ever. Both managers and employees need to understand the effects of work stress, the relationship between stress and performance and the source of stress within an organization. In order to ensure the health of work force, reduction in occupational stress is a worthwhile time investment for managers and supervisors as it will only stand to improve productivity, morale and overall organizational climate.

Stress is our body's way of responding to any kind of demand. It can be caused by both good and bad experiences. When people feel stressed by something going on around them, their bodies react by releasing chemicals into the blood. These chemicals give people more energy and strength, which can be a good thing, if their stress is caused by physical danger. But this can also be a bad thing, if their stress is in response to something emotional and there is no outlet for this extra energy and strength. This class will discuss different causes of stress, how stress affects you, the difference between 'good' or 'positive' stress and 'bad' or 'negative' stress, and some common facts about how stress affects people.

Causes of Stress

Many different things can cause stress – from physical (such as fear of something dangerous) to emotional (such as worry over family or job.) Identifying what may be causing stress is often the first step in learning how to better deal with stress. Some of the most common sources of stress are:

Survival Stress: The phrase “fight or flight” before. This is a common response to danger in all people and animals. When one is afraid that someone or something may physically hurt, body naturally responds with a burst of energy so that will be better to survive the dangerous situation (fight) or escape it all together (flight).

Internal Stress: Have ever caught worrying about things can do nothing about or worrying for no reason at all? This is internal stress and it is one of the most important kinds of stress to understand and manage. Internal stress is when people make themselves stressed. This often happens when we worry about things we cannot control or put ourselves in situations we know will cause us stress. Some people become addicted to the kind of hurried, tense, lifestyle that results from being under stress. They even look for stressful situations and feel stress about things that aren't stressful.

Environmental Stress: This is a response to things around that cause stress, such as noise, crowding, and pressure from work or family. Identifying these environmental stresses and learning to avoid them or deal with them will help lower stress level.

Fatigue and Overwork: This kind of stress builds up over a long time and can take a hard toll on body. It can be caused by working too much or too hard at job(s), school, or home. It can also be caused by not knowing how to manage time well or how to take time out for rest and relaxation. This can be one of the hardest kinds of stress to avoid because many people feel this is out of their control. Later in this course will show that do have options and offer some useful tips for dealing with fatigue.

Review of Literature

Natarajan (2006) has discussed in his article that India is ahead of all other countries in information technology sector which involves total mental activity. Mental stress results in mental strain. The resultant mental illness conditions are being explained in many ways. Mind is also a portion of the body which gets strain by over work. He concludes in the article that medical treatment will go a long way in preventing mental illness.

Mandira Bhattacharya and Sha (2006) administered a self-report questionnaire on 370 men and women working in eight different occupations. They analyzed the resultant data through step-wise regression method. The result showed that retrospect fit explains stress-strain relationships better in a wider range of variables, while anticipated fit has a rather restricted effect on the variables considered.

Need of the Study

The various studies on human nature indicate that stress plays dominant role in determining individual's behaviour, attitudes, inter personal abilities and performance. Stress related illness places a considerable burden on people and organizations. The costs to individual often are more obvious than the cost to organizations. However, identifying atleast some of the organizations cost associated with stress related disease is possible. First, costs to employers include not only increased for health insurance but also premia loss of work days due to serious illness such as heart disease and less serious illness like stress - related headaches. Estimates are that each employee who suffers from a stress - related illness loses an average of 16 days of work a year. Second, over three fourths of all industrial accidents are caused by worker's inability to cope with emotional problems worsened by stress. Third, legal problems for employers are growing. It is important whether an individual experiences stress at work or in other situations. These factors include the person's perception of the situation, the person's past experience, the presence or absence of social support and individual differences with regard to stress reactions. Employees need a framework for thinking about and diagnosing sources of work stress, the relationship between performance and the sources of stress with the organization. In particular everyone should understand the relationship between stress and health.

In this study, the nature of stress in the professional women entrepreneurs is examined. The women entrepreneurs are affected by stress very highly because they meet variety of problems with different attitudes and from different backgrounds. It is very difficult to business with different attitudes. So, the women entrepreneurs experience high emotional and psychological stress. Finally some ways are suggested with which women entrepreneurs can cope with stress. Besides the attitude of women entrepreneurs over business and pressure are the other major causes of stress.

Statement of the Problem

Stress is believed to be both cause and effect of frustration. Frustration is the result of a motivation being blocked to prevent one from reaching a desired goal. By and large frustration in real life is a manifestation either of resolved conflict or of real failure. The women entrepreneurs can understand the negative consequences of professional stress on their performance. Since continuous stress can lead to serious emotional disorders as well as physiological problems, it may affect their performance because stress is directly related to job performance. Performance

is poor at low levels and also at high levels of stress. Low level of stress results in disinterest in work and high level of stress impairs the ability to make effective decisions, and the cost of wrong decision can be very high.

Stress has serious impact on physical health, psychological and behavioral consequences of the individuals. For an employer the work stress may cause absenteeism, low productivity and excessive health care expenses. Women react differently to stress than men, women report stress related symptoms and diseases more than men. In some professions, Women have a significantly higher risk of health problems due to psychological factors than men. Any factor that causes negative effects on women entrepreneurs' physical and psychological wellbeing is expected to affect their work behavior.

Since stress is directly related to performance of women entrepreneurs. Therefore an attempt is made to study the impact of professional 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 reduce or increase stress to an acceptable 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 coping techniques and strategies that will help to reduce their stress level at an acceptable and optimum level.

Objectives of the Study

The following are the specific objectives of the study.

1. To study the relationship between stress and the performance of women entrepreneurs.
2. To analyze the level of stress among women entrepreneurs and
3. To often suitable coping strategies to overcome the professional stress among the women entrepreneurs.

Methodology

Descriptive research design was used to identify the stress level of women entrepreneurs. It is difficult to plan a major study or research work without adequate knowledge of its subject matter, the population to cover and so on. A pilot study was conducted with 20 women entrepreneurs (10% of the total sample size) and the questionnaire was restructured based on the suggestions and recommendations made. This article deals with the impact of stress on women entrepreneurs and suggests improvements for the better management of stress. Both primary and secondary data were collected, primary data were collected through observation, personal interview and structured questionnaire. Data were obtained from entrepreneurs belonging to the business of tailoring, toy making and beauty parlors. Secondary data were collected from books, journals, daily newspaper and published records. Convenient sampling method was adopted to select 200 women entrepreneurs based on type of business. The stress level score of an individual may range from 40 to 200 and are classified into three groups based on their stress level like less than 100 minimum, 100 to 140 optimum, 140 and above maximum. Inferential statistical techniques were percentage analysis and chi-square tests are employed for the purpose of analysis.

Limitations of the Study

The study is based on the individual perception of the respondents at a particular period of time. At present, when the entire capitalistic world is undergoing a worst recession, resulting in closures, retrenchment and layoffs, the perception of the women entrepreneurs is bound to be different from a normal period of business activity. This has a major influence and is a serious

limitation of the study. Besides, time and cost constraints prevent the research from a more in depth analysis.

Analysis and Interpretation of Data

The results of the analysis of the collected data are presented below:

Type of Business

Table 1 provides information about the different type of businesses. The purpose of the study is to identify the relationship between stress level and type of business.

Table 1:
Types of Business

Sl. No.	Types of Business	Number of Respondents	Percentage
1.	Tailoring	124	62.00
2.	Beauty Parlour	60	30.00
3.	Toy Making	16	8.00
	Total	200	100.00

Source: Primary Data

The table indicates that 62 per cent of respondents belong to Tailoring and 30 per cent belong to beauty parlors and 8 per cent of them belong to toy making type of business.

Nature of Business

Table 2 provides information about the nature of business carried out by the respondents and to identify the relationship between stress level and nature of business.

Table 2:
Nature of Business

Sl. No.	Nature of Business	Number of Respondents	Percentage
1.	Service	100	50.00
2.	Manufacturing	76	38.00
3.	Trading	24	12.00
	Total	200	100.00

Source: Primary Data

This table indicates that 50 per cent of respondents belong to service oriented business, 38 belong to manufacturing and 12 per cent belong to trading business. This information will be useful to identify the relationship between nature of business and stress level.

Marital Status

Table 3 provides information about the marital status of the respondents and to identify the relationship between stress level and marital status of the entrepreneurs.

Table 3:
Marital Status

Sl. No.	Marital Status	Number of Respondents	Percentage
1.	Married	184	92.00
2.	Unmarried	16	8.00
	Total	200	100.00

Source: Primary Data

Based on the information provided by the respondents, 92 per cent are married and 8 per cent are unmarried. This information will be useful to identify the relationship between marital status and stress level.

Nature of Family

Table 4 provides information about the nature of family of the respondents and to identify the relationship between stress level and nature of family.

Table 4:
Type of Family

Sl. No.	Type of Family	Number of Respondents	Percentage
1.	Joint Family	116	58.00
2	Nuclear Family	84	42.00
	Total	200	100.00

Source: Primary Data

It indicates that 58 per cent of respondents belong to Joint family and, 42 per cent belong to Nuclear family. This information will be useful to identify the relationship between type of family and stress level.

Experience of the Entrepreneurs

Table 5 gives the information about experience of the respondents and to identify the relationship between stress level and experience of the entrepreneurs.

Table 5:
Experience of the Entrepreneurs

Sl. No.	Years of Experience	Number of Respondents	Percentage
1.	Below 5 years	72	36.00
2.	6 - 10 years	96	48.00
3.	Above 10 years	32	16.00
	Total	200	100.00

Source: Primary Data

Based on the information provided by the respondents 36 per cent of respondents have up to 5 years of experience and 48 per cent of respondents have between 6 to 19 years of experience and 16 per cent respondents have more than 10 years of experience.

Profitability of Business

Table 6 gives the information about satisfaction level, of the respondents with regard to profit. The purpose of the study is to identify the relationship between stress level and profitability of business.

Table 6:
Profitability of Business

Sl. No.	Opinion	Number of Respondents	Percentage
1.	Extremely Satisfied	20	10.00
2.	Satisfied	152	76.00
3.	Not Satisfied	28	14.00
	Total	200	100.00

Source: Primary Data

The above table indicates that 10 per cent of the respondents are extremely satisfied, 76 per cent are satisfied and 14 per cent of the respondents are not satisfied. The main aim is to identify the relationship between stress level and profitability.

Turnover in Business

It is important to note that the turnover in the business influence the stress level. So it was decided to collect the information about the turnover in the business. The purpose of the study is to identify the relationship between stress level and turnover in business.

Table 7:
Respondents Opinion about Turnover of Business

Sl. No.	Opinion	Number of Respondents	Percentage
1.	Extremely Satisfied	48	24.00
2.	Satisfied	124	62.00
3.	Not Satisfied	28	14.00
	Total	200	100.00

Source: Primary Data

It indicates that 24 per cent of the respondents are extremely satisfied, 62 per cent are satisfied and 14 per cent of the respondents are not satisfied. The purpose of the study is to identify the relationship between stress level and turnover in business.

Sales in Business

Table 8 gives the information about sales in business of the respondents and to identify the relationship between stress level and sales in business.

Table 8:
Respondents Opinion about Sales

Sl. No.	Opinion	Number of Respondents	Percentage
1.	Extremely Satisfied	24	12.00
2.	Satisfied	156	78.00
3.	Not Satisfied	20	10.00
	Total	200	100.00

Source: Primary Data

Based on the information provided by the respondents that indicates that 12 per cent of the respondents are extremely satisfied, 74 per cent are satisfied and 10 per cent of the respondents are not satisfied. As investigator is interested to identify the relationship between stress level and sales, the information was collected.

Goodwill of the Business

Table 9 gives the information about sales in business of the respondents and to identify the relationship between stress level and goodwill of the business.

Table 9:
Respondents Opinion towards Goodwill of the Business

Sl. No.	Opinion	Number of Respondents	Percentage
1.	Extremely Satisfied	76	38.00
2.	Satisfied	84	42.00
3.	Not Satisfied	40	20.00
	Total	200	100.00

Source: Primary Data

Based on the information provided by the respondents that indicates that 38 per cent of the respondents are extremely satisfied, 42 per cent are satisfied and 20 per cent of the respondents are not satisfied. As investigator is interested to identify the relationship between stress level and goodwill of the business, the information was collected.

Growth and Development

Table 10 gives the information about sales in business of the respondents and to identify the relationship between stress level and growth and development in business.

Table 10:
Opinion about Growth and Development of the Business

Sl. No.	Opinion	Number of Respondents	Percentage
1.	Extremely Satisfied	36	18.00
2.	Satisfied	148	74.00
3.	Not Satisfied	16	8.00
	Total	200	100.00

Source: Primary Data

Based on the information provided by the respondents that indicates that 18 per cent of the respondents are extremely satisfied, 74 per cent are satisfied and 8 per cent of the respondents are not satisfied. As investigator is interested to identify the relationship between stress level and growth and development of the business, the information was collected.

Score Limit and Professional Level of Stress

Table 11 provides information relating to the professional level of stress among the respondents.

Table 11:
Score Limit and Professional Level of Stress

Sl. No.	Score Limit	Professional Level of Stress	Number of Respondents	Percentage
1.	Less Than 100	Low	16	8.00
2.	100 - 140	Medium	76	38.00
3.	Above 140	High	108	54.00
	Total	-	200	100.00

Source: Primary Data

The above table indicates that 8 per cent of the respondents belong to low stress, 38 per cent and 54 per cent of them belong to medium stress and high stress respectively.

Respondents Opinion towards Level of Stress and Type of Business

The type of business of women entrepreneurs and their level of stress are given in Table 12. In order to find out the association between the level of stress among women respondents and their type of business, the Chi-square test is applied.

Table 12:
Stress Level and Type of Business

Type of Business	Professional Stress Level			Total
	Low	Medium	High	
Tailoring	8 (10.88)	48 (51.68)	80 (73.44)	136
Beauty Parlour	4 (3.52)	20 (16.72)	20 (23.76)	44
Toy Making	4 (1.6)	8 (7.6)	8 (10.8)	20
Total	16	76	108	200

Source: Calculated Primary Data
(Figures given in the brackets represent the Expected Frequency)

Null Hypothesis: There is no significant association between the stress level and type of business of the respondents.

As the calculated chi-square value (7.26) is less than the table value (9.488) at 5% level of significance for 4 degrees of freedom, the null hypothesis is accepted and it could be concluded that the association between the level of stress among women respondents and their type of business is not significant.

Respondents Opinion towards Level of Stress and Nature of Business

The nature of business of women entrepreneurs and their level of stress are given in Table 13. In order to find out the association between the level of stress among women respondents and their nature of business, the Chi-square test is applied.

Table 13:
Stress Level and Nature of Business

Nature of Business	Professional Stress Level			Total
	Low	Medium	High	
Service	4 (5.12)	44 (24.32)	16 (34.56)	64
Manufacturing	8 (9.6)	28 (45.6)	84 (64.8)	120
Trading	4 (1.28)	4 (6.08)	8 (8.64)	16
Total	16	76	108	200

Source: Calculated from Primary Data
(Figures given in the brackets represent the Expected Frequency)

Null Hypothesis: There is no significant association between the stress level and nature of business of the women entrepreneurs.

As the calculated chi-square value (45.42) is greater than the table value (9.488) at 5% level of significance for 4 degrees of freedom, the null hypothesis is rejected and it could be concluded that the association between the level of stress among women respondents and their nature of business is significant.

Respondents Opinion towards Level of Stress and Marital STATUS

The marital status of women entrepreneurs and their level of stress are given in Table 14. In order to find out the association between the level of stress among women respondents and their marital status, the Chi-square test is applied.

Table 14:
Stress Level and Marital Status

Marital Status	Professional Stress Level			Total
	Low	Medium	High	
Married	4 (13.12)	64 (62.32)	96 (88.56)	164
Unmarried	12 (2.88)	12 (13.68)	12 (19.44)	36
Total	16	76	108	200

Source: Calculated from Primary Data
(Figures given in the brackets represent the Expected Frequency)

Null Hypothesis: There is no significant association between the stress level and marital status of the respondents.

As the calculated chi-square value (38.94) is greater than the table value (5.99) at 5% level of significance for 4 degrees of freedom, the null hypothesis is rejected and it could be concluded that the association between the level of stress among women respondents and their marital status is significant.

Respondents Opinion towards Level of Stress and Type of Family

The type of family of women entrepreneurs and their level of stress are given in Table 15. In order to find out the association between the level of stress among women respondents and their type of family, the Chi-square test is applied.

Table 15:
Stress Level and Type of Family

Type of Family	Professional Stress Level			Total
	Low	Medium	High	
Joint Family	8 (10.24)	44 (48.64)	76 (69.12)	128
Nuclear Family	8 (5.76)	32 (27.36)	32 (38.88)	72
Total	16	76	108	200

Source: Calculated from Primary Data
(Figures given in the brackets represent the Expected Frequency)

Null Hypothesis: There is no significant association between the stress level and type of family of the respondents.

As the calculated chi-square value (4.493) is less than the table value (5.99) at 5% level of significance for 4 degrees of freedom, the null hypothesis is accepted and it could be concluded that the association between the level of stress among women respondents and their type of family is not significant.

Respondents Opinion towards Level of Stress and Experience of the Respondents

The experience of the women entrepreneurs and their level of stress are given in Table 16. In order to find out the association between the level of stress among women respondents and their experience, the Chi-square test is applied.

Table 16:
Stress Level and Experience

Experience	Professional Stress Level			Total
	Low	Medium	High	
Less than 5 years	4 (6.08)	32 (28.88)	40 (41.04)	76
6 – 10 years	4 (5.12)	8 (24.32)	52 (34.56)	64
Above 10 years	8 (4.8)	36 (22.8)	16 (32.4)	60
Total	16	76	108	200

Source: Calculated from Primary Data
(Figures given in the brackets represent the Expected Frequency)

Null Hypothesis: There is no significant association between the stress level and experience of the respondents.

As the calculated chi-square value (39.15) is greater than the table value (9.488) at 5% level of significance for 4 degrees of freedom, the null hypothesis is rejected and it could be concluded that the association between the level of stress among women respondents and their experience is significant.

Respondents Opinion towards Level of Stress and Profitability of Business

The profitability of business of the women entrepreneurs and their level of stress are given in Table 17. In order to find out the association between the level of stress among women respondents and their profitability of business, the Chi-square test is applied.

Table 17:
Stress Level and Profitability of Business

Profitability in Business	Professional Stress Level			Total
	Low	Medium	High	
Extremely Satisfied	8 (3.84)	16 (18.24)	24 (25.92)	48
Satisfied	4 (10.24)	52 (48.64)	72 (69.12)	128
Not Satisfied	4 (1.92)	8 (9.12)	12 (12.96)	24
Total	16	76	108	200

Source: Calculated from Primary Data
(Figures given in the brackets represent the Expected Frequency)

Null Hypothesis: There is no significant association between the stress level and profitability of business of the respondents.

As the calculated chi-square value (11.54) is greater than the table value (9.488) at 5% level of significance for 4 degrees of freedom, the null hypothesis is rejected and it could be concluded that the association between the level of stress among women respondents and their profitability of business is significant.

Respondents Opinion towards Level of Stress and Turnover of Business

The turnover of business of the women entrepreneurs and their level of stress are given in Table 18. In order to find out the association between the level of stress among women respondents and their turnover of business, the Chi-square test is applied.

Table 18:
Stress Level and Turnover of Business

Turnover in Business	Professional Stress Level			Total
	Low	Medium	High	
Extremely Satisfied	8 (4.8)	16 (22.8)	36 (32.4)	60
Satisfied	0 (9.6)	52 (45.6)	68 (64.8)	120
Not Satisfied	8 (1.6)	8 (7.6)	4 (10.8)	20
Total	16	76	108	200

Source: Calculated from Primary Data

(Figures given in the brackets represent the Expected Frequency)

Null Hypothesis: There is no significant association between the stress level and turnover of business of the respondents.

As the calculated chi-square value (45.12) is greater than the table value (9.488) at 5% level of significance for 4 degrees of freedom, the null hypothesis is rejected and it could be concluded that the association between the level of stress among women respondents and their turnover of business is significant.

Respondents Opinion towards Level of Stress and Volume of Sales in Business

The volume of sales in business of the women entrepreneurs and their level of stress are given in Table 19. In order to find out the association between the level of stress among women respondents and their volume of sales in business, the Chi-square test is applied.

Table 19:
Stress Level and Volume of Sales in Business

Volume of Sales in Business	Professional Stress Level			Total
	Low	Medium	High	
Extremely Satisfied	8 (2.24)	12 (10.64)	8 (15.12)	28
Satisfied	8 (11.84)	52 (56.24)	88 (79.92)	148
Not Satisfied	0 (1.92)	12 (9.12)	12 (12.96)	24
Total	16	76	108	200

Source: Calculated from Primary Data

(Figures given in the brackets represent the Expected Frequency)

Null Hypothesis: There is no significant association between the stress level and volume of sales in business of the respondents.

As the calculated chi-square value (23.62) is greater than the table value (9.488) at 5% level of significance for 4 degrees of freedom, the null hypothesis is rejected and it could be concluded that the association between the level of stress among women respondents and their volume of sales in business is significant.

Respondents Opinion towards Level of Stress and Goodwill of the Business Firm

The goodwill of the business firm of the women entrepreneurs and their level of stress are given in Table 20. In order to find out the association between the level of stress among women respondents and their goodwill of the business firm, the Chi-square test is applied.

Table 20:
Stress Level and Goodwill of the Business Firm

Goodwill of the Business Firm	Professional Stress Level			Total
	Low	Medium	High	
Extremely Satisfied	12 (6.4)	16 (30.4)	52 (43.2)	80
Satisfied	4 (6.4)	40 (30.4)	36 (43.2)	80
Not Satisfied	0 (3.2)	20 (15.2)	20 (21.6)	40
Total	16	76	108	200

Source: Calculated from Primary Data

(Figures given in the brackets represent the Expected Frequency)

Null Hypothesis: There is no significant association between the stress level and goodwill of the business firm of the respondents.

As the calculated chi-square value (23.28) is greater than the table value (9.488) at 5% level of significance for 4 degrees of freedom, the null hypothesis is rejected and it could be concluded that the association between the level of stress among women respondents and their goodwill of the business firm is significant.

Suggestions

In the light of the findings made in this study, the following suggestions are offered to improve women entrepreneurship in functions of business without stress and problems.

1. Division of Responsibilities

Women entrepreneurs have to look after many things in their life. So, they must change style with the growth of the enterprise by delegating the responsibilities and must deal with the most important. The remaining part of the work can be given to others who can be trusted as of the division of responsibilities which reduce the burden, ultimately leads to lowering of stress.

2. Awareness and Development Programme

There are many entrepreneurship development institutes which are conducting workshops, seminars and conference particularly for women entrepreneurs to develop their self-improvement and confidence in work. This will improve their knowledge particularly in their field which will help them to eradicate their problems smoothly, as well help in reducing the stress level.

3. Relaxation Techniques

Stress can be effectively managed by using relaxation techniques such as meditation, yoga, participating in indoor games and involving in family and social activities. Spending time with nature can also help people to overcome their fatigue as well the impact of stress on physical and psychological behavior will reduce.

4. Feeling in Control

It is better to exert some control over the situation rather than collapsing in a helpless heap. People who have an internal locus of control, that is, they feel their life is under control and are generally less addicted to stress, than those with an external focus of control who think they are at the mercy of fate and outside circumstances.

5. Government's Support

The policies and decisions announced by the government regarding the financial assistance with its subsidies particularly pertaining to women entrepreneurs have to be communicated in time to them, so, that they can get the benefit to improve their business. This will in turn reduce not only their financial constraint but also stress.

Conclusion

The characteristics of men and women entrepreneurs are generally very similar. The differences are found only in age, personality, motivation and type of business started. Women are by and large born managers as they manage their home. They can do simultaneously do more than one task at a time and have good coordination skills. They invariably think of entering a business once their children are grown up and household responsibilities get reduced. Women rely on their own finance and avoid availing of loans. They also differ from men in the type of business they start. Sharing of responsibilities will reduce the work overload and utilize their time for proper planning and decision making attending the workshops, seminars and conferences conducted by the Entrepreneurship Development Institutes will improve their skill and gain others work experience related to their field. This will give them confidence and leads to growth of their business.

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