STRESS OF WOMEN ENTREPRENEURS
A COMPARITIVE STUDY WITH WOMEN IN SELECTED GROUPS
IN THE DISTRICT OF ERNAKULAM

Thesis submitted to
THE COCHIN UNIVERSITY OF SCIENCE AND TECHNOLOGY

For the award of the degree of
Doctor of Philosophy
Under the Faculty of Social Sciences

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April 2004

Certificate

Certified that the thesis entitled **Stress of Women Entrepreneurs - A Comparative Study with Women in Selected Groups in the District of Ernakulam** is a record of the bonafide research work done by **Sarada S.** (Reg. No. 1686), in partial fulfillment of the **Degree of Doctor of Philosophy** under the Faculty of Social Sciences, the Cochin University of Science and Technology under my supervision. It is further certified that the thesis is not previously used for the award of any Degree, Diploma, and Associate Fellowship or for awarding other similar title or recognition.

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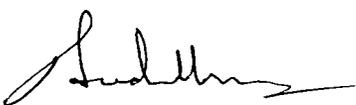
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1.1 Introduction

Stress of women entrepreneurs is the focus of this research. Women entrepreneurs work hard raising funds to live and making things at home, without regular hours, job descriptions, and employee benefits. Instead, they put in long hours of work on shifting clusters of tasks on a schedule set by the needs of the day. It was the industrial revolution and the creation of large manufacturing organizations that created conditions for the emergence of 'work'. In a fast moving economy, work is rigid solutions to the elastic concept of change. Surprisingly, these conditions are slowly vanishing. Customized productions are demanding rapid response to changing markets, newly emerging organizational structures, constant need for a work force that could be temporary, part-time, and dynamic with competence to complete specific tasks in one or more teams. In another decade, it is possible that jobs will be to a recognizable extent replaced by part time, temporary, work solutions. Organizations may not be able to afford inflexibility of traditional work, guaranteeing security and satisfaction at work. The new generation organizations may essentially be comprised of temporaries, part timers, consultants, and contract workers who disband after completing a specified task as a member of a project team. It is likely that organizational participants will work on more than a team at a time with regular basis at a specified

location. Emerging technological advancement provides opportunities to work for multiple employers in locations through out the globe. Flexibility and autonomy are replacing security and predictability ensured by traditional jobs. It is likely that computers, cellular phones, pagers, and the like, will initiate a new and dynamic work environment characterized by multiple employers at the same time in different locations, leading to phenomenal change in the scope for entry of women in the field of entrepreneurship. Employers may tend to opt for providing minimum job description and directions. They may expect an entrepreneurial outlook in their employees with readiness to respond to rapidly changing demands on work. Such an environment entails stressful opportunities with uncertain outcomes. It is likely that women on multiple tasks and on varying roles at home work and paid work may take advantage of the challenging work environment viewed other wise as sufficiently threatening and demanding to motivate women to recede to the prevailing boundaries existing for women in society. As stress is associated with constraints and demands, and as a set of emerging conditions seem to affect the quality of life of women, it is more than just an occasional need to enquire in to the possibilities of promoting entrepreneurship by empowering women. In an environment where downsizing or reengineering in organizations surfaces recognizable stress symptoms in most of the female organizational participants who may be potential unemployables, spontaneous necessity emerges to probe in to stress of women entrepreneurs as entrepreneurship could absorb many such women.

Although women go through a cycle of work from homework to paid work to homework, women are exposed to reconcile with pressures placed on them from multiple role demands. Expectations of role senders are not always clearly understood. However, women attempt to satisfy role demands by constant endeavours to compromise with factors such as inadequate resources, role overload, and role ambiguity. Pressures to perform at paid work and at home work enable women to search for effective coping mechanisms. Thus, sources of stress are many and varied. Demands at work act as a major source of stress arising from multiple roles of women entrepreneurs. Understanding work related stress of women entrepreneurs and generating coping interventions, therefore, enter the ambit of this research.

1.2 Scope of the Study

This research attempts to unfold stress of women entrepreneurs and women in selected groups. Workingwomen have unpaid work at home and paid work at the organization. Both forms of work are very important in their lives. Women work in multiple shifts- from homework to organizational work to homework. Perceptions of women regarding their work related feelings have to be understood to get a clear picture of various work related stressors that generate stress and the ways women cope with such stress. It seems useful to draw relevant perspectives from Psychology, Sociology, Anthropology, Economics, and Management to do an in-depth study on

stress of women. An attempt is made to integrate these multi- disciplinary views regarding work stress of women.

The fact that world is divided in to male and female spheres, and that male has public sphere and female has private sphere is nothing new. Nor is it news to anyone that these separate spheres are eroding for the past few decades. This erosion takes a very definite form, namely, the movement of women in to the public sphere including the paid work place. Women's movement to the world of paid work has spontaneously evoked intense need for changes in family roles. It is important to study the responsibilities of women at work. It is, therefore, timely to look in to the changes in the private sphere of life of women.

Women confront role demands at home and at the paid work place. It is worthy to probe in to the role system of workingwomen especially that of the women entrepreneurs. Role demands may obviously act as incredible stressors. Women may have to cope with stress, resulting from a set of new roles emerging from their work- both at the unpaid and paid work place with or without abdicating their traditional roles.

> Can women do forty-eight or more hours of paid work with the same number of hours at home work in a six days work schedule without detrimentally affecting the quality of their lives?

> Can women face the challenges of confronting new opportunities at the paid work place that may ensure job enrichment?

- Is there any need to become more aware of the gender-based roles that may act as a powerful stress source?

- Do women need more insights regarding the circumstances in which several roles are perceived by the role occupants that may be distressing or eustressing to them without appropriate coping strategies?

- Is it likely that workingwomen in many varied roles face a variety of stressors due to major commitments on their time and energy?

- How far are theoretical constructions on stress of workingwomen relevant in the group of women entrepreneurs?

- Is it possible to identify a set of significantly different and not significantly different stress variables in the group of women entrepreneurs compared to women non-entrepreneurs?

- Do they have effective support system to help them cope with stress?

- Does stress limit their career opportunities?

- Does their coping increase or decrease their potential to accept or reject more stressful opportunities?

- Do they expect changes in the distribution of work at home and at the organization?

- Are they satisfied with their work?

- Can they lead a happy life regardless of where work is carried out?

- What types of coping interventions are currently available for them to confront the multifarious challenges in their lives?

- Are there gaps between their apparent needs for coping and existing coping interventions?

- What type of framework and process can they adopt to develop appropriate interventions to survive and thrive with stress?

- Can they think of systems oriented approach to problem solution?

- Can they acquire abilities to mobilize resources for coping with stress?

- Do they need stress counselling?

- Are they willing to access opportunities for stress counselling?

- Compared to women in selected groups, do women entrepreneurs have more or less stress?

- Compared to women in selected groups, do they have more or less coping abilities?

- Is it possible to develop a stress model for women?

- Is it possible to develop a stress counseling system?

It seems that there is ample scope for probing in to such varied questions. Invariably, they are brought to the ambit of this research.

1.3 Review of Literature

The word stress has originated from Latin. It means hardship, adversity, or affliction. Stress is the action on a body of a system of balanced forces whereby strain or deformation results. Stress is physical, mental or emotional strain or tension. Strain, meaning to exert to the utmost, is to stretch beyond the proper point or limit. Stress is importance or significance attached to a thing.[1] Stress is a threat to the quality of life, and to the physical, and psychological well - being. In the seventeenth century, the word "stress" is popularly used to mean hardship, strain, adversity or affliction (Chakrapani, 1995). In 1936, Hans Selye has introduced stress as a concept in the life sciences. During the eighteenth and nineteenth centuries, stress is identified with force, pressure, or strain exerted on a material object or person, which resists these forces and attempts to maintain original position. Stress is defined in engineering as the " ratio of the internal force brought in to play when a substance is distorted to the area over which the force acts" (Hinke, 1973). Stress is perceived as negative influence, which disturbs the natural equilibrium of the body, and includes within its reference, physical injury, exposure, deprivation, disease and emotional distress. Thus, distress, disease, strain, disturbance, and disequilibrium are the words commonly associated with stress. As Lazarus writes, stress refers to a broad class of problems, which are distinct from the other ordinary problems (Wingate, 1972).

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[1] Webster's Encyclopedic Unabridged Dictionary of the English language, New Revised Edition, 1989

Stress is the "ratio of the internal force generated with in a solid body by the action of any external force which tends to distort body; 'strain' is the resulting distortion, and the external force producing the distortion is called 'load' (Marshal and Cooper, 1979). Even though physicists and engineers in their studies have initiated the concept of stress, it has flourished through the researches of psychologists and social scientists in the 19th and 20th centuries. One of the early uses of the concept of stress in psychology may be traced back to Common (1935), who has defined stress as some temporary distortions due to external forces and the organism's efforts to return to its natural state. Stress is viewed as an outcome of the homeostatic tendency of an organism. He has further observed that the physiological reactions of the organism are the same irrespective of the flight or fight condition. Based on these studies, Selye has formulated the 'General Adaptation Syndrome'. It constituted three stages - the Alarm Reactions, Resistance, and Exhaustion. Canadian physician and physiologist, Hans Selye made a distinction between stress and distress in the 1950s. Stress is the normal set of pressures that focus us, help us jump out of the way of danger and help them see potential problems in adverse. Distress includes those facts which would normally have caused a response in humans and other animals but to which we can no longer respond as nature intended. Some of us internalize the distress and end up with physical illnesses like headache, stomachache or backache. Others pass on the distress to others and take it out on people around us. Both of these are destructive. He has termed these reactions as "the General

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Adaptation Syndrome"(GAS). Now, it is not only the hardship and struggle as a way of life that causes Selye's distress, it is much more multi-dimensional and cumulative. There is the impact of personality type on our stress levels and we all have different "stress buttons". Life events, physical challenges, reactions to change and self-esteem- all lead toward stress. When human body experiences physical stress according to General Adaptation Syndrome, it basically has three levels of response. The first is specific to the stressor that has caused it. For example, during freezing cold, our blood vessels constrict and move away from the surface of the body and our body shivers. The first level responses are termed as "alarm reactions".

The secondary reactions are almost identical. For example, during stress, we need emergency energy and our body releases the stored energy. Several other reactions occur, like stopping the digestive work and slowing down our immune system, and we perform tasks that are impossible under other circumstances. These reactions are termed as "adaptation reactions". The final level is called "exhaustion", when many of the stress related diseases develop because we have used up much of our energy in one area and the other areas no longer can garner the resources to be effective.

Our body passes stress along to various parts of the anatomy, which in turn leads to overt physical symptoms that include the whole body organs and systems, from skin to cardiac functioning. The amount of stress and the type of stress we can handle is different for everyone. That is mainly due to our personality type, although all of us have a certain point, beyond which we

can become seriously ill. Stress is valuable to an extent. Certain stressors lead to increase in performance followed by a healthy tiredness eliminated by rest. When we get caught in a self-defeating struggle to close the gap between what we are capable of achieving and what we think we must achieve, we are led from eustress (good stress and positive reactions) to distress (over stress and accumulatively negative reactions), then people are referred to as having a "breakdown"(David Wayne, 2001).

There are essentially three different, but overlapping approaches to the definition and study of stress-the engineering model, the physiological model, and the psychological model. The first two models are obvious among the earlier theories of stress, while the psychological models characterize the contemporary stress theory (Fletcher, 1988).

The Engineering approach

This approach treats stress as a stimulus characteristic of the person's environment, usually conceived in terms of the load and level of demand placed on the individual, or some aversive or threatening or noxious element of that environment (Cox, 1990). It is that which happens to persons, not that which happens in them; it is a set of causes, not a set of symptoms. It refers to the objective characteristics of situations. Stress is said to produce a strain reaction, which although often reversible, can, on occasions, prove to be irreversible and damaging. This concept of stress has grown and individual differences are used to account for differences in stress resistance and vulnerability.

The Physiological approach

This approach has received the first impetus from the work of Seyle (1950, 1956). He defines stress as a state manifested by a specific syndrome which consists of all the non specific changes within the biologic system that occur when challenged by aversive or noxious stimuli. Stress is treated as generalized and non-specific physiological response syndrome. The stress response is largely conceived of, in terms of the activation of two neuro-endocrine systems, the anterior pituitary adrenal cortical system and the sympathetic adrenal medullar system. These responses were tri - phasic in nature involving an initial alarm stage followed by a stage of resistance, giving way to under some circumstances to a final stage of exhaustion. Repeated, intense, or prolongued elicitation of this physiological response increases the wear and tear of the body and contributes to what Seyle has called the disease of adaptation.

The Psychological approach

This approach overcomes the criticisms levelled against the former approaches. It considers stress in terms of the dynamic interaction between the person and the work environment. It is either inferred from the existence of problematic person-environment interactions or measured in terms of the cognitive processes and emotional reactions, which underpin those interactions. There is consensus developing around the definition of stress. It is consistent with that of ILO (1986) and WHO (1986) and with that of developing literature on personal risk assessment (Cox and Cox 1985).

Two stress theories identified in this model are the interactional and transactional stress theories. Interactional theories of stress focus on structural characteristics of the person's interaction with the work environment. Accordingly, stress is likely to occur, and well being likely to be affected when there is a lack of fit in either or both aspects of objective and subjective environment.

The transactional theories of stress focus on the cognitive processes and emotional reactions underpinning individual's interactions with their environment. Accordingly, stress is a psychological state, involving aspects of both cognition and emotion. They treat stress as the internal representation of particular and problematic transactions between the individual and the environment (Tom Cox, 1993).

Stress terminology has undergone noteworthy changes during 1950s. Stress is perceived as the resultant of the mismatch between person and environment (Wolf, 1953). It conceives stress as a dynamic and inevitable state of human organism. Since stress is a dynamic state within an organism in response to a demand for adaptation, living creatures are continuously in a state of more or less stress (Wolf and Goodwell, 1968). Stress is typically associated with constraints and demands, the former preventing you from doing what you desire and the latter referring to the loss of something desired. Constraints and demands lead to potential stress which when coupled with anxiety or the outcome and the importance of the outcome, leads to actual stress (Robbins, 1996).

The concept of overload contributed by the physical sciences is also subjected to change- "we should not consider stress as imposed upon the organism, but as its response to internal processes which reach those threshold levels that strain its physical and psychological integrative capacities close to or beyond their limits" (Basowitz, 1995).

Researchers have highlighted the importance of perception causing stress for a person. This is not a simple perception of the elements of a situation, but a judgment, an interference in which the data are assembled to a constellation of ideas and expectations (Lazarus, 1966). Researchers have also focused on identifying the individual orientations in explaining stress. It is stated that stress occurs when demands on person exceeds his adjustment resources (Lazaraus, 1969). The researchers have further explained that the environment stressful to one person may not be so for another person. Stress is the process that occurs in response to events that disrupt, or threaten to disrupt, our physical and psychological functioning. It is a many faceted process that occurs in reaction to events or situations in our environment termed stressors. An interesting feature of stress is the wide range of physical and psychological reactions that differ from person to person and from time to time.

In simple terms, stress occurs only to the extent that the persons involved perceive that the situation is somehow threatening to their goals (referred to as primary appraisal) and that they will be unable to cope with these dangers or demands (often described as secondary appraisal; Croyl,

1992; Lazarus & Folkman, 1984; Robert A Beron, 1995). Hence, the researchers investigated stress in relation to personality traits. The pioneering research work of Rosenman et al. (1964 and 1966) reveal the relationship between the speed and impatience in the behaviour of a person referred to as Type A behaviour and coronary heart diseases. Aplley and Trumbull (1967), cite research evidences to reveal the primary responsibility of personality, demographic factors, and physical make up, past experience, and motivation for person's inability to cope with stress. They have devised a method to construct an individual's vulnerability profile. Essentially, it means the incorporation of personality variables in the area of stress research.

When the term stress is used in the psychological context it is not necessarily equivalent to systemic stress. Psychological stress is in general a broader term encompassing both systemic stress and the conditions preceding systemic stress (Cofer and Appley, 1964). In psychology, stress refers to a state of the organism resulting from its interaction with environment. Physical and neurological stimuli are primarily studied in physiology and psycho- biology as systematic stress and psycho -social stimuli in psychology as psychological stress (Agarwala, Malhan, and Singh, 1979). It is understood that the concern of the physiologists is primarily with physiological changes; psycho-physiologists with health and behaviour; and psychologists with deviation at the psychological (anxiety, depression) and behvioural levels such as withdrawal or aggression (Pestonjee, 1989).

Stress refers to any characteristic of the environment, which is a threat to the individual (Caplan et.al.,1975). The potential for stress emerges when an environment situation is perceived as generating a demand, which threatens to exceed the capabilities of a person and there is inadequacy of resources for meeting such a demand (MC Garth, 1976). Ivancevich and Matteson define stress simply as "the interaction of the individual with the environment", but then they go on to give a more detailed working definition as follows. " An adaptive response, mediated by individual differences and /or psychological processes that is a consequence of any external (environmental) action, situation, or event that places excessive psychological and/or physical demands upon a person". Beehr & Newman define job stress as a condition arising from the interaction of people and their work, characterized by changes within people that force them to deviate from their normal functioning. In short, stress is defined as an adaptive response to external situation that results in physical, psychological, and/or behavioural deviations for organizational participants (Fred Luthans 1995). Mc Grath (1979) views stress as neither a stimulus, nor a response, nor an intervening variable but rather, a collective term that deals with any demands that tax the system (physiological, psychological or social) and the response of the system to the taxing demands'. Two models of stress are described. On the one hand, it is an embodied phenomenon i.e. a set of physical responses to unfavourable work conditions like headache and sleeping problems. And stress here is like any other form of illness. On the other hand, stress is seen as an emotional

response to perceived problems. Here, stress is conceived as an intellectual reaction to external demands and expectations. It is complicated to base the experience of stress in either of these two entities. It is experienced in the body, the stressed body, but equally experienced as an emotional state. There is, thus, a certain degree of indeterminacy in stress. It is in-between embodied as well as emotional, personal as well as social and is not based on logo-centric categories. In short, stress is an ambiguous, indeterminate, illness in which the bodily disorders and complex or contradictory emotions are entangled (Alexander Styhre, 2002). P. Webster defines stress in different ways including "a factor causing mental strain or tension, the physical or mental state resulting from such strain", but what it does not say is that stress can be good as well as bad. In organizations, bad stress is strain that comes too often, in too high a dose or at the wrong times. Bad stress environments can easily self-generate and grow. Bad stress is caused by unsound management practices and the symptoms include unwillingness to commit to deadlines, missed targets, and rare risk taking. By contrast, good stress environment offers challenge, and are goal driven. Trying to create a stress free environment will result in failure. It is effective if stress is embraced in small doses and as a catalyst for change. Good stress is thus channelized through a system of performance based on punishments and rewards; it inspires confidence, which is calming, and it conveys a sense of urgency to achieve the best. The attributes of a good stress manager are, courage, management by example, being armed with facts, offering alternatives, good

communication skill, adaptability, training top to bottom and setting measurable goals (Peg Gamse, 2003).

Thus, Manson (1975) reviewing the literature on stress remarks that there exists lack of clarity and consensus regarding its definition.

Stress is widely used to refer to (a) stimulus where the external force acts on the organism (b) response where changes occur in the psychological and physiological functions of the organism (c) an interactional outcome where an external force interacts with the internal resources and (d) more comprehensive combinations of the above factors. Stress is thus a dynamic condition in which an individual is confronted with an opportunity, constraint, or demand related to what he or she desires and for which the outcome is perceived to be both uncertain and important (Smith, 1994). Stress is typically associated with constraints and demands, the former preventing you from doing what you desire and the latter referring to the loss of something desired. Constraints and demands lead to potential stress which when coupled with anxiety or the outcome and the importance of the outcome, leads to actual stress (Robbins, 1996).

Stress, thus, is a dynamic condition in a person who is confronted with an opportunity, constraint, or demand related to what he or she desires and for which the outcome is perceived as uncertain and important (Pestonjee and Pareek, 1997). Pestonjee (1992) has identified important sections of life where stress persisted. They are (1) job and organization sector that covers work environment, tasks, policies, responsibilities, accountability, power, rewards,

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subordinates, peers and superiors and work hours. (2) social sector that covers political and cultural factors, religion and caste, recreational facilities, health services, and educational opportunities.

Stress can be perceived as eustress denoting positive stress and distress denoting negative stress (Selye, 1974). Stress is perceived as electricity, which can glow up or burn out an electrical appliance, the protection of which attempts to guarantee stability by regulating mechanisms like voltage stabilizer. Burn out denotes the harmful effects of stress resulting in less functional or dysfunctional consequences such as exhaustion, irritation, and ineffective performance, devaluing of one's self and / or other problems of health such as coronary diseases, peptic ulcers, and hypertension.

Schesmerhern Jr, Hunt et al. (1994) have expressed similar perspectives. Stress is a state of tension experienced by individuals facing extraordinary demands, constraints, or opportunities. There are two faces of stress-one constructive and the other destructive. The constructive stress which is moderate and acts in a positive way for the individual and for the organization by increasing effort, stimulating creativity, and encouraging diligence in ones work, is termed as eustress. Destructive stress, which is dysfunctional for the individual and for the organization by overloading and breaking down a person's physical and mental systems, is termed distress. Stress is stated, as that caused by a stimulus, that the stimulus could either be physical, or psychological and that the individual responds to the stimulus in some way. It is defined as a person's adaptive response to a stimulus that

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places excessive psychological or physical demands on that person. Distress is the unpleasant stress that accompanies negative events, and eustress is the pleasurable stress that accompanies positive events (Gregory Moorhead and Ricky. W. Griffin (1999). Several authors have studied burnout (Edelwich and Bradsky, 1980; Maslach, 1976). Professional articles and journals have widely covered this topic (Nic house, 1984; Tanner, 1983; Blare, 1982). The occurrence of burn out in 25 different occupations is documented in the research of Silversteen (1982). Burn out appears to be a response to interpersonal stressors at work, in which an overload of contact with people results in changes in attitude and behaviour towards them. Burn out refers to a syndrome of emotional exhaustion, depolarization, and reduced personal accomplishment that can occur in individuals who do some kind of people work (Maslach and Jackson, 1986). Stress is an inevitable part of life, whether you are young or old, rich or poor, male or female. Good stress is that which comes with new ventures or happy events and is not harmful to some extent, but becomes bad if there is a constant barrage of personal and social complications. A steady diet of stress is responsible for the majority of illnesses, and has been linked to life threatening conditions. Emotional problems like depression, anxiety, and insomnia are often traced back to stress. Stress is one facet of life, which will not go away. And the motto is "don't stress –decompress" (Brenda Adderly, 2000).

Research on stress, thus, focuses on the ill effects of stress on the human system. Researchers concentrate on the identification and management of the causes of 'strains' that were primarily physiological which have led to several illnesses including cardiovascular diseases, as such illnesses had a direct impact on the life span of human beings. Medically speaking, stress is the rate of wear and tear on one's body caused by living. It is the physical, mental, and chemical adjustments that one's body makes in accordance to the circumstances of one's life. In other words, stress is a response to what is happening around you. It is the process the body uses to keep balance and sustain life when various demands are made on a person. It can be good, as well as bad for that person. It is like electricity, warming up a person and lighting the life, or giving a fatal charge. And stress is always with the person. The important concept is learning how a person's body responds to the demands of stress. When stress becomes prolonged or particularly frustrating, it becomes harmful – causing distress or "bad stress." Stress comes from a variety of sources. Customary anticipated events in life causing stress can be influenced by personal decisions and cause a positive and stimulating form of stress. They become distress only if several events cluster into a short time period or when you resist them. Unexpected life events are sudden and cannot be controlled by a person and the stress symptoms are often sudden and severe but are not chronic. Progressive accumulating events develop over a period of time and are not easily relieved. The intensity of stress gained momentum and one feels increasingly worn out and unable to

cope (Mathews, Wayne, 2001). The body's response to stress can involve both physical and behavioural effects. Physical effects may include headache, musculoskeletal disorders, impaired sleeping and lowering of resistance to infections. Possible behavioural effects include increased anxiety, and irritability, increased reliance on and use of socially acceptable drugs such as tobacco and alcohol, aggression, competitiveness, impatience; reduced attention span, and impaired memory, which are usually short term can cause no harm (Cox, T 1993). There is widespread recognition that stress at work has undesirable consequences for the health and safety of individuals. The deleterious effects of stress are both widespread and diverse, to the extent that many people would regard stress as the principal threat to human well – being. The experience of stress at work contributes to ill health in at least two ways. First, stress is associated with changes in attitudes and behaviours that contribute to the maintenance of a healthy state. These may manifest by inhibiting health-promoting behaviours such as exercise and relaxation, and by increasing health-threatening behaviours such as smoking and excessive alcohol consumption. Secondly, responses to stress may interfere with normal physiological function, inhibiting the body's natural defenses or promoting pathogenic change (Nichole Simpson, 2000).

Work stress and its implications for the mental and physical health of individuals, and the productivity of industry more generally, is currently a topic of widespread interest to government departments, managers, occupational physicians and other health professionals. The nature and

consequences of occupational stress has been widely studied for several decades, focusing mainly on the alleviation of work stress. The current trend in stress research is to adopt a "person-environment' fit perspective, emphasizing on individual's dispositional characteristics and coping patterns as well as subjective and objective work environment encountered by the individual" (Katherine R Parkes and Timothy J Sparkes, 1998).

The shift in perspective in research on stress has occurred subsequent to the Yerkesodson Law of animal behaviour confirming that a certain level of stress is initiated by researchers realizing that an ideal level of stress would help bring out the most creative aspects in the performance of a person. Thus, the theory of optimal stress is confirmed and modified by later researchers (Hammes, 1956; Brood Burst, 1957; and Lowe and Mc Grath, 1971). The hypothesis that a moderately high level of stress is a condition for creative activation has gained recognition. Creativity is considered a dependent variable in subsequent researches on stress (Sampson, 1980). It is natural and healthy to maintain optimum levels of stress for productivity, achievement, success, and effectiveness (Pestonjee, 1992).

While adult models of stress and coping processes have been postulated (Lazarus& Folkman, 1984), there is a paucity of models for adolescents. Shermis and Coleman (1990), on adolescent stress, states, that there are five components- environmental factors, environmental moderators, personal factors, stress outcomes, and behavioural outcomes. It is the adolescents' perception of support that actually determines the extent to

which the effects of stress are moderated. Behavioural outcomes, which are linked to stress outcomes, are considered as secondary responses to stress. For example, behaviours such as drug abuse, delinquencies, dropping out of school are maladaptive behaviour responses to stress. Thus, the primary source of stress for adolescents appears to be chronic interpersonal and nonsocial problems. Micro- stressors like daily hassles make them feel less capable of solving problems and often resort to avoidance, shift causal attributions to factors beyond their control, or adopt irrational beliefs (Shermis, M. D. & Coleman M., 1999).

Stress relating to work environment is labelled as work stress. Work stress is also identified as job stress. Work or job stress is person's reactions to the characteristics of the work environment apparently threatening to that person. The concept of stress in organizational psychology has different labels such as organizational stress or job stress or work stress (Shailendra Singh, 1990; Parker and Deotis, 1983) or occupational stress (Ross and Altmair, 1994; Luthans, 1989; Srivastava and Singh, 1981). The estimates of the scale of occupational stress have increased over the last decade. While there is no significant change in the stress levels of males and females, educational background, marital status, age, and job category were found to be factors, which influence the stress levels. This shows that the scale of occupational stress is associated with both demographic and occupational factors, and stress appears to be a direct function of the number of these features that are

present although stress at work is not an automatic consequence of having these characteristics (Andrew Smith, Carolyn Brice et al., 2000).

Much of what is currently published on occupational stress and health is weak methodologically. The available evidence is, in part, based on cross sectional studies in which the key variables are measured and linked only in terms of self-report. While it would be unwise to reject out-of-hand, all such studies, the methodological sophistication necessary for their proper design, analysis, and interpretation is often lacking. Secondly, much of what is published is redundant in that it simply demonstrates well-established theories and there is no significant gain in knowledge. There is evidence to suggest that work is only one of the number of possible areas or aspects of life which can give rise to the experience of stress There has been an assumption that discrete, time limited "life events' requiring change or adaptation are associated with the experience of stress and may contribute to a wide range of disorders. Many attempts are made to identify and scale such stressful life events (Dohrenwend and Dohrenwend, 1974; Dohrenwend et al., 1988), and some progress is made in determining the relative importance of different types of events (Dohrenwend B.S, Krasnoff, 1988).

Definition of stress is not simply a question of semantics- a play with words. It is important that there is agreement, at least in broad terms, on its nature. A lack of such agreement will hamper research in stress, and subsequent development of stress management strategies. It is a popular misconception that there is little consensus in the definition of stress as a

scientific concept or that stress is in some way indefinable and immeasurable

(Tom Cox, 1993).

The interactions of work conditions with characteristics of the workers

are such that the demands of work exceed the ability of workers to cope with

them (Ross and Altmairs, 1994). Stress arises when the individuals perceive

that they cannot adequately cope with the demands being made on them or

with threats to their well being, when coping is of importance to them, and

when they are anxious or depressed about it. Thus, experience of stress is

defined by, first, the realization that they are having difficulty coping with

demands and threats to their well-being, and second, that coping is important

and the difficulty in coping worries or depresses them. The effects of stress

are therefore clearly distinct from those of lack of ability on performance, as

there is a question of consciousness in relation to stress (Cox T, 1990). The

state of stress is embedded in an on-going process which involves,

individuals interacting with their environment, making appraisals of those

interactions, and attempting to cope with, and sometimes failing to cope with,

the problems that arise. The experience of stress at work is, therefore,

associated with exposure to particular conditions of work, both physical, and

psychological. It is usually accompanied by attempts to deal with the

underlying problem and by changes in cognition, behaviour, and

physiological function. This is adaptive, in the short term and a threat to

health, in the long term. The stress state is a conscious state, but the level of

awareness of the problem varies with the development of that state. Coping is

an important component of the stress process. The effects of stress are physiological, social, and psychological. The experience of stress at work is associated with changes to both behaviour and physiological function, which may both, be detrimental to health. Stress, in short is one link between hazards and health (Tom Cox, 1993).

A condition arising from the interaction of people and their jobs and characterized by changes within people that force them to deviate from their normal functioning is work stress (Bheer and Newman, 1978). Work stress is perceived as forces or stimuli or cognition from within or without, which create threat to the individual (Shailendra Singh, 1990). Person and / or organization related variables and predisposing stress conditions might be considered as antecedents of stress. Work stress considered may be identified in a person as a continuum of stimuli generated from the work environment. Individual variations in the perception of such stimuli causing stress are predominating factors that are to be focused in stress research.

A central concept of occupational psychology is that of "stress" and one of its main concerns is the effective management of work stress. The basic health and safety equation of hazard = risk = harm has been considered as a conceptual framework for understanding the nature and management of work stress. A hazard is an event or situation or an aspect of work that has the potential to cause harm. The concept of risk relates to the linkage between exposure to the hazards or work and the harm that the exposure causes. The experience of stress thus provides a link between the individuals' exposure to

the hazards and the related ill effects on their health. It can be dealt with by reducing exposure to stressful health hazards, or at the individual level, by treating the experience of stress itself and its health effects (Tom Cox, Amanda Griffiths et.al., 2000). Stress is an emotional experience that is complex, distressing, and disruptive and can arise from two different sources of work. They are anxiety about exposure or threat of exposure to the more tangible physical hazards of work, and exposure to problems in the psychosocial work environment. This psychological and organizational hazards are defined as those aspects of work design of the organization and management or work and their social and environmental contexts, which have the potential for causing psychological, social / or physical harm (Cox, Tand, Griffiths A.J., 1995). It is widely argued that stress may influence health and job effectiveness, but we have little information on how frequently such effects occur. It is quite plausible to distinguish between the "subjective distress" produced by stress at work and objective health and performance outcomes. Effects of stress may show great variation because of the influence of bias caused by impact of stress being measured by self-report (Andrew Smith, Sarbjit Johal et al., 2000). Stress can be defined in several ways and it is important to use it as an approach that covers the different aspects of the concept. First of all, occupational stress has often been regarded as an aversive characteristic of the working environment. This has resulted in stress being grouped with hazards e.g. noise and research being directed to measurement of exposure levels and examination of the relationship between these and

health/performance outcomes. Secondly, stress is viewed as a physiological response to a threatening or damaging environment. Stress is also viewed in terms of an interactional framework.

Thus, work stress may be stated as work environment + individual (Desai, 1993).

Since stress emerges from the demands on a person and a variety of demands emerge from the work environment of that person, a number of researches had focused on stressor, stress, and strain in the work place. Stress is a physiological response to sensory or psychological experiences. Stimuli, which may cause stress, are termed stressors, which can take many forms and have different outcomes for different individuals. In a government discussion document stress is defined as the "reaction people have to excessive pressure or other types of demand placed on them" (HSC, 1999).

Work stress is a growing concern as it may result in psychological problems of the organizational participants. Many research studies indicate that occupational stress or job stress or work stress with its detrimental influence on person's health could lead to low productivity, high absenteeism, less activity, and high dissatisfaction with work (Cooper and Marshal, 1978; Mattison and Ivancevich, 1987). As stress has recognizable influence on the organizational participants, the study on work stress has significant economic implications for organizations.

One of the major areas of research in India in the field of organizational stress has first appeared in the work of (Kahn et al., 1964). An organization can be defined as a system of roles. A person relates to the organization through his/ her roles, which generates expectations on the roles by the role senders. The person attempts to respond to those expectations. However, the response depends on sufficiency of the personal and organizational resources to satisfy those expectations. (Khan et al., 1964) are the early researchers focusing on organizational stress in general and particularly stress arising from multiple roles? It is perceived as the degree of incompatibility of role expectations of the role senders and role perception of the focal person. Role system has built- in potential for stress.

Behaviour of persons in relation to role expectations is called role behaviour. Research on role behaviour gathered momentum with the work of (Khan 1964). Pestonjee, 1992, undertook a series of research on the varied nature of stress arising from multiple roles in relation to personal, group, and organizational variables.

Certain concepts developed by ancient Indian scholars appear similar to the various aspects relating to such stress – dhukha (pain, misery), Kama, or trisna (desires), klesa (afflictions), atman and ahankara (self and ego), adhi (mental aberrations) prajnaparadha (failure or lapse of consciousness). The relevance of body – relationship for treatment modalities is widely recognized in ayurvedic and other holistic systems of Indian medicine, which offer mechanisms for understanding stress (Rao 1983; the conception of Stress in

Indian thought- the theoretical aspects of stress in Samkhya and Yoga systems). The writing of Palsane, Bhavasar, Gorwani and Evans, 1986[2] imply that that imbalance of body – mind relationship cause klesas. Klesas are not mental processes but are set of hindering load on mental process, which produces an agitation, which acts as restrictions or hindrances. The fundamental (non cognition) avidya of such changes lead to phenomenological stress. Avidya leads to asmitha (self appraisal), raga (object appraisal) dvesha (threat appraisal) and abhinivesa (coping orientation). These appraisals on those concerning self, object, and the threat are used for reality testing. Faulty evaluation in either one or all of these may produce stress. The samkhya system holds that the feeling of stress is experienced by a person in the course of interaction with the world around that person. This system identifies three types of stress namely (personal) adhyatmik, (situational) adhibhotik, and (environmental) adhidevik. Personal stress can be classified as physical stress and psychological stress. Physical stress emerges from imbalances between the three fundamental physiological constituents, namely vata, pitta, and kapha. Psychological stress emerges from emotional states. Situational stress emerges from unwholesome interpersonal transactions, which may include conflicts, competitiveness, and aggression. Factors generating environmental stress include natural calamities and extremes of temperatures.

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[2] The traditional concept of stress in the Indian tradition, journal of psychology

1.4 Selected Models of Work Stress

Selected models of work stress are described in this chapter. They are Person- environment fit model (1.4.1), Stress cycle model (1.4.2), Transactional model (1.4.3), Interactive transactional process model (1.4.4) and Role episode model (1.4.5).

1.4.1 Person - Environment fit model

French, Rogers, and Cobb, 1974, introduced this model in stress research. The fit between the person and the work environment is projected in this model. Two types of fit are explained. The first type discusses the ways a work occupant with his/her abilities and skills match work related demands. The second type projects the extent of work environment providing facilities to match the demands of the work occupant. Thus, the person- environment fit model establishes stress as a condition resulting from the mis-match between the work occupant and the work environment.

1. 4. 2 Stress cycle model

Mc Grath proposed the stress cycle model in 1976. The author conceptualizes five types of stress- task based stress, role based stress, stress intrinsic to behaviour, stress arising from social environment in the form of inter- personal relations, and stress with in the person system. MC Grath developed stress model based on the perception that stress behaviour in an organization is a product of interaction among three sets of variables:

(i) Physical and technological environment in which behaviour take place

(ii) Interpersonal relationships with in which the behaviour takes place

(iii) The Self-system of the focal person.

1.4.3 Transactional model of stress

Cox (1978) regards stress as a personal phenomenon. It emerges from the transaction between the person and his or her situation. Transactional model is based on four components such as personal resources, internal needs and personal values, environmental facilities and support, and external environmental demands and constraints. Transactional model of stress is similar to person environment- fit model. Continuous appraisals of demands confronting one's abilities to meet those demands occur in the stress model. The essential part of the model is the presence of transaction at different situations. A unit of transaction rests on feed back mechanism that attempts to maintain person's state of balance or equilibrium condition.

1.4.4 Integrative -Transactional process model

The model propounded by Schuler (1982) emphasizes the reciprocity of transactions. It clearly states that transactions are not unidirectional, but are essentially reciprocal. This model is an integrative one as it is developed for research in the multidisciplinary areas. The components of this model include environmental stressors, personal traits, and personal responses.

1.4.5 Role - Episode model

Kahn (1964) postulated that urge for identity is a major concern for people. This leads to seek satisfaction at work situation but usually persons are confronted with conditions of conflict and ambiguity. This model identifies role stress, role conflict and role ambiguity. The model stresses the interaction between role-senders and the focal-person. Thus, the model incorporates organizational, personal, and interpersonal factors that affect role episodes.

The above-discussed models provide a theoretical understanding of role system at work, match between personal and work related factors, interaction among the various components in generating stress conditions, and influence of coping factors in the management of work stress.

The present study is designed after recognizing the significance of incorporating the multifarious activities women do at home which are unpaid, with organizational work which are paid. For women entrepreneurs, and for other women, homework and organizational work constitute work. The extensive application of role theory in understanding work stress is extended to the study of work related stress of women entrepreneurs. Nonetheless, the inter-actional model of stress is widely used in studying work stress of women entrepreneurs and other workingwomen.

1.5 Selected Models of Coping

There are different models to understand the various issues of coping. A few models of coping are described below.

1.5.1 Kahn et al.'s Model

This model of coping refers to coping process that aims at stress reduction as the main theme. Role- senders are given clear messages about role perception. Stress is reduced by suitable coping interventions. Coping interventions focus on narrowing the difference between role perception and role expectations. The coping model tends towards achieving role congruence to manage stress.

1.5.2 Mc Grath's model

This model considers a sequence of behaviour of the organizational participants in actively preventing stress or responding to stress induced situations.

1.5.3 French et. al.'s model

Here, coping focuses on the activities of the individual directed at changing the relevant environment or changing the personal factors to achieve the best person- environment fit.

1.5.4 Newmann and Beehr's model

This model heavily rests on person- situation differences that decide the effectiveness of stress management strategies. Three stages of interaction

are identified. In the first stage, stressors interact with personal and situational factors to generate stress. In the second phase, stress interacts with personal factors, and situational factors. And in the third stage, responses or reactions interact with personal and situational factors to produce the ultimate outcomes.

1.5.5 Shuler's model

The integrative transactional process model describes the coping trigger, primary appraisal, strategy development, strategy selection, strategy implementation, strategy evaluation and feed-back as the seven aspects involved in the process of coping. Integrating all these aspects evolves the cycle of coping.

1.5.6 Pareek's model

This model proposes two styles of coping strategies- dysfunctional and functional coping styles. Coping may be through avoidance of stress stimulating situations called relative strategy. Relative strategy leads to dysfunctional coping. Coping may also be through confronting or approaching the stress stimulating situations. This is called proactive strategy that leads to functional style.

1.5.7 Moos and Billings' model

This model describes active cognitive coping which recognizes cognitive redefinition and logical analysis, active behavioural coping which considers information seeking, and positive action taking, and avoidance

coping which acknowledges pull back to non acceptance of stress situation. Active cognitive strategy users are less likely to use avoidance strategies to cope with stress.

1.5.8 Moos and Sinha's model

This model identified seven dimensions of coping strategies. They were placed in three categories such as, strategies of action on the sources of stress known as preventive strategies, strategies of action on the symptomatic effects of stress known as creative strategies and strategies of action on the escape from the source and effects of stress known as defensive strategies.

1.6 Objectives of the Study

The following are the objectives of the study.

❖ To understand stress of women entrepreneurs resulting from multiple-roles in terms of general orientation, attitude to sex roles, and coping orientation.

❖ To identify factors of significantly different stress variables and factors of not significantly different stress variables in the group of women entrepreneurs.

❖ To understand stress of women entrepreneurs in comparison to stress of women in selected groups - women teachers and women bank employees.

❖ To develop a stress model for women entrepreneurs.

The present study, therefore, attempts to develop a stress model conceptualizing work as a combination of both homework and organizational work. It studies work stress emanating from the role system composed of multiple roles of women, generating different kinds of work that act as sources of stress that demand abilities and skills of women to cope with stress. Attempt will be done to generate various interventions focusing on empowering women to manage stress.

1.7 Gender Methodology

Thomson (1992) has identified three components of research methodology. They are agenda, epistemology and ethics. Thomson discussed the implications of each of these areas for considering research methods. It is helpful to understand the impact of these components on research methodology.

1.7.1 Agenda

Agenda refers to the focus of one's research. It means what one chooses to study. Although women sometimes have been the objects of scientific enquiry, particularly in the family and relationship fields, such studies often does not capture women's experience. Instead, it frequently has reflected the perspective of the researcher and /or society at large (Sollie and Leslie, 2001). The focus of this research includes searching for empowering women to enhance the quality of their lives.

Although a focus on empowerment requires corrective action such as challenging sexism in current thinking on women and filling in gaps in our knowledge on women, it also requires research that enhances their lives (Thomson 1992). The requirement is doing research "for" women as opposed to "on" women (e.g., Allen and Baber, 1992; Stanley and Wise 1983). It implies study of topics vital to women's lives that give voice to their experience and that provide guidance on changing their status quo. The various activities women do at home along with their paid work are quite often ignored as work. Public awareness to the breadth of women's work has to get highlighted.

1.7.2 Epistemology

Epistemology[3] is a branch of philosophy that investigates the origin, nature, methods, and limits of human knowledge. It is generally presumed that the research process should be objective and value free. But Hubbard (1988) notes that research is not a solitary endeavor that occurs in a vacuum but instead is a social enterprise. Empiricist tradition has to be accommodated with women's experiences on their lives. An attempt is done in this research work to support empirical evidence with women's experiences by interview and discussion methods.

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[3] Webster's Encyclopedic Unabridged Dictionary of the English language, New Revised Edition, 1989

1.7.3 Ethics

The research that focuses on women must hear their voices, as research participants are in an attempt to find out healthy interventions to help them achieve higher levels of stress managing abilities to enable them with growth and development. Thus, it is a hard process to respect participants' experiences and voices without abdicating the responsibility for analysis. Here, in this study, much of the interpretations are based on women's perspectives. Care is taken not to misuse the information shared by many women on their personal lives.

1.7.4 Methods

Methods refer to the actual empirical procedures used by the researcher. The question of appropriate methods in research often overlooks the importance of the role of qualitative data in understanding issues especially those connected with understanding of family relationships. Interview and group discussion methods extensively used are found to be very powerful tools to collect data about family relationships.

Additionally, qualitative methods will minimize detachment of researcher from the participants, enhance appreciation of contextual issues, recognize diversity, and potentially elevate the participants' voices and roles in constructing the analytic framework. Sprague and Zimmerman (1989) argue that no one source of knowledge provides a complete picture. Although one's view of a picture may be constrained by one's method, the entire picture

is most likely to be revealed when multiple views or methods are incorporated.

1.8 Methodology of the study

A pilot study is conducted among fifteen women entrepreneurs in the district of Ernakulam. Observations are made on the individual differences in the various components of work stress. A few inventories are identified for measuring stress. They include job stress questionnaire of Cooper, occupational stress index of Srivastava and Singh, organizational stress questionnaire of Shailendra Singh and organizational role stress scale of Udai Pareek. Experts are consulted in the selection of appropriate inventories to measure stress. An adapted version of the above inventories is considered as the best available instrument as it is specifically designed to study stress at work arising from the multiple roles of women.

1.8.1 Data and Methods of Data Collection

The universe of the study consists of women entrepreneurs in the district of Ernakulam. It is considered as the target group. A group of women non-entrepreneurs are also identified from the same district. They include women teachers, women bank employees, women doctors, women lawyers, women engineers, and women social workers. Only women teachers and women bank employees are considered for comparison purpose, as the sample size of other groups in the women non-entrepreneurial group is very small. The Sample consists of three eighty one women of which hundred are

women entrepreneurs, and two eighty one are women non-entrepreneurs. This sample is used for item analysis and through factor analytic method significantly different and not significantly different stress variables are identified in the women entrepreneurial and women non-entrepreneurial groups. Hundred women entrepreneurs constitute the target group. Two eighty one women non-entrepreneurs include ninety two women bank employees, hundred and forty two women teachers, twenty three engineers, fifteen doctors, eighteen lawyers, nineteen social workers, and seventy two women selected from other groups of workingwomen. Women teachers are identified from aided private schools. They teach at the high school level (8th, 9th, and 10th grade). The sample of women bank employees consists of ninety-two women bank employees, all of whom are clerks, who work in indigenous scheduled commercial banks.

The universe of women entrepreneurs consists of women entrepreneurs registered in the District Industries Centre at Ernakulam and in the Women's Industries Association of Kerala. Care is taken to include only women entrepreneurs who own and operate their enterprises. Women entrepreneurs who are registrants in the DIC, owning but not operating their enterprises are excluded from the study. Initially, random sampling method is used to select the sample from the universe of women entrepreneurs. Questionnaires are mailed to nine hundred and twenty five DIC registrants from whom two hundred and sixty nine completed questionnaires are received.

Fifty-one questionnaires are eliminated, as they are incomplete. Out of two hundred and eighteen women entrepreneurs, hundred and eighteen are eliminated after personal interviews, as they are not operating their enterprises by themselves.

Entrepreneurs belonging to the tiny sector are only selected for this study. Tiny sector is identified as those enterprises with less than twenty-five lakhs (rupees 25,00000) investment in plant and machinery. Personal interviews are conducted by the researcher and two research assistants – one holding Master degree in Business Economics and another in Psychology, who are specially trained in data collection.

Selected women entrepreneurs belonged to the age group of 25-40. All of them were married. No one of the women entrepreneurs has postgraduate qualification, 5 percent had education to the level of higher secondary in various disciplines, and the rest have undergraduate degree in various disciplines.

Sample of women bank employees is selected from the registered lists of the members of the All India Bank Employees Association (Kerala chapter) and of the Bank Employees Federation of India. The selected members belong to the Scheduled commercial banks operating in the district of Ernakulam. All of the women bank employees are married and belong to 25 - 40 age group.

The banks from which data are collected are the Federal bank, Catholic Syrian Bank, Dhanalakshmi Bank, and the South Indian Bank. Two hundred

questionnaires are given to the officials of the two organizations of the banks. twenty filled questionnaires are incomplete in information, ninety two are completely filled and returned, and the rest unreturned.

The sample for the teacher group is selected from aided private schools. The questionnaire is administered in a teacher- training programme organized for aided private schools in the district of Ernakulam. Forty-five filled in questionnaires are collected from that training programme. Two hundred and fifty questionnaires are distributed to the teachers of 3 schools in Ernakulam. Ninety-seven filled questionnaires with completed information are received from the teachers of Bharathiya Vidya Bhavan, Al Ameen Public School, and St. Joseph School at Kalamassery. Forty-three questionnaires are eliminated due to incompleteness in filling the questions. Thus, sample size of the group of teachers is one hundred and forty two. All of the hundred forty-two teachers are married and are in the 25 – 40 age group.

Women entrepreneurs and women non-entrepreneurs are seen reluctant to divulge their actual income due to various reasons. However, they are ready to share their personal and professional experiences with the researchers without much embarrassment.

Data for the study is collected through the survey method. A questionnaire consisting of hundred and fourteen statements relating to various aspects of stress is used as the primary gathering evidence tool. Ninety-two questions relate to stress arising from multiple roles, twenty- two questions relate to coping orientation, attitude to sex roles, and general

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orientation. A five-point scale is used as rating scale to measure the responses. In collecting data from a larger group of three hundred and eighty one women, it is perceived that larger group can support the use of questionnaire data, while smaller groups can support the use of more qualitative approaches such as interview and\or group discussion which could yield supportive information. Therefore, the researcher has used qualitative methods to gather data from smaller groups of women belonging to the target group and the comparison groups.

Each statement in the questionnaire is called a component. Each component was subjected to item analysis based on two-tailed significance test. Components with 't' values significant at 0.05 are only selected for grouping to identify a set of factors significantly different for women entrepreneurs. The data are tested for reliability and alpha value is 0.75.[4]

There prevails psychology's traditional statistical approach as well as the qualitative approaches in research in other social sciences. In the study of stress, both approaches are used. Although these different approaches may represent opposing philosophies of science, both approaches are relied to provide a fuller picture of women's experiences. Feminist theoretical perspectives are also studied as they provide a critical context for the understanding of women's lives. This research attempts to bring together a variety of academic backgrounds and methodological traditions. Thus, it

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[4] Reliability test- alpha (0.75)

reveals the emerging dynamics of stress processes for women entrepreneurs and other workingwomen.

1.8.2 Components of the questionnaire

The questionnaire has two parts.

♦ Part one consists of hundred and fourteen statements about perceptions of workingwomen on work related stressors, their general orientation, attitude to sex roles and coping orientation.

♦ Part two consists of fourteen statements about the back ground information of the respondents.

1.8.2.1 Collection of data

Multiple methods such as questionnaires, interviews, and discussions are used to collect data.

1.8.2.2 Classification and analysis of data

Statistical package for social sciences (SPSS), version 9.0 is used to process the data.

Factor analysis is done to identify two groups of factors – factors of significantly different stress variables and factors of not significantly different stress variables. Comparisons are made between the target group of women entrepreneurs and the selected groups of women–women bank employees and women teachers who are considered as the comparison group.

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The researcher has done comparisons of various inter-components of stress. Discriminant analysis[5] is done for the groups of women entrepreneurs, women bank employees, and women teachers. Based on the analyses and interpretations, suitable interventions are suggested to address issues relating to stress.

Factor analytic technique is used along with discriminant analyses as the appropriate statistical method for data processing. The suitability of the data for factor analysis is decided by testing the data with Kaiser- Meyer-Olkin measure of sampling adequacy. This measure is a statistic that indicates the proportion of variance in variables, which is common variance, which might be caused by underlying factors.

The value in Kaiser –Meyer-Olkin measure of sampling adequacy test for the data is 0.712. Barllett's test of sphericity was also done to assess suitability of the data for factor analysis. The test showed a significant level of 0.000.

Barllet's test of spherecity is a good indicator of the strength of the relation ship among variables. It is used to test the null hypothesis that the variables in the population correlation matrix are uncorrelated. The observed significance level is 0.000. It is small enough to reject the hypothesis.

Factor analytic technique is used to reduce the number of variables and to detect structure in the relationships variables. Variables are therefore classified by this technique. In the first stage, in a sample group of 381

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[5] *See Appendix II*

women, t- tests are conducted for hundred and fourteen statements in part one and part two of the questionnaire. Variables with probability less than or equal to 0.5 (p ≤0.5) are only selected.

Principal components analysis is used as a data reduction method that is, as a method for reducing variables. The extraction of principal components amounts to a variance maximizing (vari max) rotation of the original variable space. In other words it means rotating the axes so as to maximize the variance of the new factor. The decision of when to stop extracting factors basically depends on when there is only very little "random" variability left.

Thus, in principal components analysis, factors that account for less and less variance are extracted. In order to do this, one starts with correlation matrix, where the variances of all variables are equal to 1.0. Therefore, the total variance in the matrix is equal to the number of variables. For example, if there are 10 variables each with a variance of one then the total variability that can potentially be extracted is equal to 10 times 1. Next is looking at the Eigen values. Eigen values represent the variance on the new factors that are successively extracted. These values are expressed as a percent of the total variance. Finally, values greater than 0.5 are selected from the rotated factor matrix to identify relevant factors. In this study, factor analysis encompasses both principal components and principal factor analysis. Correlates between the variables and the factors as they are extracted by default are called factor loadings. Factor loading for each factor is identified to classify the variables. The second stage of factor analysis consisted of reducing 114 variables to 33

variables based on principal components analysis. The first set of factors consisted of 10 variables (1.9.2.1 to 1.9.2.10) that are identified as "significantly different" in the groups of women entrepreneurs and women non-women entrepreneurs. The second set of factors ranging from 11 to 20 (1.9.2.11 to 1.9.2.20) consists the variables identified as "not significantly different" in the two groups. There are 13 coping variables (21 to 33 ie.1.10.1.1 to 1.10.3.6). They are grouped as factors of general orientation that are represented by variables from 21- 25 (1.10.1.1 to 1.10.1.4). Factors of attitude to sex roles are represented by variables from 26-27 (1.10.2.1 and 1.10.2.2), and factors of coping orientation represented by variable form 28 to 33 (1.10.3.1 to 1.10.3.6).

1.9 Concepts and Definitions

Women entrepreneurs are identified as those women who own and operate their enterprises. Women entrepreneurs are selected from tiny enterprises having investment up to rupees twenty-five lakhs in plant and machinery. Small-scale industrial units, which have investment in plant & machinery up to rupees twenty-five lakhs, irrespective of the location of the unit is given the status of 'Tiny Enterprises' by the Reserve Bank of India. Small-scale industrial units are those units engaged in the manufacture, processing, or preservation of goods and whose investment in plant and machinery (original cost) does not exceed rupees one crore. These would, inter-alia, include units engaged in mining or quarrying, servicing and repairing of machinery. In the case of ancillary units, the investment in plant

and machinery (original cost) should also not exceed rupees one crore to be classified under small- scale industry. The investment limit of rupees one crore for classification as small-scale industries has been enhanced to rupees five crores in respect of certain specified items under hosiery and hand tools by the Government of India[6].

Women teachers are those teachers who teach at the secondary level in the aided private schools. Women bank employees are those who work in clerical cadre at the indigenous scheduled commercial banks. Women doctors are those who work in the private hospitals. Women engineers are those who work in the private industries. Women social workers are those who work in the counseling and rehabilitation centers. Women clerks are those who work in private shops. Women lawyers are those who practice at the lower courts. All the samples are collected from the district of Ernakulam.

Women are classified in to nine groups as women entrepreneurs, women clerks, women teachers, women bank employees, women doctors, women engineers, women lawyers, women social workers and other workingwomen. Stress of women entrepreneurs is compared to stress of women bank employees and women teachers.

1.9.1 Stress

Stress is a dynamic condition in a person who is confronted with opportunity, constraint, or demand related to what that person desires and for which the outcome is perceived as uncertain and important.

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[6] *Extant instructions from Reserve Bank of India to commercial banks, November 2003*

1.9.2 Work stress

Work stress emerges from multiple roles. A role is a position a person occupies in a system as defined by expectations of the role senders and perception of the role occupant (Pestonjee, 1992). Role is composed of role perception and role expectations. Role perception refers to self-perception, that is, perception of a woman about her roles where as role expectation refers to expectation of the role senders. Role system emanates from work. Women have multiple roles at home and at paid work place.

The study is about work related stress arising from multiple roles at home and at paid work place of the women entrepreneurs. Comparisons are also made between stress of women entrepreneurs and stress of women in selected groups.

1.9.2.1 Home work interfering with organizational work[7] (γ_1)

There is so much of work at home that could be shared by others at home. Women's conditions at organizational work are affected by homework leading to poor quality of work both at the organization and at home. Women are doing too much work at home for too little in return and the workload at home makes women quite irregular at organizational work. Women could not spend more time at their organizational work due to the interference of their family members.

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[7] *Un paid work place of the entrepreneurs is their homes. Paid work place is referred in this study as organization. In strict sense of the term family is also an organization. But work in the family system is referred as homework and work in the paid work place is called organizational work.*

1.9.2.2 Lack of career support and appreciation from family members (γ_2)

The family members do not give proper recognition for the achievements of women. Women get very little support in organizationally related activities from their family members. Members of the family are not interested in understanding and appreciating organizational work related needs. They do not show interest and willingness in their work at home.

1.9.2.3 Recognition and personal development at organizational work (γ_3)

Organization has many persons who express satisfaction about women's work where as family members do not do so. Unlike at the organization where women work, there is no satisfaction in the tasks women perform at home.

1.9.2.4 Unpredictable role expectations at homework (γ_4)

Family members expect women to attend functions and ceremonies conducted by friends and relatives. Women are ambiguous of their roles in the family and need more clarity on those roles. Their family members constantly try to redefine the role of women and their responsibilities at home. The family members positively want women to give greater importance to family responsibilities than to their organizational work.

1.9.2.5 Shortage of time for social and religious functions (γ_5)

Women do not get enough time to attend social, cultural, and religious functions because of their responsibilities at home and at the organization.

1.9.2.6 Interest in organizational work (γ_6)

The organizational work is an interesting diversion from the tedious tasks women perform at home. But women need more information to be interestingly involved in organizational work.

1.9.2.7 Satisfaction with service to family (γ_7)

Women are satisfied with what they do need in their families.

1.9.2.8 Sacrifices for family (γ_8)

Women do too many sacrifices in their personal and professional lives and cope with the demands of their family. Their families have very little time to discuss women's issues and actions.

1.9.2.9 Interest in work at home (γ_9)

Activities women do at home are more interesting than those they do at organizations.

1.9.2.10 Autonomy at organizational work (γ_{10})

Women have enough freedom at their organizations in all areas of their work.

1.9.2.11 Role overload (γ_{11})

Women at organization and at home together have so much work that they almost break down under pressure. Their holidays have become meaningless as the freedom from their work place is offset by the need for completing the arrears of accumulated work at home. Women feel thoroughly

exhausted at the end of each day and workload is so heavy that they hardly get time for movie, social visits etc.

1.9.2.12 Personal development at organizational work (γ12)

Women can be more energetic at organizational work. Women believe in more meaningful and significant work at organizations than at home. There is more personal development opportunities for learning new skills at the organization than at home.

1.9.2.13 Role support from family members (γ13)

Women do not have enough appreciation from family members for the efforts they take in order to make family life more comfortable. Family members fail to clarify what they expect from women to do for them. No one at home is interested in discussing with them the kind of problems they experience in their household activities.

1.9.2.14 Role expectation of family members (γ14)

Family members expect women to do more for them than women can do under pressures of their organizational work. It is a matter of great concern for women that their family members expect from them too much work at home.

1.9.2.15 Conformity to family expectations (γ15)

Women's work at home is controlled by others' expectations, which they are happy to fulfill and at home, they are able to satisfy the conflicting

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demands of their family members. They are happy with the help they receive from others to do their work at home.

1.9.2.16 Training and role models for work at home (y_{16})

Women get distracted from organizational work thinking about their responsibilities at home. Unlike at organizational work, there are many tasks they perform at home for which they neither have skills nor training.

1.9.2.17 Role clarity at home (y_{17})

Women wish that responsibilities at home were clearly defined as those at organizational work.

1.9.2.18 Priority to organizational work than of homework (y_{18})

Women feel that their organizational work is more important than their responsibilities at home and family members feel that women give more importance to their organizational work than to their home work.

1.9.2.19 Information need for work at home (y_{19})

Women need more information to be effective in their roles at home.

1.9.2.20 Satisfying role expectations at organizational work (y20)

Women try to satisfy role expectations at their organizational work

1. 10 COPING WITH STRESS

Coping is the process of negotiating with stress. Three categories of variables such as general orientation, attitude to sex roles and coping orientation are identified and explained successively.

1.10.1 General orientation

The predictor or independent variables defined in general orientation in factor analytic model are explained below.

1.10.1.1 Inability to relax (λ_1)

Women do not like to waste much time on routine activities like bathing, eating, and dressing. On the contrary, they like to finish routine activities as early as possible. They do not talk about their achievements unless the situation demands it and they feel guilty if they are forced to waste time in idle relaxation or holidays.

1.10.1.2 Hyper activity (λ_2)

Women believe in doing more than one activity at a time. They do not like to waste their time in holidays and in leisurely activities.

1.10.1.3 Quantitative orientation (λ_3)

Using quantitative measures can accurately assess performance of women in any field. Achievements of women are directly related to their material possession.

1.10.1.4 Satisfaction with health (λ_4)

Women are satisfied with current status of their health.

1.10.2 Attitude to sex roles

The predictor or independent variables defined in attitude to sex roles in factor analytic model are explained below.

1.10.2.1 Belief in gender equality (δ_1)

Women can be as a competent as men as managers in any organization. They have to equally share the responsibility of participating in socio-economic, political, and cultural activities. Women should share equal opportunities with men to involve in various activities in the society.

1.10.2.2 Sharing of work by both sexes (δ_1)

Women believe that husband and children should share the household work.

1.10.3 Coping orientation

Coping refers to ways of dealing with stress. When a person experiences stress, it is natural to deal with stress depending on ones abilities, skills, and other factors such as support systems. Coping orientations could be either effective or ineffective. Effective coping orientation refers to approach orientation that considers problems of stress as a change or an opportunity and avoidance orientation refers to avoidance of stress.

The predictor or independent variables defined in coping orientation in factor analytic model are explained below.

1.10.3.1 Planned and systematic action (η_1)

Women always avoid acting hastily, and plan their work according to priorities. They plan their actions and implement them. They are not ready to leave the problems until they solve it.

1.10.3.2 Situational flexibility (η_2)

Women usually consider several alternatives while dealing with problems. They use their similar previous experiences while solving such problems. Also they try to think over the situation again and understand it more clearly.

1.10.3.3 Spiritual orientation (η_3)

Women believe that faith in god can bring peace of mind and resort to prayer and meditation.

1.10.3.4 Taking time out for reflex ion (η_4)

Women try to step back from the situation and try to be more objective. They stop their work a while and come back refreshed and concentrate on routine work and try to cool down.

1.10.3.5 Outcome anxiety (η_5)

Women are aware of the mental tension they experience. There is anxiety about the outcome of each activity. The thought of finding solutions to problems by themselves exhaust them. They believe that each individual's overt or expressed calmness is entirely different from that which is within.

1.10.3.6 Information and counselling (η_6)

Women try to get enough information about a problem before trying for solution. But there is absence of counselling services and training opportunities for improving decision-making abilities.

1.11 HYPOTHESES

The following hypotheses are formulated in consonance with the objectives of the study. They are cited below.

1.11.1 Stress of women entrepreneurs is not greater than stress of women in selected groups.

H_{01} – Stress of women entrepreneurs is equal to stress of women in selected groups.

H_{11} – Stress of women entrepreneurs is greater than stress of women in selected groups.

1.11.2 General orientation of women entrepreneurs is not greater than general orientation of women in selected groups

H_{02} – General orientation of women entrepreneurs is equal to general orientation of women in selected groups

H_{12} – General orientation of women entrepreneurs is greater than general orientation of women in selected groups

1.11.3 Attitude to sex roles of women entrepreneurs is not different from the attitude to sex roles of women in selected groups.

H_{03} – Attitude to sex roles of women entrepreneurs is equal to attitude to sex roles of women in selected groups

H_{13} – Attitude to sex roles of women entrepreneurs is not equal to attitude to sex roles of women in selected groups

1.11.4 Coping orientation of women entrepreneurs is not greater than coping orientation of women in selected groups.

H_{04} – Coping orientation of women entrepreneurs is equal to coping orientation of women in selected groups

H_{14} – Coping orientation of women entrepreneurs is greater than coping orientation of women in selected groups

1.12 Organization of the Thesis

The thesis is organized in five chapters. Chapter one introduces the topic with a detailed description of the scope of the study. It contains review of literature on stress and coping with stress. It also describes different definitions of stress. Various approaches to the study of stress are also detailed in this chapter. The approaches mentioned are the engineering approach, the physiological approach, and the psychological approach. The psychological approach identifies interactional, and transactional theories as two types of stress theories. Differing perspectives of several writers on stress and coping mechanisms are discussed. Ultimately a working definition of stress and coping is arrived at.

Chapter two focuses on stress of women and how they cope with stress. The groups referred to are women entrepreneurs, women bank employees, women teachers, and women non-entrepreneurs consisting of women doctors, women lawyers, women engineers and women social workers.

The social, economic, political, ecological, and psychological importance of the study are detailed. It explains the family related stress, and the contextual system.

This chapter elaborately describes perception with the help of the model of the self. A detailed description is given about empowerment of women.

Chapter three deals with gender ideology and counselling. It focuses on roles of education, religion, and culture in sustaining gender ideology. It also deals with a case study to understand the ideological hegemony that constructs gender relationships based on sex differences.

Chapter four deals with analyses and interpretation of the data and Chapter five concludes the study with generating suitable interventions to combat the ill effects of stress to promote eustress to ensure personal growth with satisfaction.

1.13 Limitations of the Study

Only three hundred and eighty one women have participated in the process of collecting quantitative data. Comparisons are made only with two groups of women non-entrepreneurs due to small size of the samples of other women non-entrepreneurs. The study is restricted to women entrepreneurs in the tiny sector. Women entrepreneurs registered in the District Industries Center (DIC) and in the Kerala State Women's Industries Association (KSWIA) are only selected for the study.

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Chapter 2
Stress of Women Entrepreneurs

2.1 Introduction

Stress is a dynamic condition in which an individual is confronted with an opportunity, constraint, or demand related to what he or she desires and for which the outcome is perceived to be both uncertain and important.

Stress is the psychological and physical responses of an organism to its demands. Stimuli that cause stress are known as stressors. Stressors can have different outcomes to different persons. Physical effects include headache, muscular-skeletal disorders, cardiovascular disorders, skin disorders, gastro-intestinal disorders, sleeping and eating disorders and low tolerance to infections. Psychological effects include anxiety, irritability, anger frustration, depression, substance abuse such as increasing use of tobacco and alcohol, and growing memory impairment.

Only recently have studies of work stress and coping with work stress begun to focus on women's experience (Long and Khan, 1993). A decade's interaction of this researcher with various groups of women at work has necessitated a need to look in to different sources of work related stress. Research on work stress of women is felt essential to understand the effect of employment on women's well being. In all societies, past and present, sex is

fundamental to the way work is organized and work is central to the social construction of gender. There are many barriers that limit the development of women in a society.

Gender issues in the workplace are the main theme in the research of Dr. Colwill Hilary Lips, and Bruce E. Compass, 1993, Associate Professors of Psychology at the University of Vermont, U.S.A. has researched on stress and coping in families exposed to the chronic stress of potential alcohol abuse and prevention of stress related disorders, specifically depression and conduct disorder in children and adolescents.

Esther R. Greenglass, 1993, Professor in Psychology in the Department of Psychology at York University has focused on research on job stress, women, gender differences burnout, and coping. Her research examines the influence of social support and Type A behaviour on work stress. Also she examines the individual within the social context and incorporates the interaction between them.

Barbara A. Guttek, 1993, is Professor of Management and Policy at the University of Arizona. Topics of her research include gender uses and job satisfaction.

Catherine A. Heaney, 1993, Assistant Professor of Preventive Medicine in the College of Medicine at the Ohio State University has focused her research on stress and health behaviour. She has developed worksite stress reduction programmes.

Sharon E. Kahan, 1993, Associate Professor of Counselling Psychology at the University of British Colombia has explored gender role issues in counselling, women's carrier development, and stress processes and coping strategies, as well as organizational equity in hiring and promotion.

Ronald C. Kessler, 1993, Professor in the Department of Sociology at the University of Michigan, has conducted a study on dyadic adjustment to stress among married couples.

Karen Korabik, 1993, Associate Professor of Psychology who has earned her Ph. D from St. Louis University, has focused her research on several aspects of women in management including androgyny, leadership and conflict resolution styles, turnover and work stress, social support and coping.

Bonita C. Long, 1993, Associate Professor of Counselling Psychology at the University of British Columbia, focuses her research in stress- coping process of managerial men and women clerical workers, and individuals with chronic illnesses. She is interested in stress- management interventions particularly cognitive- behavioural and exercise programmes. Managerial job stress is her main area of research. She has researched to explore on executive stress.

Lisa M. C Donald, 1993, from the University of Guelph has researched on work stress, coping, and social support.

Graig A. Smith, 1993, of Stanford University has focused her research on role of emotion in adaptation to stress.

Elaine Wethington, 1993, of Cornell University has focused on the research of gender differences in psychological distress social role transactions and health, processes of social support and dyadic responses to stress.

This researcher has attended a seminar organized by the Women Centre of the San Francisco State University in California at the U.S.A. in April 1998 on work stress of women and coping. Forty-three international scholars have participated in the seminar. The seminar has focused on the ways women accumulate stress at work and subsequently cope with it. Although the participants have not entirely agreed with one another with various aspects of stress of women, all have accepted stress and coping as processes that are relational or transactional and they have acknowledged the need for multidisciplinary approaches to its study.

2.2 Roles

The concept of role expands the meaning of work. It emphasizes the relationship of the person in a position with other significant persons in the system. Women are members of the social system. It includes family, neighborhood, religious community, and cultural associations. Membership entails a position in each sub-system and several responsibilities emerge from each position. The activities woman performs in an organization flow from

various roles. Those roles are performed on the expectations of others and one's own expectations regarding her roles. The person performing the roles is defined as role-occupant. The persons providing a set of expected behaviour to the role-occupant are known as role-senders. The way a woman views her roles is called role perception. The way a woman views the expectation of significant others about her roles is called role expectation. Role expectation and role perception obviously constitute Role. Role therefore is concerned with a set of expected behaviour from the role occupant and the role senders.

Position is a specific point in organizational structure, specifying the power of the person in that position. Role is a set of expected behaviour of role senders and role occupants emerging from a position in an organization. As system is a set of interrelated elements and as role is composed of several interrelated activities, it is perceived as the role system.

Role is perceived as the interacting region between the organization and the person. The person and the organization are in continuous interaction as long as they have relationship. Thus, role is a vital concept in understanding work.

An organization can be perceived as a system of roles. Integrating the person in the role system is essential to achieve organizational and personal effectiveness.

Work is perceived as those activities directed toward meeting personal and organizational needs. It is commonly used to mean paid work. Employer makes the payment for work.

Private, affective realm is sealed off from the public, instrumental realm of women's work. Their unpaid work at home is considered as private and, therefore, exclusive application of the term work is labeled exclusively on paid work. Many researchers on women's work are aware of this dichotomous equation. It is problematic in many ways. Most often, scholars accommodate this dichotomy by adding a footnote that reassures readers that no slight is intended to women's unpaid work at home (Allison, 1993).

Women's work includes several activities emerging from multiple roles at home. Based on the absence of a pay cheque, women's work at home is ignored from the ambit of " work". The notion that work that earns a pay cheque and work that does not earn a pay cheque is fundamentally different, remains unchallenged by such reassuring footnotes. Such agenda furthermore reassures rather than challenge assumptions about the source and nature of women's work (Allison, 1993). Women's work and lives are over simplified and misunderstood when researchers assume that having a job and having a family always put a woman in a position of conflict and the conflict the conflict that can result is always the same (Allison, 1993). The implication is that women must choose either a public or a domestic world, as it is not possible to live a life that includes both.

In contrast, holistic studies on women's work overcome this dualism by focusing on the reality of women's work experiences regardless of where it is carried out. The researchers on holistic studies explore women's work across their lives than in isolated sectors of their lives. These studies acknowledge that women's lives are made of several elements that can be complementary and additive as well as contradictory and fractured. A few studies are discussed below.

2.3 Why work?

Studies on women at work look women as workers for fulfilling financial need or as workers for personal fulfillment. Workingwomen often do consider income the primary reason for having a job. But they also have needs for getting satisfaction from work. Having a well -paid job provides material goods for one's family and can also be a source of satisfaction. Women's paid work does not mean that money is all that women need from their work. Women need both monetary and non-monetary rewards their work could give. Monetary requirement does not mean lack of interest or motivation in work. The fact that paid job may be better able than housework to meet the non-financial needs of workingwomen should not be taken to imply that these women are working just for the fun of it (Ferree, 1976). Ferree demonstrates that women's economic need do not eliminate their equally strong need for social relationships and extra-domestic sources of self-esteem. Ferree's work is a major criticism of the assumption that women's

responsibilities in the domestic realm and in the public employment realm are clearly separate from and in opposition to each other.

For women, both forms of work- unpaid home work and paid work at the organization are very important. Women's family life does not necessarily create conflict for them in pursuing paid work. It may be true that child-care, especially for mothers of small children presents conflict. It may also be true that elder care, especially care giving responsibilities for aging parents presents conflict. It is necessary that children and elders should be well cared for but it is not necessary that workingwomen should provide all of that care (Ruddick, 1989, Scarr, 1984). Conflict over what constitutes good mothering or good care giving arises because of the essential contradiction underlying the motivations of caregivers. For example, the belief of working mothers that it is wrong for mothers to leave their children in the care of others can make them feel guilty of their paid work despite their financial need to have work (Tom 1986). It may, therefore, be worthy of looking in to the care giving roles of working women as stressors and ways women manage to cope with stress.

2.4. Socialization

The work and education of children become differentiated by the time they are 5 or 6 years. Boys observe the behaviour of their fathers and later assume their roles in the family system. Girls learn to help their mothers with household chores. Adolescent daughters are warned to protect their virginity and guard their virtues. They are taught to avoid intimacy with men.

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Concerns for daughter's virtue is high which prevent girls to get education more than the upper primary levels in the school system in many parts of India. Girls get married at an early age of 19 or 20. It is usually girls who change their residence after their marriage. Thereafter, girls are instructed with manners more carefully than boys so that they will be polite and not behave poorly in the bridegroom's parental homes. It is daughters who are taught the traits of stamina necessary to allow them to leave their parents haven, move to strange place, and survive sometime the hostile atmosphere of their husband's families. Generally, it is sons who remain at home, work with their brothers and cousins and do not break their parental ties until their parents die. Men and women are also quite different in their aggressive behaviour. Disputes in marital relationship lead to violence.

Work of girls at home is seldom appreciated. Absence of praise is the result of deliberate policy, designed to train the complaint personality, perceived to be essential for the success in marriages. Parents believe that if children are praised too much they will become spoiled because they will think that the parents love them too much. The policy is so strongly adopted that female children are not praised for their achievements. Brooming outside and inside of the house, sweeping floors, cleaning kitchen, cleaning utensils after cooking, cooking meals, washing clothes, shopping household goods, and helping young children in their studies- the routine of a woman may include more than these activities. All these constitute women's work. There

are increasing training responsibilities for girls with respect to their younger siblings.

Children are given no specific education about sex, and the topic is too sensitive to include in discussions or interviews during interactions with girl children. Customs of seclusion of girls and concern for daughter's virtue made many families reluctant to send their post-adolescent daughters to co-educational schools and colleges. Norms for early marriage present strong barriers for college education for girls in many parts of India.

However, in Kerala, families give much priority to education of their children, though parents prefer more education for their sons than for their daughters, given a choice between the two. The educational scenario of Kerala presents another picture. Girls' education has become more desirable among the middle class and upper class families. Families in Kerala invest in education of their children to enhance their occupational opportunities. The preference for educated brides by educated bridegrooms has prompted families to send girls for higher education. "Today, educated men prefer educated women as their wives. They want their wives attend telephones, receive telegrams, send email, operate bank accounts, register children at schools and do many other activities. In order to marry, it is important to get educated".[1]

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[1] A participant's comment on the purpose of education of her daughter at a seminar on Empowerment of women organized by Kerala State Women's Commission on 1/11/2003

Forty three scholars from different countries have participated in the seminar on stress of women and coping organized by the Women Centre at the San Francisco State University agreed on two assumptions: First, they have agreed that both home work that include caring and nurturing activities and paid work at organization as work of women. Usually only paid work is considered to define work of women. Therefore, need is felt to consider both types of work to study stress and coping. The participants of the seminar have further agreed that much of women's work is widely ignored by researchers and that future research must invariably include issues relating to women's work, contributing to their stress, and stress outcomes influencing women's lives. The seminar is a torch - bearer to this research on stress of women entrepreneurs.

Women in the paid work force face numerous issues. The complexity of the processes involved in women's work experiences ranges from managing paid work related activities to non-paid work related activities at their homes. Social and cultural changes affecting women's roles in both families and at the work places compel women to develop new coping strategies. Barbara Gutek cogently describes women's movement to non-traditional occupations from the traditional ones. Perceptions of women's roles at the family and at the paid work place have to be clearly understood to identify work place stressors, and the impact of such stressors on the well being of workingwomen. Although, many survival strategies to cope with stress are developed by researchers, they are insufficient to help women

manage stress to move up in the organizational ladder. Repetitive exposures to stress can enhance women's coping resources. Thus, structural perspectives that suggest several intervening strategies have to be substantiated by person's perspectives to understand stress.

Numerous Social Scientists like O'Neill, 1985 and persons like Bales, 1955 argue for specialized activities for men and women, with men focusing on instrumental (paid work) activities and women focusing on expressive (family) activities. Whether these different worlds of men and women are viewed as having biological origin (Bardwick and Douvan 1971), or simply as making economic sense for the family unit (O'Neill 1985), the assignment of men and women to these different worlds has a long history (Bernard 1981 b), and is widely discussed in many books and articles on male and female roles Women have become part of larger share of the college population. The increases in percentage of college degrees as well as in non-traditional areas are to some extent carried over to the work place. Women have increasingly moved to professional areas, for example, as doctors, lawyers, bank officers, managers, engineers, and entrepreneurs.

Women have become highly responsive to the work opportunities in the society. This is an important social change. Women's movement to the world of paid work spontaneously has generated intense need for changes in family roles. The quantity of homework does not undergo much change. It is true that husbands and children of working women spend relatively more time in household work compared to husbands and children of unpaid

workingwomen. Although many women would like their husbands to do more in the way of housework including childcare, neither men nor women expect men to do such work (Gutck et al. 1991). It opens up the need to study self-perception of working women along with social perceptions. But social perceptions of family roles have not undergone enough changes. It is time to look in to the changes in the private sphere of the lives of women. It transcends towards the study of family roles, and towards work generated from those roles at home and towards the paid work at the organizations. It is worthy to know the role system of a workingwoman- wife role, mother role, daughter -in -law role, teacher role in tutoring children at home, and paid work roles similar to men at paid work and social roles- attending marriage ceremonies, funeral functions etc.

Women are enriched with role demands at home and at paid workplace. Potential stressors are many and varied. Role demands obviously act as incredible stressors for women.

2.5 Family related stress

Family related work is called homework. Balancing paid work looms as a large source of stress for women. But there are activities reported by women in homework as not sources of stress. They are sources of satisfaction and happiness and /or means of coping with stress. Because women feel responsible for and enjoy many family duties, they do not necessarily report that these responsibilities are stressful (Gutek, Searl, and Klepa, 1991). Women do not report their families as a source of stress, although factors such

as the number and ages of children, supportiveness of husband, amount of discretionary income to buy support services and the like may have an effect (Gutek et al. 1998). Thus, it is important to study those factors that women report to be stressful and those that are associated with stress although they might not be perceived as such, which can affect stress level. First are the roles of wife and mother in family systems. Although a proportion of high achieving women in different professions are unmarried (Cohen and Gutek, 1991, Herman and Gyllstorm, 1977, House Kencht, Vaughan and Stahan, 1987) married women report higher levels of work satisfaction than single women. (Crosby 1984, and Valdez and Gutek 1987) children, like husbands can be a source of work related stress or they could be a positive effect on work satisfaction. Childcares at very early stages, without adequate support systems are reported as source of stress for working mothers (Crosby 1984). The traditional assumption that women are responsible for raising their children is direct outgrowth of the asymmetry in social roles (Kammerman, Kahn and Kingston 1983).

In joint family system, daughter-in law, and mother-in -law roles are added to the existing ones. Husband- wife relationship, mother -child relationship, mother-in law, daughter-in law relationship may act as a stressors to women. Women are expected to exhibit gender roles that may swamp expectations about paid work roles (Gutek, 1981). Nurturance and caring functions are considered as expressive functions. Although nurturance and caring are valuable traits, they are less valued than other factors such as

competence, management skill, special expertise, logic and analytical ability at times of selection, placement, and promotions in the work place (Nieva and Gutek, 1981). Husband–wife relationship, mother-child relationship, daughter in law- mother in law relationship generate several activities that have to be done by working women. Those role incumbents who are supportive of a woman's career and contribute to household labour appear to be sources satisfaction and appreciation for working women (Piotrkowski et al., 1987, and Repetti 1987). A family factor to consider in the study of stress is whether the relationship between multiple roles could be success or stressful for working women. The role accumulation hypothesis is studied by Crosby et al. (Crosby 1982; Pietromonaco, Manis, and Frohardt- Lane 1986; Valdez and Gutek 1987). A some what more closer look at roles – for example, the time and energy expended or expectations about them- may lead to additional insights about the circumstances under which several roles are perceived by the role occupants which could be distressing or eustressing for working women if effective coping interventions are accessible. It is likely that working women who have multiple roles could be more satisfied than those who have fewer roles. The research of Crosby, Manis, Valdez and Gutek confirms this perspective. Family roles along with many roles at paid work place appear to be a major source of stress for workingwomen. Workingwomen may be expected to reduce their involvement with paid work and maintain or increase domestic involvement. Lewis and cooper, 1988 observed that dual career couple reduce overload along traditional lines, e.g., women reduce

their involvement with paid work and increase domestic involvement. Although this may or may not be true, it is rewarding to probe in to such matters to find out whether role over load is a major stress factor for women.

2.6 The contextual system

Entrepreneurship involves taking risk. In the dynamic world of global competition, women entrepreneurs have chosen high stress career path. Their efforts to make their organizations more innovative to respond to growing economic challenges appear to make them more resilient to stress.

Innovation is understood as new idea applied to initiating or proving a product, process, or service. Innovations range from incremental improvements to radical breakthroughs. Women entrepreneurs seem to strive towards high performance to harness their growth potential. Organizations especially of business organizations have resorted to achieve cost effectiveness through firming employees. It is likely that women unemployables increase due to non-hiring policies and firing policies that target women. In view of such detrimental policies that may affect the employability of women, promoting entrepreneurship among women may lead to generate employment opportunities for them. This study, therefore, has economic significance.

It also has social and cultural significance. Culture refers to a system of shared meaning among its members (Robbins, 1994). In any society, culture plays a very important role in the lives of women. It influences the thought

process, attitudes, and behaviours. Women's perception about themselves and others' perception about women are groomed in prevailing culture. The extent to which women are encouraged to become entrepreneurs and the extent of social and family support they get are influenced by socio-cultural factors. Cultures where the core values are intensely held and widely shared are known as strong cultures (Robbins, 1994). Usually core values are intensely held and widely shared by women. A strong culture will have high level of influence on the behaviour of its members. A strong culture influences behavioural consistency. What is expected from women and what women expect from others presumably are influenced by socio-cultural factors. Culture socializes women. The socialization process refers to the adaptation of women to the prevailing culture. Women are challenged by the cultural prescriptions of their behaviour. Informal, creative, and supportive cultures promote risk taking and conflict, whereas formal culture promotes risk aversion that seeks to eliminate conflict (Robbins, 1994).

Roots of women's identity can be traced to culture. The assumption of invisibility of gender issues surfaces in the studies of organizational culture.

Gender is understood as the psychosocial constructions of the biological difference between male and female. Sex denotes the biological difference.

Core texts on organizational culture such as Peters and Waterman (1982) ; Frost, Moore, Louis, Lundberg, and Martin (1985), pay little attention to gender (Long and Kahn, 1993). The notion of organizational structure as an

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objective, empirical and genderless reality is itself a gendered notion. It marks the extent to which organizational policies are premised on the dominance of one set of definitions and assumptions that are essentially gender based (Shappard, 1989). How gender influences women's family roles, and organizational roles and thereby makes their lives stressful or not is an interesting issue in research. Study of stress in relation to gender has therefore, much social relevance and hence enters the ambit of this research.

Despite large number of women entering in to different work places, despite equal opportunities policies, despite several provisions in our constitutions, fundamental patterns of values and behaviour seem highly resistant to change (Long and Kahn, 1993). There emerges, therefore, a need to look in to interpersonal relationship in terms of power.

Power is explained as the ability to influence others. Although micro level power becomes more visible, it becomes more invisible at the macro level, especially at the political level. The ability of women to enter in to political positions may be influenced by their willingness to expose to higher levels of stress. Interpersonal power is explained as the ability to get another person to do or to make a person believe something he or she would not necessarily have done or believed spontaneously (Johnson, 1976).

Effective communication is the path way to interpersonal power. An interesting observation is that neither the influenced nor the influencer needs to be aware of the communication process in order for interpersonal power to

be demonstrated. Communication can believe, maintain, or change the balance of interpersonal power in a relationship (Spiner and Colwill, 1982).

It appears that women have to extent their career involvement to the political field. Little improvement seems to have made in this situation of women vis-à-vis men. Considerable coping skills, especially cognitive coping skills may be required to move to higher echelons of the political system. Empowering women through stress orientation may yield rewarding results. The ability of women to marshal sufficient skills to effectively handle stress generating environment- whether it is at the paid or at the un paid work place have to be understood.

Thus, a contextual view is taken to understand stress and coping of women entrepreneurs.

2.7 Empowerment of women

Empowerment is an exercise in human resource management. Empowerment is the outcome of empowering. Empowering is the process of acquiring energy or power from with in and from the environment to achieve personal autonomy to enable women to become active participants in the socio- economic, and political development.

Development is ultimately a matter of the capacity of a society to tap the roots of popular activity, to free up and empower people. Both the imperatives of distributive justice and concerns about social development call for women's access to productive resources (employment, training, credit,

land, extension, legal reform), access to basic goods and services (household needs, education, health), and access to external resource flows such as debt reduction. In turn, these contribute to the long term goals of gender equality and the empowerment of women.

Empowerment of women means the following.

- ◆ Recognizing women's contributions and women's knowledge
- ◆ Helping women fight their own fears, feeling of inadequacy and feeling of inferiority
- ◆ Enhancing self- concept and self- esteem of women
- ◆ Controlling their own bodies
- ◆ Becoming economically independent and self reliant
- ◆ Facilitating resources like land and property
- ◆ Reducing women's burden of work, specifically with home
- ◆ Creating and strengthening women's groups and organizations
- ◆ Preserving the service roles like care giving
- ◆ Avoiding and confronting atrocities against women
- ◆ Building and maintaining physical and mental health
- ◆ Obtaining reproductive freedom

2.8 Why women?

The principles of equality and justice, enshrined in our constitution, are fundamental to our thinking. They are reflected in the preamble, fundamental rights, and directive principles of Indian constitution. Article 14 guarantees

social, economic, and political justice as well as equality before law. It ensures non-discrimination based on sex. Article 15(3) of the Constitution of India empowers the state to make special provisions for the promotion of welfare and development of women. The 73rd and 74th constitutional amendments are focused on ensuring 1/3 representation of women in local governance.

Persisting attempts continue to get passed an act ensuring 1/3 representation of women in parliament and other bodies. However, there exists a wide gap between the goals of our constitution and the de- facto status of women in our country. Despite assurances in our constitution, inequality and injustice prevail in the socio- political, and economic scenario. More specifically, inequality has become a profound and subtle sickness that has lodged itself deep in subconscious of both male and female. It is deep in our society. This may be the hardest source of stress to be addressed as it drips women from within and outside. Obviously, the greatest change that may have to occur is in the attitudes of women toward their socio- economic status as it affects the living conditions of women in our society. To assure women their roles in society, to invest in them with equality and human rights, to make women participate in the growth process, to ensure the implementation of the provisions of our constitution and legislation, is nothing short of a mental revolution.

A major factor influencing this revolution is the development and maintenance of a healthy self-concept. Internal locus of control envisages a prime factor in such an attempt.

Locus of control refers to the perception of an individual regarding the degree of control exercised by oneself or the outcomes of one's behaviour. Individuals who perceive that they control what happens to them are called internals. Individuals who perceive that what happen to them are controlled by outside forces are called externals. It is understood that individuals who rate high in externality are likely to be less involved and less satisfied with their jobs. Women rated high in externality relied heavily on external factors for the outcomes of their behaviour.

Needs are identified in group discussions and interviews with the professional, non-professional, and unpaid working women for achieving a high level of internal locus of control. Similarly, many women in different groups have felt the growing need for maintenance of healthy self- concept, as it is essential for their psychological empowerment.

The self is a product of person's beliefs, values, goals, feeling of competence, or feeling of inadequacy, and perceptions of the outcomes of ones behaviour (Robbins, 1996).

Value is a digested and internalized belief. Values represent a person's basic conviction regarding a preferred mode of conduct. Values are a person's ideas about what is right, good, or desirable. Values have the content attribute and the intensity attribute. A person prioritizes the values based on their intensity. In other words, each person holds a hierarchy of values known as value system.

Beliefs are more situational than values. Beliefs are ideas that can be changed relatively easily while values are ideas that are deeply ingrained and tend to remain constant. Goals are expected outcomes to satisfy certain needs. Or, it represents a map of a person's bahaviour. The feeling of competence or inadequacy influences a person's behaviour. If one believes that one could do something, one is more likely to do the thing.

Perceptual process is the screen through which secondary data are passed to the cognitive system before it is passed to become part of self. Perception refers to the process of selecting, organizing, and interpreting sensory data to create meaning to a situation.

Our lives are concerned about building and maintaining a healthy self-concept.

In our society, an ideal woman is generally perceived as obedient, non-assertive, supportive and dependent. However, it appears that a large number of women like to be perceived as assertive, supportive, dynamic, self assured, trustworthy, and entrepreneurial. Additionally, women seek opportunities to function in various managerial roles such as interpersonal, informational, and decisional roles. This is especially true with women entrepreneurs[2].

2.8.1 Groups

Groups represent an important dynamic input in the process of empowering women. Women are encouraged to form self -help groups or

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An enterprise is a complete business consisting of functions, divisions, or other components used to accomplish specific objectives and goals. (Alexis Leon- ERP – Demystified, Tata MC Grew Hill, New Delhi, 2003

other types of groups to interact freely and express their views on events relating to their lives. Working in women's groups, this researcher has observed that women generate activities that result in a variety of interactions. Sentiments are also a spontaneous out come of such groups. Participation of women in the group activities obviously results in generating interpersonal aspects of communication such as trust, compatibility, and expectations. Women learn things by doing them. They learn about group dynamics by experiencing them and reflecting on their experiences in such groups. Instead of treating hypothetical and abstract issues, they tend to focus on the real behaviour in their group activities. Much emphasis can be given to facilitate women to learn goal setting, planning, organizing, and leading functions.

Women in a group setting have written their life scripts and have understood the similarities and differences in perceptions of their roles in their families, and at the paid work place. Self- esteem has influenced setting of realistic goals and perceiving them as attainable. Even if the goals set are attainable, perceiving them as attainable and well with in the person's abilities is essential for achieving those goals. There are women who set goals and believe that they are not attainable.

This aspect relates to self-esteem. Having a healthy self-concept also promotes group cohesiveness. Thus, influencing perceptions of women about themselves and others' perception about women have a great deal to do with the healthiness of self- concept. A healthy self- concept negotiates with

women's efforts for their psycho- social, and political empowerment. Obviously, such a need could generate stress and coping with it becomes essential to ensure women's development. This study, therefore, resonates with such objectives.

2.9 Small industrial enterprises

Small industrial enterprises are vital to the development of Indian economy. The bulk of inventions that have revolutionized human life in the 20th century have originated in independent small firms (Vepa, and Ram K, 1988). Small industrial enterprises, therefore, are important owing to their ability to contribute to disbursed development, providing employment opportunities, preserving traditional arts and crafts and utilizing indigenous resources particularly in the production processes. "Entrepreneurship and other high level of human skills are the key variables, which link the socio-cultural milieu with the rate of economic development"[3].

Small industrial sector is considered as an ideal nursery for the growth of entrepreneurship. It nurtures tiny enterprises. A repertoire of entrepreneurial talents emerges in the tiny sector. Women attracted towards self-employment are in the tiny sector. Tiny enterprises are characterized by strengths such as flexibility, less and cheap labour, reduced overhead, proximity to market and owner management and the consequent advantages

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[3] *Nafziger, E.W. (1971) " Indian Entrepreneurship: A survey" in Entrepreneurship and Economic Development, free press, New York.*

of faster decision making and self commitment iterates in to economic dynamism, interfacing local, national, and global economies.

This sector faces threats too. Tiny enterprises exist in a competitive environment (Taub, Richard P. and Tamb et, al.). Competition is faced from other enterprises ranging from small to multinational enterprises. Risk taking capacity of entrepreneurs is constantly challenged by the ongoing turbulence of the market economy. This sector sluggishly accesses reducing cost of borrowing from financial institutions. Procedures and controls in many of the market, and financial assistance programmes continue to remain as obstacles to women entrepreneurship. Red tapism and corruption further aggravate the problems in this sector.

Such is the business scenario where women have entered as entrepreneurs that there is increasing need for developing awareness about entrepreneurship among women. The government of India acknowledges the role of women entrepreneurs in the tiny industrial enterprises [4]. Two streams of thought have emerged regarding the promotion of women industrial enterprises. The first stream is employment centered. It is argued that considering the low bargaining power of women in our society, high priority must be given to industrial schemes focusing on employment of women.

The second stream relates to empowerment of women by providing them with autonomy. It is observed that efforts should be taken to develop women enterprises to guarantee social and economic equity.

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[4] *Economic survey, 1997-98: Government of India, p 109*

2.10 Why women entrepreneurs?

An entrepreneur is an agent of change. She is an initiator of an enterprise. She is involved in the process of making links between opportunities and resources. She constantly strives for responding to the business environment with commitment and motivation. Entrepreneurship is a function of creating something new, organizing, coordinating, and undertaking risks and handling uncertainties. An entrepreneur, therefore, is one who undertakes the above tasks. Schumpeter (1961) has emphasized the roles of creativity and innovation as the functions of an entrepreneur. Some also calls those who develop a niche in the market or develop a new strategy to satisfy some needs as entrepreneurs (Peterson, Rein 1985). There exist a number of schools of thought, which view the notion of entrepreneurship from fundamentally different perspectives. The term has been used to define a wide range of activities such as creation, funding, adapting, and managing and venture.

High need for achievement, high need for autonomy, high need for creativity, and prevalence of initiative, industriousness, and foresight through self- reliance and possession of managerial skills are all effective pointers to an entrepreneur.

The working definition of an entrepreneur is that it is a person who owns and operates a tiny enterprise, and who tries to create something new, organizes production, undertakes risks, and handless economic uncertainty.

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Chapter 3
Gender Ideology and Counselling

3.1 Introduction

This chapter is based on the research findings of a study conducted by this research scholar with the support of students registered for a course in gender studies. The research is conducted among three hundred and fifty seven primary school students in a village at Karunagappally in the district of Kollam in Kerala. The research has focused practically on discovering the ways in which girls and boys differ in their behaviour based on their experiences at home and at school, and theoretically in locating the social structures – formal and informal- that affect the differences. It focuses on gender ideology. Different theories on the ways of culture and, specifically religion, serve to create and sustain social constructions of gender are explored. Finally, counselling is explained as a system of intervention.

3.2 Roles of education, religion, and culture in sustaining gender ideology

Education plays a critical role in empowering women in society. It is important for any imperative of equitable development. As a result, it has become a major focal point of varying social movements and national and international policies for social development. In the development movement, education is recognized as a means toward achieving empowerment for women in so far as it allows them access to improved livelihood

opportunities, information on health and hygiene, personal development and greater self-confidence, upward social mobility and greater educational options for children.

The achievements of the state of Kerala represent an exceptional history in respect to education. It is applauded for achieving near total literacy, universal enrollment at the primary school level, high retention rates in schools, easy access to educational institutions even in rural areas, and gender equality in access. (George, 2000).

Despite these laudable achievements, however, recent analysis by scholars and social analysts reveals that education in itself is not necessarily an absolute guarantor of neither employment nor enhanced quality of life. There is perceptible need for a more critically sensitive and in-depth analysis of the real causes of " inadequate returns on the huge investments made" in educational systems like those of Kerala (George, 2000).

Education begins long before formal schooling. Schooling begins at home, virtually at the time of birth, and has a major role in shaping the social realities and ambitions persons develop both individually and collectively.

3.3 Social theory on gender construction through culture mediums.

Different social theorists have attempted to discuss the mechanisms both overt and covert, which contribute to the shape and form of social reality. This is an important field of inquiry because it lends depth to theories

of the social construction of gender, gendered roles, and especially power relations and female subordination.

It may be rewarding to draw attention to ideological hegemony of Antonio Gramsci (Selvy, 1997). Gramsci has perceived ideology as conception of the world that manifest in art, law, and economic activity and in all manifestations of individual and collective life (Selvi, 1997). As a result of these institutional and material bases of ideology, different interest groups converge to gain control. Through slow social processes, consensus is developed between dominant and subordinate groups and an ideological hegemony is established. Those who are subordinated are not necessarily even conscious of subordination, because the process that installs the hegemony, through comfortable social institutions such as schools, mass media, religion etc. that effectively co-opt them.

Consensus is expressed in the approval by subordinate groups of the dominant values, symbols, beliefs, and opinions. Public opinion and the prevailing cultural climate that make actions performed by subordinate groups, appear to spring from their own free will, whereas, infact, they reflect a necessity resulting from existing relationships of dominance (Aakfke Kompter, 1997). As such, there need not be any coercion by dominant interest groups to achieve power.

Ideology explains and justifies the positions of individuals, groups, institutions, and customs in the general social order.

With respect to gender relationships, gender ideology plays an important role in shaping the lives of both men and women. Men across cultures represent the dominant groups. Economic reasons and primary claims to property and other material resources play a significant role in maintaining male domination, but more subtle reasons, observable in the values, customs, and symbols of patriarchal cultures, have a greater stake in this gendered subordination.

Religion, obviously contributes to structuring and ordering of many societies. Kerala is also bound by this observation. Women in many societies hold a secondary status in both management of the institutions and with in scriptures and\or socially prescribed norms they have encoded. The existence of patriarchal system makes it easy for repressive customs to be introduced and sustained in religious organizations. It has a tremendous impact on the capacity of men to exert power over women overtly by insisting on particular manner of 'appropriate behaviour', and covertly through socially accepted symbolic constructs. Women are expected to be passive, non-assertive, obedient, hardworking, and service oriented. These traits make a woman 'perfect'.

Women would accept these ideological constructs voluntarily in line with the values of their religious systems and gain a prestigious status or some sense of personal gratification for entertaining such often-rigorous disciplines. It justifies how ideologically hegemonic principles may acquire exalted status and be sustained, through, consent, by the subordinated group.

Religion is only one social institution that contributes to social constructions of gender and gender appropriate behaviour. It is, however, a significant contributor in its capacity to affect women at the grass root level. It affects women's self image, social relations, roles, and sense of empowerment. The symbols, values, and moral lessons are shaped by religious systems that have enormously impacted on how society has proceeded to ascribe value to the contributions of different members of society. Women's exclusion from religious institutions is symbolic of their exclusion from other sectors of society. It is difficult to address such issues, as religious doctrines are often considered as absolute and unchangeable. But there are movements that took place for religious reformation. For example, the Buddhist women's movement emphasized the social problems experienced by women along with spiritual liberation (Ken Jones, 1989). It is inspired by both the awakening of social awareness of practicing Buddhists, a subject that has spawned an entire literature and a weakening consciousness of women, discovering individually and collectively, their histories of neglect and oppression, a history that has to be corrected in order to ensure that women are optimally engaged in the continuously changing process of social renewal (Ambedkar, 1993).

Such movements are important as representations of the possibility for transformation with in a hegemonic ideology. Through becoming aware of the existing power structures in religious systems, women are challenging

subordination, gender ideologies and are thus, effectively influencing the psychology of femininity.

Reliability is what one perceives as reality. The illusion of reality that is established through ideological consensus in cultural institutions is being acknowledged in societies. The room for new paradigm invariably begins to emerge. Religious reform movements recognize the potential of religious symbolism and theology to the liberating, only if women are vitally conscious of the gender perceptions, which must be consciously and effectively altered.

3.4 A case study on gender ideology

The interactive research conducted at the village school in Kerala has provided a good case to illustrate some of these theoretical suppositions. The responses received to most of the questions asked to the students are highly suggestive of the fact that children assimilate gender constructs and ideology at relatively young age.

The school system has provided a comfortable environment to disseminate gender ideology. It has provided an environment for interaction between girl students and boy students, though such interactions consciously or unconsciously have contributed to develop certain structures.

In each of the classrooms, the students are clustered together in one large group. Each classroom has forty to fifty students. In every class, girls sit separately from the boys. They are physically separated in the line up for lunch, in the playground and in the morning assembly session. When asked

whether they would like to play together, the vast majority of the boys (163/176) have stated that they like only to play with other boys, and a similar majority of girls (156/181) have expressed their option to play with other girls.

This physical demarcation and same sex preference for playmates possibly implicate a deeper psychological separation, or start validating the gender ideology that boys and girls are properly and naturally separate. Boys choose games such as football, while girls prefer to play snake and ladder. This seems very significant because it exemplifies one of the early cures that girls and boys should be treated differently. This may be translated later in to a peaceful, nonresistant acceptance of the oppressive differences in opportunity and unequal access to resources that are characteristic of gender relations.

Another dimension assessed is career ambition of the male and female students of the village school. The response for the question of what they would like to be when they grow up is quite revealing in this respect. Despite the fact that seventy-three of the students are from agricultural families, an extreme minority (12/357) of them are interested in pursuing agriculture as their chosen careers. Interestingly, girl students have responded to the question more enthusiastically than boy students. They have expressed their choices as doctors, engineers, police officers, and computer personnel. Aspiration to achieve among girl students is very high, though they are given gendered education.

Twenty of the boy students are unsure about their choices. Girl students have preferred to work outside their houses. Another question is about sharing educational opportunities. Given financial constraints, boy students have preferred their education to continue where as girl students have opted not to continue their studies in such a situation. The reason is that girl students and boy students have recognized men as primary food providers for their families. So girl students have given boy students a preference in education.

Sixty-seven percent of the girl students have accepted that boys deserve to be educated more than girls. Preference for unequal opportunity and unequal power relationship is ingrained in the psyche of those school children.

The outward appearance of advancement through educational opportunity in Kerala may be misleading to others because the reality seems to indicate that women are generally conformist at heart. It starts at a very early stage of childhood, promoted by education, and passed on to generations.

Another question is to state whether girls are smarter than boys.

All Students other than twenty-three of the girls have agreed that they are smarter than boys where as boys unanimously have agreed (176/176) that they are smarter than girls. This shows the low self-esteem of girl students and sex determined self-image. Such perspectives of girl children may be

sustained by subtle messages managed through various cultural mediums, mass media, educational systems, and religious institutions.

Other questions investigated are also suggestive of an ideological hegemony that can construct gender relationships based on sex differences.

3.5 Deconstructing the constructs and transformation

The drive for universal access to basic education and other important social services is for social betterment. Access to education must be accompanied by a broader effort to search out and acknowledge the underpinnings of social systems and ideologies that govern our collective and personal relationships and opportunities.

Theories on ideological hegemonies ensuring gender ideologies are pointers to reality, that for women to advance socially and emotionally, and to effectively break the bonds that have been bestowed on them by virtually invisible ideological structures, they would need more than a book and a pencil. There are numerous powerful social structures and impediments in existence that obstruct women's empowerment. A strategy based primarily on education may have negative or nominal effects, if the other structures of the overall system are ignored.

Power is embodied and exercised through a net like organization. And not only do individuals circulate through its threads but they are always in a position of simultaneously undergoing and exercising this power. They are not only its inert consenting target but are also always the elements of its

articulation. In other words, individuals are the vehicles of power, not its point of application (Selvi, 1997).

This implies that if women are aware of the ideologies that shape them, they might be able to reshape them. If women are not, then they remain its 'inert' consenting target. The crucial factor is that women are the vehicles of power and that even doing nothing, women are doing something. Women can effect a general ideological change, if they begin to see and detangle the intricate webs of power that subjugate and befit them.

3.5.1 Attitude to sex roles - an illustration

In Ernakulam, a 3-year girl prepares lunch in her toy kitchen for her 5-year brother who acts as her husband and for her two toy children. She cooks rice, vegetable thoran, sambar, and fish curry. She transfers them on dishes, serves them for her husband and children, washes the pan and other utensils, brooms and sweeps the floor where she works. Later, she washes her clothes, takes an oil bath and gets ready to sleep. The next day morning, she does her homework and leave for her paid work. All her activities are an exact replica of those she has seen her mother performing many times at their home. Her husband drives himself to office in his toy car after finishing breakfast that his wife has served him. The boy enacts exactly like his father.

Every one who has observed children from age three onwards may have come across with such imitations of and rehearsals for adult roles- little

girls doing what women do and little boys practicing what men do. All such behaviours are sex-appropriate behaviours.

Societies prescribe certain bahaviour for women and men and these define not only sex roles but also concepts of masculinity and femininity. Children learn sex- role identification, the internalized knowledge of one's sex to include internalization of the roles, typical of one's sex in the society and the reactions and attributions characteristic of those roles. While there may be underlying biological pre-dispositions for the acquisitions of some sex- typed behaviour, it is assumed that the role of learning in a social context is far more important for developing sex role identification. The cognitive view of the process of mediating the learning of sex role status is that sex typed behaviour is learned neither by the simple reinforcement of discrete acts nor by the initiations of the same sex people. Instead, child develops rules or generalizations from what it observes and then applies these over broad classes of behaviour. Slowly, sex role presence is observed in both girls and boys beginning at a very early age. By age 3, nursery school children show sex related preferences for toys and activities. Little girls in nurseries are in the doll corner, dressing up and playing house, boys are outside, fighting, playing soccer, cricket and the like. Boys do not show a cross- sex preference in their middle-childhood where as those girls preferring masculine role tend towards greater role ambivalence. Thus, such girls show dichotomous sex role preference. Girls have much greater latitude to engage in a host of male activities, especially before adolescence.

Role adaptation, the display of sex typed behaviour, is learned as a function of reinforcement, modeling, and the development of concepts about what is appropriate for one's sex. This observation is supported by empirical research (Linn. 1971). When boys are firmly identified with masculine role, they enjoy the status of being the dominant sex, and the pre- requisites that attach to the status of maleness. Boys develop identity disturbances at a slower rate, as they get older. Girls on the other hand, grow up to discover the prejudices prevailing against them on all sides. They learn that they occupy an inferior status. More of them than males show a preference for the role of the other. But preference is not identification.

Girls may prefer the male role but maintain a feminine identification. Males show a same sex role preference where as females show opposite sex role preference, for example, the proportion of girls who plan to have paid work is expected to be greater than the proportion of boys who prefer domesticity. Parenthetically, although, the homework is accorded good wages and high status, it could be probable that an increasing number of males may take an interest in homework.

As children grow, other sources of influences beyond home and family converge to strengthen sex typing of the socialization process. Television, books, and school provide models for them, instructing them how they ought to be and behave, informing them in countless ways, often indirectly, of the values of the society and of its expectations of them as females and males.

It is unfortunate that personal traits such as autonomy, assertiveness, competitiveness, and initiative have been consistently called masculine in the literature, while dependent, passive, nurturing, and sensitive have been labeled feminine. Thus, a whole array of characteristics emerges under the words masculine and feminine. Such usage is sexiest. It reinforces the relationship between socially valued characteristics in males; it encourages the notion that if girls want to fulfill their potential, they must become more masculine.

Familial and social processors shape the experience of girls. Here socialization gives her perceptions and learning that show her clearly where her 'place' will be. As she matures, she has to make choices that boys do not need to, and in the process, something of herself gets lost. By adulthood, the values and interests of women are very different, from those of men, and while those interests are functional for the role of women socialized for them, they may be inadequate for other kinds of achievement in the larger world.

As the needs of the society change, so do values. As women require skills and competencies relevant to many social roles hereto held by men, their display of these will become common and accepted, and many will acquire the confidence, which, more than aggression, is necessary for leadership.

Entrepreneurs are no exception to the influence of gender ideology. They also have passed through the same type of gendered learning process.

3.5.2 Training needs of women entrepreneurs

Training needs of women entrepreneurs will have to be filtered through gender sensitized lenses.

Venkatesan (2004) founding trustee of the Bharatiya Yuva Shakti Trust, New Delhi, an NGO involved in spreading the spirit of entrepreneurship expressed the need to set up mentor clinics' to provide guidance to aspiring entrepreneurs. Lakshimi, the daughter of former president of India, R. Venkataraman, while delivering a lecture on entrepreneur- driven economic development and youth power remarked that entrepreneurs like musicians are born as well as made. Young entrepreneurs could gain from the experiences of those accomplished in the field. She further said: "Unemployment is the problem. Youth is the solution. Out of one billion of the youth population in the age group of 15 to 24, India had two hundred and twelve million. One third of the Indian population did not have even primary education. The vocationally trained labour force was a mere 5.06 percent in India. Analyzing the unemployment scenario, she said, Kerala tapped the list among the states. Let us not debate on big things while forgetting about the immediate goals- adding incrementally to the guidance of mental prospectus.

3.6 Stress and emotion - clinical illustrations

The notion of stress is related to what is referred to as emotional management (Hochschild and Arlie 1983; Fineman 1993, Sulton 1991, Brown 1997, Nguyen 1999).

The idea of viewing emotions of employees, as a resource of interest to organizations to manage is first formulated by Charles Wright Mills (1951). Mills argued that the worker has to control her facially expressed feelings. Hochshild (1997) further argued that emotional work is the effort human beings make to ensure that their feelings and emotions are in harmony with socially accepted norms. Emotions are a resource that the individual can make use of when carrying out work assignments. Nevertheless, Martin et al. (1998) claim that emotions are largely de-emphasized and marginalized. In organization theory, rationality and emotions are binary opposites. It is cognition versus emotion.

Kunda's (1992) study of engineers working at a high-tech company suggested that the experiences of burn out is an every body's work life problem that the individual is expected to deal with.

Martin et al. (1998) have studied the use of personal counselling as a method of reducing the negative effects of stress. Martin observes that work stress is a response that must be controlled. Two models of stress could be perceived. Stress is an embodied phenomenon, a set of physical responses to unfavorable work conditions. Headache, illness, sleeping problems etc. are examples of such embodied experiences.

On the other hand, stress is seen as an emotional response to perceived problems. Thus, stress is one the one hand embodied, and on the other hand it is emotional. It is experienced in the body, but equally experienced as an emotional state. It is embodied as well as emotional, personal as well as social.

If stress is formulated as a personal problem, counselling is an inevitable subsystem of any organization. The interviews have pointed out the psychological effects arising from work stress. The inability to concentrate on work assignments, the unwillingness to talk to colleagues and others, general feelings of insufficiency and vulnerability, depression, anxiety, and low self esteem are reported as outcomes of stress.

Fear is one of the negative emotions that impede a person's life. An entrepreneur client remarked: "If I don't do good in business, I have loss than profit; if my products are not marketed sufficiently, if installments of bank loans are not timely remitted, if husband refuses to give me space, if my children accuse me the cause of financial bankruptcy, I feel I am a failure both at home and at my business".

A fantasy of what might be, thinking the worst, constant fright- all lead to 'fear', a powerful negative emotion.

Many women in many cultures are attuned to intense fear. It one is constantly frightened and thinks the worst, one may be emotionally ready to set up conditions for bad things to happen. In other words, one may be ready to trigger stress response. Chronic worry of "what if the business fails," may constantly shake many entrepreneurs.

Anger can be viewed as a destructive emotion when it is out of proportion to the situation, and impatience to the self and others can compound one's stress. Expression of anger is not as important whether or not a person constantly feels angry. Chronic hostility is a problem and

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continually expressing it can lead to a habitual response to any annoying situation. Conversely, there are women who are unable to express anger. Instead, they weep and wash their anger. Being in touch with one's feelings, recognizing it, and acting on it is vital to maintaining mental and physical health. It is probable that a person is not aware of her anger. The first check is whether it is necessary for a particular situation and how it can be appropriately expressed. It is legitimate to feel angry when a subordinate or peer or one's boss endorses uncomfortable, unacceptable, sexually abusive comments to a woman entrepreneur or for that matter to any woman. Another woman entrepreneur has anxiously remarked; "I am shocked to realize that I am angry. I was sure that I was upset. But I did not tell him anything. I was silent. I wanted to resist his aerobic conversations with sexual coating. I wish I could confront him. But I didn't". It is a response to an incident of sexual harassment. She still holds stress from inaction.

Thus, certain stress resistant skills- hardiness, commitment to react, or pro- active responses- more appropriately, sense of control, and enjoyment of challenge can be learnt. They are life skills of women. The required change is from stress prone to stress hardy personalities.

Women who experience a sense of being in control have greater coping capacities and experience fewer harmful effects of stress.

One of the clients said, " When everything is all right every one may work well. But for me, to work well, I do not need everything perfect. I do not like to waste my time. I need to do the right things. Otherwise I lose my cash.

My product is very good. But much of the problems I face are from difficulties in marketing. I am really lucky that though I have problems, I comfortably exist with them." She continued elaborating the marketing problems she faced for her product sold in the indigenous market.

"At times I feel very exhausted. Because I never find time to be with people at my home with whom I can share my problems". Another client remarked, " It is amazing, yesterday is difficult from today. Problems never end. Business life is very busy, and I wish I could share with my husband my stories of profit and loss making. Business is passing through a very tough stage. Now I am indebted to so many, tension is always at sky level. But I feel I should not stop my business." Another client remarked. "I never feel dejected or guilty, I know in business I have to face this kind of a turbulent stage." Asked about the option to share her feelings with a professional counsellor she said, "yes, I will, for sure, like to share my problems with a business counsellor. But do we have one who is good?" She too faces difficulties in marketing her product. Environmental hazards, like personal factors contribute to stress. Counselling helps to differentiate environmental stressors from personal stressors.

An interviewee remarked, " Some time I feel I am in a cage, so secluded, as if I am born to lose..... lose everything...... my business, my husband, my children. You may call it in anyway. Depression? Dissatisfaction? Disappointment? What ever may be, this is how I feel?"

Another said, " My life is an ever ending effort to sell my products with the products of other business women. You call it competition. All the 7 days I work. But things are all right for me. It is just like living in a red alert area. Stress is there, but it is all right.

For the question, how many hours do an entrepreneur work, the answer is as follows.

"No account book kept. I cannot measure my work. Other than six hours sleep, I work. But I enjoy working."

Another client remarked while asking about overload of work. "I sleep with a long list of things I could not finish in a day plus another list of 'things to do' to be completed the next day. 24 hours should not have been the hours of a day. I have work for forty-eight hours a day. Everything has a dead line. My problem is discontinuous nature of my work. A number of meetings, interruptions at work in my factory.... all complicates my life... does this mean I hate my life? I do not know. It is difficult."

Yet another client shared her feeling.

"I never get time to monitor everything superbly in my business. Business needs continuous attempt to cut short time in each work. ' Save our time' is the motto of our business. It is difficult to convince my family members regarding ' save to work' theme. Some time I feel lack of control over situations at my homework. Compromise is possible only at home, not at the factory. There I am very business like."

I am a hard working businesswoman. I know I cannot avoid stress. I know I need support. If I get, it is good. If I do not, I never bother about that too" - is the opinion of a businesswoman.

Another client expressed in the following manner.

"The time pressure is really intense. But I know I have to manage my time. But I don't want to spend all my time to learn about time management. " I know I have to talk about things other than business. But I do not know anything other than business talk. At home, I have guarded behaviour, consciously trying to eliminate business lessons for my children".

" Phone- calls irk my husband. I know I bring business talk to home. So much is going on in the business that all those things are deep in my head"- told a client.

"Tele- counselling is a good idea, some time, I ask myself, " what am I doing? One thing is sure; I want to learn to prioritize vis-à-vis work – whether I am at home or at my business. Now I am ready. Where am I supposed to out reach for professional help?"

"No work is out of question. Talking about business at home is a complicated one. I will be the first causality. Ha- ha- ha- hah - (She laughed)."

"Taking time out for reflection is a good idea. I do that a lot. Who wants to rock the boat you travel?"- A client's remark.

My son tells me, "Amma, you talked all about how you could not finish work. Why don't you ask me to do some specific work? ... He is really smart, but he will not do any thing"- reflection of an entrepreneur client.

"Certain tasks I cannot delegate. My problem is I have problems in communicating with my husband. He says something, means something else. I do not know what would be his face next morning- shining or shivering. He tells me not to bother. But I do bother a lot!"- another client's words.

Two partners in a business remarked:

"I feel sad and gloomy. I feel that I should not have stepped in this business. This business is our trap. We have to save ourselves. Several installments are now due to the bank. The loan we have taken has to be repaid. Today, we do not know what to do. Wind up or continue. No aim, No good experiences other than us being together. We seriously talk of suicide."

There are women entrepreneurs who thrive in business and also others who are in acute distress.

Counselling is inevitable for helping those distressed women entrepreneurs to cope with stress.

Standard work conditions are increasingly becoming stressful. Responses such as stress, burn -out, strong emotions, for example love or envy, and so forth are perfectly normal responses to way complex social formations or systems such as organizations, operate. The experience of stress is a social response, result of the ambiguities produced in a specific setting.

The tradition of logo centric thinking is dominant in organization theory (Hassard et al, 2000, Gregen and Cohitney 1996; Turner 1996).

3.7 Marital relationship

Marriage is perceived in many Asian cultures as a path to security that an average woman can hope for. The socialization process confirms that marriage is the only acceptable outcome for women. As more women develop values of autonomy and interdependence, women's life style can necessarily improve. Marriage is still thought of as conveying status on a woman by providing economic and emotional security in many cultures. However, stress is compounded due to unhealthy marital relationship.

Marriage should be a relationship of intimacy based on equal freedom and identity of both partners (O'Neill and O' Neill, 1972). Marriage is an intimate relationship in which both partners can grow, each supporting the other. The patterns of traditional marriage breed expectations, ideals, and beliefs, impossible to be fully implemented by working women. The belief that one's spouse can fill ones needs- economic, physical, intellectual, and emotional- creates exclusivity, possessiveness, endurance, and security. But it also endorses a static quality, which inhibits growth and spontaneity, and stifles creativity.

A good marital relationship fosters the expectations that both partners will change, that each will take responsibility for self and grant it to the other, that one's mate can not fill all one's needs, that the partners will be different

persons, not because one is husband and the other is wife, that liking and loving will grow out of mutual respect that the marital relationship allows. Those expectations reflect the values of autonomy, flexibility, personal growth, and interdependence with in a dynamic, responsive relationship. This represents self-actualizing environment to marriage. Marriage enshrines growth to the fullest human potential. Husband and wife have to interact with each other in ways that are mutually augmenting.

Guidelines for successful marital life includes equality-respect for equal status; Role sharing - the sharing of roles associated with homework; identity- personal growth with realization of one's potential; privacy- each having time and space along with 'togetherness'; honest communication-sharing of one's real feelings free from defensiveness in the process of growing up in the relationship; trust- an out growth of the guidelines based on respect for the integrity of the other.

Love is the result of a happy marriage. In a truly open, growth enhancing relationship, love glues the couple with happiness. Flexibility in roles will obviously result, if these values are nurtured. Role sharing will be based on the needs for occupational and parental roles, agreeably . orking out for both. The basic idea is that both homework and paid work should be shared without making paid work more valuable than unpaid work and that couples can work out an emotional agreement which recognizes the talents, wishes, and needs of both. Women will lose the total dependency status and material security. Role development necessitates awareness for such a change.

3.8 Counselling system

Counselling is a relatively recent discipline. It involves planned and systematic processes encompassing principles and practices that aim at increasing the levels of individual and group effectiveness in order to achieve an expected quality of life. It is therefore a systematic goal oriented approach to change, invariably attempting to improve the fit between the individual and the environment.

A system consists of a set of inter related elements. Counselling is viewed as a system composed of elements like counsellor, counsellee, goals, techniques, diagnosis, and outcomes. Counselling is a learning oriented system in which the counsellor, professionally competent in relevant psychological concepts and skills, seeks to assist the counselee, by methods appropriate to the latter's need and within the context of the total personal development to learn how to put such understanding into effect in relation to more clearly perceived, realistically defined goals to the end that the counselee may become a more productive person. This process enables one to have insights into oneself in relation to others. Such insights lead one to more clearly perceived and realistically defined goals and actions. They enable one to attain life skills for personal and social development. Counselling thus aims at reaching a state of self/ group understanding, self/group direction, and self/group motivation. This requires systematic efforts to understand psychological, physical, behavioural, and interactional issues and strategies to address such issues.

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Counselling as a fast growing discipline has rapidly progressed from its modest beginning in the latter part of the 20th century to its current dynamic status. It is found to be of service to different sections of the population. They include students, teachers, and employees, mentally ill and unhealthy persons and traumatized individuals. In the history of its growth, as a science and a profession, it has changed its emphasis aims and roles. Currently counselling is moving in the direction of assisting counselees to acquire realistic and socially constructive coping behaviour patterns. Counselling invariably has a major role in the prevention of mental health problems, and in the development and maintenance of a healthy self- concept.

Unfortunately professionally trained personnel in trauma treatment and rehabilitation are very limited and defined by the current state of knowledge. In South Asian countries the demand for trained counselors is far more than its supply. Nevertheless, with very limited theoretical and practical knowledge, counselling is practiced with less therapeutic content

3.8.1 Mechanism of counselling

The input of the counselling system is the counselee denoted by the word client. The Counselling system consists of preliminary diagnosis of the psychophysical status of the client, gathering data through appropriate methods, exploration of the data in association with the client, identification of the problem and their prioritization, consensus decision-making in collaboration with the client for generating action plan, action implementation and follow-up. Thus, the objective of the counselling system ostensibly

becomes helping the stressed entrepreneurs to perceive, understand, and act on the events that occur in the external environment. The stressed entrepreneurs may be given support to get a better insight into ones own psychological processes aiming at skills in problem solving and decision-making.

The three basic components in the counselling system are diagnosis, action plan, and action implementation. The client is perceived as a system, as the behaviour of the client is the outcome of interactions between the self and the environment. The focal person or group of persons may form a client system. Client system diagnoses form the foundation for a variety of interventions. The diagnostic component represents gathering and analyzing data regarding various aspects of the existing condition of the client. The action component is composed of all activities designed to improve the functioning of the client and encompasses interventions. Interventions are viewed as a set of structured activities composing of change inducing elements. They are intended to improve the functioning of the client and are tailored to address a variety of problems at the individual and group level. Thus, the diagnostic component identifies and prioritizes the problem, and the action component guides the interventions to intended outcomes.

3.8.2 Crisis stress intervention

A crisis may occur due to an incident of severe business loss or due to a series of events leading to business failure. Such events, perceived negatively

could also provide opportunities for exploration and growth. Although the nature of the event that triggered a crisis determines the consequences of the crisis, several common characteristics are identified in all such cases. They include occurrence of an unexpected or unusual problem that precipitated stress demanding immediate attention; arousal of feelings of vulnerability and helplessness; variety of contradicting messages from multiple sources on the issue and the possibilities of varying resolutions and emergence of a series of problems out of a single event. As crises propel intense negative feelings with disastrous consequences, immediate concern of any intervention must be to help a client regain their ability to think and act constructively for rebuilding self- confidence. The goals of crisis intervention are most likely to be achieved, if interventions can closely follow the precipitating event leading to the crisis before crystallizing the subjective reactions of the client.

Counselling journey of a thousand miles begins with a few steps that decide the course of interventions. A severely stressed entrepreneur, struggling to survive her stress caused by loss of business may be hostile, uncommunicative, and too aggressive. Another may be with paranoid attitude. Yet another may be in absolute silence with intense despair. In the first few contacts, the goal of the counsellor is to get acquainted with the client, obtain information to draw a clear picture of the issues of the client, assess the potentials of the client to formulate possible interventions and realistic action programme. It is possible that the counsellor skips free flowing expression of the client in one's preoccupation with gathering data in the

initial encounter. It is likely that feelings have flooded the counselling session. Hoever, a trained counsellor is an alert observer.

Counselling is a complex blend of art and a science. Success of the client system change rests on mastering the principles, techniques, and processes of counselling. The counsellor faces multiple challenges in the area of work and must always be involved in action- research. Action- research is research on action with the goal of making that action more productive in the best interest of the client. Research on action programmes is inevitable for resolving social issues. An intervention successful at one point of time need not be so in another circumstance. The need to discover workable, practical solutions to problems is always felt in the area of stress counselling.

Action research is an approach to problem solving. It could be used as a model or paradigm. It is also termed as a process – a sequence of events and activities within each iteration {diagnosis → action plan → action implementation → feedback → reformulation → diagnosis} and also in a cycle of iterations. In other words, a continuous gathering and analysis of human relations research data to change behaviour is necessary in stress counselling. Absolute deficiency is felt in the availability of professional stress counsellors trained in this field. The counsellors have to be educated and trained in participative, collaborative, and problem focused counselling.

In summary, counselling represents an approach and method to enable the focal system to change.

3.8.3 "Do"s in counselling

For counsellors, to gain the confidence of their clients, and thereby enable healing to take place, here follows a list of "Do"s that are critical in counsellor-client relationship.

- Ensure respect

- Ensure privacy and confidentiality

- Ensure empathic listening

- Ensure psychological support

- Generate verbal and nonverbal interventions to absorb the pain

- Generate interventions to reduce self -blame

- Generate interventions to minimize guilt

- Generate interventions to reduce anger

- Generate group interventions to enhance skills in inter personal relationship

- Generate interventions to minimize social isolation.

- Provide information regarding legal rights

- Provide information regarding other available support systems.

3.8.4 "Don't"s in counselling

Just as counsellors must protect and provide information to stressed victims as outlined above, counsellors must, erstwhile be sensitive to clients'

feelings. Following are some mistakes that are found that "Don't" work well in stress counselling.

a. Never ignore the victim's stress experiences.

b. Never ask questions such as:

"Why didn't you sense the danger of losing your business?"

"Why didn't you stop your business?"

" Why didn't you inform your husband?"

" Why didn't you come earlier for support?"

Such statements may erode the self-confidence of the victim. A counsellor has no role to make a stress victim lose her self- confidence.

Never share any kind of information to anyone without the consent of the stressed client.

c. Never prescribe alternatives to stop business, resign from job, and take unauthorized leave from work without ensuring their consequences on the victim.

d. Never pursue a counsellor's role without adequate information and training.

e. Never feel reluctant to access technical expertise, if required.

f. Never postpone an urgent course of action, if it ensures incredible support to the victim.

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g. Never forget to maintain one's flow of energy in dealing with trauma from stress.

h. Never ignore the possibilities of self-directed abuse.

Thus, stress counselling provides opportunities to design an action plan to address personal stress. Effective stress counselling can ensure enhanced levels of performance at work.

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Chapter 4
Analyses of the Data

4.1 Introduction

This chapter contains the analyses of the data regarding stress and coping of women entrepreneurs. Three sets of variables are identified. The first set depicted in Table 4.A contains 10 factors of significantly different stress variables. The second set depicted in Table 4.B contains 10 factors of not significantly different stress variables. The third set depicted in Table 4.C contains 13 factors of coping variables. The components in Tables A, B, and C are detailed in Tables from 4.1 to 4.33. Each table depicts the factor loadings of the respective components, and the variable mean scores of those components for the groups of women entrepreneurs, women non-entrepreneurs, women bank employees and women teachers.

4.2 Factors of significantly different stress variables

Factors of significantly different stress variables in Table 4.A are represented in Fig 4.1. The components in each factor or variable in Table 4.A are depicted in Tables 4.1-4.10. The factor loading of each component and the variable mean score for women entrepreneurs, women non-entrepreneurs, women bank employees and women teachers are shown in the respective tables. This representation helps to compare the stress of those groups.

Recognition and personal development
at organizational work

Autonomy at organizational work   Interest in work at home

Sacrifices for family

Unpredictable role   **STRESS**   Satisfaction with service
expectations at homework   to family

                                                                                    Homework interfering
                                                                                    with organizational work

Interest in
organizational work

Lack of career support and appreciation   Shortage of time for social and
from family members   religious functions

Fig. 4.1:   Factors of significantly different stress variables

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Table 4.A - Factors of significantly different stress variables

Sl. No	Variables	Factor mean score	Average mean score of women entrepreneurs	Average mean score of women non-entrepreneurs	Average mean score of women bank employees	Average mean score of women Teachers
1	Home work interfering with organizational work	2.46	3.01	2.27	1.53	1.42
2	Lack of career support and appreciation from family members	2.25	2.65	2.11	2.13	1.86
3	Recognition and personal development at organizational work	2.61	2.96	2.49	2.82	2.36
4	Unpredictable role expectation at home work	2.59	3.12	2.46	2.20	2.06
5	Shortage of time for social and religious functions	2.46	2.91	2.30	2.22	2.50
6	Interest in organizational work	3.28	3.71	3.13	3.59	2.96
7	Satisfaction with service to family	4.07	4.42	3.94	4.14	3.86
8	Sacrifices for family	2.73	3.08	2.60	2.84	2.50
9	Interest in home work	2.94	3.25	2.84	3.15	2.67
10	Autonomy at organizational work	3.72	4.17	3.56	3.85	3.38

Table 4.A contains ten factors of significantly different stress variables, factor-mean scores and average mean scores of those variables for women entrepreneurs, women non- entrepreneurs, women bank employees, and

women teachers. These scores are used to compare the stress of the above groups. The detailed analysis is followed after each table.

Table 4.1 - Homework interfering with organizational work

Sl. No.	Components of Variable 1	Factor loading	Variable mean score of women entrepreneurs	Variable mean score of women non- entrepreneurs
1	I do much home work which should have been done by others at home	0.63	3.04	2.27
2	My home work is more than organizational work	0.74	2.68	2.22
3	There is so much of homework, which affects my condition at the organization work and at homework.	0.54	2.20	1.80
4	I feel I do too much home work for too little in return	0.64	2.44	1.70
5	My home work makes me quite irregular at the organizational work	0.57	2.36	1.73
6	The heavy home work is blocking my career progress/ business growth	0.58	2.33	1.63
7	My family members interfere with my organizational work	0.59	2.05	1.47
8	I wish I could spend more time at organizational work	0.69	2.75	2.25

Homework interfering with organizational work is Factor 1 in Table 4.A. The factor-mean score is 2.46. The average mean score of women entrepreneurs is 3.01, which is greater than the average mean score of 2.27 for women non - entrepreneurs (Table 4.A).

Table 4.1describes the components of factor I. The highest factor loading is for item two which states that workload at home is heavier than that of the organizational work (factor loading 0.74). Women entrepreneurs have reported that they are stressed due to heavy homework, which should have been shared by others at home (factor loading 0.63). Women

entrepreneurs have felt that they work too much at home for too little in return. They are stressed due to heavy workload at home, as it has blocked their career progress and growth of business.

They like to spend more time at the organizational work (factor loading 0.69). The discussions and interviews with women entrepreneurs corroborated with this result. Most of them have reported that homework interferes with their entrepreneurial activities. Observing Table 4.A, and comparing average mean score of women entrepreneurs (3.01) to average mean score of women bank employees (1.53) and women teachers (1.42), it is understood that women entrepreneurs have a significantly higher level of stress from interference of home work in their organizational work. The interviews and discussions have pointed toward the irregular work timings, anticipated and unanticipated organizational work demands as the prime reasons for such a state of affairs.

In the case of women entrepreneurs, interference of homework with organizational work is significantly greater than that of women bank employees and women teachers.

Table 4.2 - Lack of career support and appreciation from family members

Sl. No.	Components of Variable 2	Factor loading	Variable mean score of women entrepreneurs	Variable mean score of women non- entrepreneurs
1	My family members do not give proper recognition for my achievements at the organizational work	0.55	2.66	2.03
2	I get very little support from my family members in organizational work related activities	0.71	2.78	2.11
3	My family members are not interested in understanding and appreciating my organizational work related needs	0.78	2.73	2.04
4	My family members are not willing to share my work load at home	0.61	2.51	2.17
5	My family members do not show interest in what I do at home	0.74	2.56	2.21

Factor 2, identified as a significantly different variable in the groups of women entrepreneurs and women non-entrepreneurs is lack of career support and appreciation from family members. The factor-mean score is 2.25; the average mean score is 2.65 for women entrepreneurs, 2.11 for women non-entrepreneurs, 2.13 for women bank employees, and 1.86 for women teachers (Table 4.A).

Observation of Table 4.2 reveals that women entrepreneurs experience stress as a result of reduced interest shown by their family members in understanding and appreciating organizational work related activities. The factor loading is the maximum (0.78) for this component. Similarly, the family members do not show much interest in what women do at home (factor loading 0.74). In discussions with the women entrepreneurs, it is understood

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that their family members consider homework as very routine. Organizational work-related activities are not seriously included in the normal agenda at home. Women entrepreneurs perceive that their work is mostly considered as a source of financial support for the family well being. They have stated that lack of career support and appreciation from family members is prominently a major source of stress. The average mean score of women entrepreneurs is significantly greater than that of women non-entrepreneurs, women bank employees, and women teachers. Thus, women entrepreneurs are stressed due to lack of career support and appreciation from the family members. Their desire for recognition of their career achievements has functioned as eustress, as it has showed more potential for women entrepreneurs in the intake of stress.

Table 4.3 - Recognition and personal development through organizational work

Sl. No.	Components of Variable 3	Factor loading	Variable mean score of women entrepreneurs	Variable mean score of women non-entrepreneurs
1	The tasks I perform at the organization attract more attention and appreciation than those I perform at home	0.63	2.50	2.07
2	The organization I work has many persons who express satisfaction about my work where as the family members do not express satisfaction even when they feel so	0.60	2.95	2.52
3	Unlike at the organization where I work, there is no change or development in the tasks I perform at home	0.52	2.94	2.41
4	I am happier with what I do at the organization than I do at home	0.64	3.46	2.99

Factor 3 in Table 4.A is recognition and personal development at organizational work. The factor- mean score is 2. 61, the average mean score for women non-entrepreneurs is 2.96, for women bank employees is 2.82 and for women teachers is 2.36.

One of the components in Table 4.3 states that women entrepreneurs are happier with what they do at their organization than what they do at their home (factor loading 0.64).

It is further observed that their performance of organizational tasks attracts more attention and appreciation than those they perform at home (factor loading 0.63). They state that their tasks performed at the organization attract more attention and appreciation than those they perform at their home (factor loading 0.60).

One of the components of variable 6 in Table 4.A is interest in organizational work which can be read along with variable 2 and 3 to get a better perspective on work stress.

Women entrepreneurs admit that even though their organizational work is an interesting diversion from the tedious tasks they perform at home (factor loading 0.53), they need more information to be effective in their roles at their organizational work (factor loading 0.69). Comparing the average mean score of women entrepreneurs in factor 6 (3.71) to the average mean score of women non- entrepreneurs (3.13), to the average mean score of women bank employees (3.59) and to the average mean score of women

teachers (2.96), it is observed that interest in organizational work is greater in

the group of women entrepreneurs. (All values are from Table 4.A).

Factors 2, 3, and 6 can be simultaneously perceived to understand the

aspirations of women entrepreneurs in respect of their career achievements.

They view their organizational work as very important to enhance quality of

their lives.

Table 4.4 – Unpredictable role expectations at homework

Sl. No	Components of Variable 4	Factor loading	Variable mean score of women entrepreneurs	Variable mean score of women non - entrepreneurs
1	My family members constantly try to redefine my role in the family	0.71	2.46	2.04
2	My family members expect me to attend the functions and ceremonies conducted by friends and relatives	0.51	3.91	3.58
3	I need more clarity on my responsibilities at home	0.58	3.09	2.74
4	My family members positively want me to give greater importance to my family responsibilities than to organizational work	0.61	3.01	2.26

Table 4.4 shows the components of factor 4, which describe

unpredictable role expectations at homework. The factor-mean score is 2.59.

The average mean score of 3.12 for women entrepreneurs is compared to the

average mean score of 2.46 for women non-entrepreneurs, to the average

mean score of 2.20 for women bank employees and to the average mean score

of 2.06 for women teachers   (Table 4.A). It is greater for women entrepreneurs

than that of women bank employees and women teachers.

It is observed that family members constantly try to re-define the roles of women entrepreneurs at home (factor loading 0.71). Moreover, the family members expect women entrepreneurs to attend social and religious functions conducted by friends and relatives (factor loading 0.51). The family members further expect women entrepreneurs to assign greater importance to their domestic life than to organizational work (factor loading 0.61). The women entrepreneurs have expressed their need to have more clarity on their responsibilities at home (factor loading 0.58).

Unpredictable role expectations at homework that reflect lack of role clarity at home is significantly greater in the women entrepreneurial group compared to that of the comparison group.

Thus, based on this component, stress of women entrepreneurs is significantly greater than stress of women bank employees and women teachers.

Table 4.5 - Shortage of time for Social and religious functions

Sl. No.	Components of Variable 5	Factor loading	Variable mean score of women entrepreneurs	Variable mean score of women non-entrepreneurs
1	I do not get time to attend social, cultural, and religious functions because of my responsibilities at home	0.52	2.91	2.19
2	I do not get time to attend social, cultural, and religious functions because of my responsibilities at organizational work	0.82	2.91	2.42

Factor 5 is identified as shortage of time for social, and religious functions. Table 4.5 represents the components of factor 5. The factor- mean score is 2.46; the average mean score is 2.91 for women entrepreneurs, 2.30 for women non-entrepreneurs, 2.22 for women bank employees, and 2.50 for women teachers (Table 4.A).

Women report lack of time to attend social, cultural, and religious functions due to responsibilities at organizational work. Same is the case with the women entrepreneurs (factor loading 0.82). It is also reported that they have no time to attend such functions due to their family responsibilities though they do like to attend them (factor loading: 0.52).

The average mean score is greater in the group of women entrepreneurs than that of the comparison group. Therefore, the shortage of time for social, and religious functions is significantly greater for women entrepreneurs compared to that of women teachers and women bank employees.

Table 4.6 - Interest in organizational work

Sl. No.	Components of Variable 6	Factor loading	Variable mean score of women entrepreneurs	Variable mean score of women non-entrepreneurs
1	The organizational work is an interesting diversion from the tedious tasks I perform at home	0.53	3.47	3.00
2	I need more information to be effective in my roles at the organizational work	0.69	3.95	3.37

Factor 6 is interest in organizational work. The factor-mean score is 3. 28; the average mean score is 3.71 for women entrepreneurs, 3.13 for women

non- entrepreneurs, 3.59 for women bank employees and 2.96 for women teachers.

Women entrepreneurs have reported that they felt their entrepreneurial roles as central to the organization. Women entrepreneurs and other women have reported that organizational work is an interesting diversion from the tedious tasks they perform at their home (factor loading 0.53). They have also reported that they need more information to be effective in their roles at the organization (factor loading 0.69). The drive to thrive in organizationally related activities is very much reflected in the remarks of women entrepreneurs at the time of interview.

The motivation to thrive in organizational roles is significantly greater in the group of women entrepreneurs compared to the groups of women teachers and women bank employees.

Table 4.7 - Satisfaction with service to family

Sl. No.	Components of Variable 7	Factor loading	Variable mean score of women entrepreneurs	Variable mean score of women non - entrepreneurs
1	I am satisfied with what I do for my family	0.82	4.42	3.94

Factor 7 is satisfaction with service to family. This factor, which has a factor loading of 0.82 reveals that women entrepreneurs are satisfied with what they do for their families. The factor- mean score is 4.07; average mean score of women entrepreneurs is 4.42, average mean score of women non-entrepreneurs is 3.94, average mean score of women bank employees is 4.14 and average mean score of women teachers is 3.86. Satisfaction of women

entrepreneurs with their service to family is significantly greater than that of women bank employees and women teachers.

Table 4.8 - Sacrifices for the family

Sl. No.	Components of Variable 8	Factor loading	Variable mean score of women entrepreneurs	Variable mean score of women non-entrepreneurs
1	I feel I have made too many sacrifices in my personal life and compromises at the organization to cope with the demands of my family	0.53	3.02	2.51
2	In my family, we have very little time for us to discuss issues and actions among family members	0.64	3.14	2.69

Factor 8 is sacrifices for family. The factor-mean score is 2.73. The average mean score for women entrepreneurs is 3.08, for women non-entrepreneurs is 2.60, for women bank employees is 2.84, and for women teachers is 2.50 (Table 4.A).

Women entrepreneurs have a busy work schedule at organizations. Unlike women teachers and women bank employees, women entrepreneurs are unable to have a routine schedule with anticipated activities. Whether women entrepreneurs are manufacturers of products or providers of service, their marketing activities, which are reported as stress providing factors due to the nature of its unpredictability in outcomes, enhance the difficulties in keeping up with routine schedule. Financial management is also stressful to women entrepreneurs. Women entrepreneurs realize that they have to recognize the high organizational role demands to ensure performance effectiveness. At the same time, they have realized that their sacrifices for their family system are also high. They appear to be satisfied with what they

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do at home. However, women entrepreneurs have reported ambiguity about managing their household roles due to lack of role clarity.

The women entrepreneurs have acknowledged a higher level of stress due to their sacrifices for their family system along with role ambiguity and absence of an effective support system.

Table 4.9 - Interest in Homework

Sl. No	Components of Variable 9	Factor loading	Variable mean score of women entrepreneurs	Variable Mean Score of women non- entrepreneurs
1	The work I do at home are more interesting than the work I do at the organization	0.82	3.25	2.84

Factor 9 is interest in homework. The factor-mean score is 2.94; the average mean score for women entrepreneurs is 3.25, for women non-entrepreneurs, it is 2.84, for women bank employees it is 2.15, and for women teachers, it is 2.67. The interest in homework in the case of women entrepreneurs is also at a higher level compared to the interest of women bank employees and women teachers. The factor loading of 0.82 for factor 9, describing interest of women entrepreneurs at home work as a prominent variable, has exposed the reality that women entrepreneurs are ready to do home work more interestingly than other women but they really wish to get more support from family members by sharing homework with them. Subsequent interviews with selected entrepreneurs have revealed that they are reluctant and quite ambiguous about sharing their responsibilities at home.

The women entrepreneurs have expressed concern on the lack of time for homework, desire for perfection at home work, and reluctance to delegate home work to husband and children, as it will add to the quantity of homework due to their shabby work style at home.

The role system is the source of human behaviour. It is a set of expectations of the role incumbent regarding the perceptions of the role senders. Self-perception and expectation of others contribute to role behavior.

Women entrepreneurs perform multiple roles. The pervasiveness of domestic roles and organizational roles contribute to major sources of stress. Mutually competing expectations and demands from those multiple roles confront the women entrepreneurs. Ultimately they admit that they need more clarity in their responsibilities at home (factor loading 0.58). The result is high level of stress among women entrepreneurs.

Thus, on this component also, the stress of women entrepreneurs is significantly greater compared to the stress of women bank employees and women teachers.

Table 4.10 - Autonomy at organizational work

Sl. No.	Components of Variable 10	Factor loading	Variable mean score of women entrepreneurs	Variable mean score of women non-entrepreneurs
1	I have enough freedom at the organization in all areas of my work	0.79	4.17	3.56

Factor 10 is autonomy at organizational work. The factor-mean score is 3.72. The average mean score of women entrepreneurs is 4.17 and 3.56 is for

women non-entrepreneurs and it is 3.85 for women bank employees and 3.38 for women teachers.

The factor loading is 0.79. Women entrepreneurs have autonomy at their organizational work. It shows their ability to manage production, marketing, finance, and human resource functions. Women entrepreneurs, in the process, experience autonomy at organizational work. It is significantly greater for women entrepreneurs than that of women bank employees and women teachers.

4.3 Factors of not significantly different stress variables

Ten factors are identified as factors of not significantly different stress variables. Fig.4.2 depicts these variables.

Role expectations of family members

Training and role models
for homework

Lack of role clarity at
home work

Satisfying role
at organizational work

Personal development
through organizational work

Stress

Role over load

Information need
for homework

Priority to organizational work
than home
work

Conformity to family expectations

Role support from family members

Fig 4.2 : Factors of not significantly different stress variables

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Table 4.B summarizes the factor mean scores of factors of not significantly different stress variables, and the average mean scores of women entrepreneurs, women non-entrepreneurs, women bank employees, and women teachers.

Table 4.B - Factors of not significantly different stress variables

Sl. No.	Components of Variable	Factor mean score	Average mean score of women entrepreneurs	Average mean score of women non-entrepreneurs	Average mean score of women bank employees	Average mean score of women Teachers
11	Role overload	2.61	2.68	2.58	2.05	2.22
12	Personal development through organizational work	3.26	3.40	3.22	3.43	2.83
13	Role support from family	2.19	2.32	2.14	1.99	1.83
14	Role expectations of family members	2.34	2.33	2.35	2.28	2.35
15	Conformity to family expectations	2.98	3.71	3.51	3.74	3.38
16	Training and role - models for home work	2.95	3.64	2.71	2.45	2.56
17	Lack of role clarity at homework	2.82	3.50	3.19	3.29	3.00
18	Priority to organizational work than homework	2.81	2.95	2.77	3.22	2.89
19	Information need for home work	3.06	3.06	3.07	3.34	2.63
20	Satisfying role expectations at organizational work	3.68	3.82	3.63	3.78	3.61

Table 4.B contains factor-mean scores and average mean scores of ten not significantly different stress variables of women entrepreneurs, women non-entrepreneurs, women bank employees and women teachers. These

scores are used to compare the stress of the above groups. The detailed

analysis is followed after each table.

Table 4.11 - Role overload

Sl. No.	Components of variable 11	Factor loading	Variable mean score of women entrepreneurs	Variable mean score of women non-entrepreneurs
1	The work place and my home together have so much work for me that I almost break down under pressure	-0.72	2.37	2.14
2	My holidays become meaningless as the freedom from the work place is offset by the need for completing the arrears of activities accumulated at home	-0.60	2.53	2.30
3	I feel thoroughly exhausted at the end of each day	-0.64	2.73	2.63
4	My work load is so heavy that I hardly get time for movies, social visits, etc.	-0.71	2.79	2.61
5	I wish I had more time to spend on household activities	-0.52	2.99	3.20

Factor 11, role overload is not a significantly different stress variable.

Table 4.B summarizes the components of this factor. The factor-mean score is

2.61. The average mean score is 2.68 for women entrepreneurs and 2.58 for

women non-entrepreneurs. It is not significantly different. Similarly, the

average mean score for women bank employees and women teachers are 2.05

and 2.22 respectively. They too are not significantly different.

Women are interested and willing to do home work. Women perceive

homework as their work. At the same time, women are motivated to do

organizational work. Their achievement motivation in the organizational

work cannot be offset by responsibilities at their families. However, they

expect more support from their family members. Self-satisfaction in what they

do for their family members has increased their stress taking abilities. Women entrepreneurs have difficulties from conflicting role demands and timelessness to satisfy those demands. Women wanted to manage homework with close control and close supervision. They are not ready to reduce their autonomy at households. Working double shifts- at the organization and at home- they feel overloaded with work. Women entrepreneurs also prefer the traditional service roles at home. Even though they want to move up in the organizational ladder, they are only ready to share their homework in their way with others at home.

It means a condition when a set of obligations from multiple roles demand work from women, more than they can offer. Role-overload of women has an impact on their performance at work. Piotrokowski (1979) has studied the relationship between family system and work among wives, with a view to delineate inter-role conflict, role overload, and personal stress. The demands of paid work and homework placed on working wives have made them difficult to manage their work related roles.

Significant positive correlation between role overload and family responsibility and between role overload and job stress are reported in the research of Beena (1999). Another significant observation in her research is the positive relationship between gender difference and role overload.

This research on stress of women entrepreneurs has conferred the findings of earlier researchers that women experience role-conflict that role overload is a very important factor in the lives of women, and women,

irrespective of their nature of organizational work, experience stress resulting

from role overload.

Table 4.12 - Personal development at organizational work

Sl. No.	Components of Variable 12	Factor loading	Variable mean score of women entrepreneurs	Variable mean score of women non-entrepreneurs
1	Most of my personal development opportunities have come from the organizational work than from home work	0.71	3.27	3.03
2	There are more opportunities for learning new skills at organizational work than at home work	0.70	3.35	3.51
3	I feel more energetic at organizational work than at home work	0.66	3.53	3.25
4	I find more meaning or significance at organizational work than at home work	0.71	3.39	3.07

Factor 12 is personal development at organizational work. This is found as a factor of not significantly different variable. The factor mean score is 3.26; the average mean scores for the groups of women entrepreneurs, women non-entrepreneurs, women bank employees, and women teachers are 3.40, 3.22, 3.43 and 2.83 respectively. Most of the personal development opportunities are reported to have emerged from organizational work than at homework (factor loading 0.71). There are more opportunities for learning new skills at their organizational work than at homework. (Factor loading: 0.70). Women entrepreneurs and women non-entrepreneurs find their organizational work more meaningful for them than their homework (factor loading 0.71). They also have reported that they felt more energetic at their organizational work than at their homework (factor loading 0.66). Women

have perceived role overload as a reality. They, however, are intensely motivated to invest their time and energy at their organizational work. Their attitude to work has undergone changes. Much more than organizational work perceived as a source of supportive income for the family, it is perceived as a source of opportunity for personal development. Women entrepreneurs and women non- entrepreneurs including teachers and bank employees enrich their work to reach to higher levels of satisfaction. They are ready to confront more challenges at the paid work place.

Obviously these observations relate to the readiness of women to take more and more stress at the organizational level with the support of their family members.

Table 4.13 - Role support from family members

Sl. No.	Components of Variable 13	Factor loading	Variable mean score of women entrepreneurs	Variable mean score of women non-entrepreneurs
1	My family members do not have enough appreciation for the efforts I make in order to make their lives more comfortable	0.59	2.11	1.96
2	My family members fail to clarify what they expect me to do for them	0.51	2.11	2.00
3	There is no one at home interested in discussing with me the kind of problems I experience in my household activities	0.57	2.76	2.46

Factor 13 is role support from family members. Role support from family is a factor of not significantly different variable. The factor mean score is 2.18; the average mean scores are 2.32, 2.14, 1.99 and 1.83 for women

entrepreneurs, women non-entrepreneurs, women bank employees and women teachers respectively.

Table 4.13 represents components of factor 13. Women entrepreneurs and women non-entrepreneurs have admitted that they do not get enough appreciation from their family members for their efforts they take to make their lives more comfortable.

Expectational incongruence from the role senders at home is evident. The family members do not appreciate the efforts women take to make the family life more comfortable (0.59).

The family members find difficulty to clarify the roles of women at home (factor loading 0.51). Women expect to share their house-hold problems with their family members. But they feel that there is no one at home interested in discussing those problems (0.57).

Whether one works at home or outside home, recognition and appreciation are necessary to hold the interpersonal bonding. This is reiterated by analyzing factor 15. Women entrepreneurs and women non-entrepreneurs perceive that their work at home is controlled by expectations of others at home (factor loading 0.65). They also feel happy about the help they receive from family members to do their homework (factor loading 0.63). They have contentment with their efforts to satisfy the conflicting demands of their family members (factor loading 0.57). Such observations are pointers to the tendency of women to take intense efforts to satisfy the family, whether

they are entrepreneurs, teachers or bank employees, and to conform to family expectations.

Table 4.14 - Role expectations of family members

Sl. No	Components of Variable 14	Factor loading	Variable mean score of women entrepreneurs	Variable mean score of women non-entrepreneurs
1	My family members like me to do more for them than I can do under pressures of my organizational work	0.57	2.45	2.32
2	It is a matter of great concern for me that my family members expect too much from me	0.63	2.12	2.39

Factor 14 is role expectation of family members. The factor- mean score for factor 14 is 2.34; the average mean scores are 2.33, 2.35, 2.28 and 2.35 respectively for women entrepreneurs, women non-entrepreneurs, women bank employees and women teachers. Role expectations of family members are not significantly different between the target group and the comparison groups.

Table 4.15 - Conformity to family expectations

Sl. No.	Components of Variable 15	Factor loading	Variable mean score of women entrepreneurs	Variable mean score of women non-entrepreneurs
1	My work at home is controlled by others' expectation which I an happy to fulfill	0.65	3.64	3.39
2	At home, I am able to satisfy the conflicting demands of my family members	0.57	3.65	3.42
3	I am happy with the help I receive from others to do my work at home	0.63	3.85	3.72

Factor 15 - conformity to family expectations, a not significantly different variable among the target group and the comparison group, has a

factor- mean score of 2.98. The average mean scores for women entrepreneurs, women non-entrepreneurs, women bank employees and women teachers are 3.17, 3.51, 3.74 and 3.38 respectively. Table 4.15 represents the components of this factor. Women entrepreneurs like women non-entrepreneurs perceive that their work at home is controlled by expectations of others at home (factor loading 0.65). Also, women entrepreneurs like women non-entrepreneurs feel happy about the help they receive from the family members in their homework. (factor loading 0.63). They are contented with their efforts to satisfy the conflicting demands of their family members (factor loading 0.57). Such observations are pointers to the tendency of women – whether they are entrepreneurs, bank employees or teachers- to conform to family expectations along with the desire to enjoy autonomy at homework.

Table 4.16 -Training and role models for homework.

Sl. No.	Components of Variable 16	Factor loading	Variable mean score of women entrepreneurs	Variable mean score of women non-entrepreneurs
1	I get distracted from organizational work thinking about my responsibilities at home	0.54	2.12	1.92
2	Unlike at the organizational work, there are many tasks that I perform at home for which I neither have skills nor training	0.60	3.06	3.07
3	Unlike at the organizational work, there are no role models or members for me in my home work	0.57	2.73	2.46

Factor 16 is training and role models for homework. It is another factor of not significantly different variable that influence women across different groups. The factor-mean score is 2.95. The average mean scores of women

entrepreneurs, women non-entrepreneurs, women bank employees and women teachers are 3.64, 2.71, 2.45, and 2.56 respectively. Women entrepreneurs like other women have admitted that they do not have role models for their homework like they have at their organizations (factor loading 0.57). They further admit that they are deficient in skills and training in many tasks they do at their home (factor loading 0.60).

In the group discussions, women have expressed their desire to get training in appropriate skills to effectively manage their homework. Training in time management and training to get awareness in emotional literacy along with training in role management are the most important requirement of the women entrepreneurs.

Table 4.17–Lack of role clarity at homework

Sl. No.	Components of Variable 17	Factor loading	Variable mean score of women entrepreneurs	Variable mean score of women non-entrepreneurs
1	I wish my responsibilities at home are clearly defined as those at organizational work	0.74	3.50	3.19

Factor 17 is lack of role clarity at homework. The factor mean score is 2.82; the average mean scores are 3.50, 3.19, 3.29 and 3.0 respectively for women entrepreneurs, women non-entrepreneurs, women bank employees, and women teachers.

The factor loading is 0.74. Women entrepreneurs and women in other groups wish for clearly defined responsibilities at their homework as those at organizational work.

Lack of role clarity is not significantly greater in the group of women entrepreneurs compared to that of women bank employees and women teachers.

Table 4.18 - Priority to organizational work than home

Sl. No.	Components of Variable 18	Factor loading	Variable mean score of women entrepreneurs	Variable mean score of women non-entrepreneurs
1	I feel that my organizational work is more important than my responsibilities at home	0.82	3.25	3.11
2	My family members feel that I give importance to my organizational work than to my responsibilities at home	0.59	2.66	2.43

Factor 18 is priority to organizational work than to homework. Two components are in this factor. Women entrepreneurs, women teachers, and women bank employees have stated that they assign more importance to organizational work than to homework (factor loading 0.82). They also state that their family members feel that they have given more importance to organizational work than to homework (factor loading 0.59). During discussions, it is highlighted that women entrepreneurs have to give priority to their business without which they cannot ensure a reasonable level of profit. They are conscious of the financial risk they have to undertake in their business. The factor mean score for this variable component is 2.81; the average mean scores are 2.95, 2.77, 3.22 and 2.89 respectively for women entrepreneurs, women non- entrepreneurs, women bank employees and women teachers. The average mean score is highest among women bank employees. They give greater importance to their organizational work, as it is

more routine, more structured, and strictly hierarchical, compared to that of the other two groups.

Table 4.19 - Information need for homework

Sl. No.	Components of Variable 19	Factor loading	Variable mean score of women entrepreneurs	Variable mean score of women non-entrepreneurs
1	I need more information to be effective in my roles at home	0.69	3.06	3.07

Factor 19 is information need for homework. This is not a significantly different variable. Women entrepreneurs have highlighted the need for more information to be effective in their roles at home. The average mean scores for women entrepreneurs, women non-entrepreneurs, women bank employees, and women teachers are 3.06, 3.07, 3.34, and 2.63 respectively. Women bank employees reflect the informational need for managing homework more than that of the women entrepreneurs. Women have expressed their willingness to probe deeper into issues at home by overcoming reluctance to share the dynamics of the family system with other women in order to enable the web of a group support system.

Table 4.20 - Satisfying role expectations at organizational work

Sl. No.	Components of Variable 20	Factor loading	Variable mean score of women entrepreneurs	Variable mean score of women non- entrepreneurs
1	At organizational work, I am able to satisfy the expectations of people working with me	0.86	3.82	3.63

Factor 20 represents satisfying role expectations at the organizational work. Women entrepreneurs are able to satisfy the expectations of people at their organization (factor loading: 0.86).

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Out of the ten variables identified as factors of not significantly different variables influencing the various groups of women, eight of them belong to the homework related category.

It is observed that women entrepreneurs and other women in various groups confront role conflict. Several factors other than role conflict also appear to be very powerful stressors for women entrepreneurs. Yet, they are ready to take up new challenges faced by the organizations especially to initiate new investment decisions. However, a detailed discussion is needed on role conflict as it pervades the thoughts of women entrepreneurs and other women.

4.3.1 Role Conflict

Role conflict is conceptualized as mutually competing expectations and demands that confront workingwomen as a result of pervasiveness of her domestic roles and growing needs for effective performance at the organizational roles. Role conflict of workingwomen at the organization and at home is well documented by many researchers (Rapoport and Rapoport, 1994; Gray, 1983; Voldez and Barbara, 1987).

It is also made obvious that parenthood provides stress to workingwomen. Although the theory of role accumulation ensures reduced stress due to rewards from multiple roles, there are convincing evidences that workingwomen experience high level of stress from their multiple roles (Uma Shankar Jha, Arati Mehta and Lathika Menon, 1998). Role conflict occurs as a result of incongruence arising out of role expectations and role perception.

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Linton (1936) identified role as a segment of culture in that it consisted of behavioural norms.

A role encompasses attitudes, values, and behavior ascribed by a society. Biddle and Thomas (1996) have defined role, as a set of prescriptions of what the behavior of a person should be in all the varied aspects of human existence as a member of a family, as a social unit, or as a member of an organization. Role conflict can be explained with the perspectives of role episode. Role episode is a complete cycle of role sending, focal person's responses to the demands of the role senders, and the effects of those responses on the role senders (Khan et.al. 1994).

Fig 4.3 -Role Episode

Organisational factors	Personal factors	Interpersonal factors
Structure Level Role requirements Task Physical setting Practices	Status Needs Values Education Ability Age Sex Tenure	Mode of commitment Frequency of interaction Importance f sender Mode of interaction Physical location Visibility Feedback Participation

Stressors
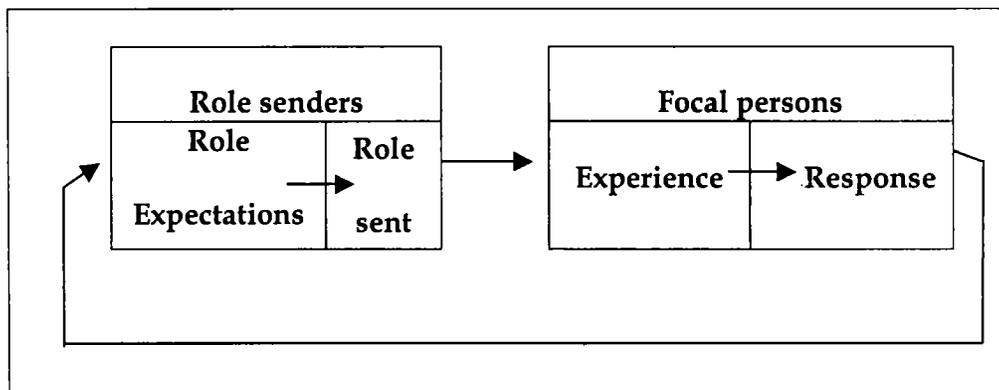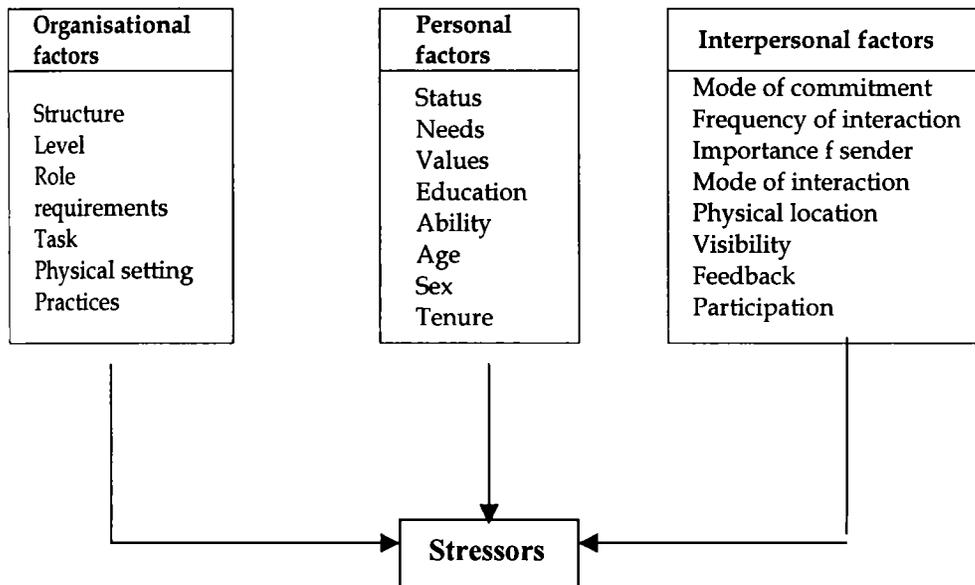
Fig 4.4 - Role episode factors: Organisational, personal, and interpersonal factors : Source: Khan et al. (1964)

Stress is inherent in the role episode model. It depicts the interpersonal process between the focal person and the role senders. It also incorporates organizational, personal, and interpersonal factors which affect the role episode. The organizational factors include structure, various levels in the organization, role requirements, task characteristics, physical setting, and organizational practices. The interpersonal factors include such variables as sex, age, and tenure in the organization. The interpersonal factors in the relationship between role senders and focal person include frequency of their interactions, mode of communication, importance of role-senders to the focal person, physical location, visibility, feedback, and participation. The role senders include supervisors, clients, co-workers, or subordinates in the organization.

All the three sets of factors can affect the role-episode, by influencing the role- senders, the focal person and /or the relationship between the role-senders and the focal person.

Role senders-focal person relationships are investigated by gathering data regarding perceptions of workingwomen on multiple roles at home and at the organization.

It may be worthwhile to describe the various types of role conflict. They are personal role conflict, inter-role conflict, intra-sender role conflict and inter-sender role conflict (Khan et al.)

When expected behaviour is incompatible with a person's basic values and attributes, it generates personal role conflict. Inter-role conflict is the result of inability of the person to cope with the demands from multiple roles. Intra-sender role conflict emerges when a person expects to perform a task within specified limits and cannot behave in the manner consistent with role management. Inter-sender role conflict is the result of a person's inability to cope with opposing demands from one or more role-senders.

Workingwomen perform many roles at home and at the organization. Role conflict is obviously due to too many roles chasing limited resources. Formal participation in paid work while maintaining all the traditional roles at home is one of the major causes of role conflict.

Workingwomen who are mothers of more children are prone to experience more role conflict than those who have fewer children (Itshree

Padhi, 1999). Married working women experience more work conflict than unmarried workingwomen (Beena, 1999). Child caring is reported as a source of work conflict (Plek et al., 1980). Women experience more role conflict than men, especially in the interface of work and family roles (Duxbury et al. 1994). Married working women face greater health risks than men due to dual set of roles at work and family responsibility (Hibbard and Pope, 1987). Lack of spouse support has been identified as a source of work-family conflict (Holaman and Gilbert, 1979). Spouses are ill trained to participate in household chores and childcare, which can help working women to manage the demands arising from multiple roles. Significant gender difference is also reported in the case of conflict relating to paid work-home work (Higgins, 1992).

4.3 Coping with stress

Coping of women entrepreneurs and women in selected groups with stress consist of three sets of variables of coping. They are general orientation, attitude to sex roles and coping orientation. The first set contains factors of general orientation. The general orientation is composed of four variables - inability to relax, hyper activity, quantitative orientation, and satisfaction with health. The second set contains factors of attitude to sex roles. The attitude to sex roles is composed of two variables - belief in gender equality and work sharing by both sexes. The third set contains factors of coping orientation. There are six variables in coping orientation. They are planned and systematic

action, situational flexibility, spiritual orientation, taking time out for reflection, outcome anxiety, and information and counselling.
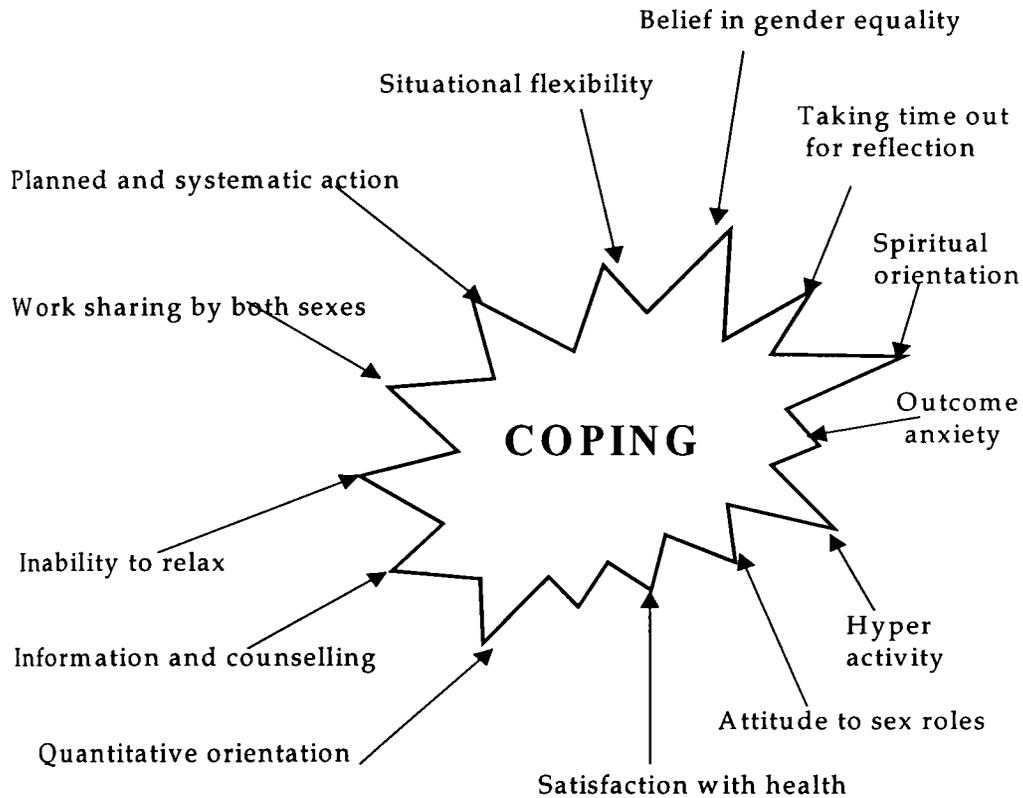
Fig. 4.5 Factors Of Coping

Table 4.C represents all the thirteen variables of coping. Factors of general orientation, factors of attitude to sex roles, and factors of coping orientation are depicted in figures 4.5, 4.6, 4.7, and 4.8. The components of each variable in Table 4.C are depicted from Tables 4.21 to 4.33. Each table contains the factor loading of the component, and its variable mean scores for the group of women entrepreneurs, women non-entrepreneurs, women bank

employees and women teachers. Fig. 4.5 represents the various factors or variables of coping.

Table 4. C represents thirteen factors or variables of coping. It displays factor-mean score and average mean scores of women entrepreneurs, women non-entrepreneurs, women bank employees, and women teachers.

Table 4.C- Factors of Coping

Sl. No.	Variables (21-33)	Factor mean score	Average mean score of women entrepreneurs	Average mean score of women non-entrepreneurs	Average mean score of women bank employees	Average mean score of women teachers
21	Inability to relax	3.59	3.74	3.54	3.42	3.79
22	Hyper activity	2.87	3.69	3.44	3.36	3.4
23	Quantitative orientation	3.27	3.69	3.12	2.82	3.06
24	Satisfaction with health	3.26	3.55	3.16	2.94	3.07
25	Attitude to sex roles	3.24	3.44	3.16	2.62	2.62
26	Belief in gender equality	3.24	3.45	3.17	3.15	2.63
27	Work sharing by both sexes	4.34	4.345	4.345	4.46	4.365
28	Planned and systematic action	3.81	3.86	3.805	3.755	3.8
29	Situational flexibility	3.94	4.07	3.90	3.86	3.91
30	Spiritual orientation	4.35	4.5	4.32	4.555	4.63
31	Taking time out for reflection	3.47	3.60	3.42	3.47	3.38
32	Outcome anxiety	3.51	3.60	3.48	3.51	3.58
33	Information and counselling	3.46	3.505	3.495	3.43	3.64
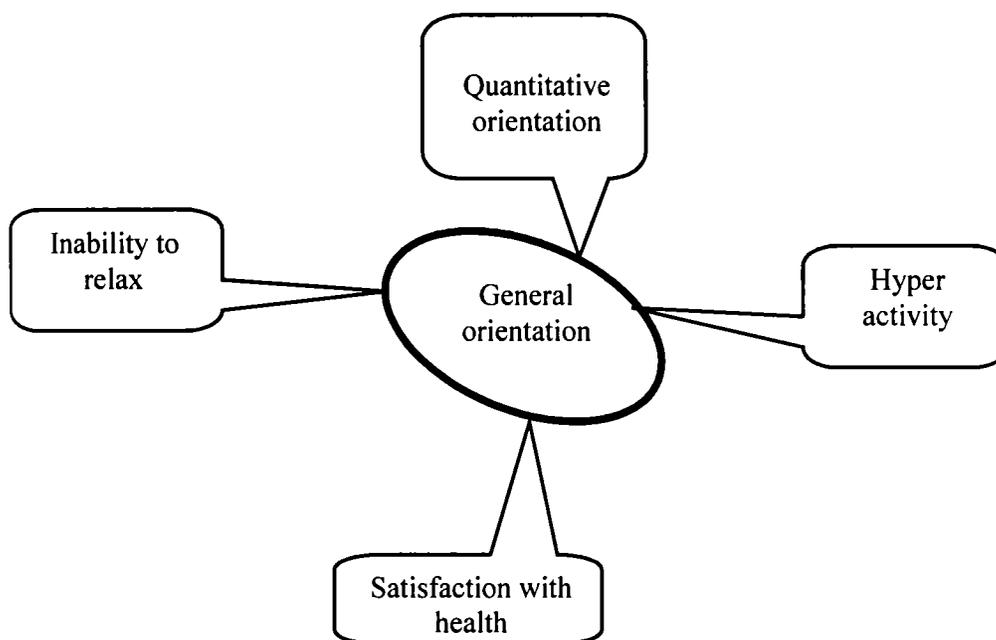
Fig. 4.6 : Factors of general orientation

Table 4.21 - Inability to relax

Sl. No.	Components of Variable 21	Factor Loading	Variable mean score of Women Entrepreneurs	Variable mean score of women other than entrepreneurs	Variable mean score of women teachers	Variable mean score of women bank employees
1	I do not like to waste much time on routine activities like bathing, eating, dressing	0.54	3.19	3.11	2.89	3.67
2	I like to finish routine activities as early as possible	0.54	4.44	4.19	4.04	4.45
3	I do not talk about my achievements unless the situation demands it	0.55	3.76	3.60	3.57	3.62
4	I feel guilty if I am forced to waste time in idle relaxation or holidays	0.53	3.55	3.25	3.17	3.40

Factor 21 is inability to relax. The factor-mean score for this component is 3.59. The average mean score of women entrepreneurs, women non-entrepreneurs, women bank employees and women teachers are 3.74, 3.54, 3.79 and 3.42 respectively. All the four components of general orientation have factor loadings in the range of 0.53 to 0.55.

Women entrepreneurs and other women do not like to waste much time on routine activities. They like to finish their routine activities as early as possible, and then relax. They are guarded not to talk about achievements unless the situation demands for it. They have also expressed that they feel guilty when they are forced to waste their time in idle relaxation. This shows that hard work has stretched women to bear greater levels of stress. Inability of women entrepreneurs to relax is not significantly greater than that of women teachers.

Table 4.22 - Hyper Activity

Sl. No.	Components of Variable 22	Factor Loading	Variable mean score of Women Entrepreneurs	Variable mean score of women other than entrepreneurs	Variable mean score of women teachers	Variable mean score of women bank employees
1	I believe in doing more than one activity at a time	0.72	4.24	4.20	4.36	4.28
2	I do not like to waste my time in holidays and in leisurely activities	0.61	3.13	2.68	2.36	2.52

Factor 22 is hyper activity. It is linked to Type A personality. The factor-mean score is 2.87. Average mean scores are 3.69, 3.44, 3.36 and 3.40 respectively for women-entrepreneurs, women non-entrepreneurs, women teachers, and women bank employees.

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The factor loadings are 0.72 and 0.61 for the two components in this factor. Women entrepreneurs like other women believe in doing more than one activity at a time. They do not like to waste time. They do not like to waste time even in holidays and in leisurely activities. Green Glass (1987) has suggested that women's approaches to work, particularly, their more people-intensive and nurturing style, could generate stress in Type A women.

In group discussions, it is made clear that all the seven days of a week carry different types of work related activities for women entrepreneurs that they do not expect themselves to waste their time especially at home as it will subsequently lead to accumulation of homework. This shows that women entrepreneurs are ready to become very active in shouldering responsibilities. Thus, women entrepreneurs are stretched with stress. Hyper activity is significantly greater in women entrepreneurs compared to that of women bank employees and women teachers.

Table 4.23 - Quantitative orientation

Sl. No.	Components of Variable 23	Factor Loading	Variable mean score of Women Entrepreneurs	Variable mean score of women other than entrepreneurs	Variable mean score of women teachers	Variable mean score of women bank employees
1	I believe that performance in any field can be accurately assessed by using quantitative measures	0.70	3.62	3.06	2.89	2.95
2	I believe that achievements of a person are directly related to the possessions a person has	0.79	3.75	3.17	2.74	3.17

Factor 23 is quantitative orientation. The factor-mean score for this component is 3.27. The average mean score for women entrepreneurs is 3.69;

for women non-entrepreneurs is 3.12, for women teachers is 2.82 and for women bank employees is 3.06. The factor loadings for the two components are 0.70 and 0.79.

Women entrepreneurs and other women believe that quantitative measures (factor loading 0.70) can assess their performance. During discussions, it is reiterated that they have felt overload of work at home, though they have acknowledged work at home as work, which is difficult to be quantified.

Women have asserted that achievements of a person are directly related to possessions a person has (factor loading 0.61). When the researcher has further probed them in subsequent interviews, it is said that possessions include owning a house, keeping separate bank accounts, and taking a health insurance policy. The quantitative orientation is significantly greater for women entrepreneurs than that of women bank employees and women teachers.

Table 4.24 - Satisfaction with health

Sl. No.	Components of Variable 24	Factor Loading	Variable mean score of Women Entrepreneurs	Variable mean score of women other than entrepreneurs	Variable mean score of women teachers	Variable mean score of women bank employees
1	I am satisfied with current status of my health	0.77	3.55	3.16	2.94	3.07

Factor 24 is satisfaction with health. Another component in the general orientation is satisfaction with health. Women entrepreneurs and women in

the comparison group have stated that they are satisfied with the current status of their health (factor loading 0.77).

By and large, women are concerned more about health of their family members than about their own health. The factor-mean score is 3.26. The average mean scores are 3.55 for women entrepreneurs, 3.16 for women non-women entrepreneurs, 3.07 for women bank employees and 2.94 for women teachers. Satisfaction with health is significantly greater in women entrepreneurs compared to that of women bank employees and women teachers.

Some tentative conclusions can be drawn from these findings on general orientation and exploration of impressions of women from interviews and group discussions.

Home work is seldom reckoned as real work- not by children, not by spouses, not by the surrounding culture, if at all occasionally, by women. Women entrepreneurs too, like other women, do the best to satisfy the needs of the members of the family and triumphs her own needs as unmet by herself and others. Workingwomen are so used to arbitrary claims by others on them, though centuries after, they still contest to come to the visible periphery of acceptance and acknowledgement in their lives. With others, they unhesitatingly yield to lose. The researcher is primed to look at how workingwomen with husbands, children, and in- laws staying together are dealing with their stress in her in-depth interviews with them on the perspectives of health, relaxation, and hyper activity.

Data collection through paper pencil exercise to probe in to health issues especially of mental health is experienced as an extremely difficult task. Difficulty is also experienced to focus on the very private domain of married life- the issues of sexuality of women entrepreneurs. However, women entrepreneurs have shared the micro- dynamics of their married life on condition that the researcher should not use any background information in her studies. Therefore, no background information is used in this research.

Women teachers and women bank employees also have shared the same perspectives. Their stories, however, are within the scope of this research.

Women perceive organizational work as a place to relaxingly do their work. As income has become the prime resource, and as work has become the basis of independent incomes, women want to seek paid work outside their home. More than a source of income, paid work place obviously has emerged as a source of inspiration especially for women entrepreneurs, to strive for work excellence. Recognition and appreciation sparsely enjoyed at home, supplemented by organizations, are activated women to intensify meaningful work at their organizations.

Thus, homework has become a solitary enterprise and organizational work, a support system for women to cope with stress.

Belief in gender equality

Attitude to sex roles

Work sharing by both sexes

Fig. 4.7 - Coping - Attitude to sex roles

Factor 4.25- Attitude to sex roles

Components of Variable	Factor mean score	Average variable mean score of Women Entrepreneurs	Variable mean score of women non-entrepreneurs	Average variable mean score of women teachers	Average variable mean score of women bank employees
Belief in gender equality	3.24	3.45	3.17	3.15	2.63
Work sharing by both sexes	4.34	4.345	4.345	4.46	4.365

Factor 25 is attitude to sex roles. This variable contains two components - belief in gender equality and work sharing by both sexes. Average mean score for this variable is 3.24. Average mean scores of 3.44, 3.16, 2.62, and 2.62 are for women entrepreneurs, women bank employees, and women teachers. No significant difference is found in the attitude to sex roles, among the four groups.

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Table 4.26 - Belief in gender equality

Sl. No.	Components of Variable 26	Factor Loading	Variable mean score of Women Entrepreneurs	Variable mean score of women non-entrepreneurs	Variable mean score of women teachers	Variable mean score of women bank employees
1	I believe that women should stay at home and look after children and only engage in household work	-0.54	2.05	1.90	1.90	1.74
2	I believe that women can be as competent as men as managers in any organization	0.68	4.52	4.12	3.84	1.22
3	I believe that women have to equally share the responsibility of participating in socio-economic, political, and cultural activities	-0.75	4.40	4.29	4.19	4.24
4	I believe that women should be given equal opportunities with men to involve in various activities in the society	-0.71	4.37	4.39	4.31	4.29
5	I believe that women should only have a supportive role rather than an equal role in the nation building activities	-0.50	3.36	2.42	2.62	2.48
6	I believe that women should not occupy responsible positions	-0.59	1.99	1.89	2.03	1.79

Factor 26 is belief in gender equality. Belief in gender equality has six components, which are identified as not significantly different coping variables among women entrepreneurs and women non- entrepreneurs. They have factor loadings ranging from 0.50 to 0.75. The factor-mean score for this variable is 3.24. The average mean scores are 3.45, 3.17, 3.15 and 2.63 respectively for women entrepreneurs, women non-entrepreneurs, women bank employees and women teachers. It is the highest in the women entrepreneurial group. Women believe that they can be as competent as men as managers in organizations (factor loading 0.68). However, political

participation of women is perceived as an exercise of waste of time, which is not perceived as a rewarding profession. They do not believe that they have to equally share the responsibility of participating in socio- economic, political and cultural activities (factor loading 0.75). Additionally, women believe that they need not be given equal opportunities with men to involve in various social activities (factor loading 0.71). Expectational incongruence is very visible from this analysis.

Women do not believe that they should have a supportive role than an equal role in the nation building activities (factor loading 0.50). Women believe that it may be better for them to occupy responsible positions (factor loading 0.59) at the paid work place. This shows strong preference for high achievement orientation. The ambivalence towards participation in socially focused roles is visible in the case of women entrepreneurs. Women including the women entrepreneurs have stated in group discussions that lack of time and role overload contribute to lack of interest in taking social and political roles.

The observations ostensibly reflect women's ambivalence towards a wider perspective in life. A very important observation from analyzing the component of gender orientation in the factor of attitude to sex roles and subsequent information from interviews with them on this issue is that women are psychologically defined by themselves as not having gender sensitized roles, and while overtly challenging the concept, they are unable to identify the content of gender bias unconsciously nurtured in them.

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Table 4.27 -Work sharing by both sexes

Components of Variable 27	Factor Loading	Variable mean score of Women Entrepreneurs	Variable mean score of women non-entrepreneurs	Variable mean score of women teachers	Variable mean score of women bank employees
I believe that both female and male children should share the household work	0.73	4.45	4.49	4.56	4.45
I believe that husband should share the household work	0.73	4.24	4.20	4.36	4.28

Factor 27 is work sharing by both sexes. The factor-mean score for this variable is 4.34. The average mean scores are 4.3, 4.3, 4.4 and 4.3 respectively for women entrepreneurs, women non-entrepreneurs, women bank employees and women teachers. The two components in this category stated that women believe that homework has to be shared among both male and female (factor loading 0.73) and that married women believe that their husbands also have to share the homework (factor loading 0.73). Perceptions of women entrepreneurs and other women regarding sharing of work by both sexes do not significantly differ.

Women unanimously have agreed that they are overloaded with homework and they wish their spouses and children can share their homework to enhance the quality of their family life. However, the effects of subtle gender role stereotypes, though at an invisible level, can be a significant source of stress for women entrepreneurs. As is with women in different groups.

Overtures of ideological hegemony also can impact on women's inability to visualize gender bias towards them.

Women's perspectives on attitude to sex roles, therefore, are very critical in understanding stress and coping.

The fact that the roles of entrepreneurs have not shrunk to offset the increasing responsibilities at the paid work place obviously means that balancing homework and organizational work looms as a large source of stress. All factors identified at the home sphere are not sources of stress. They can also be sources of satisfaction. Because women feel responsible for, and enjoy many home duties, they do not necessarily report them as stressful. Women generally do not report their home as a source of stress although factors such as the number and ages of children, support services, and the like may well have an effect (Gutter et al. 1988). It is important to study both those factors that women report to be stressful and those that are not reported but associated with stress, although they may not have perceived as such. When women look through gender-sensitized lenses, the gender bias need not be in their spectrum of visibility.

It is worthwhile to look at the perceptions of high achieving women. It is interesting to observe that higher proportion of high-achieving women than men are unmarried (Cohen and Gutek, 1991) Cohen and Gutek 1991; women's Herman and Gyllstrom 1977; House Kenecht, Vaughan and stathm 1987) and they consistently report higher levels of job satisfaction. Many career women have relatively few children, if any (Gutek et al., 1991; Erman

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and Gyllstrom 1977). Presence of more children can effect positively or negatively the career advancement of women subject to their supportiveness towards organizational work. But like supportive husbands, supportive children can also be a source of satisfaction for workingwomen (Corsby, 1984).

Not only can the acquisition of the role of wife and \ or mother affect woman's level of stress, so can the characteristics of other family members, husband, and children (Gutek 1991). A husband's work can place constraints on a wife's work that she finds stressful. The husband's work can limit the wife's aspirations or hours at work to accommodate his career.

Avoiding
hasty actions   Information and counselling

                                        Situational flexibility

                    Coping
                  orientation

Spiritual orientation

                                        Taking time out for reflection
          Outcome anxiety
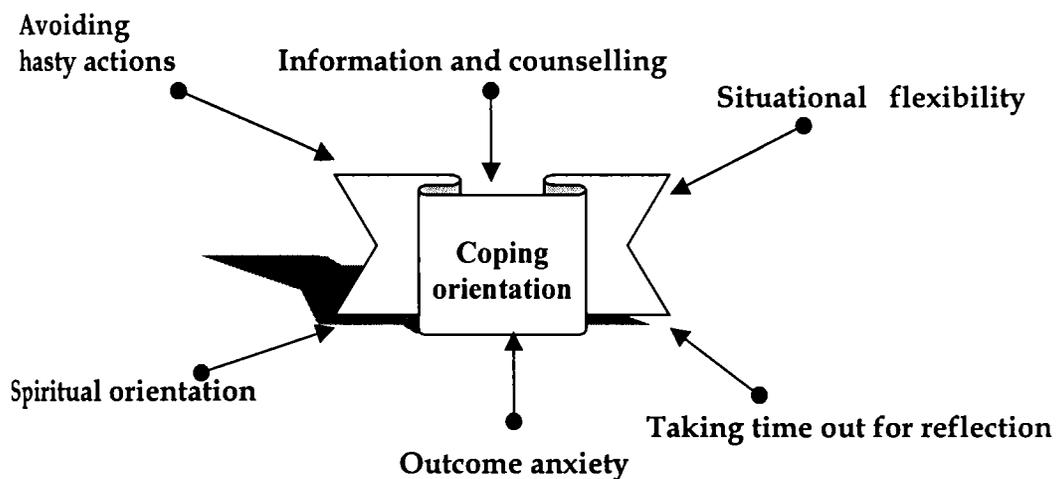
Fig. 4.8 - Coping orientation

In a sample of members of two divisions of the American Psychological Association, Gutek and Burley (1988) have found that the most common response given by women to a question as to why they have moved

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from their work place, is to accompany their husbands or significant others when that persons have accepted a position requiring relocation (Gutek, 1988). It is an observation, which is found significant in the Indian context. Attitude of husband to the employment of his wife also affects her level of stress. Sekaran (1986), Dual career families, Sanfrancisco, Jossey Bass and others (Hiller and Philber) have explored the sensitive topic of who earned more- the husband or wife. They have found that a higher family income earned by a wife can lead to stress for the wife. This is equally applicable in the Indian context.

Six variables constitute coping orientation. They are planned and systematic action, situational flexibility, and spiritual orientation, taking time out for reflex ion, outcome anxiety and information and counselling.

Table 4.28 – Planned and systematic action

Sl. No.	Components of Variable 28	Factor Loading	Variable mean score of Women Entrepreneurs	Variable mean score of women non-entrepreneurs	Variable mean score of women teachers	Variable mean score of women bank employees
1	I avoid acting hastily	0.62	3.48	3.71	3.83	3.60
2	I plan my work according to priorities	0.68	4.18	3.96	3.78	4.14
3	I plan my actions and follow them	0.67	3.91	3.88	3.79	3.98
4	I do not leave a problem until I solve it	0.56	3.87	3.67	3.62	3.48

Factor 28 is planned and systematic action. The factor-mean score is 3.81, the average mean scores are 3.86, 3.81, 3.76 and 3.80 respectively for women entrepreneurs, women non-entrepreneurs, women teachers and

women bank employees. Women bank employees and women teachers have endorsed the presence of unequal responsibility relationship at home and at the paid work place but they are not able to recognize the imbalance of power in their relationships. Again it points to the invisibility of the impact of gender sensitization. The need for equality is submerged in the subconscious of women, whether they are entrepreneurs or not.

Four components of this variable include avoiding hasty action (factor loading 0.62), planning work according to priorities (factor loading 0.68), planning action and following them (factor loading 0.67) and not leaving a problem until solved (factor loading 0.56).

Despite higher levels of stress for women entrepreneurs, they continuously try to cope with stress in the traditional ways. Coping is inadequate in the group of women entrepreneurs, even with planned and systematic actions that they perceive as good methods.

Though they have given priority to organizational work than to homework, they share the same ideologies of power along with other women. They are also not exposed to newer ideas about equality in relationships and are not ready to take time to search for creative methods to manage stress.

Ability to plan, organize, and control, which are perceived as the managerial abilities, are found relatively better in women entrepreneurs. However, coping of women entrepreneurs with stress, based on this component is significantly different from women in the comparison group.

Thus, stress and coping are significantly different in the women

entrepreneurial group compared to that of the comparison group.

Table 4.29 – Situational flexibility

Sl. No.	Components of Variable 29	Factor Loading	Variable mean score of Women Entrepreneurs	Variable mean score of women non-entrepreneurs	Variable mean score of women teachers	Variable mean score of women bank employees
1	I consider several alternatives while dealing with problems	0.72	4.36	4.01	3.89	4.14
2	I use my similar previous experiences while solving problems	0.69	3.78	3.84	3.78	3.76
3	I try to think over the situation again and understand it more clearly	0.52	4.06	3.85	3.90	3.83

For factor 29, the factor-mean score is 3.81; the average mean scores

are 4.07, 3.90, 3.91 and 3.86 respectively .for women entrepreneurs, women

non-entrepreneurs, women bank employees, and women teachers.

Situational flexibility, which is a prominent variable in coping, has

three components. Women entrepreneurs consider several alternatives while

dealing with problems (factor loading 0.72). They use similar previous

experiences while solving problems (factor loading 0.69), and they try to think

over the situation again to understand it more clearly (factor loading 0.52).

Women entrepreneurs have relatively more coping in terms of

situational flexibility compared to women bank employees, and women

teachers.

Table 4.30 - Spiritual orientation

Sl. No.	Components of Variable 30	Factor Loading	Variable mean score of Women Entrepreneurs	Variable mean score of women non-entrepreneurs	Variable mean score of women teachers	Variable mean score of women bank employees
1	I believe that individual's faith in god can bring peace of mind	.78	4.69	4.45	4.61	4.57
2	Prayer, meditation, and the like give me peace of mind	0.79	4.31	4.19	4.50	4.69

Factor 30 is spiritual orientation. Spiritual orientation is not a significantly different variable. The factor mean score is 4.35; the average mean scores are 4.5, 4.32, 4.56 and 4.63 respectively for women entrepreneurs, women non-entrepreneurs, women bank employees and women teachers. There are two components in this variable. Women believe that faith of the individual in God can bring peace of mind (factor loading 0.78). Prayer, meditation, and the like give women peace of mind (factor loading 0.79). Both components have high factor loading. The factor-mean score for this variable is 4.35. Based on this variable it can be understood that women bank employees have greater level of coping, compared to that of women entrepreneurs. Spiritual orientation is very powerful among women. It is a significant variable helping women cope with stress. Women have expressed strong adherence to faith in god to deal with stressful situation in all its complexity. Women are engaged in adaptive coping behaviour, such as planning, organizing, prioritizing assignments, and requesting for required

resources. Spiritual orientation is significantly high in the women entrepreneurs.

Table 4.31 - Taking time out for reflection

Sl. No.	Components of Variable 31	Factor Loading	Variable mean score of Women Entrepreneurs	Variable mean score of women non-entrepreneurs	Variable mean score of women teachers	Variable mean score of women bank employees
1	I try to step back from the situation and be more objective	0.57	3.26	3.26	3.32	3.19
2	I stop my work a while and come back refreshed	0.75	3.52	3.36	3.51	3.24
3	I concentrate on routine work and try to cool down	0.70	4.03	3.63	3.58	3.71

Factor 31 is taking time out for reflection. Women try to step back from the situation and become more objective (factor loading 0.57). Women stop work a while and return refreshed (factor loading 0.75). Women concentrate on routine work and try to cool down (factor loading 0.70).

The factor- mean score for the variable is 3.47. The average mean scores are 3.60, 3.42, 3.38 and 3.47 respectively for women entrepreneurs, women non-entrepreneurs, women bank employees and women teachers. The average mean score is greater for women entrepreneurs compared to that of women bank employees and women teachers. Coping is significantly greater for women entrepreneurs compared to that of women bank employees and women teachers.

Table 4.32 - Outcome anxiety

Sl. No.	Components of Variable 32	Factor Loading	Variable mean score of Women Entrepreneurs	Variable mean score of women non-entrepreneurs	Variable mean score of women teachers	Variable mean score of women bank employees
1	I believe that mental tension is experienced more when there is anxiety about the outcome of each activity	0.66	4.11	3.85	3.93	3.95
2	The thought of finding solutions to problems by myself exhausts me	0.55	3.24	3.09	3.17	3.28
3	I believe that each individual's overt or expressed calmness is entirely different from that which is within	0.72	3.44	3.50	3.44	3.52

Factor 32 is taking time out for reflection. The factor mean score is 3.51; the average mean scores are 3. 60, 3. 48, 3. 51, and 3. 58, respectively, for women entrepreneurs, women non-entrepreneurs, women bank employees and women teachers. In the factor of outcome anxiety, three components are identified. Women believe that mental tension is experienced more when there is anxiety about the outcome of each activity (factor loading 0.66).

Women think of finding solutions to problems by themselves, which has exhausted them (factor loading 0.55). Women believe that each individual's overt or expressed calmness is entirely different from that is with in (factor loading 0.72). The factor-mean score is 3.51. The average mean score are 3.60, 3.48, 3.58 and 3.51 respectively for women entrepreneurs, women non-entrepreneurs, women bank employees and women teachers. Women

entrepreneurs have a high average mean score compared to that of the comparison groups. It denotes that outcome anxiety is significantly greater for women entrepreneurs compared to that of women bank employees and women teachers.

Table 4.33 - Information and counselling

Sl. No.	Components of Variable 33	Factor Loading	Variable mean score of Women Entrepreneurs	Variable mean score of women non-entrepreneurs	Variable mean score of women teachers	Variable mean score of women bank employees
1	I try to get enough information about a problem before trying for solution	0.54	3.85	4.12	4.00	3.90
2	There is absence of counseling service and training opportunities for improving decision making abilities	0.69	3.16	2.87	2.86	3.38

Factor 33, information and counselling, contains two components. Women try to get enough information about a problem before trying for solution (factor loading 0.54). Women believe that there is absence of counselling services and training opportunities for improving their decision-making abilities (factor loading 0.69). In the group discussions and interviews, the need for counselling is explicitly stated by almost all women.

The factor mean score for this variable is 3.46; the average mean scores are 3.50, 3.49, 3.64 and 3.43 respectively, for women entrepreneurs, women non-entrepreneurs, and women bank employees and women teachers.

Women entrepreneurs are engaged in multiple-roles, combining responsibilities at organizational work, with marital and parental responsibilities at home. Women in selected groups are also engaged in multiple roles.

Thus, work of women entrepreneurs and women in selected groups include both unpaid homework and paid organizational work. Women entrepreneurs and women non- entrepreneurs have work stress. Coping with stress in terms of general orientation and coping orientation is significantly grater in the group of women entrepreneurs though coping is not significantly greater in terms of attitude to sex roles of women entrepreneurs compared to that of women in selected groups.

4.5 Discriminant Function Analysis of Stress

The discriminant function analysis is to determine whether the various groups differ with regard to the mean of a variable and then to use that variable to predict group membership. In the case of a single variable, the final significance test of whether or not a variable discriminates between groups is the F test. F is computed as 'the ratio of the between groups variance in the data over the pooled (average) with-in group variance.' If the between group variance is significantly larger, then, there exists significant differences between means.

This study contains multiple variables to find which variables contribute to the discrimination between groups. So, there is a matrix of

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pooled within group variances and co-variances. Comparisons are made between the two matrices via multivariate F-Tests in order to determine whether or not there is any significant difference with regard to all variables between groups. This procedure is identical to Multivariate Analysis Of Variance (MANOVA). As in MANOVA, one can first perform the multivariate test, and, if statistically significant, proceed to see which of the variables have significantly different means across the groups. Thus, even though the computation of multi variables is more complex, the principal reasoning still applies, namely, that one is looking for variables that discriminate between groups, as evident in observed mean differences.

Based on discriminant function analysis, a model of stress is built for women.

4.6 Model of Stress

Stress is a dynamic condition in a person who is confronted with opportunity, constraint, or demand related to what that person desires and for which the outcome is perceived as uncertain and important. A model of stress is built for women entrepreneurs.

The model of stress is built to predict to which group a case belongs. Variables that are included in the prediction of group membership constitute the model of stress. In stepwise discriminant function analysis, a model is built step-by-step. Specifically, at each step, all variables are reviewed and evaluated to determine which one can contribute most to the discrimination

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between groups. That variable is then included in the model and the process is repeated until the variables are discriminated at a significant level.

This model is built on three sets of significantly different stress and coping variables. Set one contains ten significantly different stress variables, set two contains significantly different variables of general orientation, and set three contains significantly different variables of coping orientation. The model helps to predict to which group a case belongs.

The model of stress is derived from the discriminant function analyses of work related stressors, general orientation, attitude to sex roles, and coping orientation. The expression of the model of stress is shown below. Details of the modeling are shown in appendix II to V.

$$S_s = \beta_0 + \beta_1 \alpha_1 + \beta_2 \alpha_2 + \beta_3 \alpha_3 + \beta_4 \alpha_4 + \varepsilon_i$$

where,

S_s	=	Stress of women entrepreneurs
$\beta_1..\beta_4$	=	regression coefficients
α_1	=	Work related stressors
α_2	=	General orientation
α_3	=	Attitude to sex roles
α_4	=	Coping orientation
β_0	=	Intercept or constant of linear function
ε_i	=	Standard error

The level of significance of the two components of attitude to sex roles is greater than 0.5 (Table 4.38). Therefore, the variable of attitude to sex roles has no discriminatory power and hence it is eliminated from the model.

Thus, the optimum estimated model of stress is

$$S\hat{\ }s = \beta_0 + \beta_1\alpha_1 + \beta_2\alpha_2 + \beta_4\alpha_4 + \varepsilon_i$$

where,

$S\hat{\ }s$	=	Estimated stress of women entrepreneurs
$\beta_1..\beta_4$	=	Regression coefficients.
α_1	=	Work related stressors
α_2	=	General orientation
α_4	=	Coping orientation
β_0	=	Intercept or constant of linear function
ε_i	=	Standard error

Fig 4.8 shows the various components in the three sets of variables - work related stressors, general orientation, and coping orientation contributing to the model of stress.

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┌─────────────────┐                                    ┌─────────────────┐
│ General         │                                    │ Coping          │
│ Orientation     │         ┌───────────┐              │ Orientation     │
│ ▪ Hyper         │◄───────►│  Stress   │◄────────────►│ ▪ Situational   │
│   Activity      │         └───────────┘              │   flexibility   │
│ ▪ Satisfaction  │              │                     │ ▪ Spiritual     │
│   with health   │              │                     │   Orientation   │
│ ▪ Quantitative  │              ▼                     │ ▪ Outcome anxiety│
│   orientation   │                                    │                 │
└─────────────────┘                                    └─────────────────┘
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Work Stressors
- Homework interfering with organizational work
- Lack of career support and appreciation from family members
- Recognition and personal development at organizational work
- Unpredictable role expectations at home work
- Shortage of time for social and religious functions
- Interest at organizational work
- Satisfaction with service to family
- Sacrifices for family
- Interest in work at home
- Autonomy at organizational work

Fig. 4. 9   Model of Stress

4.6.1 Model of work related stressors

This model is built on significantly different stress variables, which are the work related stressors. There are ten variables in this group as shown in Fig 4.9. They are the predictor variables used for deriving the model. The discriminant function of work related stressors is derived through discriminant function analysis, which is used to arrive at Fisher's linear discriminant function of work related stressors.

The discriminant function of work related stressors is

$$W_s = \beta_0 + \beta_1\gamma_1 + \beta_2\gamma_2 + \beta_3\gamma_3 + \ldots\ldots \beta_{10}\gamma_{10} + \varphi_i$$

where,

Ws = Work related Stressors of women entrepreneurs

β = Standardized multiple regression coefficients

φ_i = Unique factor for variable i

β_0 = Intercept or constant of linear function

$\gamma_1.. \gamma_{10}$ = predictor or independent variables that are defined in general orientation in the factor analytic model. They are explained below.

γ_1 = Home work interfering with organizational work

γ_2 = Lack of career support and appreciation from family members

γ_3 = Recognition and personal development at organizational work

γ_4 = Unpredictable role expectations at home work

γ_5 = Shortage of time for social, and religious functions

γ_6 = Interest in organizational work

γ_7 = Satisfaction with service to family

γ_8 = Sacrifices for family

γ_9 = Interest in home work

γ_{10} = Autonomy at organizational work

Thus, the estimated Fisher's linear discriminant function of work related stressors of women entrepreneurs is

$$W_s = -26.091 + 0.223\gamma_1 + 0.742\gamma_2 + 0.498\gamma_3 + 0.611\gamma_4 + 1.265\gamma_5 + 1.841\gamma_6 + 2.953\gamma_7 + .885\gamma_8 + 2.197\gamma_9 + 2.405\gamma_{10}$$

Wilks' Test of Equality of group means discriminates the various groups of women based on significantly different stress variables. The ten variables used in the discriminant analysis are, home work interfering with organizational work (significance 0.001); lack of career support and appreciation from family members (significance 0.000); recognition and personal development at organizational work (significance 0.007); unpredictable role expectations at home (significance 0.027); shortage of time

for social and religious functions (significance 0.006); interest in organizational work (significance 0.000); satisfaction with service to family (significance 0.002); sacrifices for the family (significance 0.024); interest in work at home (significance 0.001); and autonomy at organizational work (significance 0.000).

Table 4.34 - Tests of equality of group means of Stress variables[1]

Sl. No.	Components of Variable	Wilks' Lambda	F	df1	df2	Sig.
1	Home work interfering with organizational work	.955	5.949	3	377	.001
2	Lack of career support and appreciation from family members	.947	6.986	3	377	.000
3	Recognition and personal development at organizational work	.968	4.135	3	377	.007
4	Unpredictable role expectations at home work	.976	3.091	3	377	.027
5	Shortage of time for social and religious functions	.968	4.220	3	377	.006
6	Interest in organizational work	.939	8.111	3	377	.000
7	Satisfaction with service to family	.962	4.986	3	377	.002
8	Sacrifices for family	.975	3.196	3	377	.024
9	Interest in work at home	.957	5.644	3	377	.001
10	Autonomy at organizational work	.944	7.477	3	377	.000

Table 4.34 shows the result of the test of equality of group means of the stress variables. It represents various components of significantly different stress variables, Wilk's Lambda, F values and level of significance of each component of the stress variable.

Smaller the value of the level of significance of the test, greater is the importance to the independent variable, to the discriminant function. Since the values of all the ten variables are in the range of 0.000 to 0.007, groups do differ significantly. Box's Test of Equality of Covariance Matrices is done. The

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[1] *Discriminant function analysis is based on significantly different variables.*

log determinants are found for the occupation-wise sample category of women consisting of women entrepreneurs, women non-entrepreneurs, women bank employees, and women teachers. Therefore, it can be concluded that stress of women entrepreneurs do significantly differ from stress of women non-entrepreneurs.

Box's M. Test, tests the assumption on homogeneity of covariance matrices. In other words, it tests the null hypothesis of equal population covariance matrices. The appropriateness of data for discriminant function analysis is tested by Box's M test.

Table 4.35 - Box's M- test of work related stressors

Box's M	243.413
Approx.	1.416
df1	165
df2	250601.696

Table 4.35 shows the result of the Box's M test, which tests the null hypothesis of equal population covariance matrices.

Work stressors of women entrepreneurs are significantly different from the work stressors of women bank employees, and women teachers.

4.6.2 Model of general orientation

The model of general orientation, a component in coping, is built on four variables. They are inability to relax, hyper activity, satisfaction with health, and quantitative orientation. The variable, inability to relax is eliminated from the model of general orientation, as its level of significance is less than 0.5.

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The next step is to arrive at the discriminant function of general orientation. The discriminant function of general orientation of women entrepreneurs is shown below and finally, Fisher's linear equation of general orientation of women entrepreneurs is arrived at.

$$Wgo = \beta_0 + \beta_1\lambda_1 + \beta_2\lambda_2 + \beta_3\lambda_3 + \theta_i$$

where,

Wgo = general orientation of women entrepreneurs

β = Standardized multiple regression coefficients

θ_i = Unique factor for variable i

β_0 = Intercept or constant of linear function

$\lambda_1 .. \lambda_3$ = predictor or independent variables that are defined in general orientation in the factor analytic model.

λ_1 = Hyper activity

λ_2 = Satisfaction with health

λ_3 = Quantitative orientation

Fisher's linear discriminant function of general orientation of women entrepreneurs is depicted below.

$$W_{go} = -9.971 + 1.391\lambda_1 + 1.964\lambda_2 + 1.512\lambda_3$$

Inability to relax, hyperactivity, satisfaction with health, and quantitative orientation are the four variables of general orientation, which are subjected to tests of equality of group means. The value of the level of significance of the test is the lowest for hyperactivity (0.000), and the highest for inability to relax (0.422). Inability to relax is exempted from the model, as the value for this component is 0.422, which is very close to 0.5. The factor, satisfaction with health has a value of 0.028. The values are less than 0.5. The values of the level of significance of the test are low in the variables-

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satisfaction with health and hyperactivity, compared to inability to relax. Therefore, the former variables are more important in discriminating the groups. Thus, based on general orientation, the groups do differ significantly, but the discriminated group is women bank employees against women entrepreneurs and women teachers.

Table 4.36 -Test of equality of group means of General Orientation

Sl. No	Components of Variable	Wilks' Lambda	F	df1	df2	Sig.
1	Inability to relax	.993	.939	3	377	.422
2	Hyper Activity	.937	8.494	3	377	.000
3	Satisfaction with health	.976	3.069	3	377	.028
4	Quantitative orientation	.937	8.494	3	377	.000

Box's M test of Equality of Covariance Matrices tests the appropriateness of this data to discriminant function analysis.

The log determinants of the occupation-wise sample category of different women groups, consisting of women entrepreneurs (2.374), women teachers (2.257), women bank employees (2.683), and women non-entrepreneurs (2.164) show that women bank employees and not women entrepreneurs are discriminated against other groups. Hyperactivity (0.000) is significantly different in the group of women bank employees compared to that of other groups. At the same time, they are able to reasonably relax (0.422). They are also satisfied with their health. Women bank employees are therefore, more hyperactive, more relaxed, and more satisfied with health compared to women entrepreneurs and women teachers.

Table 4.37 - Box's M Test of General Orientation

Box's M	17.993
Approx.	0.985
df1	18
df2	395069.700

Table 4.37 shows the results of Box's M test, which tests the null hypothesis of equal population covariance matrices. It signifies the appropriateness of the discriminant function analysis.

Women entrepreneurs significantly differ from women teachers, and women bank employees based on general orientation.

4.6.3 Model of attitude to sex roles

Discriminant function analysis of attitude to sex roles is based on two variables - belief in gender equality, and role sharing by both sexes.

Discriminant function of attitude to sex roles of women entrepreneurs is shown below.

$$W_{sr} = \beta_0 + \beta_1 \delta_1 + \beta_2 \delta_2 + \theta_i$$

Where,

W_{sr} = attitude to sex roles of women entrepreneurs

β = Standardized multiple regression coefficients

θ_i = Unique factor for variable i

β_0 = Intercept or constant of linear function

δ_1, δ_2 = the predictor or independent variables that are defined in attitude to sex roles in factor analysis model. They are explained below.

δ_1 = Belief in gender equality

δ_2 = Work sharing by both sexes

Fisher's linear discriminant function of attitude to sex roles of women entrepreneurs is as follows

$$W_{sr} = -16.570 + 3.307\delta_1 + 3.554\delta_2$$

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The two components in this variable have no discriminatory power to differentiate the women entrepreneurs from women non-entrepreneurs, as the values of the level of significance for the components are more than 0.5. Therefore, the variable, attitude to sex roles is eliminated from the model.

Components of variables in this analysis are belief in gender equality (significance 0.582) and work sharing by both sexes (significance 0.878). The values of the level of significance of the test for the two components are >0.5. Therefore, the discriminatory power for these variables is very less in the target group and the comparison group. Based on discriminant analysis of attitude to sex roles, women entrepreneurs do not significantly differ from women bank employees and women teachers.

Table 4.38 - Test of equality of group of means of attitude to sex roles

Sl. No	Variable description	Wilks' Lambda	F	df1	df2	Sig.
1	Belief in Gender equality	.995	.653	3	377	.582
2	Work sharing by both sexes	.998	.227	3	377	.878

Table 4.38 represents the test of equality of group of means of attitude to sex roles Box's M Test of equality of covariance Matrices shows the log determinants of occupation-wise sample category of women entrepreneurs, women non-entrepreneurs women teachers, and women bank employees. Since the values are negative, -0.308 for women teachers, -0.003 for women bank employees, -0.403 for women non- entrepreneurs and the value is only 0.011 for women entrepreneurs, and the groups are not discriminated at a significant level.

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Table 4.39 - Box's M Test of attitude to sex roles

Box's M	10.302
Approx.	1.133
df1	9
df2	1053716.906

Table 4.39 shows the results of Box's M test, which tests the null hypothesis of equal population covariance matrices.

However, Box's M Test result shows that discriminant function analysis is appropriate as the value of significance of the test is 0.000. Therefore, the factor, attitude to sex role, is excluded from the model of coping.

Thus, women entrepreneurs do not significantly differ from women bank employees and women teachers on the basis of attitude to sex roles.

4.6.4 Model of Coping orientation

This model is built on the variables of coping orientation. There are six variables in this group. They are avoiding hasty actions, situational flexibility, spiritual orientation, taking time to reflect, outcome anxiety, and information and counselling. Two variables, avoid hasty actions, and information and counselling are eliminated from the model, as their level of significance is less than 0.5.

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Discriminant function of coping orientation of women entrepreneurs is as follows.

$$Wco = \beta_0 + \beta_1\eta_1 + \beta_2\eta_2 + \ldots + \beta_6\eta_6 + \theta_i$$

where,

Wco	=	Coping orientation of women entrepreneurs
β	=	Standardized multiple regression coefficients
θ_i	=	Unique factor for variable i
β_0	=	Intercept or constant of linear function

$\eta_1, \eta_2, \ldots \ldots \eta_6$ = the predictor or independent variables that are defined in coping orientations in factor analytic model. They are explained below:

η_1	=	Avoid hasty actions
η_2	=	Situational flexibility
η_3	=	Spiritual orientation
η_4	=	Taking time out for reflection
η_5	=	Outcome anxiety
η_6	=	Information and counselling

After eliminating η_1 and η_6, Fisher's linear discriminant function for coping orientation is formulated on the following variables.

η_1	=	Situational flexibility
η_2	=	Spiritual orientation
η_3	=	Taking time out for reflection
η_4	=	Outcome anxiety

Thus, Fisher's linear discriminant function of coping orientation of women entrepreneurs is as follows.

$$Wco = -25.713 + 2.787\eta_1 + 4.022\eta_2 + 1.445\eta_3 + 1.827\eta_4$$

Coping orientation is tested for equality of group means. The six components of coping orientation are avoiding hasty actions, situational flexibility, spiritualorientation, taking time out for reflection, out come anxiety and information and counselling.

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Table 4.40 - Tests of Equality of Group Means for coping orientation

Sl. No.	Components of Variable	Wilks' Lambda	F	df1	df2	Sig.
1	Avoid hasty actions	.998	.271	3	377	.847
2	Situational flexibility	.975	3.249	3	377	.022
3	Spiritual orientation	.978	2.809	3	377	.039
4	Taking time out for reflection	.992	.967	3	377	.408
5	Outcome anxiety	.971	3.758	3	377	.011
6	Information and counseling	.996	.560	3	377	.642

Table 4.40 represents the result of the test of equality of group means for coping orientation

The two components – avoid hasty actions and information and counselling are not discriminated at a significant level (observed value 0.847 is greater than statistically significant value of 0.5). The component 'taking time out for reflection' has a value of 0.408. Situational flexibility, spiritual orientation, and outcome anxiety are the components powerful enough to discriminate among the target and comparison group.

Box's Test of equality of covariance matrices shows the log determinants of occupation-wise sample category of women entrepreneurs, women non- entrepreneurs, women bank employees and women teachers. The test does not significantly discriminate among the observed groups.

Table 4.41 - Box's M Test for coping orientation

Box's M	423.185
Approx.	6.520
df1	63
df2	269844.327

Table 4.41 shows the results of Box's M test, which tests the null hypothesis of equal population covariance matrices.

Test results of Box's M Test shows significance 0.000 which argues for the appropriateness of the discriminant analytic test.

Women entrepreneurs do not significantly differ from women bank employees and women teachers based on coping orientation.

4.7 Validation of the Models of stress and coping

Models of stress and coping are validated on a new sample group of working women who are diabetic patients. A group of thirty women, who have come for treatment at the Endocrinology Department of the Amritha Institute of Medical Centre at Ernakulam, are randomly selected for the purpose. However, all of them belong to the age group of 25- 40. A sample of thirty women entrepreneurs is drawn from the hundred women entrepreneurs, who formed the target group in this study.

Discriminant function analysis is done between the groups of women entrepreneurs and diabetic women. The results of the tests have shown that there is significant difference in stress and coping between the target group and the comparison group. The test of classification results has shown a 90 percent accurate classification of the respondents with respect to work related stressors, 66 percent in the case of general orientation and 93 percent in the case of coping orientation. (Test results are shown in appendix VII to IX). Thus, the models of stress and coping are validated as follows.

Discriminant function of stress is

$$Ss \quad = \quad \beta_0 + \beta_1 \alpha_1 + \beta_2 \alpha_2 + \beta_3 \alpha_3 + \epsilon_i$$

where,

Ss	=	Stress of diabetic women
$\beta_1..\beta_4$	=	regression coefficients
α_1	=	Work related stressors
α_2	=	General orientation
α_3	=	Coping orientation
β_0	=	Intercept or constant of linear function
ϵ_i	=	Standard error

The discriminant function of work related stressors for the sample of diabetic women is

$$W_s = \beta_0 + \beta_1 \gamma_1 + \beta_2 \gamma_2 + \beta_3 \gamma_3 + \ldots\ldots. \beta_{i0} \gamma_{10} + \varphi_i$$

where,

Ws	=	Work related Stressors of diabetic women
β	=	Standardized multiple regression coefficients
φ_i	=	Unique factor for variable i
β_0	=	Intercept or constant of linear function
$\gamma_1.. \gamma_{10}$	=	predictor or independent variables that are defined in general orientation in the factor analytic model. They are explained below.
γ_1	=	Home work interfering with organizational work
γ_2	=	Lack of career support and appreciation from family members
γ_3	=	Recognition and personal development at organizational work
γ_4	=	Unpredictable role expectations at home work
γ_5	=	Shortage of time for social, and religious functions
γ_6	='	Interest in organizational work
γ_7	=	Satisfaction with service to family
γ_8	=	Sacrifices for family
γ_9	=	Interest in home work
γ_{10}	=	Autonomy at organizational work

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Thus, the estimated Fisher's linear discriminant function of work related stressors of diabetic women is

$$W_s = -15.771+0.304\gamma_1+0.636\ \gamma_2+1.185\gamma_3 +-0.187\gamma_4+ 2.088\gamma_5+1.886\ \gamma_6 +$$
$$2.125\gamma_7+-0.202\ \gamma_8 +1.579\gamma_9 +0.735\gamma_{10}$$

The discriminant function of general orientation of diabetic women is

$$Wgo\quad =\beta_0+\beta_1\lambda_1+\beta_2\lambda_2+ \beta_3\lambda_3+\theta_i$$

where,

Wgo	=	general orientation of diabetic women
β	=	Standardized multiple regression coefficients
θ_i	=	Unique factor for variable i
β_0	=	Intercept or constant of linear function
$\lambda_1...\lambda_3$	=	predictor or independent variables that are defined in general orientation in the factor analytic model.
λ_1	=	Hyper activity
λ_2	=	Satisfaction with health
λ_3	=	Quantitative orientation

Fisher's linear discriminant function of general orientation of women is depicted below.

$$W_{go}\quad = -6.504+1.256\lambda_1+1.300\lambda_2+1.261\lambda_3$$

Discriminant function of coping orientation of diabetic women is

$$Wco\quad = \beta_0+\beta_1\eta_1+ \beta_2\ \eta_2+....+ \beta_4\ \eta_4+\theta_i$$

where,

Wco	=	Coping orientation of diabetic Women
β	=	Standardized multiple regression coefficients
θ_i	=	Unique factor for variable i
β_0	=	Intercept or constant of linear function

$\eta_1, \eta_2, \ldots\ldots H_4$ = the predictor or independent variables that are defined in coping orientations in factor analytic model. They are explained below:

Fisher's linear discriminant function for coping orientation is formulated on the following variables.

η_1 = Situational flexibility
η_2 = Spiritual orientation
η_3 = Taking time out for reflection
η_4 = Outcome anxiety

Fisher's linear discriminant function of coping orientation is as follows.

$$Wco = -18.915 + 2.242\eta_1 + 3.564\,\eta_2 + 1.399\eta_3 + 2.121\,\eta_4$$

Thus, models of stress and coping are validated.

4.8 Conclusion

The hypothesis that stress of women entrepreneurs is not greater than stress of women in selected groups is rejected.

The hypothesis that general orientation of women entrepreneurs is not greater than general orientation of women in selected group is rejected.

The hypothesis that attitude to sex roles is not different for women entrepreneurs compared to attitude of sex roles of women in selected groups is accepted.

The hypothesis that coping orientation of women entrepreneurs is not greater than coping orientation of women in selected groups is rejected.

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Chapter 5
Summary of Major Findings and Conclusion

5.1 Introduction

This chapter contains the findings of the study on stress of women entrepreneurs in comparison to stress of women bank employees and women teachers. Hypotheses formulated on the basis of stress variables, categorized in to significantly different and not significantly different variables, are tested with suitable statistical tools.

5.2 Summary of findings

Findings of this study are summarized below.

5.2.1 Findings from the analyses of significantly different stress variables

Summary of major findings from the analyses of significantly different stress variables are as follows.

Women entrepreneurs have stress. Women entrepreneurs have more stress compared to that of women entrepreneurs and women teachers.

❖ Stress from homework interfering with organizational work is significantly greater for women entrepreneurs than for women bank employees and women teachers.

❖ Stress from lack of career support and appreciation from family members is significantly greater for women entrepreneurs than for women bank employees and women teachers.

❖ Stress from recognition and personal development at organizational work is significantly greater for women entrepreneurs than for women bank employees and women teachers.

❖ Stress from unpredictable expectations at homework is significantly greater for women entrepreneurs than for women bank employees and women teachers.

❖ Stress from shortage of time for social and religious functions is significantly greater for women entrepreneurs than for women bank employees and women teachers.

❖ Stress from interest in organizational work is significantly greater for women entrepreneurs than for women bank employees and women teachers.

❖ Stress from satisfaction with service to family is significantly greater for women entrepreneurs than for women bank employees and women teachers.

❖ Stress from sacrifices for family is significantly greater for women entrepreneurs than for women bank employees and women teachers.

❖ Stress from interest in homework is significantly greater for women entrepreneurs than for women bank employees and women teachers.

❖ Stress from autonomy at organizational work is significantly greater for women entrepreneurs than for women bank employees and women teachers.

5.2.2 Findings from the analyses of not significantly different stress variables

Major findings of the analysis of not significantly different stress variables are as follows:

- Stress from role overload is not significantly different for women employees compared to that of women bank employees and women teachers.

- Stress from personal development at organizational work is not significantly different for women entrepreneurs compared to that of women bank employees and women teachers.

- Stress from lack of role support from family numbers is not significantly different for women entrepreneurs compared to that of women bank employees and women teachers.

- Stress from role expectations from family members is not significantly different for women entrepreneurs compared to that of women bank employees and women teachers.

- Stress from conformity to family expectations is not significantly different for women entrepreneurs compared to that of women bank employees and women teachers.

- Stress from lack of training and role models at homework are not significantly different for women entrepreneurs compared to that of women bank employees and women teachers.

- Stress from lack of role clarity at home is not significantly different for women entrepreneurs compared to that of women bank employees and women teachers.

□ Stress due to priority to organizational work than to homework is not significantly different for women entrepreneurs compared to that of women bank employees and women teachers.

□ Stress from information need for homework is not significantly different for women entrepreneurs compared to that of women bank employees and women teachers.

□ Stress from satisfying expectations at organizational work is not significantly different for women entrepreneurs compare to that of women bank employees and women teachers.

The hypothesis that stress of women entrepreneurs is not greater than stress of women in selected groups is rejected.

5.3　Coping with stress

Following is the summary of the findings related to coping of women entrepreneurs with　stress. Coping with stress is classified in to three categories- general orientation, attitude to sex roles, and coping orientation.

5.3.1　Findings from the analyses of general orientation

Following is the summary of the findings of general orientation. General orientation is significantly greater in women entrepreneurs compared to that of women teachers.

♦ Inability of women entrepreneurs to relax is not significantly greater than that of women bank employees and women teachers.

♦ Hyper- activity of women entrepreneurs is significantly greater than that of women bank employees and women teachers.

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♦ Satisfaction of women entrepreneurs with health is significantly greater than that of women bank employees and women teachers.

♦ Quantitative orientation of women entrepreneurs is significantly greater than that of women bank employees and women teachers.

The hypothesis *that* general orientation of women entrepreneurs is not greater than general orientation of women in selected groups is rejected.

5.3.2 Findings from the analyses of attitude to sex roles

Findings from the analyses of attitude to sex roles are summarized below.

This variable is composed of two components - belief in gender equality and sharing of work by both sexes. The findings are summarized below.

♦ Belief of women entrepreneurs in gender equality is not significantly different from belief in gender equality by women bank employees and women teachers

♦ Belief of women entrepreneurs in sharing of work by both the sexes is not significantly different from belief in sharing of work by both the sexes by women bank employees and women teachers.

The hypothesis that attitude to sex roles of women entrepreneurs is not different from the attitude to sex roles of women in selected groups is accepted.

5.3.3 Findings from the analyses of coping orientation

This variable contains six components – Planned and systematic action, Situational flexibility, Spiritual orientation, Taking time out for reflection, Outcome anxiety, and Information and counselling. Summary of the findings based on these variables are shown below.

♦ Avoiding hasty actions by women entrepreneurs is not significantly greater than that of women bank employees and women teachers.

♦ Situational flexibility of women entrepreneurs is significantly greater than that of women bank employees and women teachers.

♦ Spiritual orientation of women entrepreneurs is significantly greater than that of women bank employees and women teachers.

♦ Taking time out for reflection by women entrepreneurs is significantly greater than that of women bank employees and women teachers.

♦ Outcome anxiety of women entrepreneurs is significantly greater than that of women teachers and women bank employees.

♦ Information sharing and counselling of women entrepreneurs are not significantly greater than that of women bank employees and women teachers.

The hypothesis that coping orientation of women entrepreneurs is not greater than coping orientation of women in selected groups is rejected.

5.4 Suggestions

Major suggestions for women entrepreneurs to effectively cope with stress are as follows.

- ◆ Generate appropriate stress reducers such as

  - ✓ Change unhealthy perception of stress

  - ✓ Reframe attitude to stress, if required

  - ✓ Enhance assertiveness to manage stress

  - ✓ Enhance self-control to initiate action

  - ✓ Take a break to evaluate the physical environment

  - ✓ Relax to acquire energy

  - ✓ Stay healthy with proper diet and exercise

  - ✓ Use affirmations to self

  - ✓ Awareness, Action, and Integration of personal self with social self

- ◆ Develop Stress Counselling System

- ◆ Develop Empowerment System

- ◆ Develop Gender Awareness Programmes

5.5 Conclusion

An entrepreneur is a real leader who perceives problems as opportunities, is one who creates an array of transformational interventions to help oneself and other members of an organization to effectively address

specific issues of stress, is one who develops parallel learning structures to understand stress, is one who promotes self-directed teams and high performing work systems to manage stress, and is one who causes organizational change and participates in the process of change. Of course the list is not exhaustive.

As women entrepreneurs are increasingly involved in inherently complicated activities of improving their enterprise functioning, it would be appropriate for women entrepreneurs to focus on transformational coping interventions.

Coping interventions are sets of structured activities, where members of the enterprise form in to target groups, which focuses on goals, relating directly or indirectly to stress management. Interventions constitute the action thrust of coping. Four sets of attributes have to be brought to enterprise setting. They are a set of clearly defined goals; a set of values, which means a set of assumptions about enterprises, people, and interpersonal relationships; a set of goals and objectives for the entrepreneurs and other members of the enterprise; a set of structured activities to achieve the values and goals; and a set of appropriate interventions which are critical to organizational effectiveness.

Equally important is to have realistic perception of homework. Women entrepreneurs and other women have to get adequate awareness regarding role clarity, role support, and role sharing at homework. Coping of women entrepreneurs with stress is not a monolithic phenomenon. Instead, women in

groups have to explore factors that are profoundly influencing their stress and coping.

Women entrepreneurs have a robust sense of self and of their values. They however, have to learn a range of coping strategies to combat the ill effects of distress to move to the pathway to eustress.

Additionally, women entrepreneurs have to better equip themselves by stretching farther the threshold of gender awareness. They should optimistically uphold a vision of possibilities to streamline confrontational and transformational coping strategies to pursue their agenda. Women entrepreneurs have to develop a schema that is increasingly with full of choices. It is unwittingly a multi-level complex process.

Affirmations of the self have to be optimism to work towards change. To what extent women can act for economic awareness, gender awareness, self-awareness, social awareness, legal awareness, and political awareness should not be open to any doubt. Regardless of where work is carried out, women have to empower themselves to surpass the deleterious effects of absence of awareness about effectively coping with stress. Women have to affirm and act for enhancing quality of their lives.

Women entrepreneurs aspire to thrive not to survive. Stress of women entrepreneurs is founded by variety of sources- an uncomfortable paid work environment, an unsupportive home environment, a disapproving social and political environment, and not negligibly, women's own self- concept. In each of this category, a variety of stressors chase women entrepreneurs their

resources. When they are committed to fulfilling several roles such as being a successful participant in the organizational life, being a nurturing spouse and mother, contradictory or mutually exclusive propositions contributing large clusters of tasks, will obviously emerge as potential attitudes, beliefs, and expectations groomed in a gender sensitized environment, conceal the gendered stress sources from visibility. Surprisingly, for those women entrepreneurs who find their work meaningful and of high quality, multiple roles are found to be associated with positive rewards. Such positive outcomes may presumably buffer the impact of negative life events on their coping abilities.

5.6 Contributions of the researcher

The research has enabled the researcher and others to better understand stress of women entrepreneurs. It has identified a set of factors of significantly different stress variables and not significantly different stress variables in women entrepreneurs compared to that of women non-entrepreneurs. Such identification may be helpful for making effective policies, strategies, and training programmes to suit the requirements of women entrepreneurs to enhance the quality of their lives. The researcher has developed a model of stress and coping for women entrepreneurs.

5.7 Scope for Further Research

Women entrepreneurs face several stressors- especially from time pressures and work over load. They confront both organizational work

related and home work related stressors. Not all stressors have the same impact on characteristics of work of all women entrepreneurs. The degree of perceived control, the presence or absence of other roles, the amount of support available from home and paid work place appear to be critical in determining how well women entrepreneurs cope with stress. Because stress-coping relationship is significant, it would be worthwhile studying women's stress and coping focused on different orientations.

Further research is suggested on beliefs and values of women about their self-perception influencing gender bias, which contribute to stress and coping. Research is also needed about women's believes and expectations about the probable effectiveness of various course of action and their ability to perform those actions. Research is also needed for appraising coping potential of women and enhancing their stress base. It is important to research on stress and self-concept.

5.8 Concluding remarks

Stress generously rattles through women entrepreneurs. Not a day passes without stress. Yet, hope springs afresh. Awareness, Action, and Integration of women entrepreneurs may strive toward their personal and social growth.

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