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**WOMEN-OWNED MICRO BUSINESS AND STRESS:  
AN INDIAN PERSPECTIVE**

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***Abstract***

*The purpose of this study was to understand the influence of demographic factors on the role stress among women entrepreneurs and the choice of entrepreneurial activity. It examined the role of training and family support to deal with role stress. Survey research method was adopted as the design. The State of Maharashtra was purposively selected as the locale for the present study. The sample consisted of 125 women entrepreneurs, residing in urban slums, venturing into the service, trading and manufacturing sector and selected by the snowball sampling technique. The data revealed that about 37 percent suffered high stress levels. The training received by the entrepreneurs, helped them to deal with stress. Entrepreneurs, receiving support from the family in household work, experienced low and medium levels of stress. A reserve trend was observed in the case of support in business. The study was limited to two districts from the State of Maharashtra.*

***Key Words:*** *Women Entrepreneurs, Entrepreneurship, Role Stress, Training, Education, Age, Entrepreneurial Activity*

***JEL Code:*** *J23, L26, M13*

**1. Introduction**

Entrepreneurship among women in India has been reckoned as an important force for economic growth. According to a survey conducted by Dell and Global Entrepreneurship and Development Institute, India is ranked just above Uganda and it is among the worst

performing countries in the area of women entrepreneurship (**Economic Times, 2013**), leading to contextual, economic and soft obstacles like lack of business networks, training, role models and entrepreneurial skills (ISSME, n.d) to start and grow their enterprises. These obstacles lead to role stress.

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The presence of women, leading small and entrepreneurial organizations, has had a powerful impact on the global business landscape and employment (Minnitti et al., 2007; Diana Project, 2005). Entrepreneurship among women in India, has been reckoned as an important force for economic growth (Mundra & Sharma, 2013, Ghani, Kerr and O'Connell, 2012). Women-owned business ownership share in India increased from 26 percent in 2000 to 37 percent in 2005. Social, technological and economic changes have drawn more and more women into the entrepreneurial arena. Around 3.01 million women-owned enterprises represent about 10 percent of all Micro, Small and Medium Enterprises (MSME) in the country. Collectively, they contribute 3.09 percent of industrial output and employ over eight million people (IFC, nd).

An individual who chooses to be an entrepreneur, is going against the norms of society. This becomes all the more important for women entrepreneurs, especially in countries like India where traditional values and roles (of being a mother & wife) and patriarchal family structure are prevalent and they are still effective determinants of the role played by individuals. Being obliged to perform several roles at the same time, can negatively influence the life satisfaction of women and might cause stress (Ufuk & Ozgen, 2001). The life of an entrepreneur is full of stress. The influence of open market economy and urbanization has resulted in changing socio-economic environment, inducing work-related stress. In this context of social, economic, cultural and political changes and multiple roles that women entrepreneurs have to play, stress becomes an inescapable psychological phenomenon (Vasumathi et al., 2003).

### Literature Review

The literature focuses on conceptual explanation of stress, followed by stress among

women. It further concentrates on the influence of stress on women-owned businesses.

### Role Stress: Conceptual Clarity

Stress over the years has been defined in different ways. Originally, it was envisaged as a pressure from the environment. Today, the generally accepted definition is one of interaction between the situation and the individual. Stress can undermine the achievement of both individuals and organizational goals (Michie, 2002). The concept of stress was first introduced in the life sciences area by Hans Selye in 1936. Selye (1936, 1956) defines stress as 'the nonspecific response of the body to any demand made upon it'. One's role is defined by the tasks/functions one performs. It is important to understand that the performance of people working in a program or in an organization depends on their technical competence, managerial skill, and their potential effectiveness in the roles they perform. It is the merging of the two (the person and the role) that ensures the individual's effectiveness in an organization.

Modern times have been called the "age of anxiety and stress" (Coleman, 1976). Stress is built into the concept of role which is conceived as the position a person occupies in a system. According to Cox (1993), "stress is now understood as a psychological state that results from people's perceptions of an imbalance between job demands and their abilities to cope with those demands". The concept of role that an individual performs is determined by societal and cultural norms. If society views the woman as an individual belonging to the family, then her most important role will be appraised as one inside the family (Ufuk & Ozgen, 2001). Indian women have traditionally emphasized homemaking and worked within the framework of the family system. They have to perform and balance multiple roles, the domestic as well as professional which may cause stress.

In their seminal work, **Kahn et al. (1964)** conceptualized role stress as consisting of role conflict and role ambiguity. Later, a third concept of role overload was extracted from the role conflict facet and added to role stress. This tri-component conceptualization of role stress is thought to be useful in understanding the entrepreneurial role. Studies (**Gallo et.al, 2011; Srivastava, 2010; Dasgupta and Kumar, 2009; Kariv, 2008; Baron and Ward, 2004, Cropanzano and Wright, 2001; Cavanaugh et.al, 2000; Diener, 1984**) have looked at the association between stress with different individual outcomes like work commitment, intention to stay /leave the workplace, motivation levels, coping strategies and so on but the focus of these researches were not entrepreneurs. Role-based stress not only affects the interpersonal relationships but also psychological and physical well-being of an individual as well as his/her role performance (**Seemaprakalpa & Arora, 2012; Pathak, 2012; Coverman, 1989**).

According to **Kariv (2008)**, stress is an inescapable part of the entrepreneurial environment. Scholars interested in entrepreneurship have addressed the stressful situations that entrepreneurs face (**Teoh and Foo, 1997; Buttner, 1992; Stoner, Hartman, and Arora, 1990; Williams, 1984**) and yet a robust application of stress in the area of entrepreneurship has not been ascertained. Wincent and Ortqvist (n.d.) reveal that entrepreneurs have to cope with potential role conflicts and deal with the role overload when systems interfere with structures designed to build value.

## **2. Women and Role Stress**

Women engage in dual roles and this leads to stress. Stress is enhanced especially in situations where the level of social support is low. Stress levels are more overwhelming in the case of women employees due to the greater need among them to strike a balance between their personal and professional lives

(**Sirajunisa&Panchanatham, 2010**). In one of the pioneering Indian studies on stress, **Kapur (1969)** reveals stress to be negatively and significantly associated with job satisfaction. Indian women, in varied professions like gazetted officers, bank employees and school teachers, experience stress. Gazetted officers were significantly higher on all the dimensions of role stress while school teachers were found lower on all dimensions. Bank employees reported medium stress on all dimensions (**Daga and Husain, 2001; Achla and Mehta, 1999; Pareek and Mehta, 1997; Ushashree and Jamuna, 1990**). High levels of unchecked and unmanaged occupational stress not only undermine the quality, productivity and creativity of the employees but also employees' health, well-being and morale (**Cohen and Williamson, 1991; Calabrese et al., 1987; Matteson and Ivancevich, 1988; Frese, 1985**). Studies have shown that stress may result in problems such as hyper-irritability, sleep disturbances, disturbed interpersonal relationships as well as a wide range of somatic and psychological patterns detrimental to the individual (**Modakurti and Chattopadhyay 2008; Wolfe, 1986; Hersen, 1972; Strange and Brown, 1970**). This has negative economic implications such as poor quality of work, low productivity, absenteeism and high turnover in an organization (**Edworthy, 2000; Cooper and Cartwright, 1994**).

Studies (**Nguyen and Mujtaba's, 2011; Pahor et. al, 2009; Lindert, Muller and Soares, 2009; Pervez & Hanif, 2003; Charles et al. 2001**) compared work stress with demographic variables like age, education and found that women from higher age groups and more job experience, show more stress. Another study concluded that some forms of distress (depression) were not associated with age group but other forms of distress were higher in younger age group vis-a-vis older age group of women.

### 3. Women-Owned Business and Role Stress

The entrepreneurial arena is always new, fiercely competitive and accentuated by constant change. The entrepreneur's role depends on the creation of a new market by amalgamation of resources to create profit from a market opportunity (Shane & Venkataraman, 2000). Scholars interested in the field of entrepreneurship, have focused on the stressful situations that entrepreneurs faced (Ahmad, 2010; Kariv, 2008; Buttner, 1992; Stoner, Hartman & Arora, 1990; Teoh & Foo, 1997; Williams, 1984). But there have been no studies that make a robust application of stress and demographic variables, training and family support to the area of entrepreneurship.

The growth of women-owned businesses has drawn the attention of government, private companies and business associations. A third of all MSMEs in developing countries are led by women. These businesses have been identified as the engine of economic growth and technological innovations and yet these enterprises receive a disproportionately small percentage of the already limited financing available for MSMEs (Schiff et al, 2013). Apart from lack of availability of credit, there are other constraints like lack of appropriate technology, access to market information, business management skills, rigid legal and regulatory framework which women-owned businesses encounter while doing business (Paul et.al, 2013; Chander and Arora, 2013; Tundui et al, 2012 ; Chew et al, 2011).

Roomi (2010) reveals that most of the women-owned businesses are concentrated in low growth oriented services, handicrafts and textiles sectors and they were owned as individual proprietors. They operate in the local market where most of their customers are women. Most of these businesses were started to support household income, creation of employment opportunities and in search of self-independence (Okurut and Ama, 2013; Lee-Gosselin and Grise; 1990).

Despite the intrinsic relationship between role stress and entrepreneurship, the two have received limited research attention. Based on the literature, it emerges that though seminal research has been carried out on work stress in management as well as organizational psychology, studies on the relationship between entrepreneurship, stress and demographic variables has not been published. Paradoxically, literature on role stress is extensive and ranges across all types of work environments (Nguyen & Murtaba, 2011; Sriajunisa and Panchanatham, 2010; Chu et al, 2008; Pervez and Hanif, 2003) with the exception of the entrepreneurial context. Focus on role stress vis-a-vis entrepreneurship has been a limited area of study. A clear research gap is evident in the literature on entrepreneurship, where a small number of studies have focused on how entrepreneurs, especially women entrepreneurs, deal with stress and the coping mechanisms of dealing with stress (Grant & Ferris, 2013; Pollack, et al, 2012; Ahmad, 2010; Kariv, 2008; Rauch, et al, 2007) and limited number of studies have hinted at the occurrence of stress among women-owned businesses in India (Shobha and Gopal, 2012).

Based on the literature on stress related to women-owned businesses, we narrowed the investigation to the influence of role stress on women-owned micro businesses in India.

### 4. Statement of the Problem

The process of becoming an entrepreneur involves constant learning, unlearning, and re-learning of the many roles, tasks, functions, responsibilities and problems related to entrepreneurship. Pareek (1993), studying the entrepreneur, probed into the roles a person adopted as an entrepreneur, along with the roles normally performed in daily life situations. According to him, the entrepreneur chooses a career which is full of stress since each new situation presents a challenge to be faced and dealt with. It is not the presence or

absence of stress that makes the individual effective or ineffective but the way in which this stress is managed and that is crucial for individual and enterprise management. Entrepreneurs as a group, especially women entrepreneurs, have received limited attention in stress research and it is important to focus on this segment.

## 5. Objectives

The objectives of this study were:

1. To examine the influence of age, education and choice of business on stress in women-owned businesses in urban India.
2. To study the role of training and family support to deal with the role stress in women-owned businesses.

## 6. Hypotheses of the Study

The following null hypotheses were tested in the study.

**NH1:** There is no significant relationship between role stress experienced by entrepreneur and the level of education

**NH2:** There is a no significant relationship between the type of training received and the level of role stress experienced by women entrepreneurs

**NH3:** There is no significant relationship between the age of entrepreneurs and the level of stress experienced.

**NH4:** There is no significant relationship between the family support received by entrepreneurs and the role stress.

## 7. Sample Selection

To achieve the stated objectives of the present study, non-probability quota sampling technique was used to select women-owned businesses. A two-step sampling procedure was followed to select the sample.

**Step I:** Two NGOs from Mumbai and Pune Districts, implementing women entrepreneurship development programme and

the District Industries Centers (DICs) in Mumbai and Pune, were purposively selected for the study. The institutions were approached to procure a list of women-owned businesses registered with them.

**Step II:** The list of women-owned businesses, registered with these organizations, for the past five years (2008 onwards) was made available to the Researchers. The women-owned businesses were then categorized as first, second and third generation entrepreneurs depending on their business background i.e. whether they had inherited the business or they were the ones who started their business. A total of 70 women-owned businesses in Mumbai and 55 from Pune were selected for the study. On verification of the list of women-owned businesses, it was found that some of the businesses had either closed or had moved to another location and hence snowball method of investigation was adopted to identify and locate women-owned businesses.

## 8. Data Collection and Period of the Study

The data were collected by using a questionnaire. Data were collected through personal interviews also. The 'Entrepreneurial Role Stress' (ERS) Scale was developed by **Pareek (1983)** to measure various entrepreneurial role stresses. The survey was conducted in the State of Maharashtra. Mumbai and Pune Districts were purposively selected as the location for the present study as the Researchers are based in Mumbai. The sample consisted of 125 women-owned businesses in the service, trading and manufacturing sector. The survey was conducted from December 2013-February 2014.

### a. Tools Used

Data analysis was done by using SPSS 19. Descriptive Statistics was applied to explain the characteristics and behavior of the sample. Correlation and Varimax Rotation were used

to assess the validity and reliability of the scale. To measure the effect of role stress, regression analysis was used to test the hypothesis.

**b. Scaling Instrument**

The ERS Scale has an accompanying scoring sheet. The responses ratings are rated on a five point scale, indicating the descriptiveness of a particular statement. The scores range from a minimum of 3 to a maximum of 15 for each stress. There are three statements for each dimension in the scale and the scores on each dimension of role stress ranged from 3 to 15. A high score on a particular dimension indicated that more role stress was being experienced in that area. The total score would range from 27 to 135. The rows are totaled to yield scale scores and the column is summed up to yield a total score. On the basis of the total score, the stress level of entrepreneurs was categorized and scored as follows:

Role stress	Score value
Low	Below 30
Medium	Between 30 and 60
High	60 & Above

**c. Reliability**

The scale was administered to 15 entrepreneurs at random at the pilot testing phase. The data collected were subject to item analysis. The item by item correlation ranged from -0.11 to 0.55. The item-total correlation ranged from 0.23 to 0.52, significant at 0.05 levels. The coefficient of correlation was calculated to find out the internal consistency of the items on the scale. It was found to be 0.84, which indicated that the internal consistency was quite high and hence it was concluded that the instrument was reliable.

**d. Validity**

The scale was used to study the role stress among working women in India. The values of correlation of all the nine stresses, with the total role stresses, were found

significant at .001 levels. The validity of the scale depends upon the fidelity with which it measures the particular items under assessment. Inter correlation matrix showed two clear clusters of power and extension/affiliation had inter-correlations significant at .01 levels. This may be interpreted as partial validity of the instrument.

**e. Limitations**

The study was limited to two Districts from the State of Maharashtra i.e. Mumbai and Pune. The sample included women entrepreneurs from urban slums alone. The study was limited to role stresses amongst women entrepreneurs.

**9. Analysis and Discussion**

**Role Stress, Age, Education and Type of Business Activity**

The total mean score (x) and the coefficient of variance (CV) for the nine role stress categories were calculated (**Table 1**) to understand which are the major role stresses experienced by the entrepreneurs. Table 1 illustrates that self-role distance, role distance and inter-role distance emerged as the prominent stressors for women entrepreneurs, followed by role distance. Causes for the stress could be explained by the role mis-match between the entrepreneurial and family role; (b) expectations from the entrepreneurs from various stakeholder groups and (c) the conflict between the roles.

The data in **Table 2** indicate a higher percentage of entrepreneurs (37%) who experienced high stress levels. The high stress level was due to the fact that 68 per cent of entrepreneurs were first generation entrepreneurs. A study by **Gupta (1987)** on first generation entrepreneurs, found that age significantly affected the amount of role stress experienced by entrepreneurs. The data also show that in the younger age group (20 – 30 years), more than half (about 53%) of the entrepreneurs experienced high stress level vis-a-vis entrepreneurs in the 31 - 40 years age

group. In the 40 years and above age category, 70 per cent of entrepreneurs experienced low stress levels. The data reveal that age was inversely proportional to stress and there existed a strong correlation between the two. The correlation between role stress and age was found to be significant. Thus as age of the entrepreneurs increased, they became more capable of handling stress. Hence the hypothesis-NH3 is rejected. With regard to this, some of the entrepreneurs shared that “The business activity is helping me to take care of the cost incurred for my children’s education”. Another entrepreneur disclosed that, “I want my business to grow so that I will be able to pay back all the previous debts of my family”.

The high stress levels among entrepreneurs were attributed to lack of knowledge and skills for enterprise management, access to resources like equipments, finance and other business development services. The other plausible reasons associated with high stress level could be related to the motive of need for affiliation because women are normally socialized to behave less aggressively when confronted by frustrating situations with regard to their enterprise, causing higher stress. Dual responsibility of enterprise and home management and taking care of the growing family needs, is another stressor. Similar results have been reported by **Dhillon** (1993) who found that factors like work at home and business and trying to meet business goals, resulted in constant tension and stress.

**Table 3** reveals a significant chi-square value with regard to education level and role stress experienced by entrepreneurs. The data reveal that entrepreneurs with secondary education experienced higher stress levels vis-à-vis entrepreneurs with no education or primary level education. Thus **NH2** is rejected by the study. The experience and type of business compensated for no/low level of education and it was sufficient to deal with business problems.

The type of business activity undertaken can also lead to stress. **Table 4** shows entrepreneurs in the service business, experiencing low stress levels vis-à-vis trading and manufacturing business activities. Service and trading activities require little or almost no technology, low capital investment, and involve a short gestation period and show return on investment almost immediately. The entrepreneurs were able to manage the stress built into any service and trading entrepreneurial venture. A manufacturing venture required some amount of technical skill, access to technology, higher capital investment and added to it, it required a longer gestation period. Entrepreneurs, having manufacturing units, revealed that they had no guarantee of an assured market for their products and lack of access to technical information and knowledge further added to their business difficulties, leading to higher stress levels.

#### **Mechanisms to Deal with Stress**

According to **Pareek** (1993), there are two ways of coping with stress. Some accept stress as it is and use avoidance strategies to deal with it. The other way of dealing with stress focuses on approach-oriented strategies and it is known as functional styles of coping. In the study, entrepreneurs adopted a functional style of dealing with stress. Training and support were the two most prominent strategies used to deal with stress.

The data in **Table 5** disclose that around 37 percent of entrepreneurs experienced high stress, after receiving training. Around 40 percent of entrepreneurs, who received informal training, recorded low stress vis-à-vis entrepreneurs receiving EDP and on-going training. Low stress could be due to the constant guidance and counseling received in an informal and continuing basis to deal with business problems. The higher need for achievement and expectations from various stakeholder groups to perform the entrepreneurial role, after receiving the EDP training, led to increased stress. Thus the null hypothesis is accepted.



The inability to deal with business development constraints also led to high stress. In this regard, one of the entrepreneurs shared that “At times I get defective goods and so I have to send them back which is difficult to handle. Moreover, I cannot have fixed prices for the goods sold since the customers bargain and threaten that they can buy them from other established shops if they have to pay the same price and so I have to sometimes reduce the price”. Another entrepreneur recounted that, “The business is very slack due to various socio-political reasons and this is stressful for me as I have to manage both the household as well as business expenses.” Still another entrepreneur described that, “For the past two years, my business has not been doing well and I am not earning enough from it to take care of all my household expenses”.

The study by **Ghosh et al. (1998)** revealed that for starting an enterprise, the family mainly provided motivation and moral support. The family members of majority of the entrepreneurs (71%) were supportive in starting the businesses. **Table-6** reveals that majority of entrepreneurs received support from their families – 32 percent received household help like taking care of children, help in household chores, 30 percent received support in business like procurement of raw material, delivery, customer services, etc. and 23 percent received moral support to start the business. According to the results of the Table, the types of support received from the family and role stress was found to be significant and hence the hypothesis- NH4 is accepted.

## **10. Findings and Suggestions**

Entrepreneurs cannot remain in a continuous state of stress and hence they are compelled to adopt some ways of dealing with it. The data revealed that 32 percent of entrepreneurs experienced low and 31 percent medium level of role stress whereas about 37 percent experienced high stress levels.

A regression analysis was carried out to assess the impact of age, education, training and family support on stress, experienced by women entrepreneurs. The results are discussed in **Table 7**. The F statistics was significant in establishing the model as good. Most of the variables were found to be statistically significant and recorded appropriate signs. It is inferred that stress increased as the level of education improved among women entrepreneurs. Thus, women entrepreneurs, who were graduates, suffered higher levels of stress compared to women with secondary and higher secondary education. Further, the stress levels decreased with the type of training received by the entrepreneurs. With EDP training, stress levels decreased, informal training decreased stress levels and on-going training decreased stress levels. The analysis also reveals that as age increased, stress levels decreased among women entrepreneurs. It can also be deduced that women entrepreneurs, in the age group of 41-50 years, experienced lower levels of stress vis-a-vis entrepreneurs in the age group of 20-30 years and 30- 40 years. The analysis also revealed that the type of family support had no relation with the levels of stress experienced by women entrepreneurs.

Majority of entrepreneurs, in the manufacturing activities (about 79 per cent), suffered high stress levels. In the age group 20 – 30 years, more than half (about 53 per cent) of the entrepreneurs experienced high stress level vis-a-vis entrepreneurs in the middle and older age groups. We thus find a trend that younger the age, greater was the stress experienced by entrepreneurs. These findings are significant since they reveal that irrespective of the level of education, entrepreneurs presented a positive attitude towards problem solving and believed in dealing with problems by adopting an active, functional approach to tackle them. They generally sought help from someone else, or made a joint effort by approaching any non- government / government

organization providing credit and working with them to find a solution to their problems. Entrepreneurs did not adopt a dysfunctional style of managing stress. They did not attribute the cause of stress to fate and abandon the problem.

The training received by the entrepreneurs helped them to deal with stress. It was found that around 37 percent of the entrepreneurs experienced high stress while on the other hand, 40 percent of respondents, who received informal training, experienced low stress, as was the case with a third of those who received on-going training. It was also found that entrepreneurs, receiving support from the family in household work, experienced low and medium levels of stress (58 per cent and 28 per cent respectively). A reverse trend was observed in the case of support in business. Among the entrepreneurs, who received support in business, 70 percent of them recorded high stress levels. The high stress levels could be due to factors like lack of regular EDP training, lack of access to information and networking, and accessibility to bigger financial loans.

Entrepreneurs experienced high role overload and inter-role distance when the sense of doing too many things at a time and not being able to perform their entrepreneurial role to their expectations, also caused of high stress. Further, not being able to take control over business results also caused high stress because it led to irritation with their situation, blaming outside factors and avoidance of the stress problem. For those with low and medium stress levels, the support was positively used to cope with the stress.

## 11. Conclusion

To conclude, in the present study, it was found that entrepreneurial role stress was inherent in the entrepreneurial endeavour and it was experienced as a function of many factors like age, education, training, family support. The study shows that younger and middle- aged entrepreneurs experienced significantly greater role stress than older entrepreneurs and entrepreneurs, with higher education experienced

more stress vis-à-vis illiterate or less educated entrepreneurs. Further, irrespective of the type of training, entrepreneurs experienced stress due to lack of skills/ knowledge, lack of adequate resources, and insecurity stemming from no control over the results, while family support helped the entrepreneurs to deal with stress.

It can therefore be inferred from the data that entrepreneurs from the service and trading activities were able to handle stress compared to entrepreneurs in manufacturing. As the age of entrepreneurs increased, they became more capable of handling stress. Constant professional guidance and counseling, received in an informal and on-going basis by the entrepreneurs, to deal with the problems/ obstacles while doing business, reduced the stress level. The support received from the family and immediate community helped the entrepreneurs to deal with stress. This implies that family support played an important role in reducing role stress among entrepreneurs.

## 12. Scope for Further Research

The study could include entrepreneurs of both men and women. Coping mechanisms of dealing with stress could also be studied. Future research could also include using the scale in totality i.e. to segregate each of the nine roles stress as indicated in the scale.

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**Table 1**  
**Role Stress Scores**

<b>Role Stress</b>	<b><math>\bar{x}</math></b>	<b>CV</b>
Self-role distance	2.17	0.94
Inter-role distance	1.73	0.94
Role distance	2.0	0.94
Challenging Stress	2.4	1
Role overload	2.3	0.97
Result inadequacy	2.53	1.06
Role irrelevance	1.9	1.06
Resource inadequacy	2.1	1.09
Role inadequacy	2.13	1

Source: Authors' Empirical Survey

**Table 2**  
**Age and Role Stress**

Age (in years)	Level of Role Stress			Total
	Low	Medium	High	
20 – 30	5 (14.7%)	11 (35.2%)	18 (52.9%)	34 (27.2%)
31 – 40	16 (25.0%)	25 (39.0%)	21 (32.8%)	64 (51.2%)
41 -50	19 (70.3%)	3 (11.1%)	5 (18.5%)	27 (21.6%)
Total	40 (32.0%)	39 (31.2%)	46 (36.8%)	125 (100.0%)

Source: Authors' Empirical Survey

**Table 3**  
**Education Level and Role Stress**

Education level	Role Stress			Total
	Low	Medium	High	
Illiterate	2 (33.3%)	4 (66.6%)	--	6 (4.8%)
Primary	6 (60.0%)	3 (30.0%)	1 (10.0%)	10 (8.0%)
Secondary	24 (40.0%)	13 (21.6%)	23 (38.3%)	60 (48.0%)
Higher Secondary	3 (8.5%)	17 (48.5%)	15 (42.8%)	35 (28.0%)
Graduate and vocational Training	5 (35.7%)	2 (14.2%)	7 (50.0%)	14 (11.2%)
Total	40 (32.0%)	39 (31.2%)	46 (36.8%)	125 (100%)

Source: Authors' Empirical Survey

**Table 4**  
**Type of Entrepreneurial Activity and Role Stress**

Type of Entrepreneurial Activity	Role Stress			Total
	Low	Medium	High	
Service	26 (41.2%)	20 (31.7%)	17 (26.9%)	63 (50.4%)
Trading	13 (27.0%)	17 (35.4%)	18 (37.5%)	48 (38.4%)
Manufacturing	1 (7.1%)	2 (14.2%)	11 (78.5%)	14 (11.2%)
Total	40 (32.0%)	39 (31.2%)	46 (36.8%)	125 (100.0%)

Source: Authors' Empirical Survey

**Table 5**  
**Training and Role Stress**

Type of Training	Role Stress			Total
	Low	Medium	High	
EDP	7 (20.0%)	12 (34.2%)	16 (45.7%)	35 (28.0%)
Informal	20 (40.0%)	18 (36.0%)	12 (24.0%)	50 (40.0%)
On-going	13 (32.5%)	9 (22.5%)	18 (45.0%)	40 (32.0%)
Total	40 (32.0%)	39 (31.2%)	46 (36.8%)	125 (100.0%)

[% indicate row percentage]

Source: Authors' Empirical Survey

**Table 6**  
**Family Support and Role Stress**

Type of Support	Role Stress			Total
	Low	Medium	High	
Household help	23 (57.5%)	11 (27.5%)	6 (15.0%)	40 (32.0%)
Moral Support	14 (48.2%)	10 (34.4%)	5 (17.2%)	29 (23.2%)
Support in business	3 (8.1%)	8 (21.6%)	26 (70.2%)	37 (29.6%)
No support	--	10 (52.6%)	9 (47.3%)	19 (15.2%)
Total	40 (32.0%)	39 (31.2%)	46 (36.8%)	125 (100%)

[%indicate row percentage]

Source: Authors' Empirical Survey

**Table 7**  
**Family Support and Role Stress**

Independent Variable	Stress
Education	.180* (0.429)
Training	-.372*(0.104)
Age	-.297*(0.009)
Family Support	.122(0.175)
Observations	125
F	11.85
R <sup>2</sup>	0.332

\*Significant at 5% level of significance. Figures in parenthesis represent SEs

Source: Authors' Empirical Survey