

An Empirical Study on Determinants of Stress Among Women Entrepreneurs of Bangalore Urban

By

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Abstract

Woman is the basic structural unit, which leads to community and society. Women's economic and social growth is critical to every society or nation's economic empowerment. They were limited to four walls in ancient Indian communities. They are accessible outside of four walls in today's society to engage in all types of sports, including entrepreneurial. Empowering girls through empowerment has now become an essential component of our development efforts in India, thanks to 3 important factors: female development, economic process, and social stability. Despite the growing number of women's responsibilities, little attention has been given to the specific standards associated with a degreed true picture of entrepreneurship, as well as the extent to which entrepreneurship improves work-life balance. The current paper focuses on the journey of ten female entrepreneurs and how they achieve a balance between their social and entrepreneurial lives through the use of a form, as well as the facts of their experiences. For the aim of analysis, a survey with form was accustomed collect the responses and also the hypothesis was analyzed victimization multivariate analysis that complete that there's important impact of labor life balance in girl's entrepreneurs.

Keywords: Entrepreneurs, Motivation, Stress, Work Life Balance, Women.

1. Introduction

Entrepreneurships are the acts of starting new companies or revitalizing any existing one in order to capitalize on new opportunities. Entrepreneur is anyone who starts a business. He or she looks for and reacts to shift. A woman entrepreneur may be described as a woman or a group of women who start and operate a business venture, according to a variety of definitions. The timing of work and other events on people's regular, weekly, and life course schedules is central to the complexities of Work Life Balance disclosure (Azmi et al., 2014). As entrepreneur is his own boss his professional and personal life has a thin line of demarcation and he has no choice but to bear with the overlapping domains. Similarly, a female entrepreneur serves a variety of purposes. They should investigate the possibilities of starting a new company; take risks; introduce new innovations; coordinate, administer, and manage the business; and provide successful leadership in all aspects of the business (Hisrich & Brush, 1984).

Maintaining a healthy balance between work and family life is critical to their professional success and business survival. Work-life tensions and disparity are one of the causes of poor health and well-being, according to many studies. As a result, the current



research aims to recognize the dual overlapping domestic and entrepreneurial roles that women play, as well as the importance of maintaining a work-life balance. The study is motivated by the question of 'what maintains and sustains a successful work-life balance?' As a result, this segment will summarize a few models and ideas related to work-life balance and women's challenges, as well as in what way enablement is watched like an instrument toward steadiness work-life subjects among women.

The study would specialize in characteristic the parts of work Life Balance with reference to the tiny entrepreneurs. Additionally, the study clearly focuses on the individual variables that have an effect on the work life balance specifically time, stress and kind or size of family. Since continuous stress will cause serious emotional disorders furthermore as physiological issues, it should have an effect on their performance as a result of stress is directly associated with job performance. At low levels of stress, as well as at high levels of stress, performance is bad. Low levels of stress lead to disinterest in work, while high levels of stress hinder flexibility, making it difficult to make good decisions. As a result, the cost of making a bad call is astronomically high. Stress has a significant effect on people's physical, psychological, and mental wellbeing. Workplace stress can contribute to absenteeism, low productivity, and high health-care costs for a leader.

The purpose of this paper is to encounter the relationships in between the level of stress and age, number of working hours, number of family members, number of children, their ages of the women entrepreneurs as well as their demographic profiles, the motivational factors and every other aspect of women entrepreneurs. The current research aims to uncover the tension experienced by female entrepreneurs. At home and at work, women face role expectations. Role demands can obviously be extremely stressful. As a result, the aim of this study is to determine how much different stressors affect women entrepreneurs. The current research focuses primarily on female entrepreneurs who are running their own businesses.

2. Literarture Review

Anil Aggarwal discussed that, role overload, poor health, dependent care issues, time management issues, and support network issues are the most common work-life balance issues and problems found among micro and small village entrepreneurs (Aggarwal, 2018). Since they possess attributes attractive in and important to entrepreneurship, rural women have been recognized as effective entrepreneurs.

Dr. Kalpana K. Deshmukh discussed Working hours-related WLB issues were more prevalent among IT professionals, while working women in the health sector have less time to socialize or relax (Deshmukh, 2018). Married working women in all industries struggle to make time for their own interests or recreational activities, as well as sustain friendships or extended relationships. Married working women under 30 years old were found to have more work-life balance issues than those between 30 and 40 years old, while married working women over 40 years old were found to be marginally better at juggling work and life than the other age groups. Work-life balance was found to be the most difficult for respondents whose spouse's profession is banking, followed by those whose spouse's profession is marketing.

Minal Bhartiya, Sachin Mittal, Sangeeta Jain discussed that, it is important to note that the varying perspectives for women respect, education, empowerment, involvements in all fields, burgeoning women entrepreneurship were independent of the age (Bhartiya, Mittal, & Jain, 2018). Yet the dignified ethical Indian women imbibed with her the vibes of deep-rooted cultural foundation and strong core values as part of inherent personality glorified



internationally across the globe the saga of Great Indian Civilization The understanding and the notions of women role in ancient and medieval period was quite different from those of the present world.

Ashima Bhatnagar Bhardwaj discussed that given their proclivity to fulfil the majority of care and household responsibilities and related tasks, facets of entrepreneurial experiences prove to be highly valuable (AshimaBhatnagar, Bhardwaj, & Mittal, 2017). It is important for female entrepreneurs to consider the benefits and drawbacks of starting and running their own company. Various factors, such as guilt over not spending enough time with family and friends, child care arrangements, and the everyday challenges of being an entrepreneur and a homemaker, may discourage women from starting their own company. Gathering ground-level business women who have managed to strike a workable balance between household and business work, and discussing the benefits and drawbacks of entrepreneurship. If these women are lost to the system, the fresh and creative thinking that they bring to the global environment will be lost, and the economy will suffer as a result.

Neelni Giri Goswami discussed that, Women which go beyond the perceived social positions of wife and mother face emotional instability and tension as they try to balance work and family (Goswami, 2014). The manager should pay special attention to female workers and devise methods to increase their productivity at work while also assisting them in managing their homes. Work-Life Balance techniques, such as time-based flexibility leave benefits and interpersonal relationships, have the ability to minimize or increase stress among female workers who have family obligations. Work-Life Balance policies may have a direct and positive effect on the decision of female employees to stay with a company. Working women who have a stronger Work-Life Balance would make a greater contribution to the organization's development and progress.

Stefanie König, Marc Langhauser and Beate Cesinger discussed that, Employees are more preoccupied with their professional responsibilities at home than self-employed people, confirming previous findings by Person (König et al., 2012). Self-employed people's job demands clash with their family life less than employers' work demands, owing to their greater work versatility. On the other hand, while increased work flexibility provides time for family and therefore reduces time tension at home, it also increases family time interference with work. Self-employed people can benefit from flexibility in order to meet their family obligations, but they also bring their work home with them. Furthermore, self-employed workers' high job versatility appears to be linked to a greater interference of the family sphere with work, suggesting a flexibility trap in terms of household obligations.

Seemaprakalpa shared her views in the paper, "A study on women entrepreneurs dealing with role stress conditions and constraints in Agra Nigam" and has discussed that, women's idea of entrepreneurships was highly heterogeneous with respect to low to high number of role stress conditions (Seemaprakalpa, 2013). Basically women were having stress regarding dual responsibilities, lack of leisure time and credibility, excessive challenges, non-favorable peoples' attitude and due to be mother. Women faced constraints on an average low to high number of constraints due to being extremely heterogeneous in terms of the number of constraints, in addition to the above stressful circumstances. In general, women faced challenges in terms of agency/institutional awareness, timely advances, training programmers, and various financial schemes for entrepreneurs. Because of not having information about concern organizations, entrepreneurs have to face financial constraints as frequent and higher need of finance, and non-availability of skilled labour.



Sumita Bhattacharya discussed that, according to the literature review, some of the factors that affect the Work-Life Balance of Women Entrepreneurs (Bhattacharya, 2017). Aside from that, the role of Indian women as entrepreneurs, many challenges they face in their entrepreneurship journey, and government and non-government organizations' social policies and schemes are discussed.

Hypothesis:

- 1. H0: Data Analysis using Spearman's Rank Correlation,
- 2. *H1*: There exist no relationship amongst different Age as well as degree of stress in women entrepreneurs as a tool for research.
- 3. *H2*: There is no association between demographic Size of family and degree of stress in women entrepreneurs as a tool for research
- 4. *H3*: There is no association between No of working hours and causes of stress in women entrepreneurs as a tool for research.
- 5. *H4*: There is no association between No of children and causes of stress in women entrepreneurs as a tool for research
- 6. H5: There isn't important variance between factors reducing stresses (for entrepreneurship) in regards with age, number of children, size of the family, no of working hours.

Research Question:

How women are achieving balance between their social and entrepreneurial lives?

3. Methodology

3.1. Design

The analysis in question is based on a field survey approach. A group of 100 women entrepreneurs will be chosen at random from the Bangalore district of Karnataka as sample respondents for the report, and they will be involved in the business of beauty parlors, fancy stores, readymade dresses, food processing, and so on. The questionnaire is used to collect primary data, while secondary data is gathered from a variety of academic papers, journals, and websites. The most recent research studies available on EBSCO, Google Scholar, and articles have been chosen for analysis.

3.2. Instruments

A questionnaire and a personal interview were used to gather primary data. A standardized questionnaire was developed to provide different dimensions of stress for the purpose of data collection. Descriptive statistics, ANNOVA to test the hypothesis and for studying the motivational factors, stress factors and women entrepreneur respondents were asked to rank orders based on 5 scale Likert scale. Accordingly, respondents were asked to rank the factors.

3.3. Data Collection

Data was collected using Questionnaire Based Surveys, which allows for comparisons of large amounts of data. A questionnaire instrument was created to collect detailed demographic information about businesses and their owners in the aforementioned industries. In addition, a comprehensive analysis of the literature on self-esteem, entrepreneurial strength, work-life balance, startup problems, entrepreneurial experiences while running the company, and entrepreneurial knowledge and education led to the development of a number of products. The questionnaire placed a strong emphasis on closed-ended questions that would yield quantifiable data suitable for statistical analysis.

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3.4. Data Analysis

Table 1: Descriptive Statistics of 9 Motivational Reasons Given by the Subjected Business Women

Features/ Rank	1	2	3	4	5	6	7	8	9	Mean	SD	WA
Desire to be Independent	13 (12.9%)	15 (14.9%)	13 (12.9%)	11 (10.9%)	11 (10.9%)	10 (9.9%)	10 (9.9%)	8 (7.9%)	9 (8.9%)	4.56	2.56	4.56
Inspired by success stories	9 (8.9%)	2 (2.0%)	4 (4.0%)	6 (5.9%)	11 (10.9%)				14 (13.9%)	6.24	2.34	6.24
Financial assistance	14 (13.9%)	11 (10.9%)	12 (11.9%)	13 (12.9%)	15 (14.9%)	9 (8.9%)	8 (7.9%)	8 (7.9%)	10 (9.9%)	4.63	2.54	4.63
Traditional / Family Business	16 (15.8%)	11 (10.9%)	9 (8.9%)	10 (9.9%)	13 (12.9%)	8 (7.9%)	12 (11.9%)	9 (8.9%)	12 (11.9%)	4.82	2.70	4.82
Urge to achieve	7 (6.9%)	9 (8.9%)	14 (13.9%)	12 (11.9%)	13 (12.9%)	11 (10.9%)		12 (11.9%)	12 (11.9%)	5.20	2.47	5.20
Market potential	12 (11.9%)	7 (6.9%)	13 (12.9%)	20 (19.8%)	14 (13.9%)	9 (8.9%)	7 (6.9%)	10 (9.9%)	8 (7.9%)	4.70	2.40	4.70
More dependents in family	11 (10.9%)	16 (15.9%)			10 (9.9%)				10 (9.9%)	4.68	2.61	4.68
Technical & Business knowledge	10 (9.9%)	17 (16.8%)	8 (7.9%)		6 (5.9%)			14 (13.9%)	13 (12.9%)	5.13	2.74	5.13
Support from family	17 (16.9%)	13 (12.9%)	11 (10.9%)	10 (9.9%)		11 (10.9%)		8 (7.9%)	12 (11.9%)	4.68	2.76	4.68

Table 1 displays the descriptive statistics of these 9 motivational reasons depending on the highest mean value of 6.24 most of women were "inspired by success stories". Mean value of 5.82 were carried forward their "traditional/ family business" in Table 1. Mean value of 5.20 women had "urge to achieve". Mean value with 5.13 has "technical and business knowledge" it is found that women who carry their individual business have lack of "market potential" with 4.70. Followed by "more dependents in family" and "support from family" has same mean value of 4.68. at last women have "financial assistance" and "desire to be independent" has mean value of 4.63 and 4.56 respectively.

Table 2: Dependent Reasons and Their Ranking 9 Motivational Reasons Given by the Subjected Business Women

Features	Ranks
Need of Self dependency	8
Inspirations from successful tales	1
Economic support	7



Customary / Domestic Occupation	2
Impulse of achieving	3
Marketplace probable	5
More depending family members	6
Business & Technical information	4
family Support	6

 Table 3: Degree of Stress in Work Given by the Subjected Business Women Entrepreneurs

Factors	Agree	Strongly agree	Uncertain		Strongly disagreed	Mean	SD
My workload is too heavy and I have to work for long hours.	28 (27.5%)	21 (20.6%)	12 (11.8%)	18 (17.6%)	21 (20.6%)	2.83	1.531
I am unable to devote adequate time to my domestic and personal issues because I am too preoccupied with official work	20 (19.6%)	13 (12.7%)	16 (15.7%)	31 (30.4%)	20 (19.6%)	3.18	1.424
I have a lot of household commitments, which makes it difficult for me to keep up with my official job	21 (20.6%)	24 (23.5%)	17 (16.7%)	26 (25.5%)	12 (11.8%)	2.84	1.346
My work does not allow me enough time for my family and friends and it is difficult to handle both family and work together	17 (16.7%)	14 (13.7%)	18 (18.6%)	22 (21.6%)	28 (27.5%)	3.30	1.446
I have a variety of other passions, such as social and faith, that I don't have time to pursue because I don't have enough time.	15 (14.7%)	23 (22.5%)	17 (16.3%)	25 (24.5%)	20 (19.6%)	3.12	1.373
I find it difficult to access new technology /Market	18 (17.6%)	23 (22.5%)	20 (19.6%)	19 (18.6%)	20 (19.6%)	3.00	1.400
My family and friends are not supportive and not willing to share my workload.	27 (26.5%)	17 (16.7%)	12 (11.8%)	25 (24.5%)	19 (18.6%)	2.92	1.509
In my current role, I do not have access to the necessary skilled labour.	18 (17.5%)	20 (19.6%)	20 (19.6%)	22 (21.6%)	20 (19.6%)	3.06	1.399
The amount of work I have to do is interfering with the level of quality I'd like to keep.	19 (18.6%)	19 (18.6%)	17 (16.7%)	32 (31.4%)	13 (12.7%)	3.01	1.345
My family does not give proper recognition for my achievements in professional life	17 (16.7%)	26 (25.5%)	17 (16.7%)	23 (22.5%)	17 (16.7%)	2.97	1.367

Interpretation: Respondents were asked to give their agreement or disagreement towards 10 statements measuring presence or absence of stress. The statements are founded on five-points Likert gauge reaching since Agree-1to Strongly Disagree (5). Thus, each statement can have a maximum score of 5 and minimum of 1. The scores for each of 10 statements were added for each of the respondents to have the stress score for each of the respondents. In total, for 10 statements, the maximum score for a respondent based on mean value of 3.30 is "My work does not allow me enough time for my family and friends and it is difficult to handle both

family and work together" and minimum score for a respondent based on mean value of 2.83 of My workloads is too heavy and I have to work for long hours in Table 2 and 3.

Test of independence between degrees of stress in women entrepreneurs as a tool for research and demographic components.

Table 4: Demographic Components Age and Size of Family/Association/ Degree of Stress

Variable	Age	Size of family
degree of stress in women entrepreneurs as a tool for research (chi square)	.003(p)	.044(p)

Significant at 0.05

Interpretation: Test of independence between degree of stress as a tool for research and Demographic components shows that degree of stress as a tool for research is not Independent of Age and size of family. All the variables have $p \le 0.05$ in the Table 4. Hence alternate hypothesis is accepted.

Note: Two demographic components Age and size of family/Association/ degree of stress

Table 5: Cause of Stress on Given by the Subjected Business Women Entrepreneurs

Cause of stress	Agree	Intensely agree	Unclear	Differ	Intensely not agreeing	Average	Standard Deviation
Heavy workload and fatigue	28 (27.5%)	21 (20.6%)	12 (11.8%)	18 (17.6%)	21 (20.6%)	2.83	1.531
Insufficient financial resources	20 (19.6%)	13 (12.7%)	16 (15.7%)	31 (30.4%)	20 (19.6%)	3.18	1.424
Multiple responsibilities as a wife, mother, homemaker, daughter-in-law and as an entrepreneur	21 (20.6%)	24 (23.5%)	17 (16.7%)	26 (25.5%)	12 (11.8%)	2.84	1.346
Increasing expectations of family members from me and no clarity of my role at home	17 (16.7%)	14 (13.7%)	18 (18.6%)	22 (21.6%)	28 (27.5%)	3.30	1.446
Language problem	15 (14.7%)	23 (22.5%)	17 (16.3%)	25 (24.5%)	20 (19.6%)	3.12	1.373

Delay in making timely payment to suppliers and creditors	18 (17.6%)	23 (22.5%)	20 (19.6%)	19 (18.6%)	20 (19.6%)	3.00	1.400
Regret for not having that much care of family and children and not devoting time for nurturing their hobbies and career	27 (26.5%)	17 (16.7%)	12 (11.8%)	25 (24.5%)	19 (18.6%)	2.92	1.509
Lack of own premises and infrastructure facilities	18 (17.5%)	20 (19.6%)	20 (19.6%)	22 (21.6%)	20 (19.6%)	3.06	1.399
Stiff and cut- throat competition	19 (18.6%)	19 (18.6%)	17 (16.7%)	32 (31.4%)	13 (12.7%)	3.01	1.345
Non-availability of skilled labor and their non-co- operative workers	17 (16.7%)	26 (25.5%)	17 (16.7%)	23 (22.5%)	17 (16.7%)	2.97	1.367

Interpretation: Respondents were asked to give their agreement or disagreement towards 10 statements measuring presence or absence of stress. The statements were based on five-point Likert scale ranging from Agree (1) to Strongly Disagree (5). Thus, each statement can have a maximum score of 5 and minimum of 1. The scores for each of 10 statements were added for each of the respondents to have the causes of stress score for each of the respondents. In total, for 10 statements, the maximum score for a respondent based on mean value of 3.30 is to increasing expectations of family members from me and no clarity of my role at home" and minimum score for a respondent based on mean value of 2.83 of "Heavy workload and fatigue".

Test of independence between causes of stress in women entrepreneurs as a tool for research and demographic components.

 Table 6: Reasons for Stress Related with No of Working Hours and No of Children

No of working hours	No of children
002	.004
.002	.004
	No of working hours .002

Significant at 0.05

Test of independence between causes of stress as a tool for research and Demographic components shows that causes of stress as a tool for research is not Independent of, no of working hours and no of children in the Table 5 and 6. All the variables have $p \le 0.05$. Hence alternate hypothesis is accepted.



Note: Two demographic components no of working hours and no of children /Association/ causes of stress.

 Table 7: Descriptive Factor of Reducing the Stress Given by the Subjected Business Women

Entrepreneurs.

Entrepreneurs. Reduce	Never	Rarely	Sometimes	Often	Always	Mean	SD
Communicating	146461	Naitiy	Bomennes	Onen	Aiways	witan	SD
with experienced people in the	24 (23.5%)	27 (26.5%)	18 (17.6%)	15 (14.7%)	16 (15.7%)	2.72	1.400
same field Spending time with friends/	23 (22.5%)	29 (28.4%)	17 (16.7%)	12 (11.8%)	19 (18.6%)	2.75	1.431
family Going out on holiday	21 (20.6%)	27 (26.5%)	16 (15.7%)	17 (16.7%)	19 (18.6%)	2.86	1.429
Meditation / Yoga / Exercise	20 (19.6%)	24 (23%)	18 (17.6%)	23 (22.5%)	15 (14.7%)	2.89	1.370
Listening music or reading books	26 (25.5%)	24 (23.5%)	15 (14.7%)	20 (19.6%)	15 (14.7%)	2.74	1.426
Spare time for doing something you enjoy every day	19 (18.6%)	31 (30.4%)	14 (13.7%)	18 (17.6%)	18 (17.6%)	2.85	1.403
Eat a healthy diet and get enough sleep	16 (15.7%)	29 (28.4%)	21 (20.6%)	15 (14.7%)	19 (18.6%)	2.92	1.361
Division of responsibilities	19 (18.6%)	26 (25.5%)	14 (13.7%)	21 (20.6%)	20 (19.6%)	2.97	1.432
Stop the work for a while and come back refreshed	11 (10.8%)	30 (29.4%)	27 (26.5%)	12 (11.8%)	20 (19.6%)	3.00	1.295
Finding immediate solutions for a problem	17 (16.7%)	32 (31.4%)	25 (24.5%)	10 (9.8%)	16 (15.7%)	2.76	1.304

Interpretation: Table 7 shows the results of ANOVA for factor reducing the stress in women entrepreneurs. Respondents were asked to give their opinion on them to reduce stress level and activities they would like to do to reduce their stress level interest towards 10 statements measuring point. The statements were based on five-point Likert scale ranging from "Always" (1) to "Never" (5). Thus, each statement can have a maximum score of 5 and minimum of 1. The scores for each of 10 statements were added for each of the respondents to have the reduce stress score for each of the respondents. In total, for 10 statements, the maximum score for a respondent based on mean value of 3.00 is to Stop the work for a while and come back refreshed" and minimum score for a respondent based on mean value of 2.72 of "Communicating with experienced people in the same field".

Hypothesis Testing

Null Hypothesis (H0): There exist no relationship amongst factors reducing stresses (for entrepreneurship) on basis of various demographic variables.

Alternative Hypothesis (H1): There is important difference amongst factors reducing stress (for entrepreneurship) on the basis of various demographic variables

Table 8: Factors Reducing Stress on the Basis of Age, No of Children, Size of Family, No of Working Hours

Factors	F	Sig	B factors(p)
Age	.472	.756	.001
No of children	.177	.950	.003
Size of family	.618	.651	.001
No of working hours	.022	.399	.002

Results shows in Table 8 confirm that there is a significant difference between factors reducing stress on the basis of age, no of children, size of family, no of working hours. Therefore, for these variables, the null hypothesizes excluded over 5% levels of importance.

4. Results And Discussion

In the view of above discussion, following suggestions have been put forth for reducing stress in women entrepreneurs:

- In order to reduce business and work-related stress, women entrepreneurs should communicate and discuss their problems with superiors, peers, and subordinates in the work situation and with family members.
- Spending quality time with family and friends and time for self-care and self-development may mitigate the stress to a great extent. They should try to socialize with friends at certain events as far as possible in order to rejuvenate their energy, zeal, and determination.
- Excessive stress can be better managed through practicing meditation, physical work out, morning or evening walk, yoga etc. In addition to regular exercise, there are other healthy lifestyle choices that can raise their confrontation against stress. Including healthy food in the diet, reducing caffeine, junk food and sugar, avoid alcohol, cigarettes, and drugs, regular health check-ups may relieve the stress.

5. Conclusion

The study is basically primary research; however, the secondary research was also done to get clearer direction for the research. To get deeper insights into working life stability on women's entrepreneurships, case study method was used for defining the universe, which was limited to Bangalore. The sampling technique chosen for the research is stratify chance sampler, chosen so that each associate in the populace layers have equally selections' chances. The sample size was 100 women entrepreneurs in the Manufacturing, E-Commerce, service industry, Software developer. The variables included in the study were self-esteem, entrepreneurial intensity, work-life balance, motives for starting business, start-up issue: obtaining loan and support from family, operational problems and education & training. There is a strong need of support to be given by the organizations who are working for promotion of entrepreneurship in general and women entrepreneurship in particular.

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The present study attempts to unfold stress of women entrepreneurs. At home and at work, women face a variety of role expectations. It is worthwhile to investigate working women's role systems, especially that of female entrepreneurs. Role demands can obviously be extremely stressful. Women may have to deal with stress as a result of new positions that have emerged as a result of their work without abdicating their traditional roles Even though there is much potential to start business, entrepreneurs are lacking in entrepreneurial skills to develop the business because of the various factors. Hence, in this study, understand how far the various stressors have their influence over the female entrepreneurship. This current research is mainly focused over women entrepreneurs who are running their business.

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